



Insurance plans 2025

# Table of benefits CSS.

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	Mandatory Basic Insurance in accordance with the Federal Act on Health Insurance (KVG)	Supplementary health insurance in accordance with the VVG	Supplementary hospital treatment insurance in accordance with the VVG		
	Mandatory healthcare insurance (KVG)	CSS Standard Insurance*	Alternative Insurance 2001*	CSS Standard Plus Insurance	Semi-private or Private Hospitalisation Insurance
<b>Outpatient treatment: Classical medicine</b>	Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, podiatrists, psychologists, nurses and nursing auxiliaries				
<b>Outpatient treatment: Alternative medicine</b>	Acupuncture, anthroposophic medicine, treatment using preparations from Traditional Chinese Medicine (TCM), homeopathy and phyto-therapy: Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors with an FMH qualification in the respective field of complementary medicine		A maximum of CHF 10,000 per calendar year for alternative methods of treatment**** approved by CSS and carried out by service providers recognised by CSS		
<b>Hospitalisation (Switzerland)</b>	Cost coverage in the general ward according to the current cantonal hospital list	Cost coverage in the general ward of recognised hospitals throughout Switzerland (in accordance with the KVG and CSS hospital lists)	Same benefits as for outpatient treatment. In total for outpatient and inpatient treatment a maximum of CHF 10,000 per calendar year for alternative methods****	Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Free choice of doctor and hospital ward. Co-payment per calendar year: General ward: no co-payment Semi-private ward: 20 %, max. CHF 4,000 Private ward: 35 %, max. CHF 7,000	Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists) in the insured ward, semi-private or private. Further options: Annual deductible for semi-private ward: CHF 1,000 or CHF 2,000 Annual deductible for private ward: CHF 3,000 or CHF 4,000 Semi-private ward of hospitals on the restricted hospital list
<b>Voluntary benefits during hospitalisation</b>		A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth		A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth	A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth
<b>Benefits while abroad</b>	Cost coverage in the general ward in emergencies for outpatient or inpatient treatment, up to a maximum of twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States (incl. Iceland, the Principality of Liechtenstein and Norway) as determined in the Bilateral Agreements	Worldwide cover in emergencies: outpatient***, inpatient treatment in the general ward up to a max. of three times the tariff at the canton of residence in Switzerland (incl. benefits from basic insurance). No limit to sum for 10 weeks (up to the age of 30)	Worldwide cover in emergencies: outpatient***, inpatient in the general ward up to a maximum of three times the tariff in the home canton in Switzerland (incl. benefits from basic insurance), a percentage is paid in participation for the semi-private/private ward as in Switzerland	Worldwide cover in emergencies: outpatient***, inpatient in the general ward up to a maximum of three times the tariff in the home canton in Switzerland (incl. benefits from basic insurance), a percentage is paid in participation for the semi-private/private ward as in Switzerland	Worldwide emergency cover equivalent to that at the place of residence in Switzerland (semi-private or private cover)
<b>Health promotion / Prevention</b>	According to article 12 of the Health Insurance Benefits Ordinance	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	See section on Health Account and Health Account Bonus
<b>Medication</b>	Medically prescribed medication on 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	All medically prescribed and scientifically recognised medication (exceptions: medication on the "Specialty List" and the "List of pharmaceutical products for special application [LPPV]")***	Herbal and homeopathic medicines as on the CSS list if the service provider is recognised by CSS to administer the specific form of treatment. A maximum of CHF 10,000 per calendar year for alternative treatment methods****	All medically prescribed and scientifically recognised medication (exceptions: medication on the "Specialty List" and the "List of pharmaceutical products for special application [LPPV]")***	
<b>Spa treatments and recovery cures</b>	Spa treatments**: CHF 10 per day, max. 21 days per year plus medical costs; recovery cures: only medical costs (KVG)				
<b>Maternity/Breastfeeding</b>	8 check-ups, 2 ultrasound examinations for a normal pregnancy, home birth, birth in hospital or a birth centre, antenatal courses maximum CHF 150, maximum 3 sessions of breastfeeding advice	Cost coverage for ultrasound examinations and check-ups***, CHF 200 per child breastfeeding payment, comprehensive choice of courses and advice as part of the Health Account scheme	Comprehensive choice of courses and advice as part of the Health Account	Cost coverage for ultrasound examinations and check-ups***, CHF 200 per child breastfeeding payment, comprehensive choice of courses and advice as part of the Health Account	Comprehensive choice of courses and advice as part of the Health Account
<b>Sterilisation</b>		Contribution to sterilisation as an outpatient or an inpatient		Contribution for sterilisation as an outpatient or inpatient	
<b>Ear correction</b>		Contribution to ear correction treatment up to the age of 18, outpatient or inpatient		Contribution for ear correction treatment up to the age of 18, outpatient or inpatient	
<b>Preventive gynaecological examinations</b>	Every 3 years, according to the tariff, in the whole of Switzerland	Preventive gynaecological examinations***		Preventive gynaecological examinations***	
<b>Medical prevention / Vaccinations</b>	According to Art. 12 of the Health Insurance Benefits Ordinance	See section on Health Account	See section on Health Account	See section on Health Account	See section on Health Account
<b>Spectacle lenses / Contact lenses</b>	CHF 180/calendar year up to the age of 18	CHF 250 for each pair of glasses up to the age of 18 CHF 250 within 3 calendar years from the age of 19		CHF 200 for each pair of glasses up to the age of 18 CHF 200 within 3 calendar years from the age of 19	
<b>Transport and rescue costs</b>	Transport: 50 %, max. CHF 500 per calendar year Rescue costs: 50 %, max. CHF 5,000 per calendar year (Switzerland)				
<b>Care at home / Care in a nursing home</b>	Cost coverage for medically prescribed treatment and nursing care by recognised Spitex organisations at home or in nursing homes				
<b>Aids</b>	Contributions to aids as determined in the legislation and in accordance with the aids and appliances list	Contribution to costs according to the CSS aids and appliances list		Contribution to costs according to the CSS aids and appliances list	
<b>Dental hygiene</b>		50 %, max. CHF 150 per calendar year from the age of 19 up to the age of 30			
<b>Dental treatment</b>	According to Arts. 17–19b of the Health Insurance Benefits Ordinance (dental accident only if accident cover incl.)	50 %, max. CHF 1,000 per calendar year up to age 18 50 %, max. CHF 1,000 per calendar year to the cost of removal of wisdom teeth from age 19		50 %, max. CHF 1,000 per calendar year up to age 18 50 %, max. CHF 1,000 per calendar year to the cost of removal of wisdom teeth from age 19	
<b>Correction of malpositioned teeth</b>		50 % of costs, max. CHF 12,000 to the age of 20		50 % max. CHF 12,000 to the age of 20	
<b>Psychotherapy</b>	Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)	CHF 40 per session for 20 sessions per calendar year by psychotherapists recognised by CSS without admission to basic insurance		CHF 40 per session for 20 sessions per calendar year by psychotherapists recognised by CSS without admission to basic insurance	

