



Insurance plans 2025

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

Your health.
Your partner.



Type of benefit	Additional benefit information	Mandatory healthcare insurance in accordance with the KVG
Outpatient treatment: Classical medicine	Costs covered for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, podiatrists, psychologists, nurses and nursing auxiliaries	According to the tariff, in the whole of Switzerland
Hospitalisation (Switzerland)	Inpatient treatment in recognised hospitals	Cost coverage in the general ward according to the current cantonal hospital list
Abroad	Outpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad	Max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements
	Inpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad	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
	Elective treatment: outpatient and inpatient Personal assistance	
Medication	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
Spa treatments and recovery cures	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
Maternity	Check-ups and ultrasound examinations	8 check-ups 2 ultrasound examinations
	Outpatient birth	Same benefits as for cases of illness
	Inpatient birth	General ward in hospitals and birth centres recognised by the KVG, according to the current cantonal hospital list
	Breastfeeding advice / Breastfeeding	Breastfeeding advice: max. 3 sessions
Vaccinations	Contribution to preventive and protective vaccinations	According to the Health Insurance Benefits Ordinance (KLV), art. 12
Preventive gynaecological examination		Every 3 years, according to the tariff, in the whole of Switzerland
Spectacle lenses / Contact lenses	For children and adults	CHF 180/calendar year up to the age of 18
Transport	Medically required transport	50 %, max. CHF 500/calendar year
	Search and rescue costs	Rescue costs: 50 %, max. CHF 5,000/calendar year (Switzerland)
	Repatriation	
Care at home and home help	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
Aids	Medically necessary and prescribed by a doctor	In accordance with aids and appliances list
Dental treatment	Dental accidents, disease of the masticatory system	According to Arts. 17–19b of the Health Insurance Benefits Ordinance (dental accident only if accident cover included)
	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	
Rooming-in	Cost of accommodation for an accompanying person	
Psychotherapy		Cost coverage for medical psychotherapy (according to KLV Art. 2) and for psychological psychotherapy (according to KLV Art. 11b)
Inpatient rehabilitation	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
Legal expenses insurance for patients Legal expenses insurance while abroad (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)	In Europe / Outside Europe	

KVG = Federal Health Insurance Act

*In recognised spas.

**provided it is not on the list of hospitals

Outpatient Insurance Minima	Outpatient Insurance Optima	Hospitalisation Insurance Minima
		<p>Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Ward can be chosen before admission.</p> <p>Co-payment per calendar year:</p> <p>Option 1: General ward: no co-payment Semi-private: 40 %, max. CHF 8,000 Private: 70 %, max. CHF 14,000</p> <p>Option 2: General ward: no co-payment Semi-private: 20 %, max. CHF 4,000 Private: 35 %, max. CHF 7,000</p>
90 %, no limit to the amount	90 %, no limit to the amount	
No limit to the amount, worldwide	No limit to the amount, worldwide	No limit to the amount, worldwide
<p>Insured</p> <p>90 %, no limit to the amount (recognised by CSS)</p>	<p>Insured</p> <p>90 %, no limit to the amount (recognised by CSS)</p>	
<p>Ultrasound examinations and check-ups:</p> <p>90 %, no limit to the amount</p> <p>90 %, no limit to the amount</p>	<p>Ultrasound examinations and check-ups:</p> <p>90 %, no limit to the amount</p> <p>90 %, no limit to the amount</p>	<p>In facilities recognised by CSS, max. CHF 20/day, max. CHF 500/calendar year</p> <p>Birth clinic or home birth: lump sum CHF 1,000 without substantiation of costs</p> <p>Hospital: same benefits as for cases of illness</p> <p>Birth clinic**: lump sum CHF 1,000</p>
<p>Breastfeeding: CHF 200/child</p> <p>90 %, max. CHF 100/calendar year (according to CSS list)</p> <p>90 %, no limit to the amount</p>	<p>Breastfeeding: CHF 200/child</p> <p>90 %, no limit to the amount (according to CSS list)</p> <p>90 %, no limit to the amount</p>	
<p>No limit to the amount, worldwide</p> <p>CHF 100,000/case, worldwide</p>	<p>CHF 150/case, up to the age of 18</p> <p>CHF 150/calendar year, from the age of 19</p> <p>No limit to the amount, worldwide</p> <p>CHF 100,000/case, worldwide</p>	
<p>No limit to the amount, worldwide</p> <p>90 %, max. CHF 500/calendar year (according to CSS list)</p>	<p>No limit to the amount, worldwide</p> <p>Max. CHF 50/day, max. CHF 2,000/calendar year</p> <p>90 %, max. CHF 1,000/calendar year (according to CSS list)</p>	
	<p>50 %, max. CHF 1,000/calendar year</p> <p>50 %, max. CHF 12,000/calendar year</p> <p>50 %, max. CHF 1,000/calendar year</p>	
	<p>75 %, max. CHF 1,000/calendar year by psychotherapists recognised by CSS without admission to basic insurance</p>	<p>In hospitals recognised by the KVG and CSS, max. 60 days/calendar year</p>
<p>Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe</p>	<p>Max. CHF 250,000 per case in Europe; max. CHF 50,000 per case outside Europe</p>	

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: 20 %, max. CHF 2,000
 Private: 35 %, max. CHF 4,000
 Option 2: General ward: no co-payment**
 Semi-private: no co-payment
 Private: 35 %, max. CHF 2,000

No limit to the amount, worldwide

In facilities recognised by CSS, max. CHF 80/day, max. CHF 2,000/calendar year

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

Max. CHF 80/day, max. CHF 2,000/calendar year for a person accompanying a minor

In hospitals recognised by the KVG and CSS, max. 90 days/calendar year

Further supplementary insurance in accordance with the VVG.

Alternative Insurance.

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

Outpatient and inpatient treatment

Complementary medical treatment including recognised and prescribed medication (excluding nursing, board and accommodation)

80 % max. CHF 1,500/ calendar year

Further information and the List of methods can be found at css.ch

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

50 %, max. CHF 500/ calendar year

75 %, max. CHF 750/ calendar year

75 %, max. CHF 1,500/ calendar year

75 %, max. CHF 3,000/ calendar year

75 %, max. CHF 5,000/ calendar year CHF 500 deductible/ calendar year

50 %, max. CHF 1,000/ calendar year

Accidental Death or Disability Insurance.

Scope of benefits

- Death lump sum up to CHF 100,000
- Disability lump sum up to CHF 1,050,000 (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 100,000
- Disability lump sum up to CHF 300,000
- Payment from a degree of disability of 25 % upwards

(Risk carrier: Helvetia Swiss Life Insurance Company Ltd.)

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

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, or at the CSS Agency near you

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

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

Daily Hospital Indemnity Insurance.

Scope of benefits	Benefit plan A	Benefit plan B	Benefit plan C	Benefit plan D	Benefit plan E
<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) 	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 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

Private and Traffic Legal Expenses Insurance.

Scope of benefits

- 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 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.

