



Insurance plans 2024

# 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](https://my.css.ch)



Your health.  
Your partner.



Type of benefit	Additional benefit information	Mandatory healthcare insurance in accordance with the KVG
<b>Outpatient treatment: Classical medicine</b>	Costs covered for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, podiatrists, psychologists, nurses and nursing auxiliaries	According to the tariff, in the whole of Switzerland
<b>Hospitalisation (Switzerland)</b>	Inpatient treatment in recognised hospitals	Cost coverage in the general ward according to the current cantonal hospital list
<b>Abroad</b>	Outpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad	Max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements
	Inpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad	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
	Elective treatment: outpatient and inpatient Personal assistance	
<b>Medication</b>	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
<b>Spa treatments and recovery cures</b>	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
<b>Maternity</b>	Check-ups and ultrasound examinations	8 check-ups 2 ultrasound examinations
	Outpatient birth	Same benefits as for cases of illness
	Inpatient birth	General ward in hospitals and birth centres recognised by the KVG, according to the current cantonal hospital list
	Breastfeeding advice / Breastfeeding	Breastfeeding advice: max. 3 sessions
<b>Vaccinations</b>	Contribution to preventive and protective vaccinations	According to the Health Insurance Benefits Ordinance (KLV), art. 12
<b>Preventive gynaecological examination</b>		Every 3 years, according to the tariff, in the whole of Switzerland
<b>Spectacle lenses / Contact lenses</b>	For children and adults	CHF 180/calendar year up to the age of 18
<b>Transport</b>	Medically required transport	50 %, max. CHF 500/calendar year
	Search and rescue costs	Rescue costs: 50 %, max. CHF 5,000/calendar year (Switzerland)
	Repatriation	
<b>Care at home and home help</b>	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
<b>Aids</b>	Medically necessary and prescribed by a doctor	In accordance with aids and appliances list
<b>Dental treatment</b>	Dental accidents, disease of the masticatory system	According to Arts. 17–19b of the Health Insurance Benefits Ordinance (dental accident only if accident cover included)
	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	
<b>Rooming-in</b>	Cost of accommodation for an accompanying person	
<b>Psychotherapy</b>		Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)
<b>Inpatient rehabilitation</b>	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
<b>Legal expenses insurance for patients</b> <b>Legal expenses insurance while abroad</b> (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)	In Europe / Outside Europe	

KVG = Federal Health Insurance Act

\*In recognised spas.

\*\*provided it is not on the list of hospitals

Outpatient Insurance Minima	Outpatient Insurance Optima	Hospitalisation Insurance Minima
		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
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
Insured	Insured	
90 %, no limit to the amount (recognised by CSS)	90 %, no limit to the amount (recognised by CSS)	
		In facilities recognised by CSS, max. CHF 20/day, max. CHF 500/calendar year
Ultrasound examinations and check-ups: 90 %, no limit to the amount	Ultrasound examinations and check-ups: 90 %, no limit to the amount	
90 %, no limit to the amount	90 %, no limit to the amount	Birth clinic or home birth: lump sum CHF 1,000 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic**: lump sum CHF 1,000
Breastfeeding: CHF 200/child 90 %, max. CHF 100/calendar year (according to CSS list)	Breastfeeding: CHF 200/child 90 %, no limit to the amount (according to CSS list)	
90 %, no limit to the amount	90 %, no limit to the amount	
	CHF 150/case, up to the age of 18 CHF 150/calendar year, from the age of 19	
No limit to the amount, worldwide CHF 100,000/case, worldwide	No limit to the amount, worldwide CHF 100,000/case, worldwide	
No limit to the amount, worldwide	No limit to the amount, worldwide Max. CHF 50/day, max. CHF 2,000/calendar year	
90 %, max. CHF 500/calendar year (according to CSS list)	90 %, max. CHF 1,000/calendar year (according to CSS list)	
	50 %, max. CHF 1,000/calendar year 50 %, max. CHF 12,000/calendar year	
	50 %, max. CHF 1,000/calendar year	
	75 %, max. CHF 1,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance	
		In hospitals recognised by the KVG and CSS, max. 60 days/calendar year
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	

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

No limit to the amount, worldwide

In facilities recognised by CSS, max. CHF 80/day, max. CHF 2,000/calendar year

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

Max. CHF 80/day, max. CHF 2,000/calendar year for a person accompanying a minor

In hospitals recognised by the KVG and CSS, max. 90 days/calendar year

# Further supplementary insurance in accordance with the VVG.

## Alternative Insurance.

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

### Outpatient and inpatient treatment

Complementary medical treatment including recognised and prescribed medication (excluding nursing, board and accommodation)

80 % max. CHF 1,500/ calendar year

Further information and the List of methods can be found at [css.ch](http://css.ch)

## 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

50 %, max. CHF 500/ calendar year

75 %, max. CHF 750/ calendar year

75 %, max. CHF 1,500/ calendar year

75 %, max. CHF 3,000/ calendar year

75 %, max. CHF 5,000/ calendar year CHF 500 deductible/ calendar year

50 %, max. CHF 1,000/ calendar year

## Accidental Death or Disability Insurance.

### Scope of benefits

- Death lump sum up to CHF 100,000
- Disability lump sum up to CHF 1,050,000 (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 100,000
- Disability lump sum up to CHF 300,000
- Payment from a degree of disability of 25 % upwards

(Risk carrier: Helvetia Swiss Life Insurance Company Ltd.)

## 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

## 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](https://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

---

## 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

## Daily Hospital Indemnity Insurance.

Scope of benefits	Benefit plan A	Benefit plan B	Benefit plan C	Benefit plan D	Benefit plan E
<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>	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

- 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

## 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)

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.

