

Pregnancy and birth – CSS insurance benefits at a glance.

This is where you will find useful information on insurance cover for pregnancy and birth.

Before the birth

		Standard, Standard plus Insurance	Semi-private or Private Hospitalisation Insurance	Spa and Nursing Care Insurance Alternative Insurance
	Benefits under basic insurance	Additional benefits under the supplementary insurance options		
Medical check-ups (incl. laboratory costs)	Normal pregnancy: 7 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Additional check-ups 90%, no limit to the amount	No benefits	No benefits
Check-ups by midwife	Normal pregnancy: 6 check-ups High-risk pregnancy: benefits as prescribed by doctor	Additional check-ups 90%, no limit to the amount	No benefits	No benefits
Ultrasound	Normal pregnancy: 2 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Further examinations 90%, no limit to the amount	No benefits	No benefits
Compression stockings	2 pairs of medically prescribed compression stockings per year, amount as laid down in the aids and appliances list*	No benefits	No benefits	No benefits
Medication	Medically prescribed medication as laid down in the Specialty List and drug formulary, with tariffs*	Medically prescribed medication that is recognised in Switzerland 90%, no limit to the amount	No benefits	No benefits
Alternative medicine	Medical treatment with acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM), classic homeopathy, and phytotherapy (from doctors with the corresponding training)	No benefits	No benefits	Recognised methods and remedies according to the CSS list*** (Alternative) 80%, max. CHF 10,000, CHF 300 deductible
Antenatal preparation	CHF 150 (antenatal classes given by midwives and midwifery consultations)	Further benefits, such as acupuncture, antenatal exercise classes, antenatal courses (Health Account**) 50%, max. CHF 500	Further benefits, such as acupuncture, antenatal exercise classes, antenatal courses (Health Account**) 50%, max. CHF 500	Further benefits, such as acupuncture, antenatal exercise classes, antenatal courses (Health Account**) (Alternative) 50%, max. CHF 500

Birth

		Standard, Standard plus Insurance	Semi-private or Private Hospitalisation Insurance	Spa and Nursing Care Insurance Alternative Insurance
	Benefits under basic insurance	Additional benefits under the supplementary insurance options		
Birth and obstetric support at home, in hospital or at a birth centre	Outpatient birth: costs of doctor, midwife, medication and aids Inpatient birth: general ward in a hospital or at a birth centre in accordance with the hospital list for the canton of residence	Outpatient birth at a birth centre or at home	No benefits	No benefits
		90 %, no limit to the amount		
		Inpatient birth in a birth centre	Inpatient birth in a birth centre	No benefits
		Ward and co-payment as per policy	Ward and co-payment as per policy	
		Inpatient birth in hospital: – Standard: general ward – Standard plus: semi-private or private ward	Inpatient birth in hospital: Free choice of doctor, semi-private or private ward	No benefits
		Ward and co-payment as per policy	Ward and co-payment as per policy	
Birth abroad in an emergency (e.g. premature birth)	General ward (Up to twice the tariff in the canton of residence. In EU States, the provisions laid down in the Bilateral Agreements apply)	Inpatient birth in hospital: – Standard: general ward – Standard plus: semi-private or private ward	Inpatient birth in hospital: Free choice of doctor, semi-private or private ward	No benefits
		Ward and co-payment as per policy	Ward and co-payment as per policy	
Birth abroad as elective treatment	Costs of the birth only in exceptional cases	No benefits	No benefits	No benefits

After the birth

		Standard, Standard plus Insurance	Semi-private or Private Hospitalisation Insurance	Spa and Nursing Care Insurance Alternative Insurance
	Benefits under basic insurance	Additional benefits under the supplementary insurance options		
Check-ups	One medical examination between 6 and 10 weeks after the birth One examination by a midwife up to 10 weeks after the birth	No benefits	No benefits	No benefits
Hospital accommodation, initial examination and care costs for newborns	Benefits paid from the mother's insurance for healthy newborns immediately after the birth (lying-in)	Care of a healthy newborn if mother is re-hospitalised Up to 10 weeks after the birth, max. CHF 100/day	Care of a healthy newborn if mother is re-hospitalised Up to 10 weeks after the birth, max. CHF 100/day	No benefits
Outpatient lying-in care	Examinations and treatment by midwives. After a home or outpatient birth, following discharge from the hospital or birth centre: payment for nursing care provided by midwives or nursing staff with the relevant additional training.	No benefits	No benefits	No benefits
Home help	No benefits	No benefits	No benefits	Care and help at home (Spa and Nursing Care) CHF 80/day Option 1: max. CHF 800 Option 2: max. CHF 1,600 Option 3: max. CHF 2,400
Breastfeeding benefit	No benefits	Evidence of having breastfed for at least 30 days CHF 200 per child ****	No benefits	No benefits
Breastfeeding	3 sessions of breastfeeding advice from midwives or carers with the relevant training Breastfeeding compresses as laid down in the aids and appliances list*, with doctor's prescription	Additional breastfeeding advice (Health Account**) 50%, max. CHF 500	Additional breastfeeding advice (Health Account**) 50%, max. CHF 500	Additional breastfeeding advice (Health Account**) (Alternative) 50%, max. CHF 500
Breast pump	Hand-operated: purchase Electrical: rental as laid down in the aids and appliances list*, with doctor's prescription	No benefits	No benefits	No benefits
Courses	No benefits	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, etc. 50%, max. CHF 500	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, etc. 50%, max. CHF 500	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, etc. (Alternative) 50%, max. CHF 500

Benefits are paid per calendar year unless otherwise stated.

* The aids and appliances list (MiGel), the drug formulary with tariffs, and the Specialty List can be accessed at bag.admin.ch

** The Health Account can be accessed at css.ch/healthaccount

*** The list of alternative therapies can be found at css.ch/alternative

**** Benefits if the mother and child are insured with CSS

Co-payment.

Basic insurance

No co-payment (deductible, retention fee, contribution to hospital costs) for maternity.

No co-payment is deducted for the costs of specific maternity benefits (antenatal check-ups, ultrasound examinations, birth and obstetric support, antenatal courses and breastfeeding advice). This also applies to all treatment costs incurred in diagnosing and treating an illness and its consequences from the 13th week of pregnancy until 8 weeks after the birth.

Supplementary insurance

Deductibles and retention fees may apply, depending on the insurance product that has been chosen.

Newborn.

If you register your baby before they are born, you will not have to fill out a health declaration, and your newborn will be well insured right from birth. Your obligation to pay premiums does not start until the month of the birth, however. Put the right insurance package together for your newborn, and you will benefit from a family discount. Your agency will be pleased to advise you.

Insurance cover.

An addition to your family marks a new phase of your life and changes what you need from your insurance. As the following examples show, it may be worth amending your insurance cover:

- You may wish to include accident risk in your basic insurance if you (temporarily) give up work (this is not necessary during the statutory maternity leave period).
- Financial risks associated with an accident (e.g. modifications to your home necessitated by a disability, loss of parental income).

Questions about insurance

Your CSS agency is at your service:

css.ch/agency

Contact Center 0844 277 277

This information sheet is intended to give you a general overview of the insurance available and is in no way complete. The actual details of the various insurance plans offered can be found in the statutory provisions of the Federal Health Insurance Act (KVG), the Federal Insurance Contract Act (VVG), and the General Insurance Conditions (AVB), which determine the obligation of the CSS to render services.

