

# The framework contract for supplementary health insurance.

CSS offers companies, clubs and associations the opportunity to conclude framework contracts for supplementary health insurance. This benefits both the company or the organisation, and its employees or members.

## CSS Insurance.

As a leading Swiss health insurer, CSS Insurance has a sound financial foundation and a dense network of agencies throughout Switzerland. CSS applies the same principles to its framework contracts for supplementary health insurance as it does to its corporate clients business: an holistic approach, comprehensive benefits, and a clear price structure. It goes without saying that our advice is personal and tailored to your needs.

## What we offer:

### Framework contracts for supplementary health insurance

- Framework contracts apply to clearly delimited risk groups. These are generally characterised by a better-than-average risk structure. This benefit is passed on to those insured with us in the form of lower premiums for selected supplementary insurance products.
- Like everyone else insured with us, those insured under a framework contract have access to the comprehensive range of products and services offered by CSS.
- Our insurance solutions are designed around the needs of individuals and their families.
- CSS is committed to employee health, and will support your company with dedicated health promotion campaigns.

## Advantages for your company.

- **Socially responsible employer:** offering attractive health insurance terms for employees positions the company as a progressive employer
- **Absence management:** a wide range of additional health and prevention services help to reduce absences
- **Professional advice:** straightforward, single-source support with all personal insurance questions
- **CSS partner extranet:** a clear and user-friendly information platform can be embedded in your intranet/internet presence. Updates and maintenance are handled free of charge by CSS.

## Advantages for your employees or club/association members.

- Favourable discounts on selected supplementary insurance products
- Up to 100% discount on supplementary insurance products for children
- Comprehensive range of products and services, with a particular focus on health and prevention
- Individual and personal advice – we can even come to you in the office
- Online premium calculator featuring discounts on company, club and association intranets, or on the internet

**Personalised for you:**  
Get advice on 058 277 18 00  
[www.css.ch/companies](http://www.css.ch/companies)



# Information and benefits at a glance.

## Modular insurance from CSS.

**Attractive opportunities for employees, members and their families**

### Framework contract discount

Favourable discounts on premiums for selected supplementary insurance products.

### Optimised premiums

**Generous discounts on deductibles:** personal responsibility is rewarded with maximum discounts on deductibles for mandatory healthcare insurance.

**Alternative insurance models:** you benefit from attractive premiums if you opt for Family Doctor Insurance, Health Maintenance Organisation Insurance, or the Callmed telemedicine model.

### Attractive family discount

Up to 100% discount for children and young people on premiums for the supplementary insurance products in question.

### Premiums according to effective age

Lower entry-level premiums for younger individuals, and moderate rates for older insured persons.

## Further advantages and benefits for those insured with CSS.

### Highly individual:

- Modular range of products and many different product options

### Personal advice:

- With more than 120 other branches throughout Switzerland, we are always close by
- Insured persons also have access to personal advice, which can be offered by agreement outside normal office hours

### Services:

- Varied range of health and prevention services on preferential terms
- Courses on topics such as diet, exercise and work-life balance
- The Health Account pays 50%, up to a maximum of CHF 800 per year, towards courses recognised by CSS

## Partner extranet.

The range of insurance products offered by a specific partner company or organisation can be made available on the latter's dedicated intranet or website. As the client, you do not incur any expenses in communicating the insurance that you offer. At the same time, users gain easy access to information on the individual discount rates, as well as product descriptions. Your employees or members are able to calculate their premiums online, to generate an application, or to arrange a consultation. You give us your IP address, and then post the link to the CSS Partner extranet on your intranet or website. CSS Insurance takes care of updates and maintenance.

vivit, the competence centre for health and prevention of CSS Insurance, provides you with advice on all issues related to the topic of company health management (CHM).

**vivit**  
Health is our business

## CSS Insurance

Corporate Clients

Tribtschenstrasse 21, 6002 Lucerne

Phone 058 277 18 00, fax 058 277 11 55

info.unternehmen@css.ch

