

# FIRST MED.

## Save money without cutting back.



### No change to your cover.

Relieving the pressure on household budgets and the healthcare system while offering first-rate medical care? These are the advantages of FIRST MED offered by CSS. If you already consult your family doctor directly on all medical matters, then you will barely notice a difference when you switch to FIRST MED. The only change will be the substantial savings you make on premiums.

### Your advantages:

- Choice of your personal family doctor
- Lower premium for mandatory healthcare insurance
- Same benefits as the mandatory healthcare insurance

### Save on premiums:

- Generous premium discount
- 7% discount if accident cover is excluded
- Supplementary discount if you opt for a higher deductible

### The right supplementary cover

As the basic insurance only covers some of your needs, CSS offers a series of supplementary insurance options. You can therefore put together your own insurance package to suit your own needs and budget. We will be glad to advise you.

### Personalised for you:

Get advice on 0844 277 277

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

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

# Information and benefits at a glance.

## **FIRST MED can provide savings on mandatory healthcare insurance premiums as a result of the following:**

- You always consult your family doctor first regarding all health concerns.
- Your family doctor is perfectly acquainted with your medical history and state of health and can prevent unnecessary treatment.

FIRST MED is particularly well suited for families, as they can make the biggest savings on premiums if all family members opt for this best-value solution.

## **Family doctor**

Choose your family doctor from CSS list of doctors in your region. You will probably find your current doctor on the list as well. This doctor will be your first point of contact for all medical matters.

## **Specialists**

If you need to be treated by a specialist, your family doctor will refer you.

## **Hospital treatment or cure**

Your family doctor will talk to you about the best course of action and, if need be, arrange a hospital stay or cure for you.

## **Paediatricians**

You can choose a paediatrician from CSS list of doctors to be your children's family doctor. However, you are also free to choose any other family doctor on the list.

## **24-hr emergency and medical advice**

Have you got a question about a sudden health problem or about a course of treatment? Do you wish to avoid the cost of consulting your doctor unnecessarily? You can obtain free medical advice 24 hours a day, 7 days a week from the Telemedicine center on +41 (0)58 277 77 77\*. However, if you do need to see a doctor, consult your family doctor.

\* Telephone charges vary according to provider

## **Exceptions**

You are released from the obligation to consult your family doctor in the first instance in the following cases:

- Emergency
- While on holidays or during stays in Switzerland or abroad
- Ophthalmological examinations and treatments
- Gynaecological examinations and treatments
- Treatment in connection with pregnancy and delivery
- Follow-up of treatments for chronic illness
- Dental treatments under the compulsory LAMal health insurance