

Pregnancy and birth – benefits at a glance.

This is where you will find useful information on insurance cover for pregnancy and birth.

Before the birth

		Minima	Optima	Alternative Insurance
	Benefits under basic insurance	Additional benefits under the supplementary insurance options Outpatient, Hospitalisation, and Alternative Insurance		
Medical check-ups (incl. laboratory costs)	Normal pregnancy: 7 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Additional check-ups (Outpatient Insurance) 90%, no limit to the amount	Additional check-ups (Outpatient Insurance) 90%, no limit to the amount	No benefits
Check-ups by midwife	Normal pregnancy: 6 check-ups High-risk pregnancy: benefits as prescribed by doctor	Additional check-ups (Outpatient Insurance) 90%, no limit to the amount	Additional check-ups (Outpatient Insurance) 90%, no limit to the amount	No benefits
Ultrasound	Normal pregnancy: 2 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Further examinations (Outpatient Insurance) 90%, no limit to the amount	Further examinations (Outpatient Insurance) 90%, no limit to the amount	No benefits
Compression stockings	2 pairs of medically prescribed compression stockings per year, amount as laid down in the aids and appliances list ¹	No benefits	No benefits	No benefits
Medication	Medically prescribed medication as laid down in the Specialty List and drug formulary, with tariffs ¹	Medically prescribed medication that is recognised in Switzerland (Outpatient Insurance) 90%, no limit to the amount	Medically prescribed medication that is recognised in Switzerland (Outpatient Insurance) 90%, no limit to the amount	No benefits
Alternative medicine	Medical treatment with acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM), classic homeopathy, and phytotherapy (from doctors with the corresponding training)	No benefits	No benefits	Recognised methods and remedies according to the CSS list (Alternative Insurance) 80%, max. CHF 1,500
Antenatal preparation	CHF 150 (antenatal classes given by midwives and midwifery consultations)	No benefits	No benefits	No benefits

¹The aids and appliances list (MiGel), the drug formulary with tariffs, and the Specialty List can be accessed at bag.admin.ch

Birth

		Minima	Optima	Alternative Insurance
	Benefits under basic insurance	Additional benefits under the supplementary insurance options Outpatient, Hospitalisation, and Alternative Insurance		
Birth and obstetric support at home, in hospital or at a birth centre	Outpatient birth: costs of doctor, midwife, medication and aids Inpatient birth: general ward in a hospital or at a birth centre in accordance with the hospital list for the canton of residence	Outpatient birth at a birth centre or at home (Outpatient Insurance)	Outpatient birth at a birth centre or at home (Outpatient Insurance)	No benefits
		CHF 1,000/birth	CHF 1,500/birth	
		Inpatient birth in a birth centre ² (Hospitalisation Insurance)	Inpatient birth in a birth centre ² (Hospitalisation Insurance)	No benefits
		CHF 1,000/birth	CHF 1,000/birth	
		Inpatient birth in hospital (Hospitalisation Insurance)	Inpatient birth in hospital (Hospitalisation Insurance)	No benefits
	Free choice of doctor and ward co-payment as per policy	Free choice of doctor and ward co-payment as per policy		
Birth abroad in an emergency (e.g. premature birth)	General ward (Up to twice the tariff in the canton of residence. In EU States, the provisions laid down in the Bilateral Agreements apply)	More private ward and free choice of doctor (Outpatient Insurance)	More private ward and free choice of doctor (Outpatient Insurance)	No benefits
		Outpatient: 90%, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy	Outpatient: 90%, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy	

² provided it is not on the list of hospitals

After the birth

		Minima	Optima	Alternative Insurance
	Benefits under basic insurance	Additional benefits under the supplementary insurance options Outpatient, Hospitalisation, and Alternative Insurance		
Check-ups	One medical examination between 6 and 10 weeks after the birth One examination by a midwife up to 10 weeks after the birth	No benefits	No benefits	No benefits
Hospital accommodation, initial examination and care costs for newborns	Benefits paid from the mother's insurance for healthy newborns immediately after the birth (lying-in)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (Hospitalisation Insurance)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (Hospitalisation Insurance)	No benefits
		Max. 10 days after the birth	Max. 30 days after the birth	
		No benefits	Care of a healthy newborn if mother is re-hospitalised (Hospitalisation Insurance)	No benefits
Outpatient lying-in care	Examinations and treatment by midwives. After a home or outpatient birth, following discharge from the hospital or birth centre: payment for nursing care provided by midwives or nursing staff with the relevant additional training.	No benefits	No benefits	No benefits
			Up to 10 weeks after the birth, max CHF 100/day	
Home help	No benefits	No benefits	Care and help at home (Outpatient Insurance)	No benefits
Breastfeeding benefit	No benefits	Evidence of having breastfed for at least 30 days (Outpatient Insurance)	Evidence of having breastfed for at least 30 days (Outpatient Insurance)	No benefits
		CHF 200 per child ³	CHF 200 per child ³	
Breastfeeding	3 sessions of breastfeeding advice from midwives or carers with the relevant training Breastfeeding compresses as laid down in the aids and appliances list ¹ , with doctor's prescription	No benefits	No benefits	No benefits
Breast pump	Hand-operated: purchase Electrical: rental as laid down in the aids and appliances list ¹ , with doctor's prescription	No benefits	No benefits	No benefits

Benefits are paid per calendar year unless otherwise stated.

¹The aids and appliances list (MiGel), the drug formulary with tariffs, and the Specialty List can be accessed at bag.admin.ch

³Benefit if both mother and child have taken out Outpatient Insurance

Co-payment.

Basic insurance

No co-payment (deductible, retention fee, contribution to hospital costs) for maternity.

No co-payment is deducted for the costs of specific maternity benefits (antenatal check-ups, ultrasound examinations, birth and obstetric support, antenatal courses and breastfeeding advice). This also applies to all treatment costs incurred in diagnosing and treating an illness and its consequences from the 13th week of pregnancy until 8 weeks after the birth.

Supplementary insurance

deductibles and retention fees may apply, depending on the insurance product that has been chosen.

Newborn.

If you register your baby before they are born, you will not have to fill out a health declaration, and your newborn will be well insured right from birth. Your obligation to pay premiums does not start until the month of the birth, however. Put the right insurance package together for your newborn, and you will benefit from a family discount. Your agency will be pleased to advise you.

Insurance cover.

An addition to your family marks a new phase of your life and changes what you need from your insurance. As the following examples show, it may be worth amending your insurance cover:

- You may wish to include accident risk in your basic insurance if you (temporarily) give up work (this is not necessary during the statutory maternity leave period).
- Financial risks associated with an accident (e.g. modifications to your home necessitated by a disability, loss of parental income).

Questions about insurance

Your CSS agency is at your service:

css.ch/agency

Contact Center 0844 277 277