

# 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 <sup>1</sup>          | Economy   | Balance  | Premium   |
|--|---|--|---|
| Family<br>Fitness<br>Exercise<br>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 <sup>2</sup>              |   | 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 |

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

<sup>2</sup> 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 babies and infants   |   |
|   | Parent and child swimming instruction (water familiarisation for children up to the age of 7 as an accident prevention measure, for cultivation of fine motor skills, coordination and awareness of the body) |   |
|   | Mother and father baby/child gymnastics   |   |
|   | 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) (www.css.ch/mystep) |
|   | Fitness centre subscriptions (individual equipment-based strength and/or stamina training)  | CSS-recognised provider, six-month and one-year subscriptions.  |
|   | Fitness courses (Pilates incl.)   | Qualitop, CSS-recognised provider   |
| Exercise  | Prevention of falls and balance training  | Pro Senectute, Swiss League against Rheumatism, CSS-recognised provider   |
|   | Back and posture gymnastics, Spiraldynamik®   | Qualitop, Swiss League against Rheumatism, CSS-recognised provider  |
|   | Water fitness and water gymnastics (e.g. Aquajogging, Aqua-Pilates)   | Qualitop, Swiss League against Rheumatism, CSS-recognised provider  |
|   | Osteoporosis prevention, Osteogym   | Swiss League against Rheumatism, hospitals, CSS-recognised provider   |
|   | Feldenkrais   | Members of the Swiss Feldenkrais Association, Qualitop, Swiss League against Rheumatism, CSS-recognised provider  |

| Type of benefit | Activity, Offer   | Recognised providers (concerns providers in Switzerland, unless stated otherwise), Remarks   |
|-----------------|---|--|
| Other           | Yoga  | Members of Swiss Yoga (Yoga Schweiz) and teachers recommended by the Swiss Yoga Association, Qualitop, CSS-recognised provider   |
|                 | Autogenic training  | Members of the Swiss Society of Physicians and Psychotherapists for Autogenic Training and Related Procedures (SGAT), Qualitop, CSS-recognised provider  |
|                 | Sophrology (group courses and counselling)  | Members of the Swiss Association of Sophroprophylaxy, 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 the Swiss Association of Registered Dieticians (SVDE-ASDD), ETH-certified dieticians, hospitals (outpatient nutrition advice), CSS-recognised provider  |
|                 | Breathing   | Members of the Swiss Association of Middendorf Breathing Therapists (SBAM), 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. Please note: Insured persons with myFlex Insurance do not receive contributions towards vaccinations from the Health Account, but rather from myFlex Outpatient Insurance   |
|                 | Stop smoking  | Cancer League, Swiss Anti-Tobacco Centre, Swiss Association against Tuberculosis and Lung Diseases, Life and Health League, cantonal health offices, lung leagues, Liechtenstein Cancer Aid, Allen Carr's Easyway stop smoking courses |
|                 | 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   |
|                 | Moving forward with confidence (psychosocial support programme), exercise and sport for cancer patients | Swiss Cancer League  |

## Health Account.

### Activities and offers supported for each type of benefit.

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

## Health Account Bonus.

### Type and scope of benefit.

| Type of benefits  | Scope of benefits                           |
|---|---|
| <b>Sports association<sup>1</sup></b><br>Contributions to active membership in sports associations in Switzerland <sup>1</sup><br><br><b>Climbing halls (climbing, bouldering)<sup>2</sup></b><br>Contributions to seasonal and annual passes to public climbing halls in Switzerland <sup>2</sup><br><br><b>Open air/indoor swimming pool<sup>3</sup></b><br>Contributions to seasonal and annual passes to public open air and indoor swimming pools in Switzerland <sup>3</sup><br><br><b>Swiss cross-country skiing pass and local seasonal pass<sup>4</sup></b><br>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         |
| <b>myStep. Activity tracker (<a href="http://www.css.ch/mystep">www.css.ch/mystep</a>)</b><br>Contribution to a myStep-compatible electronic activity tracker, with myStep synchronisation via the myCSS client portal  | CHF 50<br>per 3 calendar years of insurance |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.



#### Information from:

The Contact Center 0844 277 277  
Your CSS agency [www.css.ch/agency](http://www.css.ch/agency)  
[www.css.ch/healthaccount](http://www.css.ch/healthaccount)

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