

# Mandatory healthcare insurance. In thoroughly good hands.



## Your advantages:

- Basic outpatient and inpatient medical care in case of illness, accident and maternity
- Easy to take out cover
- Prompt and straightforward handling of claims

## Legally insured, personally looked after.

Since 1 January 1996, everyone living in Switzerland has been required to have healthcare insurance. This form of insurance covers basic medical care on both an outpatient and inpatient basis. The statutory deductible is CHF 300. If you would like to save on premiums by assuming more responsibility for your own health, you can increase the deductible. You will find a table with the selectable deductibles overleaf.

## Save on premiums:

- Premium discount through higher deductible
- 7% if accident cover is excluded

## Useful additions

In view of the fact that the statutory minimum insurance only partially covers your needs, CSS offers a series of supplementary insurance plans. This means you can put together your own individual insurance package according to your needs and budget. We will be happy to advise you.

## Personalised for you:

Get advice on 0844 277 277

[www.css.ch](http://www.css.ch)

Your client login portal at [my.css.ch](http://my.css.ch)

# Information and benefits at a glance.

## Outpatient treatment / classical medicine

Cost coverage according to the tariff, throughout Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, speech therapists, physiotherapists, ergotherapists, nurses and nursing auxiliaries

## Outpatient treatment / alternative medicine

Acupuncture, anthroposophic medicine, Chinese medicine, homeopathy and phytotherapy: Cost coverage according to the tariff, throughout Switzerland, for treatment by recognised doctors with an FMH qualification in the respective field of complementary medicine

## Hospitalisation

Cost coverage without limit to sum or duration in the general ward (hospital/ acute-care hospital) in accordance with the current cantonal hospital list

## Health promotion/prevention

As stipulated in article 12 of the Health Insurance Benefits Ordinance

## Abroad

Cost coverage in the general ward in emergencies for outpatient or in-patient treatment, up to a maximum of twice the tariff of the canton of residence in Switzerland. The special provisions in force under the bilateral agreements apply in the case of EU countries (incl. Iceland, the Principality of Liechtenstein and Norway)

## Medication

Medically prescribed medication on the Federal Office of Public Health (BAG) «New list of generic medicine with differentiated retention fees for original preparations and generic medicines», the drug formulary or the Specialty List

## Spa treatments / recovery cures

**Spa treatments:** CHF 10 per day, 21 days per year, plus the cost of medical treatment

**Recovery cures:** The cost of medical treatment only

## Maternity / breastfeeding

7 check-ups during pregnancy and one following the birth, 2 ultrasound examinations for a normal pregnancy, home birth or hospital birth, maximum CHF 150 for antenatal courses, maximum 3 sessions of breastfeeding advice

## Aids

Contributions to aids in accordance with the aids and appliances list

## Preventive examinations/vaccinations

Contributions to preventive health measures e.g. vaccination of children, preventive gynaecological examinations, etc.

## Transport and rescue costs in Switzerland

**Cost of transport:** 50% of costs, max. CHF 500 per calendar year

**Rescue costs:** 50% of costs, max. CHF 5,000 per calendar year

## Spectacle lenses / contact lenses

Up to age 18: CHF 180 per year, on a doctor's prescription

## Home care / care in a nursing home

Cost coverage for medically prescribed examinations, treatment and nursing care by recognised Spitex organisations at home or in nursing homes

## Dental treatment

Cost coverage for severe jaw disease or if treatment becomes necessary because of a serious general illness. Primary treatment of dental accidents (if accident cover included)

## Psychotherapy

Cost coverage for psychotherapy with a doctor

## Co-payment.

### Selectable deductible

Instead of the ordinary deductible (CHF 300), adults and children can opt to pay a higher deductible in return for a premium reduction. The following optional deductibles are available:

	Optional deductible per year in CHF	Max. premium reduction per month in CHF	Max. premium reduction per year in CHF
<b>Adults</b>	500	11.60	140
	1,000	40.80	490
	1,500	70.00	840
	2,000	99.10	1,190
	2,500	128.30	1,540
<b>Children</b>	100	5.80	70
	200	11.60	140
	300	17.50	210
	400	23.30	280
	600	35.00	420

### Retention fee

There is a 10% retention fee for adults on all costs that exceed the deductible.

A 20% retention fee applies to medicine on the «New list of generic medicine with differentiated retention fees for original preparations and generic medicines».

The maximum annual retention fee is set at CHF 350 for children up to the age of 18 and at CHF 700 for adults.