



Insurance plans 2025

# myFlex table of benefits.

CSS helps its insured persons to stay healthy, get healthy or live with illness. We support you with offers, tips and tricks on all aspects of health, and suitable insurance solutions that can be tailored to every need and budget. At our around 100 agencies throughout Switzerland, we advise you with expertise and passion.

Get advice on 0844 277 277  
Your client portal at [css.ch/mycss](https://css.ch/mycss)

Your health.  
Your partner.



Type of benefit	Additional benefit information	Mandatory healthcare insurance in accordance with the KVG	myFlex Outpatient Insurance Premium ★★★	myFlex Outpatient Insurance Balance Selected most often ★★	myFlex Outpatient Insurance Economy ★	myFlex Hospitalisation Insurance Premium ★★★	myFlex Hospitalisation Insurance Balance Our recommendation ★★	myFlex Hospitalisation Insurance Economy ★
<b>Outpatient treatment: Classical medicine</b>	Costs covered for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, podiatrists, psychologists, nurses and nursing auxiliaries Exclusive additional benefits for outpatient treatment in hospitals	According to the tariff, in the whole of Switzerland						
<b>Hospitalisation (Switzerland)</b>	Inpatient treatment in recognised hospitals	Cost coverage in the general ward according to the current cantonal hospital list				In all hospitals in Switzerland. Ward can be chosen before admission. Co-payment per calendar year: Option 1: General ward: no co-payment** Semi-private: no co-payment Private: 35%, max. CHF 2,000 Option 2: General ward: no co-payment*** Semi-private: no co-payment** Private: no co-payment	Cost coverage in CSS partner clinics max. CHF 900/calendar year; Additional services (parking tickets, travel expenses, childcare etc.) max. CHF 300/calendar year	Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Ward can be chosen before admission. Co-payment per calendar year: Option 1: General ward: no co-payment Semi-private: 40%, max. CHF 8,000 Private: 70%, max. CHF 14,000 Option 2: General ward: no co-payment Semi-private: 20%, max. CHF 4,000 Private: 35%, max. CHF 2,000
<b>Abroad</b>	Outpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad Inpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad Elective treatment: outpatient and inpatient	Max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements General ward, max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements	90%, no limit to the amount No limit to the amount, worldwide Outpatient: 90%, max. CHF 250,000/calendar year, worldwide	90%, no limit to the amount No limit to the amount, worldwide x	90%, no limit to the amount No limit to the amount, worldwide x	No limit to the amount, worldwide Inpatient: max. CHF 500,000/calendar year, worldwide	No limit to the amount, worldwide x	No limit to the amount, worldwide x
<b>Medication</b>	Personal assistance Medically prescribed medication	According to the drug formulary with tariff, the Specialty List or the list of generic medicine maintained by the Federal Office for Public Health (FOPH) with differentiated retention fees	Insured 90%, no limit to the amount (recognised by CSS)	Insured 90%, no limit to the amount (recognised by CSS)	Insured 90%, no limit to the amount (recognised by CSS)			
<b>Maternity</b>	Check-ups and ultrasound examinations Antenatal courses Outpatient birth Inpatient birth Breastfeeding advice/Breastfeeding	8 check-ups 2 ultrasound examinations Max. CHF 150 Same benefits as for cases of illness General ward in hospitals and birth centres recognised by the KVG, according to the current cantonal hospital list Breastfeeding advice: max. 3 sessions	Ultrasound examinations and check-ups: 90%, no limit to the amount See section on Health Account and Health Account Bonus 90%, no limit to the amount Breastfeeding: CHF 200/child	Ultrasound examinations and check-ups: 90%, no limit to the amount See section on Health Account and Health Account Bonus 90%, no limit to the amount Breastfeeding: CHF 200/child	Ultrasound examinations and check-ups: 90%, no limit to the amount See section on Health Account and Health Account Bonus 90%, no limit to the amount Breastfeeding: CHF 200/child	See section on Health Account and Health Account Bonus Birth clinic or home birth: lump sum CHF 2,000 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic****: receipted costs, at least CHF 1,000	See section on Health Account and Health Account Bonus Birth clinic or home birth: lump sum CHF 1,500 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic****: receipted costs, at least CHF 1,000	See section on Health Account and Health Account Bonus Birth clinic or home birth: lump sum CHF 1,000 without substantiation of costs Hospital: same benefits as for cases of illness Birth clinic****: receipted costs, at least CHF 1,000
