



Insurance plans 2024

myFlex table of benefits.

CSS helps its insured persons to stay healthy, get healthy or live with illness. We support you with offers, tips and tricks on all aspects of health, and suitable insurance solutions that can be tailored to every need and budget. At our around 100 agencies throughout Switzerland, we advise you with expertise and passion.

Get advice on 0844 277 277
Your client portal at my.css.ch



Your health.
Your partner.



Type of benefit	Additional benefit information	Mandatory healthcare insurance in accordance with the KVG
Outpatient treatment: Classical medicine	Costs covered for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, podiatrists, psychologists, nurses and nursing auxiliaries Exclusive additional benefits for outpatient treatment in hospitals	According to the tariff, in the whole of Switzerland
Hospitalisation (Switzerland)	Inpatient treatment in recognised hospitals	Cost coverage in the general ward according to the current cantonal hospital list
Abroad	Outpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad Inpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad Elective treatment: outpatient and inpatient Personal assistance	Max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements General ward, max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements
Medication	Medically prescribed medication	According to the drug formulary with tariff, the Specialty List or the list of generic medicine maintained by the Federal Office for Public Health (FOPH) with differentiated retention fees
Maternity	Check-ups and ultrasound examinations Antenatal courses Outpatient birth Inpatient birth Breastfeeding advice/Breastfeeding	8 check-ups 2 ultrasound examinations Max. CHF 150 Same benefits as for cases of illness General ward in hospitals and birth centres recognised by the KVG, according to the current cantonal hospital list Breastfeeding advice: max. 3 sessions
Preventive gynaecological examination		Every 3 years, according to the tariff, in the whole of Switzerland
Vaccinations	Contribution to preventive and protective vaccinations	According to the Health Insurance Benefits Ordinance (KLV), art. 12
Health promotion/Prevention		According to the Health Insurance Benefits Ordinance (KLV), art. 12
Transport	Medically required transport Search and rescue costs Repatriation	50%, max. CHF 500/calendar year Rescue costs: 50% max. CHF 5,000/calendar year (Switzerland)
Aids	Medically necessary and prescribed by a doctor	In accordance with aids and appliances list
Legal expenses insurance for patients Legal expenses insurance while abroad (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)	In Europe/Outside Europe	
Care at home and home help	Medically prescribed treatment and nursing care at home provided by recognised service providers and home helps	Treatment and nursing care according to the tariff at place of residence
Dental treatment	Dental accidents, disease of the masticatory system Cost of dental treatment up to the age of 18 Correction of malpositioned teeth up to the age of 20 Removal of wisdom teeth from the age of 19	According to Arts. 17–19b of the Health Insur. Benefits Ordinance (dental accident only if accident cover incl.)
Psychotherapy		Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)
Spectacle lenses/Contact lenses	For children and adults	CHF 180/calendar year up to the age of 18
Spa treatments and recovery cures	Medically prescribed and in recognised facilities	Spa treatments*: CHF 10/day, max. 21 days/calendar year plus medical costs; recovery cures: medical costs in accordance with the KVG
Inpatient rehabilitation	Inpatient rehabilitation in recognised hospitals throughout Switzerland	General ward in hospitals authorised to provide services under the KVG, according to the current cantonal hospital list
Rooming-in	Cost of accommodation for an accompanying person	

myFlex Outpatient Insurance Premium ★★★	myFlex Outpatient Insurance Balance ★★ <i>Selected most often</i>	myFlex Outpatient Insurance Economy ★
90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
No limit to the amount, worldwide	No limit to the amount, worldwide	No limit to the amount, worldwide
Outpatient: 90%, max. CHF 250,000/calendar year, worldwide	×	×
Insured	Insured	Insured
90%, no limit to the amount (recognised by CSS)	90%, no limit to the amount (recognised by CSS)	90%, no limit to the amount (recognised by CSS)
Ultrasound examinations and check-ups: 90%, no limit to the amount	Ultrasound examinations and check-ups: 90%, no limit to the amount	Ultrasound examinations and check-ups: 90%, no limit to the amount
See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus
90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
Breastfeeding: CHF 200/child	Breastfeeding: CHF 200/child	Breastfeeding: CHF 200/child
90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount
90%, no limit to the amount (according to CSS list)	90%, no limit to the amount (according to CSS list)	90%, no limit to the amount (according to CSS list)
See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus
No limit to the amount, worldwide	No limit to the amount, worldwide	No limit to the amount, worldwide
CHF 100,000/case, worldwide	CHF 100,000/case, worldwide	CHF 100,000/case, worldwide
No limit to the amount, worldwide	No limit to the amount, worldwide	No limit to the amount, worldwide
90%, max. CHF 2,000/calendar year (according to CSS list)	90%, max. CHF 1,000/calendar year (according to CSS list)	90%, max. CHF 500/calendar year (according to CSS list)
Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe	Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe	Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe
Max. CHF 100/day, max. CHF 4,000/calendar year. Care at home by family members: CHF 20/day, max. CHF 2,000/calendar year	Max. CHF 50/day, max. CHF 2,000/calendar year	×
50%, max. CHF 2,000/calendar year	50%, max. CHF 1,000/calendar year	×
50%, no limit to the amount	50%, max. CHF 12,000/calendar year	×
50%, max. CHF 2,000/calendar year	50%, max. CHF 1,000/calendar year	×
75%, max. CHF 3,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance	75%, max. CHF 1,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance	
CHF 300/case, up to the age of 18	CHF 150/case, up to the age of 18	×
CHF 300/calendar year, from the age of 19	CHF 150/calendar year, from the age of 19	

