

Information Sheet on the Health Account and Health Account Bonus.

The Health Account and Health Account Bonus are voluntary additional benefits covering all aspects of health promotion and prevention.

Health Account.

Type and scope of benefits.

Type of benefits ¹	Economy	Balance	Premium
Family Fitness Exercise Other	50%, max. CHF 300 per calendar year (fitness, exercise, other, max. CHF 150 each)	50%, max. CHF 500 per calendar year (fitness, exercise, other, max. CHF 250 each)	50%, max. CHF 700 per calendar year (fitness, exercise, other, max. CHF 500 each)
CSS Check-up ²		1 Balance check-up for every 3 calendar years of insurance. 80% of costs covered, max. CHF 720	1 Premium check-up for every 3 calendar years of insurance. 100% of costs covered, max. CHF 1,800

¹ The activities and offers supported for each type of benefit in the Health Account are listed overleaf.

² Offer for insured persons with Balance or Premium myFlex Hospitalisation Insurance in combination with myFlex Outpatient Insurance.

Conditions

Insured persons who have taken out myFlex Outpatient Insurance and myFlex Hospitalisation Insurance profit from the Health Account. The scope of benefits offered by the Health Account (Economy, Balance, Premium) depends on the level of myFlex Hospitalisation Insurance selected (Economy, Balance, Premium).

The Balance level of the Health Account applies to insured persons who have CSS Standard Insurance, CSS Standard plus Insurance, and Semi-private Hospitalisation Insurance or Private Hospitalisation Insurance (however, excluding CSS Check-up). The benefits and the maximum amount per calendar year may only be drawn once, even if a number of products have been taken out that give entitlement to the Health Account.

Health Account.

Activities and offers supported for each type of benefit (concerns group courses, unless stated otherwise).

Type of benefit	Activity, Offer	Recognised providers (concerns providers in Switzerland, unless stated otherwise), Remarks
Family	Prenatal preparation	All providers, unless CSS is aware of adverse reasons
	Prenatal gymnastics, postnatal gymnastics	
	Infant care, breastfeeding advice, baby massage	
	Swimming for children under 16 (with or without an adult)	
	Exercise and development classes for children under 5 (accompanied by mother or father)	
	Water familiarisation and swimming for children with respiratory tract problems	Swiss Lung League
	Acupuncture as birth preparation	Midwife or EMR-recognised therapist
	Emergencies involving infants	Swiss Samaritans
	Multi-disciplinary group programme for overweight children and young people	Regional providers of the Swiss Adipositas Association for Childhood and Teen Obesity (akj)
Fitness	myStep. Step bonus	An offer within the myCSS client portal (my.css.ch). Step bonus via compatible activity trackers with myStep: CHF 0.40 per day (10,000 or more steps every day); CHF 0.20 per day (7,500–9,999 steps every day); (css.ch/mystep)
	Fitness centre subscriptions (individual equipment-based strength and/or stamina training)	Qualitop, Fitness-Guide, Fit[Safe], six-month and one-year subscriptions.
	Fitness courses (Pilates incl.)	Qualitop, Fitness-Guide, CSS-recognised provider
	Dance classes	Members of the TanzVereinigung Schweiz TVS
Exercise	Prevention of falls and balance training	Pro Senectute, Swiss League against Rheumatism, CSS-recognised provider
	Back and posture gymnastics, Spiraldynamik®	Qualitop, Fitness-Guide, Swiss League against Rheumatism, Pro Senectute, CSS-recognised provider
	Water fitness and water gymnastics (e.g. Aquajogging, Aqua-Pilates)	Qualitop, Fitness-Guide, Swiss League against Rheumatism, Pro Senectute, CSS-recognised provider
	Osteoporosis prevention, Osteogym	Swiss League against Rheumatism, hospitals, Qualitop, Fitness-Guide, CSS-recognised provider
	Feldenkrais	Members of the Swiss Feldenkrais Association, Qualitop, Swiss League against Rheumatism, CSS-recognised provider
Other	Yoga	Members of Swiss Yoga (Yoga Schweiz) and teachers recommended by the Swiss Yoga Association, Qualitop, Fitness-Guide, CSS-recognised provider
	ThaiChi & QiGong	All providers, unless CSS is aware of adverse reasons
	Autogenic training	Members of the Swiss Society of Physicians and Psychotherapists for Autogenic Training and Related Procedures (SGAT), Qualitop, Fitness-Guide, CSS-recognised provider

