

## Frequently asked questions and answers.

General	
<p><b>What is OnlineDoctor?</b></p>	<p>Are you worried about a skin problem, or would you like to seek a second opinion from a specialist? Then OnlineDoctor is just what you're looking for!</p> <p>OnlineDoctor is an innovative platform that allows you, no matter where you are, to have a skin problem assessed quickly and cost-effectively by an independent specialist licensed in Switzerland. OnlineDoctor is suitable for the assessment of skin problems of all kinds (e.g. rashes, eczema, moles).</p>
<p><b>What languages is OnlineDoctor available in?</b></p>	<p>OnlineDoctor is available to users in French, German Italian and English. The details for each dermatologist show what language they can respond to enquiries in.</p>
<p><b>How does OnlineDoctor work?</b></p>	<p>Using OnlineDoctor doesn't require time-consuming registration or sign-up. We recommend that you use your smartphone for your OnlineDoctor enquiry.</p> <p><b>Step 1:</b> Choose one of the dermatologists to assess your skin problem.</p> <p><b>Step 2:</b> Describe your symptoms using OnlineDoctor's questions and upload three images of your skin problem. Then choose your desired payment method.</p> <p><b>Step 3:</b> You'll receive an email with a link containing the recommended action from your chosen doctor. We'll also send you a 6-digit SMS code that you can use to download your personal recommendation for action. We'll send your receipt in a subsequent email.</p>
<p><b>Is OnlineDoctor suitable for emergencies?</b></p>	<p>Caution: OnlineDoctor is NOT suitable for acute health problems such as severe, sudden-onset symptoms. In life-threatening situations, we explicitly advise you to alert your local emergency services immediately.</p>
<p><b>What are the benefits of using OnlineDoctor?</b></p>	<p><b>Professional &amp; trustworthy</b> You will receive a professionally documented specialist examination and recommendation for action from your chosen doctor. All the dermatologists are licensed in Switzerland and have many years of practical experience. OnlineDoctor is a 100% Swiss product.</p> <p><b>Secure &amp; data protection compliant</b> OnlineDoctor always keeps your patient data strictly confidential. Data is transferred using state-of-the-art encryption technologies that ensure up-to-date data protection. All data is stored exclusively on a Swiss server.</p>

	<p><b>Fast &amp; time-saving</b> Many enquiries are answered within just a few hours. Within a maximum of 48 hours, you'll receive a specialist assessment of your skin problem including a recommendation for action. A visit to a doctor, with a long journey and a longer wait, is a thing of the past.</p> <p><b>Location-independent &amp; easily accessible</b> OnlineDoctor gives you peace of mind: whether you're on holiday in Africa or at home in Appenzell, you can get a specialist assessment of your skin problem, including a recommendation for action, anywhere and at any time."</p>
<b>Who are the dermatologists?</b>	All the dermatologists are licensed in Switzerland and have many years of practical experience. They have been carefully selected to guarantee you the highest quality advice.
<b>Who are the founders of OnlineDoctor?</b>	OnlineDoctor is a service from OnlineDoctor AG based in Switzerland. OnlineDoctor is a Swiss product that has been developed with the help of leading dermatologists.

### Process

<b>How long will it take for me to receive a response from the dermatologist?</b>	In most cases, you will receive a response from your chosen dermatologist within a few hours. In times of high demand, there is a maximum waiting time of 48 hours.
<b>How long does it typically take to make an enquiry?</b>	The time typically required to make an enquiry is determined by the amount of information that you would like to provide for the dermatologist in the OnlineDoctor SkinCheck. As a rule, the time required is less than 5 minutes.
<b>Am I free to choose the dermatologist who will assess my skin problem?</b>	<p>Yes, with OnlineDoctor you have free choice of doctors. You can choose your preferred doctor from all the dermatologists available on the platform.</p> <p>If your personal preferred dermatologist has not yet joined OnlineDoctor, send a message with the name of the dermatologist to <a href="mailto:support@onlinedoctor.ch">support@onlinedoctor.ch</a>. We will contact the dermatologist and provide him/her with information about OnlineDoctor.</p>
<b>How are my details/information collected?</b>	After you start an enquiry, you will be greeted by the OnlineDoctor chatbot. A chatbot is a programmed (text-based) dialogue system. The chatbot will assist you in answering all relevant questions that are required for the dermatologist to assess your skin problem.
<b>How many photos do I have to upload?</b>	<p>In order to ensure the specialist evaluation is as accurate as possible, you will be asked to upload 3 photos of your skin problem. It's best to use your smartphone to submit your enquiry as this allows you to take and upload images directly from your phone.</p> <p>The photos can be uploaded in the common JPG and PNG file formats. It is not possible to upload photos as a PDF or Word document.</p>
<b>Can I view the recommendation for action again afterwards?</b>	All users will be given the chance to save the recommendation for action locally as a PDF file. If the recommendation is not saved directly in this way within 6 weeks, it cannot be accessed at a later date. In this case, users would have to go back and start a new enquiry.
<b>Can I ask the dermatologist follow-up questions after receiving the recommendation for action?</b>	The recommendations made by the dermatologists are written in a way that is easy to understand and should answer any outstanding questions. If the dermatologist needs additional information, he/she will contact you by phone. Further questions from the patient are not included. For a more detailed discussion, we recommend visiting the dermatologist in person.