myFlex Hospitalisation Insurance Premium ★★★	myFlex Hospitalisation Insurance Balance ★★ <i>Our recommendation</i>	myFlex Hospitalisation Insurance Economy ★
<p>Cost coverage in CSS partner clinics max. CHF 1,400/calendar year; Additional services (parking tickets, travel expenses, childcare etc.) max. CHF 200/calendar year</p>	<p>Cost coverage in CSS partner clinics max. CHF 900/calendar year; Additional services (parking tickets, travel expenses, childcare etc.) max. CHF 100/calendar year</p>	<p>×</p>
<p>In all hospitals in Switzerland. Ward can be chosen before admission. Co-payment per calendar year: Option 1: General ward: no co-payment** Semi-private: no co-payment Private: 35%, max. CHF 2,000 Option 2: General ward: no co-payment*** Semi-private: no co-payment** Private: no co-payment</p>	<p>Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Ward can be chosen before admission. Co-payment per calendar year: Option 1: General ward: no co-payment Semi-private: 20%, max. CHF 2,000 Private: 35%, max. CHF 4,000 Option 2: General ward: no co-payment** Semi-private: no co-payment Private: 35%, max. CHF 2,000</p>	<p>Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Ward can be chosen before admission. Co-payment per calendar year: Option 1: General ward: no co-payment Semi-private: 40%, max. CHF 8,000 Private: 70%, max. CHF 14,000 Option 2: General ward: no co-payment Semi-private: 20%, max. CHF 4,000 Private: 35%, max. CHF 7,000</p>
<p>No limit to the amount, worldwide</p>	<p>No limit to the amount, worldwide</p>	<p>No limit to the amount, worldwide</p>
<p>Inpatient: max. CHF 500,000/calendar year, worldwide</p>	<p>×</p>	<p>×</p>
<p>See section on Health Account and Health Account Bonus Birth clinic or home birth: lump sum CHF 2,000 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic****: receipted costs, at least CHF 1,000</p>	<p>See section on Health Account and Health Account Bonus Birth clinic or home birth: lump sum CHF 1,500 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic****: receipted costs, at least CHF 1,000</p>	<p>See section on Health Account and Health Account Bonus Birth clinic or home birth: lump sum CHF 1,000 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic****: receipted costs, at least CHF 1,000</p>
<p>See section on Health Account and Health Account Bonus</p>	<p>See section on Health Account and Health Account Bonus</p>	<p>See section on Health Account and Health Account Bonus</p>
<p>In facilities recognised by CSS, max. CHF 160/day, max. CHF 4,000/calendar year</p>	<p>In facilities recognised by CSS, max. CHF 80/day, max. CHF 2,000/calendar year</p>	<p>In facilities recognised by CSS, max. CHF 20/day, max. CHF 500/calendar year</p>
<p>In all hospitals, no limit</p>	<p>In hospitals recognised by the KVG and CSS, max. 90 days/calendar year</p>	<p>In hospitals recognised by the KVG and CSS, max. 60 days/calendar year</p>
<p>Max. CHF 160/day, max. CHF 4,000/calendar year for a person accompanying a child or an adult</p>	<p>Max. CHF 80/day, max. CHF 2,000/calendar year for a person accompanying a minor</p>	<p>×</p>

** In case of a period of hospitalisation of at least 4 days (3 nights) CSS refunds CHF 1,000 if this ward is chosen for the stay. *** In case of a period of hospitalisation of at least 4 days (3 nights) CSS refunds CHF 2,000 if this ward is chosen for the stay. **** provided it is not on the list of hospitals

Supplementary benefits.

