

International Health Plan.

The essentials in brief.

We are very pleased that you have decided to conclude a contract for the International Health Plan. With the International Health Plan, you can enjoy complete peace of mind anywhere in the world, at any time. To enable us to give you the best support possible, we would ask you to read and to follow the information given below.

The refund process for your medical expenses

<p>Step 1</p>	<p>Complete the «Application for Reimbursement IHP» form and send it to us, together with all of the necessary paperwork (Step 3). You can download the form at www.css.ch/ihp We will also send you the form by e-mail or post on request.</p>
<p>Step 2</p>	<p>If you are claiming benefits following an accident, please complete the «Accident notification form» in addition to the application for reimbursement. You can also download this form at www.css.ch/ihp</p>
<p>Step 3</p>	<p>Along with your application for reimbursement, always send us the original invoices and supporting documents, showing the individual items in detail, as well as proofs of payment (credit card statements, receipts, etc.). If these are not given to you automatically, please request them from the service provider (doctor, hospital, etc.) before submitting your claim. We recommend that you make copies of the original invoices and other paperwork before sending them to CSS Insurance. This is a precaution in case they get lost in the mail.</p>



Our tip

With the **myCSS client portal** you can get your money even quicker. Simply upload the necessary receipts on the **myCSS app** or on **my.css.ch** by following steps 1 to 3. Unlike what is mentioned in step 3, we kindly ask you to keep the original invoices. In some cases, we may also ask you to send them to us by post.

Register on my.css.ch still today.

Emergencies

In an emergency, contact the **CSS emergency centre** which is on hand to help 24 hours a day, 7 days a week. Call **+41 (0)58 277 77 77*** for medical, financial or personal assistance in the event of medical or other emergencies.

The phone number for the CSS emergency centre is printed on the back of your insurance card. To make sure you get help when you need it, we encourage you to carry the card on you at all times.

Trouble-free hospital admissions

Admission to a hospital can be a nerve-racking experience, particularly abroad. With years of experience in dealing with hospitals, we can handle the many pre-admission formalities for you, quickly and easily. The first thing you should always do is therefore to call the **24-hr emergency number: +41 (0)58 277 77 77***. Our staff will be happy to help.

*Telephone charges vary according to provider



For questions about refunds and insurance benefits, please contact

e-mail info@css.ch
Phone +41 (0) 58 277 21 21
Fax +41 (0) 58 277 95 52

For questions about your insurance policy, premium payments, and changes to your address or account,

please contact
e-mail ihp.info@css.ch
Phone +41 (0) 58 277 16 87
Fax +41 (0) 58 277 99 19