## International Health Plan. The essentials in brief.

With the International Health Plan, you can enjoy complete peace of mind anywhere in the world, at any time. To enable us to give you the best support possible, we would ask you to read and to follow the information given below.

The refund process for your medical expenses

Step 1	Complete the <b>«Application for Reimbursement</b> <b>IHP»</b> form and send it to us, together with all of the necessary paperwork (Step 3). You can download the form at css.ch/ihp. We will also send you the form by e-mail or post on request.
Step 2	If you are claiming benefits following an accident, please complete the <b>«Accident notification form»</b> in addition to the application for reimbursement (form at css.ch/ihp).
Step 3	Send the completed forms (Step 1 and poss. also Step 2), together with all original invoices, to this address: CSS, Service Centre, P.O. Box 2550, 6002 Lucerne
	<ul> <li>IMPORTANT: All invoices issued by service providers (doctor, hospital, etc.) must meet the following requirements:</li> <li>clearly legible,</li> </ul>
	<ul><li>issued in a Swiss national language or in English,</li><li>with individual items in detail.</li></ul>
	If you did not automatically receive such an invoice, please request one from the service provider. For data privacy reasons it is also important that invoices can be allocated to the person concerned in each case. If this is not entirely clear, please write the full name and insurance number on the invoices.
	Please also enclose proof of payment (credit card statements, receipts, etc.). As a backup, please make copies of all original documents before submitting them to us

## Emergencies

In an emergency, contact the **CSS emergency centre** which is on hand to help 24 hours a day, 7 days a week. Call **+41 (0)58 277777\*** for medical, financial or personal assistance in the event of medical or other emergencies.

The phone number for the CSS emergency centre is printed on the back of your insurance card. To make sure you get help when you need it, we encourage you to carry the card on you at all times.

## Commitment to provide cover

You are obliged to obtain a commitment to provide cover from the CSS emergency centre before going into hospital or organising ambulance transport. With years of experience in dealing with hospitals, we can handle the many pre-admission formalities for you, quickly and easily. If an emergency or act of God ('force majeure') prevents you from contacting the CSS emergency centre, then please notify us as soon as you can.

24-hr emergency number: +41 (0)58 277 77 77\*

\* Telephone charges vary according to provider

## Our tip

With the **myCSS client portal** you can get your money even quicker. Simply upload the necessary receipts on the **myCSS app** or on **my.css.ch** by following steps 1 to 3. Unlike what is mentioned in step 3, we kindly ask you to keep the original invoices. In some cases, we may also ask you to send them to us by post.

Register on my.css.ch still today.

For questions about refunds and insurance benefits

info@css.ch T +41 58 277 21 21 F +41 58 277 95 52

For questions about your insurance policy, premium payments, and changes to your address or account

ihp.info@css.ch T +41 58 277 16 87 F +41 58 277 99 19

The purpose of this information sheet is to give you a general overview. The details of the insurance on offer are governed by the General Conditions of Insurance (AVB) of CSS Versicherung AG referred to in your policy, and the Federal Insurance Contract Act (VVG).