Health Account and Health Account Bonus.

As a health partner, we do more. And pay a share of the cost of many activities related to health, prevention and well-being. Choose according to your own preferences and situation in life.

Taking out **this** combination of insurance lets you benefit from the **Health Account**:

- myFlex Outpatient Insurance

+

- myFlex Hospitalisation Insurance

The scope of benefits offered by the health Account (Economy, Balance, Premium) depends on the level of myFlex Hospitalisation Insurance selected.

Level

Premium

Balance

Economy

Taking out **one of these** combinations of insurance lets you benefit from the **Health Account Bonus**:

- myFlex Outpatient Insurance
- myFlex Balance or Premium Hospitalisation Insurance
- Death and Disability Insurance

+

- myFlex Alternative Insurance
- or**
- Dental Insurance

	Premium ★★★	Balance ★★	Economy ★
Health Account			
Family (Prenatal preparation, swimming for children, etc.) Fitness (Fitness subscription and courses, dance classes) Exercise (Back gymnastics, aqua-fit, ect.) Other courses (Yoga, stress management, stop smoking, ect.)	50%, max. CHF 700/ calendar year (fitness, exercise, other courses, max. CHF 500 each)	50%, max. CHF 500/ calendar year (fitness, exercise, other courses, max. CHF 250 each)	50%, max. CHF 300/ calendar year (fitness, exercise, other courses, max. CHF 150 each)
CSS Check-up Carried out by a service provider determined by CSS	1 Premium check-up per 3 insured calendar years, 100% of costs covered, max. CHF 1,800	1 Balance check-up per 3 insured calendar years, 80% of costs covered, max. CHF 720	×
Health Account Bonus			
Sports associations			
Open air/indoor swimming pools, climbing halls (climbing, bouldering) Contributions to seasonal and annual subscriptions	50%, max. CHF 100/ calendar year	50%, max. CHF 100/ calendar year	×
Swiss cross-country skiing pass and local seasonal pass			
Activity tracker (Recognised activity tracker Fitbit, Garmin, Polar or Suunto)	CHF 50 per 3 insured calendar years	CHF 50 per 3 insured calendar years	×

Further information about validity, offers and conditions can be found at css.ch/healthaccount
Amendments to offer: CSS can modify the offer unilaterally at any time.

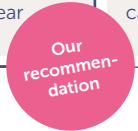
Further supplementary insurance in accordance with the VVG.

myFlex Alternative Insurance.

Condition for benefits: Service providers and complementary methods of treatment have to be recognised by CSS.

	Premium ★★★	Balance ★★	Economy ★
Outpatient and inpatient treatment Complementary medical treatment including recognised and prescribed medication (excluding nursing, board and accommodation)	75%, max. CHF 10,000/calendar year	75%, max. CHF 3,000/calendar year	75%, max. CHF 1,000/calendar year
Of which treatment with limited cover Some methods such as medical and classical massage with a separate limit	75%, max. CHF 2,000/calendar year	75%, max. CHF 600/calendar year	75%, max. CHF 200/calendar year

Further information and the List of methods can be found at css.ch/myflex-alternative



Dental Care Insurance.

Overview of options

Scope of benefits	75%, max. CHF 5,000/ calendar year	75%, max. CHF 3,000/ calendar year	75%, max. CHF 2,000/ calendar year	50%, max. CHF 1,000/ calendar year
<ul style="list-style-type: none"> Dental check-ups Treatment such as x-rays, fillings, extractions, dental hygiene Correction of malpositioned teeth Dental prosthetics such as crowns, pivot teeth, bars, bridges, partial or total dentures 	CHF 500 deductible/ calendar year		excl. correction of malpositioned teeth	



Daily Hospital Indemnity Insurance.

	Benefit plan A	Benefit plan B	Benefit plan C	Benefit plan D	Benefit plan E
Scope of benefits					
<ul style="list-style-type: none"> No proof required of extra costs caused by accident or illness Daily indemnity to be used at your discretion Claim for double benefits in the following cases: <ul style="list-style-type: none"> Admission to an intensive care unit Emergency hospitalisation while abroad Lump sum per birth (10 times the amount of the daily indemnity) 	CHF 150/day; CHF 4,500/month, max. CHF 216,000/hospitalisation	CHF 250/day; CHF 7,500/month, max. CHF 360,000/hospitalisation	CHF 350/day; CHF 10,500/month, max. CHF 504,000/hospitalisation	CHF 50/day; CHF 1,500/month, max. CHF 72,000/hospitalisation	CHF 100/day; CHF 3,000/month, max. CHF 144,000/hospitalisation

Household Insurance.

