



Insurance plans 2024

Table of benefits CSS.

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	Mandatory Basic Insurance in accordance with the Federal Act on Health Insurance (KVG)
	Mandatory healthcare insurance (KVG)
Outpatient treatment: Classical medicine	Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, podiatrists, psychologists, nurses and nursing auxiliaries
Outpatient treatment: Alternative medicine	Acupuncture, anthroposophic medicine, treatment using preparations from Traditional Chinese Medicine (TCM), homeopathy and phytotherapy: Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors with an FMH qualification in the respective field of complementary medicine
Hospitalisation (Switzerland)	Cost coverage in the general ward according to the current cantonal hospital list
Voluntary benefits during hospitalisation	
Benefits while abroad	Cost coverage in the general ward in emergencies for outpatient or inpatient treatment, up to a maximum of twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States (incl. Iceland, the Principality of Liechtenstein and Norway) as determined in the Bilateral Agreements
Health promotion / Prevention	As stipulated in article 12 of the Health Insurance Benefits Ordinance
Medication	Medically prescribed medication on 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
Spa treatments and recovery cures	Spa treatments ^{**} : CHF 10 per day, max. 21 days per year plus medical costs Recovery cures: only medical costs (KVG)
Maternity/Breastfeeding	8 check-ups, 2 ultrasound examinations for a normal pregnancy, home birth, birth in hospital or a birth centre, antenatal courses maximum CHF 150, maximum 3 sessions of breastfeeding advice
Sterilisation	
Ear correction	
Preventive gynaecological examinations	Every 3 years, according to the tariff in the whole of Switzerland
Medical prevention / Vaccinations	Contributions to preventive health measures in accordance with Art. 12 of the Health Insurance Benefits Ordinance, e.g. children's vaccinations
Spectacle lenses / Contact lenses	CHF 180/calendar year up to the age of 18
Transport and rescue costs	Transport: 50 %, max. CHF 500 per calendar year Rescue costs: 50 %, max. CHF 5,000 per calendar year (Switzerland)
Care at home / Care in a nursing home	Cost coverage for medically prescribed treatment and nursing care by recognised Spitex organisations at home or in nursing homes
Aids	Contributions to aids as determined in the legislation and in accordance with the aids and appliances list
Dental hygiene	
Dental treatment	According to Arts. 17–19b of the Health Insur. Benefits Ordinance (dental accident only if accident cover incl.)
Correction of malpositioned teeth	
Psychotherapy	Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)

KVG = Federal Health Insurance Act

* Insured persons up to the age of 30 who have purchased Standard Insurance, Alternative Insurance and Emergency Insurance Option 1 from CSS will get a "Zoom" combination discount.

** In recognised spas

*** 10 % participation

**** 20 % participation, CHF 300 deductible for adults

**Supplementary health insurance
in accordance with the VVG**

CSS Standard Insurance*

Alternative Insurance 2001*

Cost coverage in the general ward of recognised hospitals throughout Switzerland (in accordance with the KVG and CSS hospital lists)

A maximum of CHF 10,000 per calendar year for alternative methods of treatment**** approved by CSS and carried out by service providers recognised by CSS

A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is hospitalised within 10 weeks after the birth

Same benefits as for outpatient treatment. In total for outpatient and inpatient treatment a maximum of CHF 10,000 per calendar year for alternative methods****

Worldwide cover in emergencies: outpatient***, inpatient treatment in the general ward up to a max. of three times the tariff at the canton of residence in Switzerland (incl. benefits from basic insurance). No limit to sum for 10 weeks (up to the age of 30)

See section on Health Account and Health Account Bonus

See section on Health Account and Health Account Bonus

All medically prescribed and scientifically recognised medication (exceptions: medication on the "Specialty List" and the "List of pharmaceutical products for special application [LPPV]")***

Herbal and homeopathic medicines as on the CSS list if the service provider is recognised by CSS to administer the specific form of treatment. A maximum of CHF 10,000 per calendar year for alternative treatment methods****

