

Addicional medical services without a tariff agreement.

Restricted cost coverage under hospitalisation insurance.

The vast majority of attending doctors affiliated with, but not employed by, Swiss private clinics have entered into a binding contractual arrangement. CSS Insurance Ltd covers additional medical services if the affiliated doctors have signed up to this agreement. For the few exceptions who have not done so, the additional medical services are only paid at tariffs that are deemed appropriate and cost-effective. Hospital services are fully covered. Please contact your hospital and the doctor treating you as early as possible so that they can request a commitment to provide cover.

The following list features the private clinics with affiliated doctors who have not signed up to any agreement as of 2025. It applies to all supplementary hospitalisation insurance under the VVG. For additional medical services provided by affiliated doctors who treat patients at these private clinics, CSS Insurance Ltd pays only tariffs that are deemed appropriate in terms of cost-effectiveness. This means that medical services may be restricted. Hospital services are covered in full. Contact your hospital and attending doctor in good time so they can request a commitment to provide cover.

Additional services in hospitals and private clinics are divided into the categories of clinical services, additional medical services and hotel/comfort. Services are defined as follows:

Definition of medical services:

Additional medical benefits include a free choice of doctor, greater availability of doctor, longer visits, and combination services which are beyond the scope of basic insurance.

Definition of clinical benefits:

Additional benefits in the area of clinical benefits include all treatment-related benefits in the areas of care, administration and other support services that are not contained in the level of benefits basic insurance.

Definition of hotel/comfort services:

Additional benefits in the category of "hotel/comfort services" include services in connection with hotel service, catering and comfort services that have no direct medical or therapeutic relevance.

The following list applies only to additional services in connection with medical benefits and applies to the following supplementary hospitalisation insurances in accordance with the VVG:

- CSS Standard Insurance Plus (only for stays in a semi-private ward)
- CSS Standard Insurance
- Hospital30
- Semi-private Hospitalisation Insurance
- myFlex Hospitalisation Insurance (Economy and Balance levels only)
- Hospitalisation Insurance AVB 01.2010

Ct.	Town	Hospital	Semi-private ward	Private ward	Valid from
GE	Chêne-Bougeries	Hirlanden Clinique des Grangettes	•	•	01.02.2025
	Genève	Hirlanden La Colline	•	•	01.02.2025
		Clinique Générale – Beaulieu	•	•	01.02.2025
	Meyrin	Hôpital de la Tour	•	•	01.02.2025
VD	Genolier	Clinique de Genolier	•	•	01.03.2025
	Lausanne	Hirlanden Clinique Cecil	•	•	01.02.2025
		Hirlanden Clinique Bois-Cerf	•	•	01.02.2025
		Clinique de Montchoisi	•	•	01.03.2025

You will find out what amount CSS Insurance Ltd has determined to be appropriate and cost-effective (limit set by CSS) when requesting a commitment to provide cover, provided the hospital has received the necessary information from its medical staff and passed this on to CSS at the time the commitment to provide cover is requested.

Please note that you will have to pay any doctor's fees above this amount arising during your stay in hospital from your own pocket. The doctors have a duty to provide you with information and must explain the costs likely to be incurred to you transparently.

In particular, please avoid:

- Entering into separate agreements with the doctor/s treating you
- Making advance payments to doctors.

Persuade the doctor/s treating you to work within the limits set by CSS. Check the doctor's bills you receive carefully to see if the total amount exceeds the limit set by CSS. In this case, do not pay them. CSS is not permitted to refund them. Get in touch with the CSS point of contact indicated on the commitment to provide cover.