

# Dental benefits – Sample calculation.

The following sample calculation shows the amount of benefits paid and the co-payment for orthodontic treatment under an outpatient supplementary insurance (Zoom, Standard Insurance, Standard Plus Insurance) without Dental Care Insurance and in combination with Dental Care Insurance.

The calculation is based on an offer for orthodontic treatment in the amount of CHF 12,000 (over 4 years).

## Example 1: without Dental Care Insurance

Outpatient supplementary insurance: 50 %, max. CHF 12,000 up to the age of 20  
Dental Care Insurance: none

Benefits	Invoice amount	Outpatient supplementary insurance <sup>1</sup>	Dental Care Insurance	CSS share of costs	Your co-payment
Year 1	CHF 4,000	CHF 2,000	CHF –	CHF 2,000	CHF 2,000
Year 2	CHF 2,500	CHF 1,250	CHF –	CHF 1,250	CHF 1,250
Year 3	CHF 3,500	CHF 1,750	CHF –	CHF 1,750	CHF 1,750
Year 4	CHF 2,000	CHF 1,000	CHF –	CHF 1,000	CHF 1,000
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF –</b>	<b>CHF 6,000</b>	<b>CHF 6,000</b>

## Example 2: with Dental Care Insurance (50 % option, max. CHF 1,000/CY)

Outpatient supplementary insurance: 50 %, max. CHF 12,000 up to the age of 20  
Dental Care Insurance: 50 %, max. CHF 1,000/CY

Benefits	Invoice amount	Outpatient supplementary insurance <sup>1</sup>	Dental Care Insurance <sup>2</sup>	CSS share of costs	Your co-payment
Year 1	CHF 4,000	CHF 2,000	CHF 1,000	CHF 3,000	CHF 1,000
Year 2	CHF 2,500	CHF 1,250	CHF 1,000	CHF 2,250	CHF 250
Year 3	CHF 3,500	CHF 1,750	CHF 1,000	CHF 2,750	CHF 750
Year 4	CHF 2,000	CHF 1,000	CHF 1,000	CHF 2,000	CHF 0
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF 4,000</b>	<b>CHF 10,000</b>	<b>CHF 2,000</b>

CY = calendar year <sup>1 2</sup> see overleaf

### Example 3: with Dental Care Insurance (75 % option, max. CHF 3,000/CY)

Outpatient supplementary insurance: 50 %, max. CHF 12,000/CY up to the age of 20  
Dental Care Insurance: 75 %, max. CHF 3,000/CY

Benefits	Invoice amount	Outpatient supplementary insurance <sup>1</sup>	Dental Care Insurance <sup>3</sup>	CSS share of costs	Your co-payment
Year 1	CHF 4,000	CHF 2,000	CHF 2,000	CHF 4,000	CHF 0
Year 2	CHF 2,500	CHF 1,250	CHF 1,250	CHF 2,500	CHF 0
Year 3	CHF 3,500	CHF 1,750	CHF 1,750	CHF 3,500	CHF 0
Year 4	CHF 2,000	CHF 1,000	CHF 1,000	CHF 2,000	CHF 0
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF 6,000</b>	<b>CHF 12,000</b>	<b>CHF 0</b>

### Example 4: with Dental Care Insurance (75 % option, max. CHF 5,000/CY, CHF 500 deductible/CY)

Outpatient supplementary insurance: 50 %, max. CHF 12,000/CY (up to the age of 20)  
Dental Care Insurance: 75 %, max. CHF 5,000/CY, CHF 500 deductible/CY

Benefits	Invoice amount	Outpatient supplementary insurance <sup>1</sup>	Dental Care Insurance <sup>4</sup>	CSS share of costs	Your co-payment
Year 1	CHF 4,000	CHF 2,000	CHF 1,500	CHF 3,500	CHF 500
Year 2	CHF 2,500	CHF 1,250	CHF 750	CHF 2,000	CHF 500
Year 3	CHF 3,500	CHF 1,750	CHF 1,250	CHF 3,000	CHF 500
Year 4	CHF 2,000	CHF 1,000	CHF 500	CHF 1,500	CHF 500
<b>Total in CHF</b>	<b>CHF 12,000</b>	<b>CHF 6,000</b>	<b>CHF 4,000</b>	<b>CHF 10,000</b>	<b>CHF 2,000</b>

### Calculation of cost sharing

CSS's share of costs is calculated on the basis of the invoice amount and reduced to match the maximum amount permitted for the product. If the benefit arrived at in this way exceeds the invoice amount, the benefit is reduced to match the invoice amount. If you also hold outpatient insurance, benefits from the two insurance policies are added together up to a maximum of the amount billed. In this case, benefits from outpatient insurance are always counted first, and then supplemented with those from Dental Care Insurance.

- Outpatient supplementary insurance (50 %, max. CHF 12,000 up to the age of 20)**  
Year 1: CHF 4,000 × 50 % = CHF 2,000
- Dental Care Insurance (50 %, max. CHF 1,000/CY)**  
Year 1: CHF 4,000 × 50 % = CHF 2,000 > reduced to maximum amount of CHF 1,000 per year  
Year 4: CHF 2,000 × 50 % = CHF 1,000 > no reduction because maximum amount of CHF 1,000 per year is not exceeded
- Dental Care Insurance (75 %, max. CHF 3,000/CY)**  
Year 1: CHF 4,000 × 75 % = CHF 3,000 > reduced to CHF 2,000 (invoice amount: CHF 4,000)
- Dental Care Insurance: (75 %, max. CHF 5,000/CY, CHF 500 deductible/CY)**  
Year 1: CHF 4,000 × 75 % = CHF 3,000 > reduced to CHF 2,000 (bill amount: CHF 4,000), less the deductible of CHF 500 = CHF 1,500

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