



CSS

Insurance

## Customer information

Valid from 01.01.2016

# Dental benefits – Sample calculation myFlex.

The following sample calculation shows the amount of benefits paid and the co-payment for orthodontic treatment under the Balance category of myFlex Outpatient Insurance without Dental Care Insurance and in combination with Dental Care Insurance.

The calculation is based on an offer for **orthodontic treatment in the amount of CHF 12,000** (over 4 years).

## Example 1: without Dental Care Insurance

myFlex Balance Outpatient: 50 %, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: none

Benefits	Invoice amount	myFlex Balance Outpatient <sup>1</sup>	Dental Care Insurance	CSS share of costs	Insured person's co-payment
Year 1	CHF 4,000	CHF 2,000	CHF –	CHF 2,000	CHF 2,000
Year 2	CHF 2,500	CHF 1,250	CHF –	CHF 1,250	CHF 1,250
Year 3	CHF 3,500	CHF 1,750	CHF –	CHF 1,750	CHF 1,750
Year 4	CHF 2,000	CHF 1,000	CHF –	CHF 1,000	CHF 1,000
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF –</b>	<b>CHF 6,000</b>	<b>CHF 6,000</b>

## Example 2: with Dental Care Insurance (50% option, max. CHF 1,000/CY)

myFlex Balance Outpatient: 50 %, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: 50 %, max. CHF 1,000/CY

Benefits	Invoice amount	myFlex Balance Outpatient <sup>1</sup>	Dental Care Insurance <sup>2</sup>	CSS share of costs	Insured person's co-payment
Year 1	CHF 4,000	CHF 2,000	CHF 1,000	CHF 3,000	CHF 1,000
Year 2	CHF 2,500	CHF 1,250	CHF 1,000	CHF 2,250	CHF 250
Year 3	CHF 3,500	CHF 1,750	CHF 1,000	CHF 2,750	CHF 750
Year 4	CHF 2,000	CHF 1,000	CHF 1,000	CHF 2,000	CHF 0
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF 4,000</b>	<b>CHF 10,000</b>	<b>CHF 2,000</b>

## Example 3: with Dental Care Insurance (75% option, max. CHF 3,000/CY)

myFlex Balance Outpatient: 50 %, max. CHF 12,000/CY (up to the age of 20)

Dental Care Insurance: 75 %, max. CHF 3,000/CY

Benefits	Invoice amount	myFlex Balance Outpatient <sup>1</sup>	Dental Care Insurance <sup>3</sup>	CSS share of costs	Insured person's co-payment
Year 1	CHF 4,000	CHF 2,000	CHF 2,000	CHF 4,000	CHF 0
Year 2	CHF 2,500	CHF 1,250	CHF 1,250	CHF 2,500	CHF 0
Year 3	CHF 3,500	CHF 1,750	CHF 1,750	CHF 3,500	CHF 0
Year 4	CHF 2,000	CHF 1,000	CHF 1,000	CHF 2,000	CHF 0
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF 6,000</b>	<b>CHF 12,000</b>	<b>CHF 0</b>

CY= calendar year

<sup>123</sup> see overleaf

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## Calculation of cost sharing

CSS's share of costs is calculated on the basis of the invoice amount and reduced to match the maximum amount permitted for the product. If the benefit arrived at in this way exceeds the invoice amount, the benefit is reduced to match the invoice amount.

<sup>1</sup> **myFlex Balance Outpatient (50%, max. CHF 12,000/CY up to the age of 20)**

Year 1: CHF 4,000 x 50% = CHF 2,000

<sup>2</sup> **Dental Care Insurance (50%, max. CHF 1,000/CY)**

Year 1: CHF 4,000 x 50% = CHF 2,000 > reduced to maximum amount of CHF 1,000 per year

Year 4: CHF 2,000 x 50% = CHF 1,000 > no reduction because maximum amount of CHF 1,000 per year is not exceeded

<sup>3</sup> **Dental Care Insurance (75%, max. CHF 3,000/CY)**

Year 1: CHF 4,000 x 75% = CHF 3,000 > reduced to CHF 2,000 (invoice amount: CHF 4,000)



### Questions about insurance

Your CSS agency is at your service:

[www.css.ch/agency](http://www.css.ch/agency)

Serviceline 0844 277 277

[www.css.ch/dentalcare](http://www.css.ch/dentalcare)

Your client login portal at [my.css.ch](http://my.css.ch)