<p><b>Can I get an e-prescription via OnlineDoctor?</b></p>	<p>From a legal point of view, it is currently not possible to issue e-prescriptions.</p>
<p><b>Is the recommendation given by OnlineDoctor binding?</b></p>	<p>The assessment of your skin condition is understood to constitute a general consultation in relation to illness and is not to be construed as a final medical diagnosis. A face-to-face consultation is required for a conclusive diagnosis. Please note that the OnlineDoctor service is intended to supplement face-to-face consultation. Users follow the recommendations for action at their own risk.</p>
<p><b>Costs</b></p>	
<p><b>How much does it cost to make an OnlineDoctor enquiry?</b></p>	<p>The one-off cost is CHF 44 (incl. VAT and a CSS discount of 20% on the original price of CHF 55 incl. VAT). The service consists of an initial assessment (or second opinion) by a qualified professional, delivered within 48 hours along with a recommendation for action. If the dermatologist also recommends a visit to their practice, the price of CHF 44 does not include the visit or the consultation/treatment provided there. Depending on your provider, telephone charges or data subscription costs may arise through the use of data volumes. CSS will not refund any of these costs.</p>
<p><b>What are my payment options?</b></p>	<ul style="list-style-type: none"> <li>- Mastercard</li> <li>- Visa</li> <li>- PostFinance Card</li> <li>- PostFinance eFinance</li> <li>- PayPal</li> <li>- TWINT</li> </ul> <p>Payment with Maestro is not possible within Switzerland.</p>
<p><b>Data and security</b></p>	
<p><b>Is my personal information secure? How secure is the data transfer?</b></p>	<p>The protection of patient data is our highest priority. For this reason, OnlineDoctor encrypts all data transfers with SSL/TLS. To guarantee the highest level of security, OnlineDoctor uses two-factor authentication, which you may know from in e-banking. With this additional level of security, OnlineDoctor ensures that only you can access your personal recommendation for action from the specialist. All data is stored exclusively on a Swiss server.</p> <p>Further information can be found in the privacy statement of OnlineDoctor.</p>
<p><b>How does two-factor authentication work?</b></p>	<p>Two-factor authentication (using an SMS code) provides an extra layer of security ensuring that only you can access your recommendation for action. Please note that the SMS code is sent by a third party. There may be a slight delay.</p> <p>With two-factor authentication, only trustworthy devices (e.g. your smartphone) can access the specialist's recommendation for action. You must provide your mobile number in order to receive the SMS code. The SMS code is sent to the mobile phone number you provided and is valid for a limited amount of time. When you've received an email with a link to the doctor's recommendation for action, please click on the link. A window then opens asking you to enter the SMS code (which is sent to you automatically). Then you can download your personal recommendation for action.</p>

<b>Who can view my data?</b>	Only your chosen dermatologist will be able to view the data/information you provide in order for them to make a professional recommendation for action. CSS does not at any time have access to the health data entered in OnlineDoctor. CSS does not provide OnlineDoctor with any information about insured persons, contracts or benefits.
<b>For what purpose is my data processed?</b>	The data entered in OnlineDoctor is used by your chosen dermatologist to make a recommendation for action. In addition, this data is used by OnlineDoctor in anonymised form for statistical purposes. Under no circumstances will the data be disclosed to third parties.

