

# Information Sheet on the Health Account/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.



## Eligible for Health Account and Health Account Bonus.

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
myFlex Hospitalisation Insurance Premium	Premium ★★★	✓
myFlex Hospitalisation Insurance Balance	Balance ★★	✓
myFlex Hospitalisation Insurance Economy	Economy ★	-
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.

## Scope of the Health Account.

Level	Premium ★★★	Balance ★★	Economy ★
	<b>Maximum contribution across all areas per calendar year</b>		
	50%, max. CHF 700	50%, max. CHF 500	50%, max. CHF 300
	<b>Maximum contribution per area per calendar year</b> For benefits from more than one area: see maximum across all areas		
<b>Family</b> <b>Fitness</b> <b>Exercise</b> <b>Other</b>	50%, max. CHF 700 50%, max. CHF 500 50%, max. CHF 500 50%, max. CHF 500	50%, max. CHF 500 50%, max. CHF 250 50%, max. CHF 250 50%, max. CHF 250	50%, max. CHF 300 50%, max. CHF 150 50%, max. CHF 150 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

# Offer from Health Account.

Choose your preferred activities, available from providers recognised by CSS, from the various offer areas.<sup>1</sup>

## Family

- Antenatal preparation
- Doula – Support services before, during and after childbirth
- Antenatal and postnatal exercise
- Infant care courses, breastfeeding advice, baby massage
- Swimming for children under 16 (with or without an adult)
- Exercise and development classes for children under 5 (accompanied by mother or father)
- Water familiarisation and swimming for children with respiratory tract problems
- Acupuncture as birth preparation
- Emergencies involving infants
- Multi-disciplinary group programmes for overweight children and young people

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## Fitness

- Fitness centre memberships (individual equipment-based strength and/or stamina training)
- Fitness classes
- Cross-country courses
- Dance classes

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## Exercise

- Fall prevention and balance training
- Back and posture gymnastics, Spiraldynamik®
- Aquafit and water-based exercise (e.g. deep water running, water Pilates)
- Osteoporosis prevention courses/Osteogym
- Feldenkrais

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## Other

### Nutrition & dietary changes

- Nutritional counselling
- Group courses and individual advice
- Nutrition and weight loss offers by telephone & app

### Mindfulness & mental health

- Breathing courses and breath training
- Autogenic training
- Sophrology (group courses and counselling)
- Stress management/MBSR (mindfulness-based stress reduction)
- stressfit – learning to manage stress
- SweetDreams – Digital sleep training for sleep disorders
- Tai chi & Qigong
- Yoga
- Zilgrei

### Self-help & self-management

- Anaphylaxis training
- Asthma courses
- Neurodermatitis courses
- Bekhterev gymnastics and swimming
- Courses for the bladder and pelvic floor
- Dementia courses
- Gymnastics and swimming for the heart
- Cancer League courses
- Courses for caregiving relatives
- Course for self-management and health literacy in chronic disease management
- Emergency and first aid courses
- Stop smoking

### Screening & prevention

- Allergy check (e.g. for pollen and house dust mites)
- Herzcheck® healthy heart check (ascertain your risk of having a heart attack or stroke)
- Cardio Explorer (innovative test for heart health)
- Medically recognised preventive vaccinations and vaccinations for holidays and foreign travel by pharmacists
- Visual training
- Ocumeda eye check-up (e.g. at an optician's)

<sup>1</sup>Applies to group courses, unless indicated otherwise.

Here you can find the CSS-recognised providers  
[css.ch/healthaccount](https://css.ch/healthaccount)

## Offer from Health Account Bonus.

Type of benefits	Scope of benefits
<b>Sports association<sup>1</sup></b> Contributions to active membership in sports associations in Switzerland <sup>1</sup>	50%, max. CHF 100 per calendar year
<b>Climbing halls (climbing, bouldering)<sup>2</sup></b> Contributions to seasonal and annual passes to public climbing halls in Switzerland <sup>2</sup>	
<b>Open air/indoor swimming pool<sup>3</sup></b> Contributions to seasonal and annual passes to public open air and indoor swimming pools in Switzerland <sup>3</sup>	
<b>Swiss cross-country skiing pass and local seasonal pass<sup>4</sup></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

<sup>1</sup> The contribution can apply to annual memberships as well as to partial amounts when joining the association during the year. The Health Account Bonus payment may not be claimed for all types of sport. Please inquire on the Customer Service Centre 0844 277 277 or at your CSS agency.

<sup>2</sup> The contribution can apply to passes as from 3 months giving unlimited access to climbing halls that are open to the public and for which admission prices are officially charged. No contributions are available for other types of subscription, individual admissions or for other institutions.

<sup>3</sup> The contribution can be made towards a seasonal pass or an annual pass giving unlimited access to open air or indoor swimming pools in Switzerland that are open to the public and for which admission prices are officially charged. No contributions are available for other types of subscription, individual admissions or for other institutions.

<sup>4</sup> The contribution can be made towards the Swiss cross-country skiing pass and local seasonal passes. No contribution to weekly passes and daily cross-country skiing passes.

## Get up to CHF 800 per calendar year towards your costs

Sample calculation	Invoice amount	Premium cost coverage CSS
<b>Health Account</b>		
<b>Fitness:</b> Fitness centre membership	CHF 1,000	CHF 500
<b>Exercise:</b> Water gymnastics	CHF 220	CHF 110
<b>Other:</b> Nutritional counselling	CHF 180	CHF 90
<b>Total savings thanks to Health Account</b>	CHF 1,400	<b>CHF 700</b>
<b>Health Account Bonus</b>	CHF 200	<b>CHF 100</b>
Sport association: Contributions to active membership		
<b>Total savings thanks to Health Account and Health Account Bonus</b>	CHF 1,600	<b>CHF 800</b>

## Other offers for the health promotion.

**Smart savings:** take advantage of discounts in the online shop enjoy365.ch

enjoy**365**

**Motivated every day:** The active365 app rewards your healthy lifestyle up to CHF 600

active**365**

Customer Service Centre 0844 277 277  
CSS agency [css.ch/agency](https://css.ch/agency)  
Your client portal at [css.ch/mycss](https://css.ch/mycss)



[css.ch/healthaccount](https://css.ch/healthaccount)

The Health Account and Health Account Bonus are voluntary additional benefits covering all aspects of health promotion and prevention. The offer and conditions for the Health Account and Health Account Bonus are determined by CSS and may be modified unilaterally by CSS at any time. Loss or change of offer and conditions do not constitute grounds for termination. In the case of self-treatment and treatments carried out by the service provider for his entire relatives and for persons married to such, no benefits will be paid by CSS. This exclusion also extends to the treatment of domestic partners and registered partners. The information on the Health Account and on the additional services and benefits in the General Conditions of Insurance (AVB) and Supplementary Conditions (ZB) of the specified insurance products in accordance with the Federal Law on Insurance Contracts (VVG) form the basis of this offer.  
Translation: Only the original German version of the Information Sheet on the Health Account and Health Account Bonus is binding.

