

# Health Maintenance Organization Insurance. The essentials in brief.

**We are delighted that you have decided to take out Health Maintenance Organisation Insurance. In the future, you will receive care in a doctors' network or a group practice\*. The doctors in the doctors' network/group practice look forward to assisting you with all matters relating to your health. Here is some useful information in brief:**

## **Illness or accident**

Always contact your chosen doctors' network/the group practice first. There, you will receive comprehensive care and advice, and be referred to a specialist, therapist or hospital as necessary. You can rely on coordinated, efficient treatment without unpleasant multiple examinations.

## **Emergency**

The phone number of your doctor's network/group practice is also your emergency number. Please always call this number first. Many practices also give you an emergency number that you can call for help at night and at the weekend. If you cannot reach anyone, you should then contact the local emergency service. Please ask the emergency doctor to send their treatment report to your regular doctor. You can then make an appointment with your doctor for follow-up medical assistance. Always notify your doctor when you have received emergency treatment.

## **Hospital or spa admission**

Please consult your doctor. They will discuss with you how to proceed for the best and organise the referral as necessary.

## **Specialists**

Your doctor works with an extensive network of qualified specialists. Please go to your doctor first if you would like to consult a specialist. Your doctor will refer you if it is necessary for your treatment. If you are already being treated by a specialist, please notify your doctor. You can then discuss with them whether or not you should remain under the specialist's care.

## **Physiotherapy/chiropractor**

You need a referral from your doctor for physiotherapy or treatment from a chiropractor.

## **Ophthalmologist**

You can go to any ophthalmologist you choose for a prescription for glasses or contact lenses. However, please consult your doctor if you are experiencing a new problem, or if you are planning to have an operation, such as cataract removal.

## **Gynaecologist**

You do not need a referral to consult your gynaecologist for preventive examinations and maternity care. However, if your gynaecologist is planning further treatment or an operation, you must notify your doctor of this.

## **Paediatrician**

Children may remain under the care of their current paediatrician up to the end of the year in which they reach the age of 12.

## **Adherence to the agreement**

If you are treated outside of your doctors' network/health maintenance organisation without being referred by your doctor and without their knowledge, your treatment costs cannot be reimbursed. It is part of the agreement that your doctor is informed of all treatment and all referrals, and approves them. This arrangement is the only way in which CSS can continue to offer generous premium discounts.

\*referred to below as "doctor"

## **Questions about health**

Please consult your doctor.

## **Questions about insurance**

Your CSS agency is there for you.  
[css.ch/agency](https://css.ch/agency)