

Multimed. The essentials in brief.

We are delighted that you have decided to opt for the Multimed basic insurance model. To benefit from the generous premium discount and a high quality of medical care, it is important that you abide by the following basic rules. The Multimed regulations apply at all times.

Your treatment

Family practice and telemedicine – your coordination partners

Your first point of contact in all health-related matters is always your family practice or the telemedicine centre. They will discuss all your treatment steps with you. If necessary, you can also find support from the Well digital Symptom Checker. It's available free of charge, 24/7.

With Multimed, whenever you have health problems you can decide whether you wish to contact your designated family practice from the Multimed list of medical practices or call the telemedicine centre (+41 58 277 77 77) before taking any further steps. Your coordination partners will discuss the best treatment options with you. Information-sharing between the coordination partners ensures a high quality of treatment.

Treatment with referral to a specialist

If you require specialist treatment, you will mostly be referred by your family practice. It is possible for the telemedicine centre to refer you, depending on the situation – the medical assessment is the key factor here (see graph).

Direct access to specialists (without a referral)

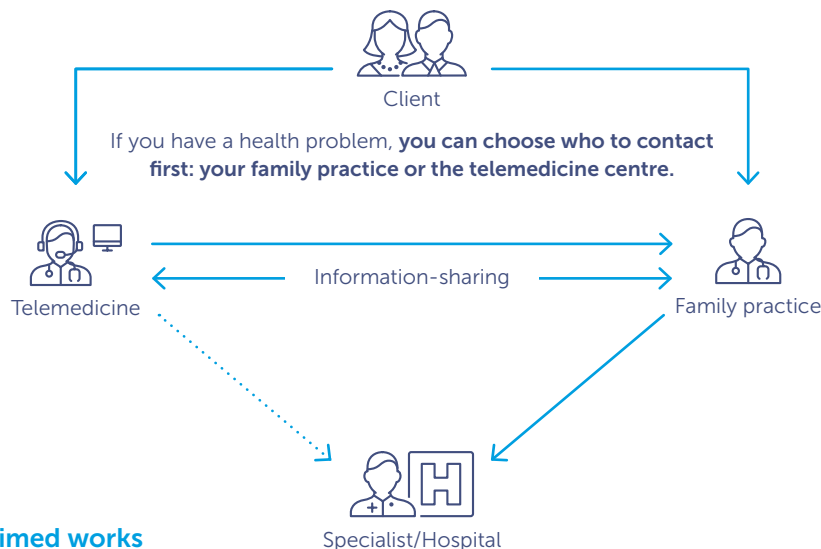
The coordination partner does not have to be contacted in advance in connection with the following examinations and treatment:

- Ophthalmological examinations and treatment
- Preventive gynaecological examinations and treatment
- Treatment during pregnancy, as well as pre- and post-natal check-ups
- Midwifery services
- Dental treatment

If medically prescribed in the context of coordinated further treatment, occupational therapy, speech therapy and/or physiotherapy sessions do not have to be reported.

Emergencies

Notify one of your coordination partners of emergency treatment in hospital or from an emergency doctor within 10 days (an emergency means the onset of a health condition which is life-threatening or requires immediate medical treatment). Follow-up treatment and check-ups must be notified to the coordination partner in advance.



[How Multimed works](#)

Your medication and aids

Generic/biosimilar medicine

You undertake to request a value-for-money medicine from the group of active ingredients prescribed by the doctor – a generic or biosimilar version, or a comparatively low-cost original preparation – unless you are dependent for medical reasons on the original preparation.

If you choose an original medicine for which a more economical alternative is available, you will be reimbursed only 50% of the costs of the original medicine.

Medicine on repeat prescription

As a general rule, you are free to choose where in Switzerland you wish to purchase your medicine (i.e. a doctor's surgery, pharmacy or online pharmacy). Medicines which are subject to repeat prescriptions are the exception to this freedom of choice. In such cases, the prescription will state that it is a repeat prescription, may be marked "ad rep" or "rep" or "to be repeated until", may prescribe several

packs of the medicine, or contain other remarks. These medicines must be obtained from a CSS-designated online pharmacy or your Multimed family practice.

Aids, appliances and other items

You are obliged to purchase value-for-money aids and appliances such as diabetes-related products, walking aids, inhalers and respiratory therapy devices, bandages, crutches or incontinence supplies, etc., from CSS partner companies (outlets). If you choose a more expensive aid or appliance that is not offered by a CSS partner company, the reimbursement will be no more than the costs laid down in the supply agreement with the partner company.

Failure to comply with the guidelines will result in benefits being reduced of the Multimed Regulations.

Further information can be found at css.ch/multimed

Your digital assistant

You have the opportunity to use various digital services in connection with your treatment. These services are optional and do not imply any obligation on your part.

myCSS

Treatment overview

You get an overview of all your consultations and treatments since you've been insured with Multimed.

Appointments

You can arrange an appointment for one of the specialists at the telemedicine centre to call you back.

Emergencies

Report emergency treatment within 10 days.

Time frame

You can extend existing treatment time frames yourself.

Administration

Submit bills, check cover and get an up-to-date overview of your insurance benefits – the myCSS client portal means your insurance folder is no bigger than your smartphone.

Well

Symptom Checker

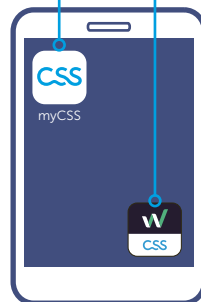
The digital Symptom Checker guides you, question by question, to a recommendation.

Your own medical documents ('Dossier') Filing and storing documents

The electronic medical document store is a secure environment in which you'll find your personal documents such as reports and treatment recommendations. There are no time limits on the storage of this data. You can delete documents whenever you choose.

Access and data privacy

Only you have access to your medical document store. You manage all the documents directly in the Well app and make them available to your doctor when necessary. CSS has no access of any kind to the data you save there.



[📱](#) The myCSS and Well apps are available from your app store (iOS and Android).

Questions about insurance?

Your CSS agency is here for you:
css.ch/agentur