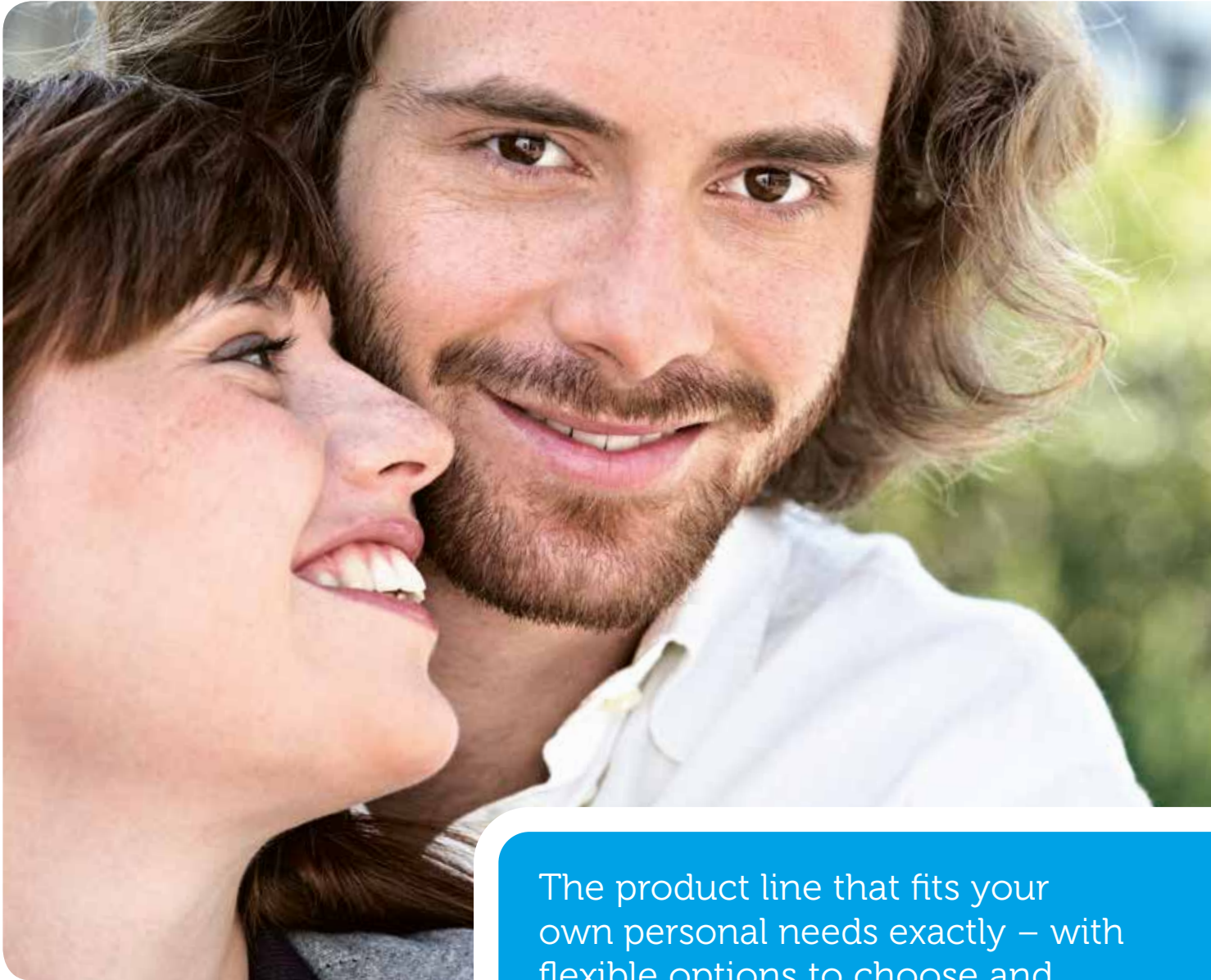


myFlex.



The product line that fits your own personal needs exactly – with flexible options to choose and change.

Personalised for you:
Get advice on 0844 277 277
www.css.ch

Your client portal at my.css.ch



myFlex. The personalised product line.

