



css.ch/livo

Livo supplementary insurance.

Health cover made easy –
today and tomorrow.

Your health.
Your partner.



Livo.

The insurance solution for every stage of life.

The Livo line of supplementary insurance provides comprehensive cover, no matter where you get treatment. Livo has the flexibility to adapt to developments in healthcare, and offers access to innovative products and services.

A simple
supplement
providing
comprehen-
sive cover.



Choose from **Health Insurance Livo Top** and **Health Insurance Livo Smart**.
And supplement your choice with **Emergency** and/or **Prevention Insurance Livo**.

Health Insurance Livo Top.

Benefits for outpatient, alternative and inpatient medical treatment combined in a single insurance plan. As well as the benefits also covered by **Health Insurance Livo Smart**, **Health Insurance Livo Top offers additional benefits and higher cost contributions**, giving you more freedom of choice and comfort. Including, for example:

- Contributions towards medication, optical and other aids
- Over 70 methods of alternative medicine, incl. acupuncture, osteopathy and kinesiology
- Dental and orthodontic treatment for children
- Contributions towards fitness centre memberships, yoga classes and lots more
- Hospital costs in a general ward throughout Switzerland
- Free choice of doctor for inpatient and outpatient procedures
- Care by higher-qualified doctors and professionals
- Single or two-bed room and choice of menu
- Contributions towards innovative offers
- Spa and recovery cures
- Comfort services at home
- Premium: elective treatment abroad

Health Insurance Livo Top is available in two categories: **Premium** and **Balance**.

Premium

Extensive range of hospitals, more benefits and higher cost coverage.

Balance

Good value for money – with a balanced selection of hospitals.

Health Insurance Livo Smart.

Outpatient benefits, alternative medicine and health promotion as an ideal supplement to basic insurance. Including, for example:

- Contributions towards medication, optical and other aids
- Over 70 methods of alternative medicine, incl. acupuncture, osteopathy and kinesiology
- Dental and orthodontic treatment for children
- Contributions towards fitness centre memberships, yoga classes and lots more
- Hospital costs in a general ward throughout Switzerland

Emergency Insurance Livo.

Covers potentially high costs in Switzerland and abroad, for example:

- Search and rescue costs
- Emergency treatment abroad
- Repatriation and cost of transport

In emergencies abroad, the Emergency Centre will provide you with support 24/7.

Prevention Insurance Livo.

Access to preventive medical services that are not covered under basic insurance, such as:

- Screening
- Vaccinations
- Check-ups

Additional contributions to health-promoting offers for children and families.

Health Insurance Livo Top and Livo Smart.

Livo offers you a **wide range of supplementary benefits** that round out mandatory basic insurance. Ensuring you receive better care all around.



	Mandatory healthcare insurance under the KVG	Health Insurance		
		Livo Top		Livo Smart
		Premium	Balance	
Miscellaneous				
Spectacle lenses and contact lenses	CHF 180/CY, up to the age of 18	100%, max. CHF 200/CY 100%, CHF 200/case, up to age 18 ¹		100%, max. CHF 200/CY 100%, CHF 200/case, up to age 18 ¹
Vision correction surgery	Certain illness-related vision corrections, in line with the KVG	90%, max. CHF 1,000/insured person		
Medication* Prescribed by a doctor	Featured on the list of medicines or the Specialties List (incl. generics)	75%, no limit		
Aids and medical devices* Prescribed by a doctor	Aids: In accordance with the aids and appliances list	90%, max. CHF 1,000/CY		
Mental health offers*	Cost coverage for psychotherapy and psychological psychotherapy prescribed by a doctor	75%, max. CHF 3,000/CY	75%, max. CHF 1,000/CY	50%, max. CHF 500/CY
Legal Expenses Insurance for Patients and Legal Expenses Insurance while Abroad (risk carrier: Orion Rechtsschutz-Versicherung AG, Basel)	x	100% within Europe: max. CHF 250,000/case 100% outside Europe: max. CHF 50,000/case		x

Mandatory healthcare insurance under the KVG	Health Insurance	
	Livo Top	Livo Smart
	Premium	Balance

Alternative medicine

Alternative medical treatments*	Cost coverage only for doctors and alternative methods (incl. acupuncture and homeopathy) that are recognised under the KVG	Cost coverage for therapists and methods (excl. medical and classic massage) that are recognised by CSS		
		<table border="1"> <tr> <td>75%, max. CHF 10,000/CY</td> <td>50%, max. CHF 10,000/CY</td> </tr> <tr> <td>Deductible: CHF 300/CY (no deductible for under-18s¹)</td> <td>Deductible: CHF 300/CY (no deductible for under-18s¹)</td> </tr> </table>	75%, max. CHF 10,000/CY	50%, max. CHF 10,000/CY
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Deductible: CHF 300/CY (no deductible for under-18s ¹)	Deductible: CHF 300/CY (no deductible for under-18s ¹)			

