

# Telmed model. The essentials in brief.

We are delighted you have opted for the basic insurance model with telemedicine. Thanks to professional medical advice on the telephone, in many cases you will be able to save yourself a trip to the doctor. To profit from the generous discounts you have to adhere to the following basic rules.

## The correct procedure with the Telmed model.

### Get advice by phone first

Always call the telemedicine centre first whenever you have concerns about your health and before going to a doctor. A medical professional will advise you and agree a suitable treatment plan with you. If you need to see a doctor, the telemedicine centre will agree a binding "time frame" within which you must attend an appointment.

Please inform the telemedicine centre if you have recently switched to this Telmed product and treatment that started during the previous year is still ongoing.

### Always inform about further stages of treatment

If the treating doctor refers you to other service providers (for example a hospital, specialists, etc.) or if further consultations are planned, you must inform the telemedicine centre within 5 working days of such arrangements.

### Stick to the time frame

If it is not possible to go to a doctor within the agreed "time frame", you must tell the telemedicine centre. If the "time frame" has ended but you still need further treatment, you must also notify the telemedicine centre of your ongoing treatment. You can ask the telemedicine centre to send you a treatment plan by email or text message so that you have an overview. All time frames (start, finish and remaining period) can also be viewed in the myCSS client portal.

## What is the procedure for a medical consultation by phone?

<b>1st step</b>	<b>Contact the telemedicine centre:</b> Call <b>+41 (0)58 277 77 77*</b> . Your details will be taken, and you can then outline your medical history (allergies, any medicines you are taking, etc.) and the symptoms of your current health problem.
<b>2nd step</b>	<b>Arrange a callback:</b> The member of staff at patient reception arranges with you a time for the medical team to call you back. In an emergency, you will be put through to a doctor immediately.
<b>3rd step</b>	<b>Medical advice:</b> The doctor will determine with you the best course of treatment (self-treatment, purchasing medication from a pharmacy, a face-to-face doctor's appointment, admission to hospital, etc.). These instructions are binding, and any doctor's appointments must take place within the agreed time frame.

\* Telephone charges vary according to provider

### Gynaecologist

There is no need to contact the telemedicine centre prior to consulting a gynaecologist nor is any notification required for check-ups during pregnancy.

### Ophthalmologist/dentist/midwives

You can consult these service providers without first having to contact the telemedicine centre.

### Emergencies

If you require emergency treatment in Switzerland or abroad, you are under obligation to notify, or have someone notify, the telemedicine centre as soon as possible, however, at the latest within 5 working days. If any follow-up treatment or check-up is necessary, this must be reported to the coordination partner before you begin that treatment or attend a check-up appointment.

### Medication/generics/prescriptions

Request lower-priced medicine of your own accord and without being asked to do so based on the list maintained by the Federal Office of Public Health (FOPH), entitled "New list of generic medicine with differentiated retention fees for original preparations and generic medicines" (Neue Generikaliste mit differenziertem Selbstbehalt bei Originalen und Generika). The applicable list can be accessed via the FOPH website or requested from the coordination partner. If the insured person chooses a medicine from the list of generic medicine maintained by the FOPH that is subject to a higher retention fee and for which a more economical alternative is available, they will be reimbursed only 50% of the costs of the original medicine. This rule does not apply if the insured person is dependent for medical reasons on the original preparation with the higher retention fee. Even if simply purchasing medication or having a prescription issued without seeing a doctor, you must talk to the telemedicine centre first.

### Adherence to contract

The Telmed model requires all insured persons to follow the agreed rules. Only then can CSS continue offering the insurance with generous discounts on premiums. Therefore, if you fail to adhere to the rules it will not be possible to reimburse the cost of treatment.

### Hint

Save the number for the 24 hour emergency and medical advice service: **+41 (0)58 277 77 77\***