Cost coverage for ultrasound examinations and check-ups****, CHF 200 per child breastfeeding payment, comprehensive choice of courses and advice as part of the Health Account scheme

Comprehensive choice of courses and advice as part of the Health Account

Contribution to sterilisation as an outpatient or an inpatient

Contribution to ear correction treatment up to the age of 18, outpatient or inpatient

Preventive gynaecological examinations****

See section on Health Account

See section on Health Account

CHF 250 for each pair of glasses up to the age of 18
CHF 250 within 3 calendar years from the age of 19

Contribution to costs according to the CSS aids and appliances list

50 %, max. CHF 150 per calendar year from the age of 19 up to the age of 30

50 %, max. CHF 1,000 per calendar year up to age 18
50 %, max. CHF 1,000 per calendar year to the cost of removal of wisdom teeth from age 19

50 %, of costs, max. CHF 12,000 to the age of 20

CHF 40 per session for 20 sessions per calendar year by psychotherapists recognised by CSS without admission to basic insurance

**Supplementary hospital treatment insurance
in accordance with the VVG**

CSS Standard Plus Insurance

Semi-private or Private Hospitalisation Insurance

Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Free choice of doctor and hospital ward.
Co-payment per calendar year:
General ward: no co-payment
Semi-private ward: 20%, max. CHF 4,000
Private ward: 35%, max. CHF 7,000

Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists) in the insured ward, semi-private or private.
Further options:
Annual deductible for semi-private ward: CHF 1,000 or CHF 2,000
Annual deductible for private ward: CHF 3,000 or CHF 4,000
Semi-private ward of hospitals on the restricted hospital list

A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth

A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth

Worldwide cover in emergencies: outpatient***, inpatient in the general ward up to a maximum of three times the tariff in the home canton in Switzerland (incl. benefits from basic insurance), a percentage is paid in participation for the semi-private/private ward as in Switzerland

Worldwide emergency cover equivalent to that at the place of residence in Switzerland (semi-private or private cover)

See section on Health Account and Health Account Bonus

See section on Health Account and Health Account Bonus

All medically prescribed and scientifically recognised medication (exceptions: medication on the "Specialty List" and the "List of pharmaceutical products for special application [LPPV]")***

Cost coverage for ultrasound examinations and check-ups***, CHF 200 per child breastfeeding payment, comprehensive choice of courses and advice as part of the Health Account

Comprehensive choice of courses and advice as part of the Health Account

Contribution for sterilisation as an outpatient or inpatient

Contribution for ear correction treatment up to the age of 18, outpatient or inpatient

Preventive gynaecological examinations***

See section on Health Account

See section on Health Account

CHF 200 for each pair of glasses up to the age of 18
CHF 200 within 3 calendar years from the age of 19

Contribution to costs according to the CSS aids and appliances list

50%, max. CHF 1,000 per calendar year up to age 18
50%, max. CHF 1,000 per calendar year to the cost of removal of wisdom teeth from age 19

50%, max. CHF 12,000 to the age of 20

CHF 40 per session for 20 sessions per calendar year by psychotherapists recognised by CSS without admission to basic insurance

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 **one of these** forms of insurance lets you benefit from the **Health Account**:

- CSS Standard Insurance
- CSS Standard plus Insurance
- Semi-private Hospitalisation Insurance
- Private Hospitalisation Insurance

These types of insurance entitle you to a Balance-level Health Account (excl. CSS Check-Up).

Level

Balance

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

- CSS Standard Insurance
- or**
- CSS Standard plus Insurance

+

- Alternative Insurance (editions 01.2001; 01.2017)
- or**
- Dental Insurance

+

- Emergency Insurance
- Spa and Nursing Care Insurance
- Death and Disability Insurance

Health Account.