Maternity

Ultrasound scans and check-ups	Eight check-ups Two ultrasound examinations	90%, no limit
Outpatient birth, birth at home or in a birthing centre not included in the hospital list of the canton of residence	General ward in hospitals and birthing centres recognised under the KVG and featured on the current cantonal hospital list	CHF 500/child
Health promotion for pregnancy and maternity* (antenatal courses, breastfeeding advice, etc.)	Antenatal course: max. CHF 150/pregnancy Breastfeeding advice: max. 3 sessions/pregnancy	min. 50%, max. CHF 300/CY
Breastfeeding allowance	×	CHF 200/child (min. 30 days of breastfeeding)

Dental

Dental treatment	×	50%, max. CHF 2,000/CY, up to age 18 ¹
Orthodontic measures (dentofacial orthopaedics)	×	50%, max. CHF 12,000/CY, up to age 18 ¹
Removal of wisdom teeth	×	50%, max. CHF 2,000/CY, from age 19 ²

Health promotion

Fitness, nutrition, yoga, dance classes, etc.*	×	min. 50%, max. CHF 300/CY
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CY = calendar year

KVG = Federal Health Insurance Act/cost coverage if service provider is recognised by CSS.

¹ Up to age 18 = until the end of the calendar year in which the insured person turns 18 (refers to the Livo product line)

² From age 19 = from the beginning of the calendar year in which the insured person turns 19 (refers to the Livo product line)

*You can find further information on the offering, benefits and conditions at css.ch/livo

Health Insurance Livo.

A greater sense of well-being in hospital with Livo Top.

In addition to the benefits under Health Insurance Livo Smart, Health Insurance Livo Top provides higher contributions, a free choice of doctor, maximum comfort in hospital and innovations.

	Mandatory healthcare insurance under the KVG	Health Insurance		
		Livo Top		Livo Smart
		Premium	Balance	
Inpatient stay or outpatient procedure plus comfort benefits				
Medical and clinical services in hospital*/** incl. maternity	General ward in hospitals recognised under the KVG and featured on the current cantonal hospital list	Free choice of doctor and additional and supplementary medical and clinical services and benefits 100%, no limit (Option: co-payment**) as per Premium list*	as per Balance list*	×
Hotel services/comfort benefits */** in hospital incl. maternity	General ward in hospitals recognised under the KVG and featured on the current cantonal hospital list	Additional and supplementary services and benefits relating to hotel services/comfort benefits 100%, no limit (Option: co-payment**) as per Premium list*	as per Balance list*	×
Rehabilitation and psychiatry*/**	General ward in hospitals recognised under the KVG and featured on the current cantonal hospital list	Free choice of doctor and additional and supplementary medical, clinical, hotel services and comfort benefits as per Premium list* max. 180 days/CY each	as per Balance list* max. 90 days/CY each	×
Outpatient procedures*/**	×	Additional benefits such as free choice of doctor and appointment, privacy and overnight stays before and after an outpatient procedure* 100%, no limit (Option: co-payment**) as set out in the list of service providers for outpatient procedures*		×
All-round comfort (incl. travel costs, meal services, child and pet care)	×	min. 50%, max. CHF 1,000/CY (max. CHF 500/case)	min. 50%, max. CHF 500/CY	×
Rooming-in Cost of accommodation for an accompanying person	×	max. CHF 120/day, max. CHF 3,000/CY		×
Hospital costs in a general ward throughout Switzerland	General ward in hospitals recognised under the KVG and featured on the current cantonal hospital list	100%, no limit (in hospitals on the cantonal hospital lists outside the canton of residence)		

Mandatory healthcare insurance under the KVG	Health Insurance		Livo Smart
	Livo Top		
	Premium	Balance	