<b>Preventive gynaecological examination</b>		Every 3 years, according to the tariff, in the whole of Switzerland	90%, no limit to the amount	90%, no limit to the amount	90%, no limit to the amount			
<b>Vaccinations</b>	Contribution to preventive and protective vaccinations	According to the Health Insurance Benefits Ordinance (KLV), art. 12	90%, no limit to the amount (according to CSS list)	90%, no limit to the amount (according to CSS list)	90% max. CHF 100/calendar year (according to CSS list)			
<b>Health promotion/Prevention</b>		According to the Health Insurance Benefits Ordinance (KLV), art. 12				See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus
<b>Transport</b>	Medically required transport Search and rescue costs	50%, max. CHF 500/calendar year Rescue costs: 50%, max. CHF 5,000/calendar year (Switzerland)	No limit to the amount, worldwide CHF 100,000/case, worldwide	No limit to the amount, worldwide CHF 100,000/case, worldwide	No limit to the amount, worldwide CHF 100,000/case, worldwide			
<b>Aids</b>	Repatriation Medically necessary and prescribed by a doctor	In accordance with aids and appliances list	No limit to the amount, worldwide 90%, max. CHF 2,000/calendar year (according to CSS list)	No limit to the amount, worldwide 90%, max. CHF 1,000/calendar year (according to CSS list)	No limit to the amount, worldwide 90%, max. CHF 500/calendar year (according to CSS list)			
<b>Legal expenses insurance for patients Legal expenses insurance while abroad</b> (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)	In Europe/Outside Europe		Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe	Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe	Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe			
<b>Care at home and home help</b>	Medically prescribed treatment and nursing care at home provided by recognised service providers and home helps	Treatment and nursing care according to the tariff at place of residence	Max. CHF 100/day, max. CHF 4,000/calendar year. Care at home by family members: CHF 20/day, max. CHF 2,000/calendar year	Max. CHF 50/day, max. CHF 2,000/calendar year	x			
<b>Dental treatment</b>	Dental accidents, disease of the masticatory system Cost of dental treatment up to the age of 18 Correction of malpositioned teeth up to the age of 20 Removal of wisdom teeth from the age of 19	According to Arts. 17–19b of the Health Insur. Benefits Ordinance (dental accident only if accident cover incl.)	50%, max. CHF 2,000/calendar year 50%, no limit to the amount 50%, max. CHF 2,000/calendar year	50%, max. CHF 1,000/calendar year 50%, max. CHF 12,000/calendar year 50%, max. CHF 1,000/calendar year	x x x			
<b>Psychotherapy</b>		Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)	75%, max. CHF 3,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance	75%, max. CHF 1,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance				
<b>Spectacle lenses/Contact lenses</b>	For children and adults	CHF 180/calendar year up to the age of 18	CHF 300/case, up to the age of 18 CHF 300/calendar year, from the age of 19	CHF 150/case, up to the age of 18 CHF 150/calendar year, from the age of 19	x			
<b>Spa treatments and recovery cures</b>	Medically prescribed and in recognised facilities	Spa treatments*: CHF 10/day, max. 21 days/calendar year plus medical costs; recovery cures: medical costs in accordance with the KVG				In facilities recognised by CSS, max. CHF 160/day, max. CHF 4,000/calendar year	In facilities recognised by CSS, max. CHF 80/day, max. CHF 2,000/calendar year	In facilities recognised by CSS, max. CHF 20/day, max. CHF 500/calendar year
<b>Inpatient rehabilitation</b>	Inpatient rehabilitation in recognised hospitals throughout Switzerland	General ward in hospitals authorised to provide services under the KVG, according to the current cantonal hospital list				In all hospitals, no limit	In hospitals recognised by the KVG and CSS, max. 90 days/calendar year	In hospitals recognised by the KVG and CSS, max. 60 days/calendar year
<b>Rooming-in</b>	Cost of accommodation for an accompanying person					Max. CHF 160/day, max. CHF 4,000/calendar year for a person accompanying a child or an adult	Max. CHF 80/day, max. CHF 2,000/calendar year for a person accompanying a minor	x

