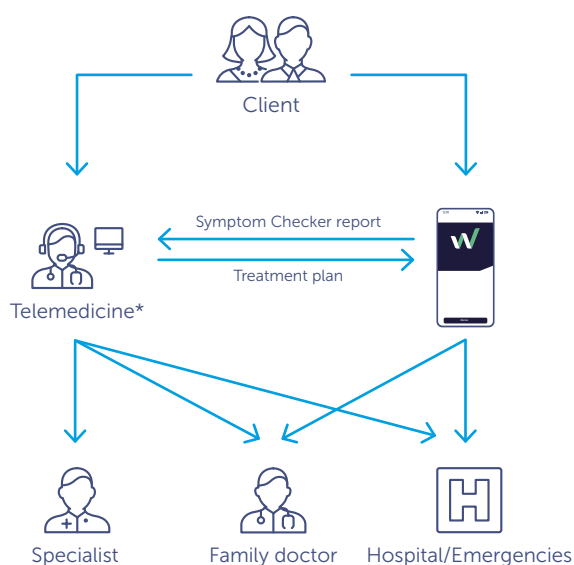


Telmed model. The essentials in brief.

Thank you for choosing the Telmed model with the integrated Well digital Symptom Checker. To benefit from affordable premiums and efficient advice, please take note of the following.

The proper steps to follow with the Telmed model.



Before contacting your doctor for help with health problems, you have two options:

1. Open the Well app. The Symptom Checker will guide you, question by question, to a recommendation of whether you need to see a doctor or take alternative action. If a visit to your family doctor is recommended, you create a binding time frame for treatment directly in the Well app. You can then go straight to your family doctor without having to contact the telemedicine centre first.
2. Or you can contact the telemedicine centre on: +41 (0)58 277 77 77. A medical professional is available to advise you 24/7, and will help you determine the next treatment step (self-treatment, see a doctor, go to hospital)

*Medical specialist (free of charge), Doctor (subject to a fee)



[How Telmed works](#)

You recently switched to this Telmed model and are still undergoing treatment that started last year? Then let the telemedicine centre know about this to avoid a breach of the rules.

Time frames are always needed for treatment

You'll be given a time frame for the duration of the treatment from the telemedicine centre or via the Well app. The following points are important here:

- Treatment may only be provided by the specified doctor.
- Referrals to another doctor (e.g. hospital, specialist, etc.) must be reported.
- If you still need treatment after the end of the time frame, you must extend it.
- If a time frame has expired without being used, you have to request an extension of treatment.
- All time frames (start, end and remaining period) can be viewed on the myCSS client portal.

Treatment without referral

You can arrange consultations and check-ups with

- an eye doctor,
- a gynaecologist,
- a midwife or obstetrician, and
- a dentist

without referring to the Symptom Checker or telemedicine centre.

Emergencies

If you require emergency treatment in Switzerland or abroad, you must notify the Telemedicine Centre as soon as possible, but within no more than 10 days. Or you can report the emergency directly in myCSS. If follow-up treatment is required, you must inform the telemedicine centre.

Generics/biosimilars

You agree to request a lower-priced medicine from the substance class prescribed by the doctor (a generic or biosimilar version, or a comparatively low-cost original preparation), unless you are dependent on the original preparation for medical reasons.

If you choose an original medicine for which a more economical alternative is available and no medical reasons apply, you will be reimbursed only 50% of the cost of the original medicine.

Failure to comply with the guidelines will result in benefits being reduced of the Telmed Regulations.

How does a medical consultation by phone work?

Step 1

Contact the telemedicine centre: Call +41 (0)58 277 77 77*.

Your personal details will be verified. You outline your medical history and the symptoms of your current health problem.

The medical professional will help you determine the best treatment path (self-treatment, see a doctor, go to hospital). Their instructions are binding, and any visits to a doctor must take place within the agreed time frame.

Step 2

Callback from the doctor: If necessary (complex medical history, prescription for medicine required, etc.), the medical professional will arrange for the doctor to call you back (subject to a fee).

* Telephone charges vary according to provider

Your digital assistant

You have the opportunity to use various digital services in connection with your treatment. These services are optional and do not imply any obligation on your part.

myCSS

Treatment overview

You get an overview of all your consultations and treatments since you've been insured with Telmed.

Appointments

You can arrange an appointment for one of the specialists at the telemedicine centre to call you back.

Emergencies

Report emergency treatment within 10 days.

Time frame

You will be given a time frame for treatment, which you yourself can extend.

Administration

Submit bills, check cover and get an up-to-date overview of your insurance benefits – the myCSS client portal means your insurance folder is no bigger than your smartphone.



[Download the myCSS app](#)

Well

Symptom Checker and direct creation of treatment time frames

The digital Symptom Checker guides you, question by question, to a recommendation. If a visit to your family doctor is recommended, you create a time frame for treatment directly in the app and then call your doctor to arrange an appointment.

Your own medical documents ('Dossier') Filing and storing documents

The electronic medical document store is a secure environment in which you'll find your personal documents such as reports and treatment recommendations.

There are no time limits on the storage of this data. You can delete documents whenever you choose.

Saving documents

Your family doctor* and the telemedicine practitioner will save your documents, with your agreement.

* if you have taken out the Telmed model

Access and data privacy

Only you have access to your medical document store. You manage all the documents directly in the Well app and make them available to your doctor when necessary. CSS has no access of any kind to the data you save there.



[Download the Well app](#)

Questions about insurance?

Your CSS agency is here for you and happy to help:
css.ch/agency

The purpose of this information sheet is to provide you with a general overview. Insurance cover is governed by your health insurer's regulations in accordance with the Federal Health Insurance Act (KVG) and by the Act itself.