Other benefits

Spa and recovery cures* Prescribed by a doctor and in recognised facilities	Spa treatments: CHF 10/day, max. 21 days/CY plus medical costs Recovery cures: medical costs under the KVG	max. CHF 120/day, max. CHF 3,000/CY		×
Elective treatment abroad	×	Outpatient: 75%, max. CHF 250,000/CY Inpatient: 75%, max. CHF 500,000/CY	×	×
Home help Prescribed by a doctor	×	max. CHF 80/day, max. CHF 3,000/CY		×
Care at home	×	max. CHF 100/day, max. CHF 1,000/CY	max. CHF 50/day, max. CHF 500/CY	×
Cosmetic treatment (such as scar revisions, ear corrections, varicose vein removal)	Cost coverage in accordance with the KVG (in certain cases)	75%, max. CHF 4,000/CY, from age 19 ² (Ear corrections: up to age 18 ¹)	75%, max. CHF 2,000/CY, from age 19 ² (Ear corrections: up to age 18 ¹)	×
Sterilisation	×	Outpatient: 90%, max. CHF 2,000/case Inpatient: 90%, max. CHF 4,000/case		×
Innovative treatments and forms of care* (e.g. genetic analysis, self-tests)	×	min. 50%, max. CHF 3,000/CY	min. 50%, max. CHF 1,000/CY	×
Treatment costs for illness and accidents from acts of daring (e.g. high-risk sports)	×	max. CHF 250,000/CY	×	×
Support when ill*	×	min. 50%, max. CHF 1,000/CY		

CY = calendar year

KVG = Federal Health Insurance Act/cost coverage if service provider is recognised by CSS.

¹ Up to age 18 = until the end of the calendar year in which the insured person turns 18 (refers to the Livo product line)

² From age 19 = from the beginning of the calendar year in which the insured person turns 19 (refers to the Livo product line)

*You can find further information on the offering, benefits and conditions at css.ch/livo

**Three options for your co-payment: page 9

How to optimise your Health Insurance Livo Top.

Health Insurance Livo Top gives you the opportunity to **save on costs.**





Choice of insurance category.

Health Insurance Livo Top is available in **two categories: Balance and Premium**. They mainly differ in the choice of hospitals where additional and supplementary services are available, particular benefits and the amount of costs covered.

The **Balance** category already offers a broad choice of hospitals, including cantonal hospitals and university clinics.

Clients with the **Premium** category of insurance have access to an even wider range of hospitals and to the Private Assistance service: a golden insurance card providing direct access to a dedicated CSS support team.

Upgrade option.

Enhance your insurance category regardless of your state of health: If you choose the Upgrade option, you can change to the Premium insurance category at a later date without having to submit a further health declaration. The Upgrade option is available for exercise every five years.

Your co-payment.

Choose the co-payment that will be applied to inpatient treatment and outpatient procedures, or during a stay at a rehabilitation or psychiatric facility:

Option 1: No co-payment

Option 2: 25%, max. CHF 5,000/CY

Option 3: 50%, max. CHF 10,000/CY

Emergency Insurance Livo. Prevention Insurance Livo. Supplementing basic insurance.

Sensible supplements at a reasonable price, making sure an **emergency** doesn't also strain your budget. Or for persons who attach special importance to **preventive health**.

Emergency Insurance Livo.

	Mandatory healthcare insurance under the KVG	Emergency Insurance Livo
Outpatient treatment in the event of acute medical emergencies during temporary stays abroad	max. twice the tariff of the canton of residence in Switzerland (EU: bilateral agreements)	90%, no limit worldwide
Inpatient treatment in the event of acute medical emergencies during temporary stays abroad	General ward, max. twice the tariff of the canton of residence in Switzerland (EU: bilateral agreements)	100%, no limit worldwide
Repatriation to Switzerland if medically necessary	x	100%, no limit worldwide
Personal assistance during stays abroad (selected benefits for health incidents while abroad, e.g. additional travel costs covered)	x	100%, max. CHF 2,500/incident
Search and rescue operations	Rescue costs (Switzerland): 50%, max. CHF 5,000/CY	100%, max. CHF 100,000/incident worldwide
Emergency transport	50%, max. CHF 500/CY (Switzerland)	100%, no limit worldwide
Transport to treatment	x	100%, max. CHF 1,000/CY

CY = calendar year

KVG = Federal Health Insurance Act/cost coverage if service provider is recognised by CSS.



Prevention Insurance Livo.

	Mandatory healthcare insurance under the KVG	Prevention Insurance Livo
Vaccinations* (e.g. travel and protective vaccinations)	Restricted cost coverage in line with the KVG	50%, max. CHF 200/CY
Screening and check-ups* (e.g. gynaecological preventive examinations)	Restricted cost coverage in line with the KVG	50%, max. CHF 500 every two CY
Prevention offers* (e.g. first-aid courses, stress management, swimming lessons for children)	x	min. 50%, max. CHF 500/CY

CY = calendar year

KVG = Federal Health Insurance Act/cost coverage if service provider is recognised by CSS.

*You can find further information on the offering, benefits and conditions at css.ch/livo

To take out Prevention Insurance Livo, at least one other supplementary insurance plan from the Livo product line must also be taken out.

The Livo offering lists
at a glance.



