

# Maternity – Livo benefits at a glance.

You will find useful information on insurance cover for pregnancy and birth here.

Mandatory health-care insurance under the KVG	Health Insurance	
	Livo Top	Livo Smart
	Premium	Balance

## Before the birth

<b>Medical check-ups and ultrasound examinations</b> incl. lab tests	Eight check-ups and two ultrasound examinations  High-risk pregnancy: check-up intervals as determined by doctor	Further examinations: 90 %, no limit	
<b>Check-ups by midwife</b>	Six check-ups  High-risk pregnancy: benefits as prescribed by doctor	Further examinations: 90 %, no limit	
<b>Compression stockings</b>	Two pairs of medically prescribed compression stockings per year, amount as laid down in the aids and appliances list	x	
<b>Medication*</b> prescribed by a doctor	Featured on the list of medicines or the Specialties List (incl. generics)	75 %, no limit	
<b>Alternative medical treatments*</b>	Cost coverage only for doctors and 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	
		75 %, max. CHF 10,000/CY  Deductible: CHF 300/CY (no deductible up to age 18 <sup>1</sup> )	50 %, max. CHF 10,000/CY  Deductible: CHF 300/CY (no deductible up to age 18 <sup>1</sup> )

<sup>1</sup> Up to age 18 = until the end of the calendar year in which the insured person turns 18

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## Birth

		as per Premium list*	as per Balance list*			
<b>Birth and obstetric support at home, in hospital or at a birthing centre</b>	Inpatient birth: General ward in a hospital or birthing centre featured on the hospital list for the canton of residence	Free choice of doctor and additional and supplementary medical, clinical and hotel services, and comfort benefits  100 %, no limit (co-payment according to policy)		General ward: Treatment outside the canton of residence  Assumption of additional costs due to higher reference tariffs		×
	Outpatient birth: General ward in hospitals and birthing centres recognised under the KVG and featured on the current cantonal hospital list	Lump-sum payment if the birth takes place in a birthing centre that is not on the hospital list of the canton in which the mother lives, at home or in an outpatient setting: CHF 500/child				×
<b>Birth abroad as elective treatment</b>	Cost of childbirth only in exceptional cases	Higher ward type, free choice of doctor  Inpatient: 75 %, max. CHF 500,000/CY		×		×
<b>Rooming-in</b> Cost of accommodation for an accompanying person in Switzerland	×	max. CHF 120/day, max. CHF 3,000/CY		×		×
<b>Birth abroad in an emergency</b> (e.g. premature birth)	General ward, max. twice the tariff of the canton of residence in Switzerland (EU: bilateral agreements)		×		Outpatient: 90 %, no limit, worldwide  Inpatient: 100 %, no limit, worldwide	



## Co-payment.

### Mandatory 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

A deductible and retention fee may apply, depending on the chosen insurance option.

## Your newborn baby.

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 will not start until the month of the birth, however. Put the right Livo insurance package together for your newborn, and you will benefit from a family discount. Your agency will be pleased to advise you.

## Insurance cover.

A new addition to the 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 adjusting your insurance cover:

- 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).

### We are here for you and happy to help:

Client Service Centre 0844 277 277

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

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

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) and the Federal Insurance Contract Act (VVG), as well as in the General Insurance Conditions (GIC) and the Supplementary Conditions (SC), which determine the obligation of the CSS Group to provide benefits.

