

Dental benefits – calculation examples for Livo.

The following calculation examples show how much you will have to pay from your own pocket with and without “Dental Care Insurance” if you have taken out “Health Insurance Livo Top” or “Health Insurance Livo Smart”.

The calculation is based on an offer for orthodontic treatment in the amount of CHF 12,000 (over 4 years).

Example 1: without Dental Care Insurance

Health Insurance Livo Top or Smart: 50 %, max. CHF 12,000/CY (up to age 18*)
Dental Care Insurance: none

Year of treatment	Invoice amount	Dental Care Insurance	Health Insurance Livo Top or Smart ¹	CSS share of costs	Your share of costs
Year 1	CHF 4,000	–	CHF 2,000	CHF 2,000	CHF 2,000
Year 2	CHF 2,500	–	CHF 1,250	CHF 1,250	CHF 1,250
Year 3	CHF 3,500	–	CHF 1,750	CHF 1,750	CHF 1,750
Year 4	CHF 2,000	–	CHF 1,000	CHF 1,000	CHF 1,000
Total in CHF	CHF 12,000	–	CHF 6,000	CHF 6,000	CHF 6,000

Example 2: with Dental Care Insurance (50 % option, max. CHF 1,000/CY)

Health Insurance Livo Top or Smart: 50 %, max. CHF 12,000/CY (up to age 18*)
Dental Care Insurance: 50 %, max. CHF 1,000/CY

Year of treatment	Invoice amount	Dental Care Insurance ²	Health Insurance Livo Top or Smart ¹	CSS share of costs	Your share of costs
Year 1	CHF 4,000	CHF 1,000	CHF 2,000	CHF 3,000	CHF 1,000
Year 2	CHF 2,500	CHF 1,000	CHF 1,250	CHF 2,250	CHF 250
Year 3	CHF 3,500	CHF 1,000	CHF 1,750	CHF 2,750	CHF 750
Year 4	CHF 2,000	CHF 1,000	CHF 1,000	CHF 2,000	CHF 0
Total in CHF	CHF 12,000	CHF 4,000	CHF 6,000	CHF 10,000	CHF 2,000

CY = calendar year

^{1,2} see overleaf

* Up to age 18 = until the end of the calendar year in which the insured person turns 18

Example 3: with Dental Care Insurance (75 % option, max. CHF 3,000/CY)

Health Insurance Livo Top or Smart: 50 %, max. CHF 12,000/CY (up to age 18*)

Dental Care Insurance: 75 %, max. CHF 3,000/CY

Year of treatment	Invoice amount	Dental Care Insurance	Health Insurance Livo Top or Smart ⁵	CSS share of costs	Your share of costs
Year 1	CHF 4,000	CHF 3,000	CHF 1,000	CHF 4,000	CHF 0
Year 2	CHF 2,500	CHF 1,875	CHF 625	CHF 2,500	CHF 0
Year 3	CHF 3,500	CHF 2,625	CHF 875	CHF 3,500	CHF 0
Year 4	CHF 2,000	CHF 1,500	CHF 500	CHF 2,000	CHF 0
Total in CHF	CHF 12,000	CHF 9,000	CHF 3,000	CHF 12,000	CHF 0

Example 4: with Dental Care Insurance (option 75 %, max. CHF 5,000/CY, deductible CHF 500/CY)

Health Insurance Livo Top or Smart: 50 %, max. CHF 12,000/CY (up to age 18*)

Dental Care Insurance: 75 %, max. CHF 5,000/CY, deductible CHF 500/CY

Year of treatment	Invoice amount	Dental Care Insurance ⁴	Health Insurance Livo Top or Smart ⁵	CSS share of costs	Your share of costs
Year 1	CHF 4,000	CHF 2,500	CHF 500	CHF 3,500	CHF 500
Year 2	CHF 2,500	CHF 1,375	CHF 625	CHF 2,000	CHF 500
Year 3	CHF 3,500	CHF 2,125	CHF 875	CHF 3,000	CHF 500
Year 4	CHF 2,000	CHF 1,000	CHF 500	CHF 1,500	CHF 500
Total in CHF	CHF 12,000	CHF 7,000	CHF 3,000	CHF 10,000	CHF 2,000

CY = calendar year

* Up to age 18 = until the end of the calendar year in which the insured person turns 18

Calculation of cost sharing

CSS's share of costs is calculated on the basis of the invoice amount and is reduced to match the maximum amount permitted for the product. If the benefit arrived at in this way exceeds the invoice amount, the benefit is reduced to match the invoice amount.

We are here for you and happy to help:

Client Service Centre 0844 277 277

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- Health Insurance Livo Top or Health Insurance Livo Smart (50 %, max. CHF 12,000/CY, up to age 18*)**
Year 1: CHF 4,000 × 50 % = CHF 2,000
- Dental Care Insurance (50 %, max. CHF 1,000/CY)**
Year 1: CHF 4,000 × 50 % = CHF 2,000 > reduced to maximum amount of CHF 1,000 per year
Year 4: CHF 2,000 × 50 % = CHF 1,000 > no reduction because maximum amount of CHF 1,000 per year is not exceeded
- Health Insurance Livo Top or Health Insurance Livo Smart (50 %, max. CHF 12,000/CY, up to age 18*)**
Year 1: CHF 4,000 × 50 % = CHF 2,000 > reduced to CHF 1,000 (invoice amount: CHF 4,000)
- Dental Care Insurance (75 %, max. CHF 5,000/CY, deductible CHF 500/CY)**
Year 1: CHF 4,000 × 75 % = CHF 3,000 minus deductible CHF 500 = CHF 2,500
- Health Insurance Livo Top or Health Insurance Livo Smart (50 %, max. CHF 12,000/CY, up to age 18*)**
Year 1: CHF 4,000 × 50 % = CHF 2,000 > reduced to CHF 1,000 (amount of CHF 3,000 already billed via Dental Care Insurance)