



Insurance plans 2025

Table of benefits Intras.*

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.

*INTRAS Versicherung AG merged with
CSS Versicherung AG on 1 January 2022.

Get advice on 0844 277 277
Your client portal at 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
	Mandatory health care insurance (KVG)	UNO+
Outpatient treatment: Classical medicine	Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergo-therapists, podiatrists, psychologists, nurses and nursing auxiliaries	
Outpatient treatment: Alternative medicine and psychotherapy	Alternative medicine: Acupuncture, anthroposophic medicine, treatment using preparations from Traditional Chinese Medicine (TCM), homeopathy and phytotherapy (only recognised doctors) Psychotherapy: medical psychotherapy (according to KLV Art. 2) and psychological psychotherapy (according to KLV Art. 11b)	90 %, max. CHF 1,000/calendar year*
Hospitalisation in Switzerland	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 hospital list)
Abroad	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	Outpatient and hospitalisation expenses, if the insured have the compulsory insurance (KVG) with the CSS. In case of hospitalisation max. 60 days per case
Medication	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	90 %, unlimited amount
Spa treatments	Spa treatments**: CHF 10 per day, 21 days/calendar year and medical costs	CHF 60 per day
Recovery cures	Recovery cures: only medical costs (KVG)	CHF 70 per day, max. 28 days/calendar year
Maternity	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	Breastfeeding allowance CHF 100 or CHF 200***, Home help CHF 50 per day, max. 14 days, birth preparation class 90 %, max. CHF 200
Check-ups/Medical prevention/Vaccination	Preventive gynaecological examinations Contributions to preventive health measures in accordance with Art. 12 of the Health Insurance Benefits Ordinance, e.g. children's vaccinations	90 %, max. CHF 300/calendar year
Spectacle lenses/Contact lenses	CHF 180/calendar year up to age of 18	90 %, max. CHF 100/calendar year up to age of 18 90 %, max. CHF 100 every 3 years from age of 19
Transport and rescue costs	Transport: 50 %, max. CHF 500/calendar year Cost of rescue: 50 %, max. CHF 5,000/calendar year (Switzerland)	90 %, max. CHF 10,000/calendar year
Home help		CHF 50 per day max. 30 days/calendar year
Aids	Contributions to aids as determined in the legislation and in accordance with the aids and appliances list	90 %, max. CHF 500 every 3 years
Correction of malpositioned teeth		90 %, max. CHF 2,000/calendar year, max. limit: CHF 10,000 per insured person until age of 20
Legal expenses insurance for patients**** (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)		Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe

KVG = Federal Health Insurance Act

* For psychotherapy: from psychotherapists recognised by CSS without accreditation for basic insurance.

** In recognised spas

*** If both mother and newborn have supplementary insurance with CSS.

**** Policyholders with supplementary insurance UNO+/DUE+ or OPTIMA+/QUADRA+ automatically receive Legal expenses insurance for patients free of charge.

Supplementary hospitalisation insurance in accordance with the VVG

DUE+	OPTIMA+	QUADRA+
90 % of the cost of treatment by a non-contracted doctor, max. CHF 30,000/calendar year		
90 %, max. CHF 2,000/calendar year*		
Cost coverage in the general ward of recognised hospitals throughout Switzerland (in accordance with the KVG hospital list)	Cost coverage in recognised hospitals throughout Switzerland (in accordance with the KVG hospital list). Ward can be chosen according to the policy	Cost coverage in recognised hospitals throughout Switzerland (in accordance with the KVG hospital list). Ward can be chosen according to the policy
Outpatient and hospitalisation expenses, if the insured have the compulsory insurance (KVG) with the CSS. In case of hospitalisation 60 days per case	Outpatient and hospitalisation expenses. In case of hospitalisation 60 days per case	Outpatient and hospitalisation expenses. In case of hospitalisation 60 days per case
90 %, unlimited amount		
CHF 80 per day		CHF 60 per day
CHF 90 per day, max. 28 days/calendar year Breastfeeding allowance CHF 100 or CHF 200***, Home help CHF 70 per day, max. 14 days, birth preparation class 90 %, max. CHF 300	CHF 50 per day, max. 28 days/calendar year	CHF 60 per day, max. 28 days/calendar year Cost coverage in recognised hospitals throughout Switzerland (in accordance with the KVG hospital list). Ward can be chosen according to the policy
90 %, max. CHF 500/calendar year		
90 %, max. CHF 150/calendar year up to age of 18 90 %, max. CHF 300 every 3 years from age of 19		
90 %, max. CHF 20,000/calendar year	90 %, max. CHF 20,000/calendar year	Transport costs: 90 %, unlimited amount Rescue costs: 90 %, max. CHF 50,000/calendar year
CHF 70 per day, max. 30 days/calendar year	CHF 30 per day, max. 15 days following a stay in hospital	CHF 50 per day, max. 15 days following a stay in hospital
90 %, max. CHF 1,000 every 3 years		
90 %, max. CHF 3,000/calendar year, max. limit: CHF 15,000 per insured person until age of 20		
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

Further supplementary insurance in accordance with the VVG.

Dental Care Insurance.

Overview of options

<ul style="list-style-type: none"> 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 	50%, max. CHF 1,000/ calendar year	75%, max. CHF 2,000/ calendar year excl. correction of malpositioned teeth	75%, max. CHF 3,000/ calendar year	75%, max. CHF 5,000/ calendar year CHF 500 deductible/ calendar year
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Accidental Death or Disability Insurance.

- 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%

Medical Costs Insurance for Accidents.

- 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

Individual Daily Indemnity Insurance in accordance with the VVG.

- 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

Daily Hospital Indemnity Insurance.

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

- 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)

Travel Insurance.

- 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 or at the CSS Agency near you

Household Expenses Insurance.

- 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

Household Insurance.

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

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

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 burglaries and loss of rental income

Private and Traffic Legal Expenses Insurance.

- Cover for individuals or multi-person households
- Representation of interests by experienced lawyers or a lawyer of your choice 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)

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), the Special Conditions (SC) 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.