KVG = Federal Health Insurance Act  
\* Insured persons up to the age of 30 who have purchased Standard Insurance, Alternative Insurance and Emergency Insurance Option 1 from CSS will get a "Zoom" combination discount.  
\*\* In recognised spas  
\*\*\* 10 % participation  
\*\*\*\* 20 % participation, CHF 300 deductible for adults

# 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. On taking out **one of the following products**, you benefit from the Health Account and additionally from the Health Account Bonus.

Products	Health Account (Level)	Health Account Bonus
CSS Standard Insurance	Balance ★★	✓
CSS Standard Plus Insurance	Balance ★★	✓

If you have Private or Semi-Private Hospitalisation Insurance you also enjoy benefits from the Health Account at the Balance level, but without the Health Account Bonus. If you have more than one product that qualifies for benefits from the Health Account, the myFlex Hospitalisation Insurance option determines the level.

## Health Account.

Type of benefits	Scope of benefits
	<b>Maximum contribution across all areas per calendar year</b> 50 %, max. CHF 500
<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 500
<b>Fitness</b>	50 %, max. CHF 250
<b>Exercise</b>	50 %, max. CHF 250
<b>Other</b>	50 %, max. CHF 250
<b>Check-up</b> Details at <a href="https://css.ch/check-up">css.ch/check-up</a>	50 %, max. CHF 500 per 2 calendar years of insurance

