



CSS

Insurance

Customer information

Pregnancy and birth – myFlex benefits at a glance.

This is where you will find useful information on insurance cover for pregnancy and birth.

Before the birth

Benefits under basic insurance		Additional benefits under the supplementary insurance options myFlex Outpatient, Hospitalisation, and Alternative Insurance		
		Economy	Balance	Premium
Medical check-ups (incl. laboratory costs)	Normal pregnancy: 7 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Additional check-ups (myFlex Outpatient)	Additional check-ups (myFlex Outpatient)	Additional check-ups (myFlex Outpatient)
		90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
Check-ups by midwife	Normal pregnancy: 6 check-ups High-risk pregnancy: benefits as prescribed by doctor	Additional check-ups (myFlex Outpatient)	Additional check-ups (myFlex Outpatient)	Additional check-ups (myFlex Outpatient)
		90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
Ultrasound	Normal pregnancy: 2 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Further examinations (myFlex Outpatient)	Further examinations (myFlex Outpatient)	Further examinations (myFlex Outpatient)
		90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
Compression stockings	2 pairs of medically prescribed compression stockings per year, amount as laid down in the aids and appliances list*	No benefits	No benefits	No benefits
Medication	Medically prescribed medication as laid down in the Specialty List and drug formulary, with tariffs*	Medically prescribed medication that is recognised in Switzerland (myFlex Outpatient)	Medically prescribed medication that is recognised in Switzerland (myFlex Outpatient)	Medically prescribed medication that is recognised in Switzerland (myFlex Outpatient)
		90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
Alternative medicine	Medical treatment with acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM), classic homeopathy, and phytotherapy (from doctors with the corresponding training)	Recognised methods and remedies according to the CSS list*** (myFlex Alternative)	Recognised methods and remedies according to the CSS list*** (myFlex Alternative)	Recognised methods and remedies according to the CSS list*** (myFlex Alternative)
		75%, max. CHF 1,000	75%, max. CHF 3,000	75%, max. CHF 10,000
Antenatal preparation	CHF 150 (antenatal classes given by midwives and midwifery consultations)	Further benefits, such as yoga, antenatal exercise classes, antenatal courses (Health Account**)	Further benefits, such as yoga, antenatal exercise classes, antenatal courses (Health Account**)	Further benefits, such as yoga, antenatal exercise classes, antenatal courses (Health Account**)
		50%, max. CHF 300	50%, max. CHF 500	50%, max. CHF 500

Birth

Benefits under basic insurance

Additional benefits under the supplementary insurance options myFlex Outpatient, Hospitalisation, and Alternative Insurance

		Economy	Balance	Premium
Birth and obstetric support at home, in hospital or at a birth centre	Outpatient birth: costs of doctor, midwife, medication and aids Inpatient birth: general ward in a hospital or at a birth centre in accordance with the hospital list for the canton of residence	Outpatient birth at a birth centre or at home (myFlex Hospitalisation)	Outpatient birth at a birth centre or at home (myFlex Hospitalisation)	Outpatient birth at a birth centre or at home (myFlex Hospitalisation)
		CHF 1,000/birth	CHF 1,500/birth	CHF 2,000/birth
		Inpatient birth in a birth centre* (myFlex Hospitalisation)	Inpatient birth in a birth centre* (myFlex Hospitalisation)	Inpatient birth in a birth centre* (myFlex Hospitalisation)
		CHF 1,000/birth	min. CHF 1,000/birth	min. CHF 1,000/birth
		Inpatient birth in hospital (myFlex Hospitalisation)	Inpatient birth in hospital (myFlex Hospitalisation)	Inpatient birth in hospital (myFlex Hospitalisation)
		Free choice of doctor and ward co-payment as per policy	Free choice of doctor and ward co-payment as per policy	Free choice of doctor and ward co-payment as per policy
Birth abroad in an emergency (e.g. premature birth)	General ward (Up to twice the tariff in the canton of residence. In EU States, the provisions laid down in the Bilateral Agreements apply)	More private ward and free choice of doctor (myFlex Outpatient)	More private ward and free choice of doctor (myFlex Outpatient)	More private ward and free choice of doctor (myFlex Outpatient)
		Outpatient: 90%, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy	Outpatient: 90%, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy	Outpatient: 90%, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy
Birth abroad as elective treatment	Costs of the birth only in exceptional cases	More private ward and free choice of doctor (myFlex Hospitalisation Insurance)	More private ward and free choice of doctor (myFlex Hospitalisation Insurance)	More private ward and free choice of doctor (myFlex Hospitalisation Insurance)
		No benefits	No benefits	90%, up to CHF 250,000
Attendance of family members (in Switzerland)	No benefits	Rooming-in (partner or an older child stays overnight in the mother's room) (myFlex Hospitalisation)	Rooming-in (partner or an older child stays overnight in the mother's room) (myFlex Hospitalisation)	Rooming-in (partner or an older child stays overnight in the mother's room) (myFlex Hospitalisation)
		No benefits	No benefits	For person accompanying the child or adult CHF 160/day, max. CHF 4,000