Type and scope of benefits

Family: Antenatal care, swimming for children, emergencies involving infants, etc.	50 %, max. CHF 500 per calendar year
Fitness: fitness studio subscriptions, fitness courses, dance classes	(fitness, exercise, other courses, max. CHF 250 each)
Exercise: Back gymnastics, aqua-fit and aqua aerobics, etc.	
Other courses: Stress management, stop smoking, autogenic training, yoga, preventive and protective vaccinations, medical health check-up, etc.	

Health Account Bonus.

Type and scope of benefits

Sports associations: Contributions for active membership of sports associations in Switzerland	50 %, max. CHF 100 per calendar year
Open air/indoor swimming pools, climbing halls (climbing, bouldering): Contributions to seasonal and annual subscriptions to public open air and indoor swimming pools as well as climbing halls in Switzerland.	
Swiss cross-country skiing pass and local seasonal pass: Contributions to the Swiss cross-country skiing pass and local seasonal of Loipen Schweiz and its regional organisations	
Activity Tracker (Recognised activity tracker: Fitbit, Garmin, Polar or Suunto)	CHF 50 per 3 insured calendar years

CSS can modify the offer as it sees fit at any time.
Further information about validity, offers and conditions can be found at css.ch/healthaccount

Other offers for the health promotion.

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

enjoy365

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

active365

Further supplementary insurance in accordance with the VVG.

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)

Legal expenses insurance for patients.

Scope of benefits

Legal Protection Insurance for Patients offers comprehensive cover for legal disputes arising from medical negligence in the treatment of illnesses or consequences of accidents.

For each legal case, the costs specifically listed below are covered up to CHF 250,000 in Europe and CHF 50,000 outside Europe:

- Lawyers fees at the usual local rates
- Cost of expert appraisals ordered by the court or required by the insured's representative
- Court and procedural costs, as well as indemnities to cover counterparty costs
- Cost of collecting sums awarded to the insured.

(Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)

Dental Care Insurance.

Scope of benefits

- 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

Overview of options

	Option 1	Option 2	Option 3	Option 4
	50 %, max. CHF 1,000 per calendar year	75 %, max. CHF 2,000 per calendar year	75 %, max. CHF 3,000 per calendar year	75 %, max. CHF 5,000 per calendar year
		excl. correction of malpositioned teeth		CHF 500 deductible per calendar year

Spa and Nursing Care Insurance.

Condition for issuing the policy Condition for benefits

Insurance policy for Hospitalisation Insurance, CSS Standard Insurance or CSS Standard Plus Insurance
Medical prescription issued in advance

Scope of benefits

- Contribution for:
- Spa treatments
 - Recovery cures after hospitalisation
 - Home nursing and home help

Option 1

max. CHF 80 per day, up to CHF 800 per calendar year

Option 2

max. CHF 80 per day, up to CHF 1,600 per calendar year

Option 3

max. CHF 80 per day, up to CHF 2,400 per calendar year

Emergency Insurance.

Condition for issuing the policy

Insurance policy for Hospitalisation Insurance, CSS Standard Insurance or CSS Standard Plus Insurance

Scope of benefits

- Emergency transport to the nearest suitable hospital
- Transport costs to avoid or cut short periods of hospitalisation
- Search and rescue operations

Option 1*

max. CHF 5,000 per incident

Option 2

max. CHF 7,000 per incident

Option 3

unlimited

max. CHF 750 per calendar year

max. CHF 1,050 per calendar year

max. CHF 1,500 per calendar year

max. CHF 50,000 per incident

max. CHF 70,000 per incident

max. CHF 100,000 per incident

* Insured persons up to the age of 30 who have purchased Standard Insurance, Alternative Insurance and Emergency Insurance Option 1 from CSS will get a "Zoom" combination discount.

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 %

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.)

Household Insurance.

Scope of benefits Personal liability insurance

- 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

Scope of benefits Household contents insurance

- 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

Scope of benefits Buildings insurance

- 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

Travel Insurance.

Scope of benefits

Travel Insurance offers comprehensive 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

How can you actively organise your time?

The **active365 app** offers
you many options in
relation to exercise, nutrition
and mindfulness.

Read more



This brochure 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 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.