## Health Account Bonus.

Type of benefits	Scope of benefits
<b>Sports association</b> Contributions to active membership in sports associations in Switzerland	50 %, max. CHF 100 per calendar year
<b>Climbing halls (climbing, bouldering)</b> Contributions to seasonal and annual passes to public climbing halls in Switzerland	
<b>Open air/indoor swimming pool</b> Contributions to seasonal and annual passes to public open air and indoor swimming pools in Switzerland	
<b>Swiss cross-country skiing pass and local seasonal pass</b> Contributions to the Swiss cross-country skiing pass and local seasonal passes of Loipen Schweiz and its regional organisations	
<b>Activity tracker</b> (Recognised activity tracker: Fitbit, Garmin, Polar or Suunto)	CHF 50 per 3 calendar years of insurance

CSS can modify the offer as it sees fit at any time. Further information about validity, offers and conditions can be found at [css.ch/healthaccount](https://css.ch/healthaccount)

## 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 CHF400

active**365**



# Further supplementary insurance in accordance with the VVG.

## 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)

## Legal expenses insurance for patients.

### Scope of benefits

Legal Protection Insurance for Patients offers comprehensive cover for legal disputes arising from medical negligence in the treatment of illnesses or consequences of accidents.

For each legal case, the costs specifically listed below are covered up to CHF 250,000 in Europe and CHF 50,000 outside Europe:

- Lawyers fees at the usual local rates
- Cost of expert appraisals ordered by the court or required by the insured's representative
- Court and procedural costs, as well as indemnities to cover counterparty costs
- Cost of collecting sums awarded to the insured.

(Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)

## Dental Care Insurance.

### Scope of benefits

- Dental check-ups
- Treatment such as x-rays, fillings, extractions, dental hygiene
- Correction of malpositioned teeth
- Dental prosthetics such as crowns, pivot teeth, bars, bridges, partial or total dentures

### Overview of options

	Option 1	Option 2	Option 3	Option 4
	50 %, max. CHF 1,000 per calendar year	75 %, max. CHF 2,000 per calendar year	75 %, max. CHF 3,000 per calendar year	75 %, max. CHF 5,000 per calendar year
		excl. correction of malpositioned teeth		CHF 500 deductible per calendar year

## Spa and Nursing Care Insurance.

### Condition for issuing the policy Condition for benefits

Insurance policy for Hospitalisation Insurance, CSS Standard Insurance or CSS Standard Plus Insurance  
Medical prescription issued in advance

### Scope of benefits

- Contribution for:
- Spa treatments
  - Recovery cures after hospitalisation
  - Home nursing and home help

### Option 1

max. CHF 80 per day, up to CHF 800 per calendar year

### Option 2

max. CHF 80 per day, up to CHF CHF 1,600 per calendar year

### Option 3

max. CHF 80 per day, up to CHF 2,400 per calendar year

## Emergency Insurance.

### Condition for issuing the policy

Insurance policy for Hospitalisation Insurance, CSS Standard Insurance or CSS Standard Plus Insurance

### Scope of benefits

- Emergency transport to the nearest suitable hospital
- Transport costs to avoid or cut short periods of hospitalisation
- Search and rescue operations

### Option 1\*

max. CHF 5,000 per incident

### Option 2

max. CHF 7,000 per incident

### Option 3

unlimited

max. CHF 750 per calendar year

max. CHF 1,050 per calendar year

max. CHF 1,500 per calendar year

max. CHF 50,000 per incident

max. CHF 70,000 per incident

max. CHF 100,000 per incident

\* Insured persons up to the age of 30 who have purchased Standard Insurance, Alternative Insurance and Emergency Insurance Option 1 from CSS will get a "Zoom" combination discount.

## 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 %

## 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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## Household Insurance.

### Scope of benefits Personal liability insurance

- Personal injury, property damage and financial loss to third parties
- 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

### Scope of benefits Household contents insurance

- Covers household contents against loss or damage by fire, natural hazards, earthquake, theft and water
- Supplementary cover for simple theft away from home, household contents accidental damage, bicycle accidental damage, glass breakage and credit card misuse

### Scope of benefits Buildings insurance

- Covers buildings against loss or damage by fire, natural hazards, earthquake and water
- Cleanup and disposal costs
- Trace and access costs
- Supplementary cover for building damage in case of burglary and loss of rental income

## Travel Insurance.

### Scope of benefits

Travel Insurance offers comprehensive 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



# How can you actively organise your time?

The **active365 app** offers  
you many options in  
relation to exercise, nutrition  
and mindfulness.

Read more



This brochure 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), 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.