The myFlex product line from CSS focuses on your needs, providing cover in accordance with your financial situation. The product line perfectly complements the basic insurance by offering comprehensive, reasonably priced basic medical care. Thanks to the unique flexible choices and options you can adapt your insurance cover optimally to your circumstances in life.

Unique advantages for you.

Depending on your chosen requirement category, advantages include:

- Free choice of doctor and hospital throughout Switzerland or even worldwide
- Free choice of ward (general, semi-private, private) prior to each admission to hospital
- Worldwide emergency outpatient, inpatient and elective treatment
- Annual contributions for spectacle lenses, contact lenses, eye laser treatment
- Emergency transport, repatriation, search and rescue operations
- Alternative methods of treatment without medical prescription and free choice of numerous methods and therapists recognised by CSS
- Contributions for correction of malpositioned teeth for children
- Contributions to health promotion and prevention schemes



Just as individual as you yourself: the categories.

All the main types of supplementary insurance are brought together under the myFlex umbrella. They are optimally matched and above all perfectly adapted to your own personal needs. Premiums for the categories Economy, Balance and Premium are each arranged according to the benefits chosen and the scope of benefits in the outpatient and inpatient sectors.

Economy.

For those on a strict budget. Economy covers gaps in the basic insurance pragmatically and at very low cost.

Balance.

For the safety-oriented and for families. Balance constitutes a solid, broad supplement to the basic insurance at a price you can afford.

Premium.

For those who want the best and families who need more. Premium not only fulfills the need for greater security but also guarantees first-class care in all aspects of health.

Upgrade option – exclusive to CSS.

Change category without filling in the declaration of health: If you include the Upgrade option in the insurance, you will in future be able to change from a lower to a higher category of myFlex Hospitalisation or Outpatient Insurance without an additional medical examination. This allows you to modify your insurance to suit your circumstances in life, regardless of your state of health. The Upgrade option is available for myFlex Outpatient and myFlex Hospitalisation insurance. The option may be exercised every 5 years (at the age of 20, 25, 30, etc. up to max. age 70), starting from 1 January of the year following the insured person's 20th birthday.

Supplementary insurance with added value.

myFlex Outpatient Insurance.

The clever supplement to basic insurance with a broad selection of benefits.

- Worldwide cover for emergencies
- Insurance option for elective outpatient treatment worldwide
- Contributions to eye laser operations
- Worldwide repatriation in emergencies and Legal Protection Insurance for Patients and Legal Protection Insurance while abroad
- Insurance option for hazardous activities
- Contributions toward correction of children's teeth
- Advantage for children: up to 100% family discount (more on page 12 family discount)

The details of myFlex Outpatient Insurance can be found on page 7.

myFlex Hospitalisation Insurance.

The specially customer friendly hospitalisation insurance with comprehensive tried and tested benefits.

- Free choice of hospital and ward anywhere in Switzerland according to the extended list of hospitals for the KVG
 - Worldwide emergency cover
 - Premium: worldwide cover for elective inpatient treatment
- Integrated benefits for spa treatments and recovery cures
- Advantages for expectant mothers: acceptance of costs for birth clinics and contributions for home births
- Insurance option for hazardous activities
- Advantage for children: up to 100% family discount (more on page 12 family discount)
- Outpatient treatment in hospitals: Exclusive additional benefits in CSS partner clinics and at home

The details of myFlex Hospitalisation Insurance can be found on page 9.

The Health Account.

With the Health Account CSS offers significant added value for all who contract for both myFlex Outpatient and myFlex Hospitalisation insurance.

The Health Account includes specific supplementary benefits in the field of health promotion and disease prevention. This includes financial support for various activities in the family, fitness and exercise sectors and for other courses. The scope of benefits depends on the level of myFlex Hospitalisation Insurance selected (Economy, Balance, Premium).

The details of the Health Account can be found on page 10.

myFlex Alternative Insurance.

Just as alternative forms of treatment complement classical medicine, myFlex Alternative Insurance complements the mandatory basic insurance with a broad selection of benefits.

