

# Multimed. The essentials in brief.

We are delighted that you have decided to opt for the Multimed basic insurance model. To benefit from the generous premium discount and a high quality of medical care, it is important that you abide by the following basic rules. The Multimed regulations apply at all times.

## Your treatment

### Telemedicine and your family doctor – your coordination partners

Your first point of contact in all health-related matters is always your family doctor or the telemedicine centre. They will coordinate the entire course of treatment and discuss all the steps with you. If necessary, you can also find support from the myGuide medical advice tool, which is available free of charge around the clock.

With Multimed, if you need medical care you can decide whether you wish to contact your appointed family doctor from the Multimed list of doctors or call the telemedicine centre before taking any further steps. Both of these contacts are your coordination partners. They will coordinate the entire course of treatment and discuss the best options with you. Information-sharing between the coordination partners ensures a high quality of treatment.

### Referral to a specialist

If you require specialist treatment, you will be referred by one of your coordination partners to one of the selected specialists (they will set a treatment time frame for you).

### Direct access to specialists (without a referral)

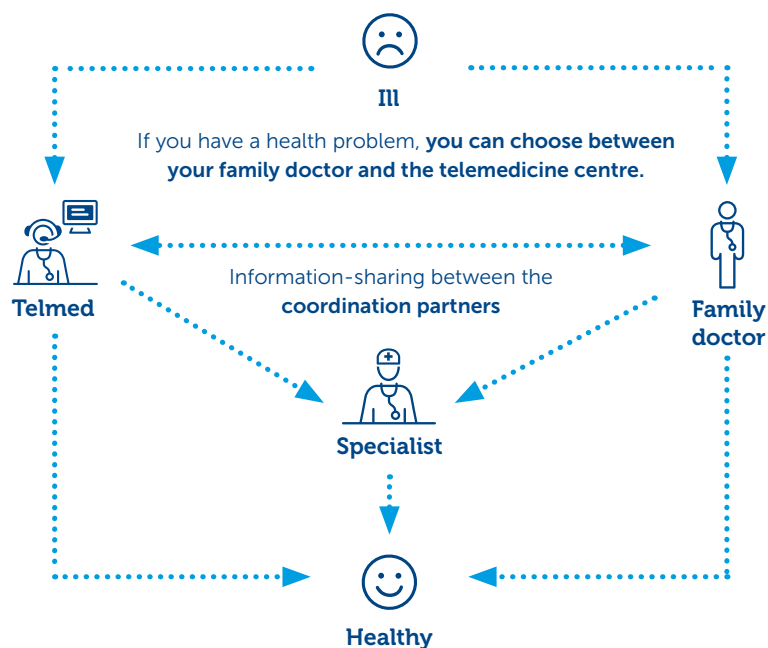
The coordination partner does not have to be contacted in advance in connection with the following examinations and treatment:

- Ophthalmological examinations and treatment
- Preventive gynaecological examinations and treatment
- Treatment during pregnancy, as well as pre- and post-natal check-ups
- Midwifery services
- Dental treatment

If medically prescribed in the context of coordinated further treatment, occupational therapy, speech therapy and/or physiotherapy sessions do not have to be reported.

### Emergencies

Notify one of your coordination partners of emergency treatment in hospital or from an emergency doctor within 10 days. (An emergency means the onset of a health condition which is life-threatening or requires immediate medical treatment.) 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.



## Your medication & aids

### Generic/biosimilar medicine

You undertake to request a value-for-money medicine from the group of active ingredients prescribed by the doctor – a generic or biosimilar version, or a comparatively low-cost original preparation – unless you are dependent for medical reasons on the original preparation.

If you choose an original medicine for which a more economical alternative is available, you will be reimbursed only 50% of the costs of the original medicine.

### Repeat prescriptions: mail-order pharmacy

As a general rule, you are free to choose where in Switzerland you wish to purchase your medicine (i.e. a doctor's surgery, pharmacy or mail-order pharmacy). Medicines which are subject to repeat prescriptions are the exception to this freedom of choice. In such cases, the prescription will state that it is a repeat prescription, may be marked "ad rep" or "rep" or "to be repeated until", may prescribe several packs of the medicine, or contain other remarks. This med-

icine must be obtained from a CSS-designated mail-order pharmacy or your Multimed family doctor.

### Aids, appliances and other items

You are obliged to purchase value-for-money aids and appliances such as diabetes-related products, walking aids, inhalers and respiratory therapy devices, bandages, crutches or incontinence supplies, etc., from CSS partner companies (outlets). If you choose a more expensive aid or appliance that is not offered by a CSS partner company, the reimbursement will be no more than the costs laid down in the supply agreement with the partner company.

**Failure to comply with the regulations will result in the sanctions laid down in Art. 11 of the Multimed Regulations.**

**Further information on medication and aids, as well as on the Multimed model in individual cantons, can be found at [www.css.ch/multimed](http://www.css.ch/multimed)**

## Your digital assistant

You have the opportunity to use various digital services in connection with your treatment. These services are optional and do not imply any obligation on your part.

### myCSS

#### myGuide

Question by question, myGuide checks your symptoms and gives you a recommendation: to contact the telemedicine centre or to go to a doctor, chemist or hospital.

#### Treatment overview

You have an overview of all your consultations and treatments since you have been insured with Multimed.

#### Deadlines

You can arrange an appointment for one of the specialists at the telemedicine centre to call you back. You will also be reminded of upcoming appointments and can manage your treatment time frame yourself.

#### Emergencies

Report emergency treatment within 10 days.

#### Administration

Submit bills, check cover and get an up-to-date overview of your insurance benefits – the myCSS client portal means your insurance folder is no bigger than your smartphone.



### Medical Safe

Medical Safe is a secure environment in which you'll find personal documents such as your doctor's reports and laboratory analyses.

#### Setting up Medical Safe

Download the free SecureSafe app on your smartphone and ask your family doctor or Multimed group practice to activate Medical Safe for you.

#### Saving documents

With your agreement, your family doctor and the telemedicine centre can save documents in Medical Safe.

#### Access and data privacy

Only you have access to your Medical Safe. You can view and manage all the documents. Your doctors and CSS Insurance are not able to see your documents.

#### Storage

There are no time limits on storage. You can delete documents whenever you choose.



### Questions about insurance?

Your CSS agency is here for you:  
[www.css.ch/agentur](http://www.css.ch/agentur)