

Supplementary insurance DUE+

Special Conditions Version 2001

All references to persons in this document apply to both genders.

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I Non-contracted doctors

Art. 1 Non-contracted doctors

CSS will reimburse 90% of the fees of doctors who have opted out under the KVG and of the costs of scientifically recognised therapeutic procedures they prescribe, up to a maximum of CHF 30,000 per calendar year.

II Outpatient treatment

Art. 2 Unlisted medicine

CSS will reimburse 90% of the cost of medically prescribed medicine which is not recognised under the mandatory healthcare insurance in accordance with the KVG, providing the medication in question is registered with SWISSMEDIC and is not mentioned on CSS's list of pharmaceutical preparations to be paid by insured persons.

Art. 3 Naturopathy and psychotherapy

- 3.1 CSS will reimburse, up to a maximum of CHF 2,000 per calendar year, 90% of the costs for outpatient therapy administered using natural health methods or on a doctor's prescription by psychotherapists or psychologists who are not medical doctors, on condition that the service provider can prove he has relevant training or is a member of a professional association recognised by CSS.
- 3.2 Cover will be granted for treatment by psychotherapists and psychologists who are not medical doctors on condition that these service providers are not accredited under the mandatory healthcare insurance in accordance with the KVG.

Art. 4 Orthodontic treatment for children

- 4.1 CSS will reimburse, up to a maximum of CHF 3,000 per calendar year, 90% of the costs for orthodontic treatment started before age 15.
- 4.2 These benefits will be paid up to a maximum amount of CHF 15,000 per insured person and at most until age 20 is attained.

III Inpatient treatment

Art. 5 Hospitalisation in a general ward throughout Switzerland, outside the canton of residence

- 5.1 CSS will reimburse the additional treatment costs and cost of accommodation in the general ward (room with several beds) of a public or private hospital in Switzerland, located outside the insured person's canton of residence and recognised in the cantonal hospital planning list.
- 5.2 The insured person must select a hospital or a ward within such hospital that is suited to the type of nursing care required.
- 5.3 Benefits will not be paid if hospitalisation takes place in a ward other than the general ward.
- 5.4 These benefits are granted without limit of time.

Art. 6 Costs for a newborn baby

- 6.1 CSS will reimburse the entire cost of hospitalisation for a newborn baby insured with CSS, provided the baby resides together with his mother in the general ward of a hospital that is recognised in the cantonal hospital planning list.
- 6.2 If the mother has cover with another insurer for the private or semi-private ward, CSS will likewise reimburse the entire cost of hospitalisation for the newborn baby insured

with CSS, following deduction of the benefits due to the mother from such insurance.

Art. 7 Rooming-in

- 7.1 CSS will reimburse, up to maximum of CHF 3,000 per calendar year, 90 % of the costs of hospital accommodation for the father or mother, if the latter is required to accompany their minor child undergoing hospitalisation.
- 7.2 This benefit is guaranteed within the scope of this supplementary insurance for the child, providing said parent has also taken out mandatory healthcare insurance and at least one supplementary insurance with CSS.

IV Maternity benefits

Art. 8 Painless childbirth and exercise courses

CSS will reimburse, up to a maximum amount of CHF 300 per case of maternity, 90% of the cost of ante- natal courses, birth preparation classes or antenatal or postnatal exercise classes.

Art. 9 Home help in case of maternity

- 9.1 Within the scope of this supplementary insurance for the mother, CSS covers the costs of home help delivered by a public service or private organisation if such help is necessary on medical grounds, as confirmed by a doctor, and begins immediately following childbirth.
- 9.2 CSS will reimburse the costs of such home help up to a maximum of CHF 70 per day for a period of no more than 14 days per case of maternity, providing the newborn is also insured with CSS.

Art. 10 Breastfeeding allowance

- 10.1 CSS grants a breastfeeding allowance of CHF 100 if the insured person exclusively or partially breastfeeds her child for at least 10 weeks. In case of multiple births, the breastfeeding allowance is paid for each child.
- 10.2 The allowance amounts to CHF 200, if both mother and child are insured with CSS.