### Technical and support services

<b>What do I need to use OnlineDoctor?</b>	OnlineDoctor enquiries can be submitted using standard mobile devices such as smartphones, tablets or even desktop computers. In any case, you'll need a mobile phone to receive the 6-digit SMS code that will enable you to unlock and download the dermatologist's recommendation for action.
<b>Which devices can I use to access OnlineDoctor?</b>	In principle, OnlineDoctor can be accessed via all regular technological devices with internet access (e.g. smartphone, tablet, desktop computer). We recommend using OnlineDoctor on a smartphone or tablet as this will allow you to take and upload the images using one device.  On older-generation devices, it's possible that information won't always display correctly.
<b>Do I need an internet connection to use OnlineDoctor?</b>	Yes, you need an internet connection to use the OnlineDoctor service. A Wi-Fi connection is recommended for trouble-free usage but is not essential.  Important: You'll receive the specialist's recommendation for action by email. If you haven't received the email in your inbox, we recommend checking your spam folder first. If it isn't there either, please contact <a href="mailto:support@onlinedoctor.ch">support@onlinedoctor.ch</a> .
<b>Is my smartphone's camera quality sufficient for an assessment of the skin problem?</b>	In general, the camera quality of current smartphones is sufficient to ensure a professional assessment of your skin condition.  Developed for OnlineDoctor, the iCros OD smartphone microscope attachment is particularly suitable for the photography of skin problems that require a close-up (moles, for example). The iCros OD provides a 15x magnification of the image and can be ordered for CHF 25 (excl. VAT) in the iCros OD shop ( <a href="http://www.onlinedoctor.icros.ch">www.onlinedoctor.icros.ch</a> ).  Important: The iCros OD serves as a supplementary aid. Even without iCros OD, you'll have no problem submitting your OnlineDoctor enquiry.
<b>Can I also use OnlineDoctor during weekends and holidays?</b>	OnlineDoctor is available at any time, 7 days a week, throughout the year. However, it can occur that your preferred dermatologist is on holiday and is temporarily not available on the platform. In that case, simply choose one of the available dermatologists for your enquiry.
<b>Can I use the OnlineDoctor service outside of Switzerland?</b>	If you are legally resident in Switzerland, you can use OnlineDoctor regardless of location, even when travelling abroad. Users are responsible for finding out about the exact circumstances that apply in the country in question (e.g. data security, phone/subscription costs and roaming charges for data volumes used).
<b>How can I order the iCros OD smartphone microscope attachment?</b>	Developed for OnlineDoctor, the iCros OD is a smartphone microscope attachment, which provides a 15x magnification of the image. The iCros OD can be ordered for CHF 25 (excl. VAT) in the iCros OD shop ( <a href="http://www.onlinedoctor.icros.ch">www.onlinedoctor.icros.ch</a> ).

	Important: The iCros OD serves as a supplementary aid. Even without iCros OD, you'll have no problem submitting your OnlineDoctor enquiry.
<b>What should I do if I don't receive a response within 48 hours?</b>	In principle, this should not occur. First, please check the spam folder of your email account. Occasionally, the email with your recommendation for action may end up there. However, if you haven't received an email response within 48 hours, please contact <a href="mailto:support@onlinedoctor.ch">support@onlinedoctor.ch</a> .
<b>Who can I contact regarding defects, problems with the functioning of the system or complaints?</b>	Defects, functional problems or complaints relating to OnlineDoctor can be reported to the following email address: <a href="mailto:support@onlinedoctor.ch">support@onlinedoctor.ch</a> .

### Collaboration CSS and OnlineDoctor

<b>Who can use OnlineDoctor?</b>	OnlineDoctor is available to all persons resident in Switzerland who are insured with the CSS Group and hold mandatory healthcare insurance and/or supplementary Medical Costs Insurance.
<b>How long will OnlineDoctor be available for through CSS?</b>	The CSS pilot will run for 9 months (from 1 April 2019 until the end of December 2019).
<b>Does the use of OnlineDoctor replace my insurance model (mandatory healthcare, Telmed, Family Doctor or HMO model)?</b>	The teledermatology pilot project does not affect either basic insurance or any alternative insurance models held. For users, in particular those with an 'alternative insurance model' (i.e. special form of insurance) under basic insurance, the terms of the insurance product in question apply regardless of the information and treatment recommendation provided by OnlineDoctor. If treatment goes ahead without referral from either the family doctor or telemedicine centre, or without their knowledge, the cost of this treatment (generally) cannot be refunded. In life-threatening situations, the emergency services should be contacted directly. The family doctor / telemedicine centre should then be informed as soon as possible (in accordance with the rules set out in the terms and conditions for the insurance product in question). Alternative insurance models offered by CSS include: Profit, FIRST MED, Family Doctor Insurance, Health Maintenance Organisation Insurance, Callmed, FIRST CALL. The rules for the alternative insurance models are available at <a href="http://www.css.ch">www.css.ch</a> .
<b>Who can I contact if I don't know which insurance model I have?</b>	You can find your insurance model on the myCSS client portal or your insurance policy. Alternatively, you can phone the CSS Contact Centre and ask.
<b>Who is responsible for OnlineDoctor?</b>	OnlineDoctor AG, whose registered office is in St. Gallen (CHE-288.196.802; <a href="mailto:support@onlinedoctor.ch">support@onlinedoctor.ch</a> , <a href="http://www.onlinedoctor.ch">www.onlinedoctor.ch</a> ), is responsible for ensuring that OnlineDoctor complies with the applicable legal requirements and reflects the current state of technology and medical knowledge. Users are responsible for all actions taken on their own behalf or on behalf of a third party.