These tables feature all the lists of service providers and benefits for which we cover costs as described. You can find all the lists at css.ch/livo

Health Insurance Livo Top and Livo Smart offering lists.

List of methods and therapists for alternative medicine	More than 70 recognised methods of alternative medicine (AM) for which costs are covered (e.g. acupressure, kinesiology, reflexology massage), plus AM therapists
Health promotion	Costs are covered for these offers that promote your health (e.g. fitness membership, allergy advice, yoga, dance classes)
Health promotion for pregnancy and maternity	Offers relating to pregnancy and birth for which costs are covered (e.g. antenatal exercises, breastfeeding advice, postnatal exercises)
Medication: non-insured preparations	Medicinal preparations for which costs are not covered (supplements the 'List of pharmaceutical products for special application LPPV')
VVG aids and medical devices	List of many medical devices and aids for which costs are covered (e.g. blood pressure monitors, hearing aids, orthopaedic insoles)
Mental health	Service providers and digital offers for which costs are covered
Support offers	Offers that provide support when ill (e.g. measures to ease symptoms and alleviate the course of the illness, boost the quality of life, monitor vital signs) for which costs are covered

Health Insurance Livo Top offering lists.

List of inpatient service providers 'Balance' and 'Premium'	You have a free choice of doctor during an inpatient stay at any of these service providers (hospitals, clinics, etc.). You also enjoy additional and supplementary benefits for clinical, medical and hotel services and comfort benefits (e.g. single room or choice of menu)
Innovations	Costs are covered for the innovations included in this list (e.g. genetic analyses, self-tests, digital services)
Outpatient procedures and treatment	Additional and supplementary benefits are covered (e.g. privacy or free choice of appointment) for the featured outpatient procedures if performed by selected service providers
List of service providers for outpatient procedures	Additional and supplementary benefits are covered for outpatient procedures by these service providers
All-round comfort	These benefits provide more comfort before or after an inpatient stay or an outpatient procedure (e.g. meal service, child and pet care)
Spas and health resorts	Service providers for which costs are covered

Prevention Insurance Livo service provider lists.

Preventive and protective vaccinations	Vaccinations for which costs are covered
Screening and check-up providers	Preventive examinations for which costs are covered. As well as your family doctor, these providers perform thorough, needs-based check-ups
Prevention offers	Prevention-related offers for which costs are covered: e.g. first aid, stress management and baby massage courses

Advantageous savings options.

Family discount.

CSS grants attractive family discounts* of 50% on the Livo insurance premiums for children and young people up to age 20.

* A family is defined as a community of parents (persons with parental authority) and children up to 20 years of age. Family discounts for children are granted if at least one individual with parental authority and the child profiting from the discount live in the same household. Both must have taken out basic insurance with CSS Kranken-Versicherung AG, along with the corresponding supplementary insurance.

Long-term contract bonus.

CSS grants a premium discount of 2% for three-year contracts.

Sensible supplements to Livo.

+ Dental Care Insurance.

Dental Care Insurance protects your budget from the high cost of dental treatment.

+ Death or Disability Insurance.

Protect yourself against the financial consequences of accident or illness – in return for a low premium.

+ Medical Costs Insurance for Accidents.

Supplement your insurance cover with additional accident-related benefits.

+ Additional insurance products.

At CSS, you can also insure your household contents and take out legal expenses insurance.



Further offers from your health partner.

+ Health Shop enjoy365.

On enjoy365 you will find quality products at attractive prices promoting exercise, physical health, nutrition and well-being.



css.ch/enjoy365

+ Digital insurance folder.

myCSS saves you time and effort: You can access your documents at any time, send us bills and see what CSS pays.



css.ch/mycss

+ Health App active365.

With the active365 app you are rewarded with up to CHF 400 per year for leading a healthy lifestyle and for activities in relation to exercise, nutrition and mindfulness.



css.ch/active365

+ Health-related offers.

CSS not only makes staying healthy easier. It also offers support in coping with illness, has a wide range of helpful health-related offers and information on issues including psychological stress and pain, and can provide coaching on a health topic of your choice.



css.ch/health

Take out Livo now and feel well
looked after.

We will be happy to help you put together an
insurance solution that suits your needs.

One-to-one advice: **0844 277 277**

Agency near you: **css.ch/agency**

This brochure is intended to give you a general overview of the insurance available, without
any claim to completeness.
Details of the cover offered are contained in the General Insurance Conditions (GIC)
mentioned in the policy, the Supplementary Conditions (SC) and lists for the Livo product line
of CSS Kranken-Versicherung AG, as well as the Federal Insurance Contract Act (VVG).

