

# Abroad – myFlex benefits at a glance.

The myFlex product line from CSS focuses on your needs and supplements the benefits provided under the basic insurance. Alongside comprehensive outpatient and inpatient benefits at home, it also provides optimum insurance cover when travelling.

At most, the basic insurance will cover double the amount of costs that would have been reimbursed in Switzerland. In countries such as the USA, Australia, Canada, New Zealand or Japan, medical costs can be very expensive. Relatively high costs should also be expected in Africa or Latin America. In these countries, travellers often prefer the better care offered by private hospitals because the public hospitals are not of the same standard as in Switzerland.

Worldwide benefits abroad*	myFlex Outpatient Insurance	myFlex Hospitalisation Insurance
Emergency outpatient treatment	90 %, no limit to the amount	
Emergency inpatient treatment	No limit to the amount, worldwide	No limit to the amount, worldwide
Elective outpatient treatment	Premium category: 90 %, max. CHF 250,000/calendar year, worldwide	
Elective inpatient treatment		Premium category: max. CHF 500,000/calendar year, worldwide
Medically required transport	No limit to the amount, worldwide	
Search and rescue	CHF 100,000/case, worldwide	
Repatriation	No limit to the amount	
Legal protection when abroad	Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe	
Personal assistance	Insured (see overleaf)	

\* If treatment is required abroad the CSS's emergency centre (P +41 (0)58 277 77 77, telephone charges vary according to provider) must be consulted immediately.

#### Advice

Would you also like to insure your luggage or any cancellation costs? It's quite easy to do so with Travel Insurance.

You can get further information about Travel Insurance from your agency or at [css.ch/travel](http://css.ch/travel)

## Personal assistance benefits

Personal assistance is an integral part of myFlex Outpatient Insurance. It includes the following benefits:

Type of benefit	Description	Amount of benefit Condition
Recovery and repatriation	Recovery and transfer of the mortal remains of the deceased insured person to their last place of residence in Switzerland	Unlimited, worldwide
Commitment to provide cover	Commitment to provide cover if the insured person requires outpatient or inpatient treatment while abroad	Within the scope of the existing insurance cover
Visitor travel	Travel to the sick bed of the insured person if a period of hospitalisation abroad lasts more than 7 days or the insured person is in mortal danger	1st class train ticket, economy class airline ticket
Extra travel costs	Additional cost of travel in the case of an early or delayed return trip for the following events: <ul style="list-style-type: none"><li>• Repatriation of a close friend or relative accompanying the insured person</li><li>• Serious illness, injury or death of a close friend or relative</li><li>• Serious damage to the insured person's property at their place of residence in Switzerland (theft, fire damage, water damage, damage by natural forces)</li><li>• Impossibility of continuing the journey within 72 hours (strike, epidemic, cancellation of public transport)</li><li>• Impossibility of return journey owing to hospitalisation of the insured person</li></ul>	Up to CHF 1000

Alongside these benefits when abroad, the myFlex products offer a broad and versatile range of outpatient and inpatient benefits. Find out more at [css.ch/myflex](https://css.ch/myflex)

To enable us to process your refund claim quickly, please follow the key points given in our client information on «Treatment for illnesses or accidents abroad» [css.ch/downloads](https://css.ch/downloads)

### Information from

Contact Center +41(0)844 277 277

[css.ch/agency](https://css.ch/agency)

[css.ch/myflex](https://css.ch/myflex)

### 24-hr emergency and medical advice

For medical questions in Switzerland or abroad.

P +41 (0)58 277 77 77 \*

\* Telephone charges vary according to provider

This information sheet is intended to provide an overview. 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 Insurance Conditions (AVB), and the Supplementary Conditions (ZB), which determine the obligation of the CSS Group to provide benefits.