*provided it is not on the list of hospitals

After the birth

Benefits under basic insurance

Additional benefits under the supplementary insurance options myFlex Outpatient, Hospitalisation, and Alternative Insurance

		Economy	Balance	Premium
Check-ups	One medical examination between 6 and 10 weeks after the birth One examination by a midwife up to 10 weeks after the birth	No benefits	No benefits	No benefits
Hospital accommodation, initial examination and care costs for newborns	Benefits paid from the mother's insurance for healthy newborns immediately after the birth (lying-in)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (myFlex Hospitalisation)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (myFlex Hospitalisation)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (myFlex Hospitalisation)
		Max. 10 days after the birth	Max. 30 days after the birth	Max. 60 days after the birth
		Care of a healthy newborn if mother is re-hospitalised (myFlex Hospitalisation)	Care of a healthy newborn if mother is re-hospitalised (myFlex Hospitalisation)	Care of a healthy newborn if mother is re-hospitalised (myFlex Hospitalisation)
		No benefits	Up to 10 weeks after the birth, max CHF 100/day	All costs for up to 10 weeks after the birth
Outpatient lying-in care	From midwife: examinations, treatment and care following home birth, outpatient birth or early discharge from birth centre or hospital. From trained carer: where the patient has an illness requiring care	No benefits	No benefits	No benefits
Home help	No benefits	Care and help at home (myFlex Outpatient)	Care and help at home (myFlex Outpatient)	Care and help at home (myFlex Outpatient)
		No benefits	CHF 50/day, max. CHF 2,000	CHF 100/day, max. CHF 4,000
Breastfeeding benefit	No benefits	Evidence of having breastfed for at least 30 days (myFlex Outpatient)	Evidence of having breastfed for at least 30 days (myFlex Outpatient)	Evidence of having breastfed for at least 30 days (myFlex Outpatient)
		CHF 200 per child****	CHF 200 per child****	CHF 200 per child****
Breastfeeding	3 sessions of breastfeeding advice from midwives or carers with the relevant training Breastfeeding compresses as laid down in the aids and appliances list*, with doctor's prescription	Additional breastfeeding advice (Health Account**)	Additional breastfeeding advice (Health Account**)	Additional breastfeeding advice (Health Account**)
		50%, max. CHF 300	50%, max. CHF 500	50%, max. CHF 500
Breast pump	Hand-operated: purchase Electrical: rental as laid down in the aids and appliances list*, with doctor's prescription	No benefits	No benefits	No benefits
Courses	No benefits	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, «Toddler Emergency» course, nutritional advice, etc.	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, «Toddler Emergency» course, nutritional advice, etc.	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, «Toddler Emergency» course, nutritional advice, etc.
		50%, max. CHF 300	50%, max. CHF 500	50%, max. CHF 500

Benefits are paid per calendar year unless otherwise stated.

* The aids and appliances list (MiGel), the drug formulary with tariffs, and the Specialty List can be accessed at www.bag.admin.ch

** The Health Account can be accessed at www.css.ch/healthaccount

*** The list of alternative therapies can be found www.css.ch/myflex-alternative

**** Benefit if both mother and child have taken out myFlex Outpatient Insurance

Co-payment.

- Basic insurance** No co-payment (deductible, retention fee, contribution to hospital costs) for any maternity benefits.
No co-payment for general benefits in the event of illness between the 13th week of pregnancy and 8 weeks following the birth.
- Supplementary insurance** deductibles and retention fees may apply, depending on the insurance product that has been chosen.

Newborn.

If you register your baby before they are born, you will not have to fill out a health declaration, and your newborn will be well insured right from birth. Your obligation to pay premiums does not start until the month of the birth, however. Put the right myFlex insurance package together for your newborn, and you will benefit from a family discount. Your agency will be pleased to advise you.

Insurance cover.

An addition to your family marks a new phase of your life and changes what you need from your insurance.

As the following examples show, it may be worth amending your insurance cover:

- You may wish to include accident risk in your basic insurance if you (temporarily) give up work (this is not necessary during the statutory maternity leave period).
- Financial risks associated with an accident (e.g. modifications to your home necessitated by a disability, loss of parental income).

This information sheet is intended to give you a general overview of the insurance available and is in no way complete. The actual details of the various insurance plans offered can be found in the statutory provisions of the Federal Health Insurance Act (KVG), the Federal Insurance Contract Act (VVG), the General Insurance Conditions (AVB), and the Supplementary Conditions (ZB), which determine the obligation of the CSS Group to render services.



Questions about insurance

Your CSS agency is at your service:
www.css.ch/agency
 Contact Center 0844 277 277

