

Pregnancy and birth – benefits at a glance.

This is where you will find useful information on insurance cover for pregnancy and birth.

Before the birth

| | | UNO+ | DUE+ | QUADRA+ |
|---|--|---|---|-------------|
| | Benefits under basic insurance | Additional benefits under the supplementary insurance options | | |
| Medical check-ups (incl. laboratory costs) | Normal pregnancy: 7 check-ups High-risk pregnancy: check-up intervals as determined by doctor | Additional check-ups 90 %, max. CHF 300 | Additional check-ups 90 %, max. CHF 500 | No benefits |
| Check-ups by midwife | Normal pregnancy: 7 check-ups High-risk pregnancy: benefits as prescribed by doctor | Additional check-ups 90 %, max. CHF 300 | Additional check-ups 90 %, max. CHF 500 | No benefits |
| Ultrasound | Normal pregnancy: 2 check-ups High-risk pregnancy: check-up intervals as determined by doctor | Further examinations 90 %, max. CHF 300 | Further examinations 90 %, max. CHF 500 | No benefits |
| Compression stockings | 2 pairs of medically prescribed compression stockings per year, amount as laid down in the aids and appliances list**** | No benefits | No benefits | No benefits |
| Medication | Medically prescribed medication as laid down in the Specialty List and drug formulary, with tariffs**** | Medically prescribed medication that is recognised in Switzerland 90 %, no limit to the amount | Medically prescribed medication that is recognised in Switzerland 90 %, no limit to the amount | No benefits |
| Alternative medicine | Medical treatment with acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM), classic homeopathy, and phytotherapy (from doctors with the corresponding training) | Recognised methods and remedies according to the CSS list 90 %, max. CHF 1,000 | Recognised methods and remedies according to the CSS list 80 %, max. CHF 2,000 | No benefits |
| Antenatal preparation | CHF 150 (antenatal classes given by midwives and midwifery consultations) | Antenatal exercise classes, antenatal courses 90 %, max. CHF 200 | Antenatal exercise classes, antenatal courses 90 %, max. CHF 300 | No benefits |

Birth

| | | UNO+ | DUE+ | QUADRA+ |
|--|--|---|---|---|
| | Benefits under basic insurance | Additional benefits under the supplementary insurance options | | |
| Birth and obstetric support at home, in hospital or at a birth centre | Outpatient birth: costs of doctor, midwife, medication and aids Inpatient birth: general ward in a hospital or at a birth centre in accordance with the hospital list for the canton of residence | Inpatient birth in hospital General ward | Inpatient birth in hospital General ward | Inpatient birth in hospital Ward as per policy |
| Birth abroad in an emergency (e.g. premature birth) | General ward (Up to twice the tariff in the canton of residence. In EU States, the provisions laid down in the Bilateral Agreements apply) | More private ward, free choice of doctor Outpatient: no limit to the amount Inpatient: no limit to the amount, up to 60 days/case** | More private ward, free choice of doctor Outpatient: no limit to the amount Inpatient: no limit to the amount, up to 60 days/case** | More private ward, free choice of doctor Outpatient: no limit to the amount Inpatient: no limit to the amount, up to 60 days/case** |
| Birth abroad as elective treatment | Costs of the birth only in exceptional cases | No benefits | No benefits | Ward as per policy Max. CHF 1,000/day, max. 30 days/calendar year |

After the birth

| | | UNO+ | DUE+ | QUADRA+ |
|--|--|--|--|--|
| | Benefits under basic insurance | Additional benefits under the supplementary insurance options | | |
| Check-ups | One medical examination between 6 and 10 weeks after the birth One examination by a midwife up to 10 weeks after the birth | No benefits | No benefits | No benefits |
| Hospital accommodation, initial examination and care costs for newborns | Benefits paid from the mother's insurance for healthy newborns immediately after the birth (lying-in) | Additional benefits to cover hospital accommodation and initial examination costs for newborns | Additional benefits to cover hospital accommodation and initial examination costs for newborns | Additional benefits to cover hospital accommodation and initial examination costs for newborns |
| | | General ward* | General ward* | Ward as per mother's policy*** |
| Outpatient lying-in care | Examinations and treatment by midwives. After a home or outpatient birth, following discharge from the hospital or birth centre: payment for nursing care provided by midwives or nursing staff with the relevant additional training. | No benefits | No benefits | No benefits |
| Home help | No benefits | Care and help at home | Care and help at home | No benefits |
| | | CHF 50/day, max. 14 days* | CHF 70/day, max. 14 days* | |
| Breastfeeding benefit | No benefits | Evidence of having breastfed for at least 10 weeks | Evidence of having breastfed for at least 10 weeks | No benefits |
| | | CHF 100 to CHF 200* per child | CHF 100 to CHF 200* per child | |
| Breastfeeding | 3 sessions of breastfeeding advice from midwives or carers with the relevant training Breastfeeding compresses as laid down in the aids and appliances list****, with doctor's prescription | No benefits | No benefits | No benefits |
| Breast pump | Hand-operated: purchase Electrical: rental as laid down in the aids and appliances list****, with doctor's prescription | No benefits | No benefits | No benefits |
| Courses | No benefits | Postnatal exercise classes | Postnatal exercise classes | No benefits |
| | | 90%, max. CHF 200 | 90%, max. CHF 300 | |

Benefits are paid per calendar year unless otherwise stated.

* Benefits if the mother and child are insured with CSS.

** Benefits if basic and supplementary insurance taken out with CSS.

*** Benefits if the child's basic health insurance is with CSS.

**** The aids and appliances list (MiGel), the drug formulary with tariffs, and the Specialty List can be accessed at bag.admin.ch

Co-payment.

Basic insurance

No co-payment (deductible, retention fee, contribution to hospital costs) for maternity.

No co-payment is deducted for the costs of specific maternity benefits (antenatal check-ups, ultrasound examinations, birth and obstetric support, antenatal courses and breastfeeding advice). This also applies to all treatment costs incurred in diagnosing and treating an illness and its consequences from the 13th week of pregnancy until 8 weeks after the birth.

Supplementary insurance

Deductibles and retention fees may apply, depending on the insurance product that has been chosen.

Newborn.

If you register your baby before they are born, you will not have to fill out a health declaration, and your newborn will be well insured right from birth. Your obligation to pay premiums does not start until the month of the birth, however. Put the right insurance package together for your newborn, and you will benefit from a family discount. Your agency will be pleased to advise you.

Insurance cover.

An addition to your family marks a new phase of your life and changes what you need from your insurance. As the following examples show, it may be worth amending your insurance cover:

- You may wish to include accident risk in your basic insurance if you (temporarily) give up work (this is not necessary during the statutory maternity leave period).
- Financial risks associated with an accident (e.g. modifications to your home necessitated by a disability, loss of parental income).

Questions about insurance

Your CSS agency is at your service:

css.ch/agency

Contact Center 0844 277 277

This information sheet is intended to give you a general overview of the insurance 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 Insurance Conditions (AVB), and the Special Conditions (SB), which determine the obligation of the CSS to render services.