KVG = Federal Health Insurance Act  
\*In recognised spas.

\*\* In case of a period of hospitalisation of at least 4 days (3 nights) CSS refunds CHF 1,000 if this ward is chosen for the stay. \*\*\* In case of a period of hospitalisation of at least 4 days (3 nights) CSS refunds CHF 2,000 if this ward is chosen for the stay. \*\*\*\* provided it is not on the list of hospitals

# Supplementary benefits.

## Health Account and Health Account Bonus.

As a health partner, we do more. And pay a share of the cost of many activities related to health, prevention and well-being. Choose according to your own preferences and situation in life.

Level (myFlex Hospitalisation Insurance)	Premium ★★★	Balance ★★	Economy ★
<b>Health Account</b>	<b>Maximum contribution across all areas per calendar year</b>		
	50 %, max. CHF 700	50 %, max. CHF 500	50 %, max. CHF 300
<b>Offer areas</b>	<b>Maximum contribution per area per calendar year</b> For benefits from more than one area: see maximum across all areas		
<b>Family</b>	50 %, max. CHF 700	50 %, max. CHF 500	50 %, max. CHF 300
<b>Fitness</b>	50 %, max. CHF 500	50 %, max. CHF 250	50 %, max. CHF 150
<b>Exercise</b>	50 %, max. CHF 500	50 %, max. CHF 250	50 %, max. CHF 150
<b>Other</b>	50 %, max. CHF 500	50 %, max. CHF 250	50 %, max. CHF 150
<b>Check-up</b> Details at <a href="https://css.ch/check-up">css.ch/check-up</a>	50 %, max. CHF 1,000 for every 2 calendar years of insurance	50 %, max. CHF 500 for every 2 calendar years of insurance	50 %, max. CHF 300 for every 2 calendar years of insurance
<b>Health Account Bonus</b>			
<b>Sports associations</b>			
<b>Open air/indoor swimming pools, climbing halls (climbing, bouldering)</b> Contributions to seasonal and annual subscriptions	50 %, max. CHF 100/ calendar year	50 %, max. CHF 100/ calendar year	×
<b>Swiss cross-country skiing pass and local seasonal pass</b>			
<b>Activity tracker</b> (Recognised activity tracker: Fitbit, Garmin, Polar or Suunto)	CHF 50 per 3 insured calendar years	CHF 50 per 3 insured calendar years	×

Further information about validity, offers and conditions can be found at [css.ch/healthaccount](https://css.ch/healthaccount)

**Amendments to offer:** CSS can modify the offer unilaterally at any time.

# Further supplementary insurance in accordance with the VVG.

## myFlex Alternative Insurance.

**Condition for benefits:** Service providers and complementary methods of treatment have to be recognised by CSS.

	Premium ★★★	Balance ★★	Economy ★
<b>Outpatient and inpatient treatment</b> Complementary medical treatment including recognised and prescribed medication (excluding nursing, board and accommodation)	75%, max. CHF 10,000/calendar year	75%, max. CHF 3,000/calendar year	75%, max. CHF 1,000/calendar year
<b>Of which treatment with limited cover</b> Some methods such as medical and classical massage with a separate limit	75%, max. CHF 2,000/calendar year	75%, max. CHF 600/calendar year	75%, max. CHF 200/calendar year

Further information and the List of methods can be found at [css.ch/myflex-alternative](https://css.ch/myflex-alternative)

Our recommendation

## Dental Care Insurance.

### Overview of options

Scope of benefits	75%, max. CHF 5,000/ calendar year	75%, max. CHF 3,000/ calendar year	75%, max. CHF 2,000/ calendar year	50%, max. CHF 1,000/ calendar year
<ul style="list-style-type: none"> <li>Dental check-ups</li> <li>Treatment such as x-rays, fillings, extractions, dental hygiene</li> <li>Correction of malpositioned teeth</li> <li>Dental prosthetics such as crowns, pivot teeth, bars, bridges, partial or total dentures</li> </ul>	CHF 500 deductible/ calendar year		excl. correction of malpositioned teeth	

Our recommendation

## Daily Hospital Indemnity Insurance.

	Benefit plan A	Benefit plan B	Benefit plan C	Benefit plan D	Benefit plan E
<b>Scope of benefits</b>					
<ul style="list-style-type: none"> <li>No proof required of extra costs caused by accident or illness</li> <li>Daily indemnity to be used at your discretion</li> <li>Claim for double benefits in the following cases:                             <ul style="list-style-type: none"> <li>Admission to an intensive care unit</li> <li>Emergency hospitalisation while abroad</li> </ul> </li> <li>Lump sum per birth (10 times the amount of the daily indemnity)</li> </ul>	CHF 150/day; CHF 4,500/month, max. CHF 216,000/hospitalisation	CHF 250/day; CHF 7,500/month, max. CHF 360,000/hospitalisation	CHF 350/day; CHF 10,500/month, max. CHF 504,000/hospitalisation	CHF 50/day; CHF 1,500/month, max. CHF 72,000/hospitalisation	CHF 100/day; CHF 3,000/month, max. CHF 144,000/hospitalisation

