

Supplementary insurance CASA

Special conditions Version 2008

All references to persons in this document apply to both genders.

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I Outpatient treatment expenses

Art. 1 Unlisted prescription drugs

CSS shall reimburse, up to maximum CHF 2,500 per calendar year, 90% of the cost of drugs prescribed by a doctor and not covered by compulsory health insurance LAMal, providing such drugs are registered with SWISSMEDIC and do not appear on CSS' list of drugs to be paid by the insured parties. There is no reimbursement for products appearing on the list of pharmaceutical preparations with special application (LPPA).

II Other benefits

Art. 2 Parent's stay at the hospital with his/her child

- 2.1 CSS shall reimburse, up to CHF 200 per day for maximum 10 days per calendar year, 90% of hospital accommodation expenses incurred by one parent who must stay with his/her hospitalized child under age 14.
- 2.2 This benefit is granted on condition that the said parent is covered by the present supplementary insurance plan and that the hospitalized child is also insured by CSS.

Art. 3 Child care expenses

- 3.1 Benefits
CSS shall reimburse, for up to maximum 30 hours per calendar year, care taking expenses for the sick child provided by a service recognised by CSS and with which a collaboration agreement was signed, on condition that:
 - the parent(s) is (are) insured by CSS;
 - the parent(s) is (are) both gainfully employed or one is hospitalized;
 - the parent(s) use(s) a service recognised by CSS;
 - the child is aged 14 or under and lives with the parent(s) in the same household.
- 3.2 Exclusions
CSS shall not reimburse expenses in relation to housework, time spent shopping (including the purchase of medicine), visits to the doctor or at the hospital with the sick or injured child, taking other children to school.
In the event of an epidemic or in times of great demand, the service appointed by CSS cannot guarantee that it will be able to meet all requests.

Art. 4 Home help

- 4.1 Benefits provided by a recognised service
In the event of acute illness or accident, providing the insured is covered for that risk, or immediately following the insured's stay in hospital, CSS shall reimburse the expenses of a recognised home help service when a doctor attests that such help is necessary for medical reasons.
CSS shall reimburse home help expenses up to CHF 50 per day for a maximum period of 30 days per calendar year.
- 4.2 Postnatal benefits
Following childbirth and when necessary for medical reasons, as attested by a doctor, CSS shall reimburse the expenses of a recognised home help service, up to CHF 50 per day for a period of maximum 15 days during the month following delivery.
- 4.3 Benefits granted
When granting such benefits, CSS shall take into consideration the time necessary to do everyday housework instead of the insured. No claim can be made for any other expenses that are not directly related to home help.
- 4.4 Exclusions
CSS does not grant benefits when the insured stays in a hospital facility or a similar establishment or a medical

home. The same applies if the insured is considered disabled and is entitled to a disability allowance.

Art. 5 Newborn

For the newborn the first monthly insurance premium and that of the month following birth are free of charge for all supplementary insurance plans taken out in his/her name, providing the mother and her child have subscribed to the present supplementary insurance plan beforehand.

Art. 6 Prescription glasses and contact lenses

CSS shall reimburse 90% of expenses for glasses or contact lenses needed for medical reasons, up to CHF 300 per period of 3 consecutive calendar years.

Art. 7 Transportation and rescue expenses

- 7.1 Transportation expenses
CSS shall reimburse 90% of expenses for emergency transportation to the nearest suitable hospital or doctor when needed for medical reasons and providing the insured's state of health does not allow the use of public transport or his/her private vehicle. The means of transportation used must be appropriate and economical. CSS shall reimburse, up to CHF 500 per calendar year, 90% of transportation expenses (e.g.: taxis, Red Cross vehicle, ...) incurred by the insured to receive medical treatment if the doctor attests that the insured's state of health does not allow the use of public transport or his/her private vehicle.
- 7.2 Search and rescue expenses
In Switzerland, CSS shall reimburse 90% of the transportation expenses in a search and rescue operation for the insured, up to CHF 100 000 per calendar year.

Art. 8 Legal protection for patients

- 8.1 Insured persons
Persons who have subscribed to the present supplementary insurance plan benefit from worldwide legal protection coverage for patients, in accordance with the conditions of the legal protection organisation with which CSS has signed an agreement. The insured receives a copy of the said conditions.
- 8.2 Insured benefits
CSS shall reimburse attorney's fees and legal representation expenses in case of litigation proceedings, appraisal costs, court fees and procedural indemnities up to CHF 250,000 per event for insurance cases arising in Europe and up to CHF 50,000 for insurance cases arising outside Europe.

III Benefits during a stay abroad

Art. 9 Treatment expenses abroad

- 9.1 CSS shall reimburse, in addition to the benefits of LAMal compulsory health insurance, the balance of outpatient expenses if the insured becomes ill during a stay abroad. In case of hospitalization, CSS coverage is limited to the benefits provided for under the LAMal compulsory health insurance plan.
- 9.2 To qualify for these benefits, the insured person must also have LAMal compulsory health insurance coverage with CSS.

Art. 10 Assistance and repatriation

- 10.1 The expenses for assistance abroad and repatriation are covered worldwide, in accordance with the terms and conditions of the assistance organisation with which CSS has signed an agreement. The insured receives a copy of the said conditions.

- 10.2 Benefits for assistance abroad and repatriation are granted on condition that the stay abroad does not exceed 60 consecutive days.
- 10.3 This 60-day limit shall not apply to the insured who resides abroad as an expatriate on behalf of his/her employer or to the insured under age 25 who resides abroad for educational training, all other reasons being excluded.

IV Final stipulations

Art. 11 Supplementary insurance

- 11.1 Benefits guaranteed in the present special conditions are granted in addition to the benefits of LAMal compulsory health insurance.
- 11.2 They cannot however be used to compensate deductible and co-payment amounts due in the LAMal compulsory health insurance or another supplementary insurance.
- 11.3 The right to benefits ceases once the insured is no longer covered by the present insurance plan.

Art. 12 Combining benefits

Benefits in the present supplementary insurance plan and similar benefits in the other supplementary insurance plans of CSS are not cumulative.

Art. 13 Duration of insurance cover and notice of cancellation

- 13.1 The insured may cancel the present insurance cover for 31st December of a calendar year by giving notice of 3 months and provided that membership in the present insurance has lasted at least 36 months.
- 13.2 If the present insurance is not cancelled at the end of the first period of cover, it shall be renewed tacitly for a further period of 12 months.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.