Scope of benefits

Personal liability insurance	<ul style="list-style-type: none"> Personal injury, property damage and financial loss to third parties Supplementary cover for drivers of third-party motor vehicles, benefit reduction waiver in the event of gross negligence, hirers and borrowers of horses and secondary activities
Household contents insurance	<ul style="list-style-type: none"> Covers household contents against loss or damage by fire, natural hazards, earthquake, theft and water Supplementary cover for simple theft elsewhere, physical household contents, glass breakage and credit card misuse
Buildings insurance	<ul style="list-style-type: none"> Covers buildings against loss or damage by fire, natural hazards, earthquake and water Cleanup and disposal costs Trace and access costs Supplementary cover for damage to buildings and loss of rental income

Accidental Death or Disability Insurance.

Scope of benefits

- Death lump sum up to CHF 200,000
- Disability lump sum up to CHF 2,100,000 (incl. progression)
- Progression of the disability lump sum up to 350%

Medical Costs Insurance for Accidents.

Scope of benefits

- Free choice of doctor and hospital
- Hospitalisation in a one or two-bed room
- Cost of transport and rescue operations unlimited
- Cost of search operations up to CHF 20,000 per insured person or up to CHF 40,000 per incident
- Home care and home help
- Worldwide cover

Individual Daily Indemnity Insurance in accordance with the VVG.

Scope of benefits

- For employees and the self-employed
- Illness, accident, maternity
- Daily indemnity of CHF 10 up to the salary subject to AHV contributions
- Benefit period max. 730 days (incl. waiting period)
- Waiting periods: 3, 14, 30, 60, 90, 180, 360 days

Private and Traffic Legal Expenses Insurance.

Scope of benefits

- Worldwide cover for individuals or multi-person households
- Representation of interests by experienced lawyers or a lawyer of your choice up to max. CHF 1,000,000
- In addition to personal legal protection insurance, cover can be taken out for other fields of law: Legal expenses insurance for patients, Internet legal expenses insurance, Bullying legal expenses insurance, Legal expenses insurance for other properties and Legal expenses insurance for landlords
(Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)

Illness-Related Death or Disability Insurance.

Scope of benefits

- Death lump sum up to CHF 200,000
- Disability lump sum up to CHF 600,000
- Payment from a degree of disability of 25% upwards
(Risk carrier: Helvetia Swiss Life Insurance Company Ltd.)

Travel Insurance.

Scope of benefits

- Insurance cover abroad and when travelling.
- Insurance packages with a variety of options
- Choose to cover individual risks
- Select an insurance term that suits you
- Take insurance out online at css.ch/travel, or at the CSS Agency near you

Household Expenses Insurance.

Scope of benefits

- For people running a household
- Illness, accident, maternity
- Costs from CHF 10 up to max. CHF 100/day
- Benefit period max. 365 days within 5 years (incl. waiting period)
- Waiting periods: 7, 14, 21, 30 days

This brochure is intended to give you a general overview of the insurance plans 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 Conditions of Insurance (AVB) and the Supplementary Conditions (ZB) which determine the obligation of CSS to render services.

All the details given in this brochure are valid for the current calendar year. We reserve the right to modify insurance plans next year.

Supplementary benefits.

Other offers for the health promotion.

Smart savings: take advantage of discounts in the online shop enjoy365.ch

enjoy**365**

Motivated every day: The active365 app rewards your healthy lifestyle up to CHF 600

active**365**

Digital assistant: Clear up questions regarding your health: check your symptoms, make a doctor's appointment, order medication and much more.

Download Well-App now



Private Assistance.

Condition: Premium cover for myFlex Outpatient and Hospitalisation Insurance taken out.

Premium support: Personal assistance and advice on all aspects of insurance, medical treatment, health care and nursing. Personal medical coach arrangement and coordination of support services in connection with a benefit case.

Medical coach: The personal medical coach provides support and assistance for the insured person's medical treatment, as necessary and desired, and enables efficient access to suitable specialists and hospitals.

Support benefits: Organisation of professional services such as childcare, pet care and housekeeping services during outpatient or inpatient medical treatment, including cost coverage (up to CHF 500/case and CHF 1,000/calendar year).

Further information about validity, offers and conditions can be found at css.ch/pa

Amendments to offer: CSS can modify the offer unilaterally at any time.

Upgrade option.

Change of category without health declaration: If you include the Upgrade option, you are able to change to a higher category of myFlex Hospitalisation or Outpatient Insurance without a further medical examination: Economy to Balance or Balance to Premium.