## Household Insurance.

### Scope of benefits

<b>Personal liability insurance</b>	<ul style="list-style-type: none"> <li>Personal injury, property damage and financial loss to third parties</li> <li>Supplementary cover for drivers of third-party motor vehicles, benefit reduction waiver in the event of gross negligence, hirers and borrowers of horses and secondary activities</li> </ul>
<b>Household contents insurance</b>	<ul style="list-style-type: none"> <li>Covers household contents against loss or damage by fire, natural hazards, earthquake, theft and water</li> <li>Supplementary cover for simple theft away from home, household contents accidental damage, bicycle accidental damage, glass breakage and credit card misuse</li> </ul>
<b>Buildings insurance</b>	<ul style="list-style-type: none"> <li>Covers buildings against loss or damage by fire, natural hazards, earthquake and water</li> <li>Cleanup and disposal costs</li> <li>Trace and access costs</li> <li>Supplementary cover for building damage in case of burglary and loss of rental income</li> </ul>

## Accidental Death or Disability Insurance.

### Scope of benefits

- Death lump sum up to CHF 200,000
- Disability lump sum up to CHF 2,100,000 (incl. progression)
- Progression of the disability lump sum up to 350%

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## Medical Costs Insurance for Accidents.

### Scope of benefits

- Free choice of doctor and hospital
- Hospitalisation in a one or two-bed room
- Cost of transport and rescue operations unlimited
- Cost of search operations up to CHF 20,000 per insured person or up to CHF 40,000 per incident
- Home care and home help
- Worldwide cover

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## Individual Daily Indemnity Insurance in accordance with the VVG.

### Scope of benefits

- For employees and the self-employed
- Illness, accident, maternity
- Daily indemnity of CHF 10 up to the salary subject to AHV contributions
- Benefit period max. 730 days (incl. waiting period)
- Waiting periods: 3, 14, 30, 60, 90, 180, 360 days

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## Private and Traffic Legal Expenses Insurance.

### Scope of benefits

- Cover for individuals or multi-person households
  - Free choice of lawyer when preparing for court proceedings
  - Representation of interests by an experienced lawyer up to max. CHF 1,000,000
  - In addition to personal legal protection insurance, cover can be taken out for other fields of law: Legal expenses insurance for patients, Internet legal expenses insurance, Bullying legal expenses insurance, Legal expenses insurance for other properties and Legal expenses insurance for landlords
- (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)

## Illness-Related Death or Disability Insurance.

### Scope of benefits

- Death lump sum up to CHF 200,000
- Disability lump sum up to CHF 600,000
- Payment from a degree of disability of 25% upwards (Risk carrier: Helvetia Swiss Life Insurance Company Ltd.)

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## Travel Insurance.

### Scope of benefits

- Insurance cover abroad and when travelling.
- Insurance packages with a variety of options
- Choose to cover individual risks
- Select an insurance term that suits you
- Take insurance out online at [css.ch/travel](https://css.ch/travel), or at the CSS Agency near you

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## Household Expenses Insurance.

### Scope of benefits

- For people running a household
- Illness, accident, maternity
- Costs from CHF 10 up to max. CHF 100/day
- Benefit period max. 365 days within 5 years (incl. waiting period)
- Waiting periods: 7, 14, 21, 30 days

This brochure is intended to give you a general overview of the insurance plans 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), the Federal Insurance Contract Act (VVG), the General Conditions of Insurance (AVB) and the Supplementary Conditions (ZB) which determine the obligation of CSS to render services.

All the details given in this brochure are valid for the current calendar year. We reserve the right to modify insurance plans next year.

# Supplementary benefits.

## Other offers for the health promotion.

**Smart savings:** take advantage of discounts in the online shop [enjoy365.ch](https://enjoy365.ch)

enjoy**365**

**Motivated every day:** The active365 app rewards your healthy lifestyle up to CHF 400

active**365**

**Digital assistant:** Clear up questions regarding your health: check your symptoms, make a doctor's appointment, order medication and much more.

Download Well-App now



## Private Assistance.

**Condition:** Premium cover for myFlex Outpatient and Hospitalisation Insurance taken out.

**Premium support:** Personal assistance and advice on all aspects of insurance, medical treatment, health care and nursing. Personal medical coach arrangement and coordination of support services in connection with a benefit case.

**Medical coach:** The personal medical coach provides support and assistance for medical treatment, as necessary and desired, and enables efficient access to suitable specialists and hospitals.

**Support benefits:** Organisation of professional services such as childcare, pet care and housekeeping services during outpatient or inpatient medical treatment, including cost coverage (up to CHF 500/case and CHF 1,000/calendar year).

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Further information about validity, offers and conditions can be found at [css.ch/pa](https://css.ch/pa)

**Amendments to offer:** CSS can modify the offer unilaterally at any time.

## Upgrade option.

**Change of category without health declaration:** If you include the Upgrade option, you are able to change to a higher category of myFlex Hospitalisation or Outpatient Insurance without a further medical examination: Economy to Balance or Balance to Premium.

