

Telmed model. Well insured, money well saved.



Your advantages:

- Medical advice by phone
24 hours a day, 7 days a week
- Advice from medical experts
- Same insurance benefits as mandatory
healthcare insurance

Save on premiums:

- Generous premium discount
- 7 % discount if accident cover is
excluded
- Premium discount if you opt for a
higher deductible

Healthy in all respects.

The Telmed model is the optimum insurance for people who like to take responsibility for their health while watching their budget at the same time. With the alternative insurance model, you agree to always call the telemedicine centre, which advises you first, before consulting a doctor. In return, you save money on premiums and are still free to choose your own doctor. You also benefit from medical advice 24 hours a day, 7 days a week. This means you save time, especially if you do not need to make an appointment with a doctor or at hospital.

The right supplementary cover

As basic insurance only covers some of your needs, CSS offers a series of supplementary insurance options. You can therefore put together your own insurance package to suit your own needs and budget. We will be happy to advise you.

Personalised for you:

Get advice on 0844 277 277
www.css.ch

Your client portal at my.css.ch

Information and benefits at a glance.

How the Telmed model functions.

Always contact the telemedicine centre before consulting a doctor:
phone +41 (0)58 277 77 77. Medical advice is available 24 hours a day, 7 days a week.

The member of staff at patient reception arranges a time for the medical team to call you back. In an emergency, you will be put through to a doctor immediately. The doctor will work out the binding treatment plan with you (self-treatment, face-to-face consultation with a doctor, hospital admission, etc.).

Gynaecologist

The telemedicine centre does not have to be contacted prior to preventive gynaecological examinations and treatment. There is also no need to notify the service about check-ups during pregnancy and childbirth.

Ophthalmologist

You can consult an ophthalmologist directly without first having to contact the telemedicine centre.

Emergencies

If you require emergency treatment in Switzerland or abroad, you are under obligation to notify, or have someone notify, the telemedicine centre as soon as possible, however, at the latest within 5 working days. If you need any follow-up treatment, the telemedicine centre must be informed before the treatment starts.

More information can be found in the information sheet, "Telmed model. The essentials in brief."

Medication

Always request lower-priced medicine without being asked to do so based on the "New list of generic medicine with differentiated retention fees for original preparations and generic medicines" maintained by the Federal Office of Public Health. This may be either a generic medicine or a lower-priced original preparation. If you choose a medicine with a higher retention fee, for which a more economical alternative is available, only 50% of the costs will be reimbursed.