



Insurance plans 2024

# Table of benefits Intras\*.

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.

\*INTRAS Versicherung AG merged with  
CSS Versicherung AG on 1 January 2022.

Get advice on 0844 277 277  
Your client portal at [my.css.ch](https://my.css.ch)



Your health.  
Your partner.



Type of benefit

**Mandatory Basic Insurance  
in accordance with the Federal Act  
on Health Insurance (KVG)**

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

	<b>Mandatory health care insurance (KVG)</b>	<b>UNO+</b>
<b>Outpatient treatment: Classical medicine</b>	Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergo-therapists, podiatrists, psychologists, nurses and nursing auxiliaries	
<b>Outpatient treatment: Alternative medicine</b>	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	90 %, max. CHF 1,000/calendar year
<b>Psychotherapy</b>	Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)	90 %, max. CHF 1,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance
<b>Hospitalisation in Switzerland</b>	Cost coverage in the general ward according to the current cantonal hospital list	Cost coverage in the general ward of recognised hospitals throughout Switzerland (in accordance with the KVG hospital list)
<b>Abroad</b>	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	Outpatient and hospitalisation expenses, if the insured have the compulsory insurance (KVG) with the CSS. In case of hospitalisation max. 60 days per case
<b>Medication</b>	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	90 %, unlimited amount
<b>Spa treatments</b>	Spa treatments*: CHF 10 per day, 21 days/calendar year and medical costs	CHF 60 per day
<b>Recovery cures</b>	Recovery cures: only medical costs (KVG)	CHF 70 per day, max. 28 days/calendar year
<b>Maternity</b>	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	Breastfeeding allowance CHF 100 or CHF 200**, Home help CHF 50 per day, max. 14 days, birth preparation class 90 %, max. CHF 200
<b>Check-ups/Medical prevention/Vaccination</b>	Preventive gynaecological examinations Contributions to preventive health measures in accordance with Art. 12 of the Health Insurance Benefits Ordinance, e.g. children's vaccinations	90 %, max. CHF 300/calendar year
<b>Spectacle lenses/Contact lenses</b>	CHF 180/calendar year up to age of 18	90 %, max. CHF 100/calendar year up to age of 18 90 %, max. CHF 100 every 3 years from age of 19
<b>Transport and rescue costs</b>	Transport: 50 %, max. CHF 500/calendar year Cost of rescue: 50 %, max. CHF 5,000/calendar year (Switzerland)	90 %, max. CHF 10,000/calendar year
<b>Home help</b>		CHF 50 per day max. 30 days/calendar year
<b>Aids</b>	Contributions to aids as determined in the legislation and in accordance with the aids and appliances list	90 %, max. CHF 500 every 3 years
<b>Correction of malpositioned teeth</b>		90 %, max. CHF 2,000/calendar year, max. limit: CHF 10,000 per insured person until age of 20
<b>Legal expenses insurance for patients***</b> (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)		Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe

KVG = Federal Health Insurance Act

\* In recognised spas

\*\* If both mother and newborn have supplementary insurance with CSS.

\*\*\* Policyholders with supplementary insurance UNO+/DUE+ or OPTIMA+/QUADRA+ automatically receive Legal expenses insurance for patients free of charge.

## Supplementary hospitalisation insurance in accordance with the VVG

DUE+	OPTIMA+	QUADRA+
90 % of the cost of treatment by a non-contracted doctor, max. CHF 30,000/calendar year		
90 %, max. CHF 2,000/calendar year		
90 %, max. CHF 2,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance		
Cost coverage in the general ward of recognised hospitals throughout Switzerland (in accordance with the KVG hospital list)	Cost coverage in recognised hospitals throughout Switzerland (in accordance with the KVG hospital list). Ward can be chosen according to the policy	Cost coverage in recognised hospitals throughout Switzerland (in accordance with the KVG hospital list). Ward can be chosen according to the policy
Outpatient and hospitalisation expenses, if the insured have the compulsory insurance (KVG) with the CSS. In case of hospitalisation 60 days per case	Outpatient and hospitalisation expenses. In case of hospitalisation 60 days per case	Outpatient and hospitalisation expenses. In case of hospitalisation 60 days per case
90 %, unlimited amount		
CHF 80 per day		CHF 60 per day
CHF 90 per day, max. 28 days/calendar year Breastfeeding allowance CHF 100 or CHF 200**, Home help CHF 70 per day, max. 14 days, birth preparation class 90 %, max. CHF 300	CHF 50 per day, max. 28 days/calendar year	CHF 60 per day, max. 28 days/calendar year Cost coverage in recognised hospitals throughout Switzerland (in accordance with the KVG hospital list). Ward can be chosen according to the policy
90 %, max. CHF 500/calendar year		
90 %, max. CHF 150/calendar year up to age of 18 90 %, max. CHF 300 every 3 years from age of 19		
90 %, max. CHF 20,000/calendar year	90 %, max. CHF 20,000/calendar year	Transport costs: 90 %, unlimited amount Rescue costs: 90 %, max. CHF 50,000/calendar year
CHF 70 per day, max. 30 days/calendar year	CHF 30 per day, max. 15 days following a stay in hospital	CHF 50 per day, max. 15 days following a stay in hospital
90 %, max. CHF 1,000 every 3 years		
90 %, max. CHF 3,000/calendar year, max. limit: CHF 15,000 per insured person until age of 20		
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

# Further supplementary insurance in accordance with the VVG.

## Dental Care Insurance.

### Overview of options

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

- 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.

- 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.

- 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

## Daily Hospital Indemnity Insurance.

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

- 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.

- 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](https://css.ch/travel) or at the CSS Agency near you

## Household Expenses Insurance.

- 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

## Household Insurance.

### 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

### 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

### 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

## Private and Traffic Legal Expenses Insurance.

- 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)

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), the Special Conditions (SC) 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.