Type of benefit	Activity, Offer	Recognised providers (concerns providers in Switzerland, unless stated otherwise), Remarks
Other	Sophrology (group courses and counselling)	CSS-recognised provider
	Stress management/MBSR	Recognised psychologists and psychotherapists, doctors (specialising in psychiatry) and paarlife, CSS-recognised provider
	Emergency and first aid	All providers, unless CSS is aware of adverse reasons
	Nutrition (group courses and individual advice)	Members of Swiss Association of Registered Dietitians (SVDE-ASDD), ETH-certified dieticians, hospitals (outpatient nutrition advice), Rebalance, CSS-recognised provider
	Allergy	aha! Swiss Allergy Centre
	Breathing	Members of the Swiss Association of Breathing Therapists (AFS), Qualitop, CSS-recognised provider
	Medical check ups	Doctors
	Medically recognised preventive vaccinations and vaccinations for holidays and foreign travel	Doctors and recognised vaccination pharmacies. Please note: Insured persons with myFlex Insurance do not receive contributions towards vaccinations from the Health Account, but rather from myFlex Outpatient Insurance.
	Pharmacy services in the field of prevention	Pharmacies, for more info see css.ch/healthaccount
	Stop smoking	For more info see css.ch/healthaccount
	Training for the bladder and the pelvic floor	All providers, unless CSS is aware of adverse reasons
	Zilgrei	Members of the Zilgrei International Association, CSS-recognised provider
	Bechterew gymnastics and swimming	Members of the Swiss Bechterew Disease Association (SVMB), CSS-recognised provider
	Gymnastics and swimming for the heart	Recognised Swiss cardiac groups. Swiss Cardiology Foundation
	Courses of the Cancer League	Cancer League
	Dementia courses	EduKation demenz instructor, SRC in Canton Vaud
	Courses for self-management and health literacy in chronic disease management (Eviso)	«Eviso Netzwerk» Association
	Basic course for family carers (Migros)	Migros Club School

Health Account.

Activities and offers supported for each type of benefit.

Type of benefits	Activity, Offer	Recognised Provider, Remarks
CSS Check-up	Comprehensive health check-up with results and information on such topics as medical treatment, nutrition, exercise and stress management. Balance Check-up: ½ day Premium Check-up: 1 day (2x½ day)	Carried out by a service provider determined by CSS. Further information and subscription only via: Contact Center for CSS Check-up 0844 277 772

Health Account Bonus.

Type and scope of benefit.

Type of benefits	Scope of benefits
Sports association¹ Contributions to active membership in sports associations in Switzerland ¹ Climbing halls (climbing, bouldering)² Contributions to seasonal and annual passes to public climbing halls in Switzerland ² Open air/indoor swimming pool³ Contributions to seasonal and annual passes to public open air and indoor swimming pools in Switzerland ³ Swiss cross-country skiing pass and local seasonal pass⁴ Contributions to the Swiss cross-country skiing pass and local seasonal passes of Loipen Schweiz and its regional organisations	50%, max. CHF 100 per calendar year
myStep. Activity tracker (css.ch/mystep) Contribution to a myStep-compatible electronic activity tracker, with myStep synchronisation via the myCSS client portal	CHF 50 per 3 calendar years of insurance

¹ The contribution can apply to annual memberships as well as to partial amounts when joining the association during the year. The Health Account Bonus payment may not be claimed for all types of sport. Please inquire on the Contact Center 0844 277 277 or at your CSS agency.

² The contribution can apply to passes as from 3 months giving unlimited access to climbing halls that are open to the public and for which admission prices are officially charged. No contributions are available for other types of subscription, individual admissions or for other institutions.

³ The contribution can be made towards a seasonal pass or an annual pass giving unlimited access to open air or indoor swimming pools in Switzerland that are open to the public and for which admission prices are officially charged. No contributions are available for other types of subscription, individual admissions or for other institutions.

⁴ The contribution can be made towards the Swiss cross-country skiing pass and local seasonal passes. No contribution to weekly passes and daily cross-country skiing passes.

Offer conditions

Insured persons with myFlex Balance or Premium Hospitalisation Insurance in combination with myFlex Outpatient Insurance additionally profit from the Health Account Bonus if they have also taken out Death and Disability Insurance with myFlex Alternative Insurance or CSS Dental Insurance.

Insured persons with CSS Standard Insurance or CSS Standard plus Insurance benefit from the Health Account Bonus if they have also taken out Emergency Insurance, Spa and Nursing Care Insurance, Alternative Insurance (editions 01.2001; 01.2017) and Death and Disability Insurance. Dental Insurance may be chosen instead of Alternative Insurance.



The Contact Center 0844 277 277
CSS agency css.ch/agency
css.ch/healthaccount
Your client portal at my.css.ch

The offer and conditions for the Health Account and Health Account Bonus are determined by CSS and may be modified unilaterally by CSS at any time. Loss or change of offer and conditions do not constitute grounds for termination. In the case of self-treatment and treatments carried out by the service provider for his entire relatives and for persons married to such, no benefits will be paid by CSS. This exclusion also extends to the treatment of domestic partners and registered partners. The information on the Health Account and on the additional services and benefits in the General Conditions of Insurance (AVB) and Supplementary Conditions (ZB) of the specified insurance products in accordance with the Federal Law on Insurance Contracts (VVG) form the basis of this offer.

Translation: Only the original German version of the Information Sheet on the Health Account and Health Account Bonus is binding.