

Outpatient Insurance. All differences from the previous ZB at a glance.

You can find the complete Supplementary Conditions (ZB) for "Outpatient Insurance" in the Downloads section of our website: css.ch/amendments

	To date ZB Version 01.2026	New ZB Version 01.2027
Art. 2.3.1	During temporary stays abroad, the costs for scientifically recognised and suitable outpatient and inpatient treatment will be accepted for treatment of acute conditions, inasmuch as these constitute an emergency and it would be unreasonable to expect the patient to return home or to transfer to a Swiss medical institution. The insurance covers treatments for which there is an obligation to pay benefits under the KVG.	During temporary stays abroad, the costs for scientifically recognised and suitable outpatient and inpatient treatment will be accepted for treatment of acute conditions, inasmuch as these constitute an emergency and a return home or transfer to a Swiss medical institution would be inappropriate. The insurance covers treatments for which there is an obligation to pay benefits under the KVG
Art. 3.5	If treatment is required abroad the CSS Emergency Center must be consulted immediately. Benefits will only be provided if the CSS Emergency Centre approves and/or organises the treatment.	If treatment is required abroad the CSS Emergency Centre must be contacted immediately (in particular before hospitalisation); it will organise and coordinate the treatment (e.g. two-bed room if available) and issue commitments to provide cover. If the medical treatment is not organised and approved by the CSS Emergency Centre, the entitlement to benefits may be reduced within the scope of the insured person's obligation to mitigate the loss (Art. 24.1 GIC), or if the obligations in the event of a claim (in particular the obligations to provide information, to submit to an examination, to notify and to obtain a commitment to provide cover; Art. 25) are breached, benefits may be refused or determined at the discretion of CSS (Art. 26 GIC). This does not apply to medical treatment where there is danger in delay.