



## Health Maintenance Organisation Insurance

# Comprehensive, budget-friendly cover.

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

### Your advantages

- Same benefits as mandatory healthcare insurance
- Comprehensive medical care provided by experienced doctors and medical personnel
- All treatment coordinated by your chosen doctor
- You benefit from the knowledge and experience of all the doctors in the network
- Prevention activities, education and advice

### Save on premiums

- Generous premium discount
- 7% discount if accident cover is excluded
- Premium discount if you opt for a higher deductible

### The right supplementary cover

As basic insurance only covers some of your needs, CSS offers a range of supplementary insurance plans. You can therefore put together your own insurance package to suit your needs and budget. We will be happy to advise you.

CSS is committed to managed care models that take some of the strain off the health system while also being kind to your personal budget. Health Maintenance Organisation Insurance is a form of mandatory healthcare insurance that enables you to make savings on premiums. The difference is that, when you need medical attention, you always consult your chosen doctor, who is a member of a doctors' network or group practice, first.

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

Your health.  
Your partner. 

# Information and benefits at a glance.

## What is a doctors' network?

A doctors' network is made up of affiliated doctors. A group practice may also be affiliated to a medical network.

## What is a group practice?

In a group medical practice, a number of different service providers (e.g. general practitioner, gynaecologist, physiotherapist) generally work together under one roof.

### Doctors

You benefit from the knowledge and experience of all the doctors in the network. This guarantees an active and regular exchange of information between the affiliated doctors, which in turn serves to ensure a high standard of treatment.

### Coordinated treatment

You select one of the doctors as your own family doctor. If you are suffering from health problems, this person is always your first point of contact and will coordinate the entire course of treatment for you. Your family doctor therefore has a complete overview of all the treatment and examinations you undergo at different doctors, therapists and hospitals. This coordination of treatment by your own doctor means duplication of services can be avoided.

### Specialists

If you require specialist treatment, you will be referred by your family doctor.

### Hospitalisation or stay at a spay

Your family doctor will discuss with you the best way to proceed and organise the referral as necessary.

### Ophthalmologist

You can consult your ophthalmologist at any time, without referral, if you need a prescription for glasses or contact lenses.

### Gynaecologist

You can continue to go to your gynaecologist for preventive examinations and maternity care without having to be referred.

### Paediatrician

Children may remain under the care of their current paediatrician up to the end of the year in which they reach the age of 12.

### Emergencies

In case of emergency, always contact your family doctor/group practice first. If your family doctor is unavailable, follow the instructions on the practice's answering machine. If you have to consult another doctor, you are required to inform your family doctor about the emergency treatment.