



CSS

Insurance

Customer Information

# Pregnancy and birth – CSS insurance 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		
		Standard, Standard plus Insurance	Semi-private or Private Hospitalisation Insurance	Spa and Nursing Care Insurance Alternative Insurance
<b>Medical check-ups (incl. laboratory costs)</b>	Normal pregnancy: 7 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Additional check-ups	No benefits	No benefits
		90%, no limit to the amount		
<b>Check-ups by midwife</b>	Normal pregnancy: 6 check-ups High-risk pregnancy: benefits as prescribed by doctor	Additional check-ups	No benefits	No benefits
		90%, no limit to the amount		
<b>Ultrasound</b>	Normal pregnancy: 2 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Further examinations	No benefits	No benefits
		90%, no limit to the amount		
<b>Compression stockings</b>	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
<b>Medication</b>	Medically prescribed medication as laid down in the Specialty List and drug formulary, with tariffs*	Medically prescribed medication that is recognised in Switzerland	No benefits	No benefits
		90%, no limit to the amount		
<b>Alternative medicine</b>	Medical treatment with acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM), classic homeopathy, and phytotherapy (from doctors with the corresponding training)	No benefits	No benefits	Recognised methods and remedies according to the CSS list*** (Alternative)
				80%, max. CHF 10,000, CHF 300 deductible
<b>Antenatal preparation</b>	CHF 150 (antenatal classes given by midwives and midwifery consultations)	Further benefits, such as acupuncture, antenatal exercise classes, antenatal courses (Health Account**)	Further benefits, such as acupuncture, antenatal exercise classes, antenatal courses (Health Account**)	Further benefits, such as acupuncture, antenatal exercise classes, antenatal courses (Health Account**) (Alternative)
		50%, max. CHF 500	50%, max. CHF 500	50%, max. CHF 500

## Birth

Benefits under basic insurance		Additional benefits under the supplementary insurance options		
		Standard, Standard plus Insurance	Semi-private or Private Hospitalisation Insurance	Spa and Nursing Care Insurance Alternative Insurance
<b>Birth and obstetric support at home, in hospital or at a birth centre</b>	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	No benefits	No benefits
		90%, no limit to the amount		
		Inpatient birth in a birth centre	Inpatient birth in a birth centre	No benefits
		Ward and co-payment as per policy	Ward and co-payment as per policy	
		Inpatient birth in hospital: Standard: general ward Standard plus: semi-private or private ward	Inpatient birth in hospital: Free choice of doctor, semi-private or private ward	No benefits
	Ward and co-payment as per policy	Ward and co-payment as per policy		
<b>Birth abroad in an emergency (e.g. premature birth)</b>	General ward (Up to twice the tariff in the canton of residence. In EU States, the provisions laid down in the Bilateral Agreements apply)	Inpatient birth in hospital: Standard: general ward Standard plus: semi-private or private ward	Inpatient birth in hospital: Free choice of doctor, semi-private or private ward	No benefits
		Ward and co-payment as per policy	Ward and co-payment as per policy	
<b>Birth abroad as elective treatment</b>	Costs of the birth only in exceptional cases	No benefits	No benefits	No benefits

## After the birth

Benefits under basic insurance		Additional benefits under the supplementary insurance options		
		Standard, Standard plus Insurance	Semi-private or Private Hospitalisation Insurance	Spa and Nursing Care Insurance Alternative Insurance
<b>Check-ups</b>	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
<b>Hospital accommodation, initial examination and care costs for newborns</b>	Benefits paid from the mother's insurance for healthy newborns immediately after the birth (lying-in)	Care of a healthy newborn if mother is re-hospitalised	Care of a healthy newborn if mother is re-hospitalised	No benefits
		Up to 10 weeks after the birth, max. CHF 100/day	Up to 10 weeks after the birth, max. CHF 100/day	
<b>Outpatient lying-in care</b>	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
<b>Home help</b>	No benefits	No benefits	No benefits	Care and help at home (Spa and Nursing Care)
				CHF 80/day Option 1: max. CHF 800 Option 2: max. CHF 1,600 Option 3: max. CHF 2,400
<b>Breastfeeding benefit</b>	No benefits	Evidence of having breastfed for at least 30 days	No benefits	No benefits
		CHF 200 per child ****		
<b>Breastfeeding</b>	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 breast-feeding advice (Health Account**)	Additional breast-feeding advice (Health Account**)	Additional breast-feeding advice (Health Account**) (Alternative)
		50%, max. CHF 500	50%, max. CHF 500	50%, max. CHF 500
<b>Breast pump</b>	Hand-operated: purchase Electrical: rental as laid down in the aids and appliances list*, with doctor's prescription	No benefits	No benefits	No benefits
<b>Courses</b>	No benefits	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, etc.	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, etc.	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, etc. (Alternative)
		50%, max. CHF 500	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](http://www.bag.admin.ch)

\*\* The Health Account can be accessed at [www.css.ch/healthaccount](http://www.css.ch/healthaccount)

\*\*\* The list of alternative therapies can be found at [www.css.ch/alternative](http://www.css.ch/alternative)

\*\*\*\* Benefits if the mother and child are insured with CSS

## Co-payment.

<b>Basic insurance</b>	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.
<b>Supplementary insurance</b>	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 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), and the General Insurance Conditions (AVB), 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](http://www.css.ch/agency)  
 Contact Center 0844 277 277