V Other benefits

Art. 11 Cost of glasses and contact lenses

- 11.1 For children up to the age of 18, CSS will reimburse 90% of the cost of glasses or contact lenses needed for medical reasons, up to a maximum of CHF 150 per calendar year.
- 11.2 If this contribution for children is not claimed in a calendar year, it will be added to the amount available in the following year, up to a maximum of CHF 300 per period of three consecutive calendar years.
- 11.3 For adults, CSS will reimburse 90% of the cost of glasses or contact lenses needed for medical reasons, up to a maximum of CHF 300 per period of three consecutive calendar years.

Art. 12 Home help

- 12.1 CSS covers the costs of home help delivered by a public service or private organisation if such help is necessary on medical grounds, as confirmed by a doctor, and begins immediately following hospitalisation.
- 12.2 CSS will reimburse the costs of such home help up to a maximum of CHF 70 per day for no more than 30 days per calendar year.

Art. 13 Cost of transport

- 13.1 CSS will reimburse, up to a maximum amount of CHF 20,000 per calendar year, 90% of the costs for emergency transport to the nearest suitable hospital or as part of a search and rescue operation.
- 13.2 The costs incurred for medically necessary transport will also be covered if a doctor confirms that the insured person's state of health does not allow the use of public transport or his private vehicle.

Art. 14 Recovery cure

- 14.1 Upon prior written request by the insured person, CSS will reimburse the cost of accommodation for a medically prescribed recovery cure undertaken outside the place of residence at a spa in Switzerland under medical supervision, up to a maximum amount of CHF 90 per day, for no more than 28 days per calendar year.
- 14.2 The recovery cure must be preceded by outpatient or inpatient treatment of the ailment that necessitates a period of convalescence.

Art. 15 Spa treatment

- 15.1 Upon prior written request by the insured person, CSS will reimburse the cost of accommodation for a medically prescribed spa treatment undertaken outside the place of residence at an accredited spa in Switzerland under medical supervision, up to a maximum amount of CHF 80 per day.
- 15.2 The spa therapy must be preceded by outpatient or inpatient treatment of the ailment that necessitates the spa treatment. Treatment at a spa must last 14 days minimum.
- 15.3 Subject to the prior written consent of CSS, this contribution will also be paid for the treatment costs and cost of accommodation at a spa abroad, provided the latter is recognised by CSS.

Art. 16 Aids

CSS will reimburse 90% of the cost of medically prescribed aids (excluding dentures) required as part of the treatment, up to a maximum of CHF 1,000 per period of three consecutive calendar years.

VI Benefits for preventive healthcare

Art. 17 Preventive measures

CSS will reimburse 90% of the cost of medical procedures prescribed or carried out by a doctor for prevention purposes, up to a maximum of CHF 500 per calendar year.

VII Benefits during a stay abroad

Art. 18 Treatment costs

- 18.1 CSS will reimburse, as a supplement to the benefits of the mandatory healthcare insurance in accordance with the KVG, the remaining amount of outpatient and inpatient treatment costs if the insured person becomes ill during a stay abroad. In case of hospitalisation, benefits will be granted for a period of no more 60 days per case.
- 18.2 To qualify for these benefits, the insured person must also have taken out mandatory healthcare insurance in accordance with the KVG with CSS.

Art. 19 Assistance and repatriation

- 19.1 The costs for assistance abroad and repatriation are covered worldwide, in accordance with the terms and conditions of the assistance organisation with which CSS has concluded an agreement. The insured person receives a copy of the said conditions.

- 19.2 Benefits for assistance abroad and repatriation are granted on condition that the stay abroad does not exceed 60 consecutive days.
- 19.3 This 60-day limit does not apply to insured persons who have not yet reached the age of 25 and who are residing abroad exclusively for education purposes, or to insured persons who were sent abroad by their employer.

VIII Final provisions

Art. 20 Supplementary cover

- 20.1 The benefits guaranteed in these Special Conditions are paid in addition to the benefits provided for under the mandatory healthcare insurance in accordance with the KVG.
- 20.2 They cannot however be used to compensate the costs related to the deductible and co-payment imposed under the mandatory healthcare insurance in accordance with the KVG or under another supplementary insurance.
- 20.3 Entitlement to benefits ceases if the insured person no longer holds DUE+ insurance cover.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

