Innovations. Health Insurance Livo Top.

CSS pays a share of the cost of the innovative treatments and forms of care listed below under "Health Insurance Livo Top" supplementary insurance, taking into account the cost participations and maximum amounts indicated.

Cost participation and maximum amount (see Art. 2.6.6 SC)

Balance	Premium	
min. 50%, max. CHF 1,000	min. 50%, max. CHF 3,000	
per calendar year	per calendar year	

The obligation to pay benefits is governed by the General Insurance Conditions (GIC) and the Supplementary Conditions (SC) of "Health Insurance Livo Top".

The following list is compiled by CSS and may be amended unilaterally by CSS (see Art. 40.2 GIC).

Offer	Recognised providers	Cost participation
Medical pharmacogenetic testing*	Gene Predictis SA, INTLAB AG/SONOGEN, Labor Dr. Risch AG, ProGenom GmbH	Balance: 90%, max. CHF 1,000 per calendar year Premium: 90%, max. CHF 3,000 per calendar year
CardioSecur ECG, incl. app (purchase)	Personal MedSystems GmbH	
Fertility tracker	Clearblue fertility monitor, Daysy fertility tracker, Ava Fertility	
HIV self-tests	Mepha Pharma AG, Biosynex SA	
Gut flora tests	BIOMES NGS GmbH	
In-pharmacy advisory services	Aprioris, netCare, Primary Care	
Digital services	Online Doctor skin check	

* Medical pharmacogenetic testing: studies how an individual's genetic make-up influences the effectiveness of specific medication/active agents and the body's response to them.

We are here for you and happy to help: Client Service Centre 0844 277 277 css.ch/agency css.ch/livo