- Free choice from numerous CSS-recognised service providers and methods
- Generous maximum amounts of up to CHF 10,000 per year
- Benefits provided without a prescription
- No deductible: co-payment from the first franc
- Family discount for children (more on page 12 family discount)

The details of myFlex Alternative Insurance can be found on page 11.

myFlex. Useful additions.

Dental Care Insurance.

Dental Care Insurance protects your budget from the high cost of dental treatment.

Death or Disability Insurance.

Protect yourself against the financial consequences of accidents or illnesses – already by paying a low premium.

Medical Costs Insurance for Accidents.

Supplement your cover with additional optimum benefits in case of accident.

Daily Hospital Indemnity Insurance.

You receive a 25% discount on the premium for Daily Hospital Indemnity Insurance when you contract for myFlex Hospitalisation Insurance.



myFlex Outpatient Insurance. Comprehensive and economical.

The clever supplement to basic insurance with a broad selection of benefits and innovations.



	Economy	Balance	Premium
Switzerland			
Medication*	90%, no limit for medically prescribed medication	90%, no limit for medically prescribed medication	90%, no limit for medically prescribed medication
Medicinal products*			90%, no limit to the amount of medically prescribed products, which are effective, suitable, economically efficient and scientifically recognised in Switzerland at the usual market prices
Optical aids (spectacle lenses, contact lenses, laser eye treatment)		CHF 150/case up to age 18; CHF 150/CY from 19 years of age	CHF 300/case up to age 18; CHF 300/CY from 19 years of age
Dental treatment		50%, max. CHF 1,000/CY up to 18 years of age	50%, max. CHF 2,000/CY up to 18 years of age
Correction of malpositioned teeth		50%, max. CHF 12,000/CY up to 20 years of age	50%, no limit up to 20 years of age
Removal of wisdom teeth		50%, max. CHF 1,000/CY from 19 years of age	50%, max. CHF 2,000/CY from 19 years of age
Care and assistance at home		Total for care/assistance: max. CHF 50/day, up to CHF 2,000/CY max. (medically prescribed)	Total for care/assistance: max. CHF 100/day, up to CHF 4,000/CY max. (medically prescribed)
Care at home by family members; no proof of loss of income required			CHF 20/day, up to a max. of CHF 2,000/CY (medically prescribed)
Psychotherapy		75%, max. CHF 1,000/CY by psychotherapists recognised by CSS	75%, max. CHF 3,000/CY by psychotherapists recognised by CSS
Outpatient ear correction		90%, max. CHF 2,000/person up to 18 years of age	90%, max. CHF 5,000/person up to 18 years of age
Preventive and protective vaccinations*	90%, max. CHF 100/CY	90%, no limit	90%, no limit
Aids*	90%, max. CHF 500/CY	90%, max. CHF 1,000/CY	90%, max. CHF 2,000/CY
Preventive gynaecological examination	90%, no limit	90%, no limit	90%, no limit
Outpatient sterilisation		90%, max. CHF 2,000/case	90%, max. CHF 5,000/case
Hazardous activities			Max. CHF 250,000/CY
Maternity			
Ultrasound examination	90%, no limit	90%, no limit	90%, no limit
Outpatient birth (not at place of residence or employment)	90%, no limit	90%, no limit	90%, no limit
Breastfeeding	CHF 200/child	CHF 200/child	CHF 200/child
Abroad worldwide			
Emergency outpatient and inpatient treatment	Outpatient: 90%, no limit Inpatient: no limit	Outpatient: 90%, no limit Inpatient: no limit	Outpatient: 90%, no limit Inpatient: no limit
Personal assistance	Insured	Insured	Insured
Elective outpatient treatment			90%, max. CHF 250,000/CY
Legal Protection Insurance for Patients and Legal Protection while Abroad (Risk carrier: Orion Legal Expenses Insurance Ltd.)	CHF 250,000/case in Europe; CHF 50,000/case outside Europe	CHF 250,000/case in Europe; CHF 50,000/case outside Europe	CHF 250,000/case in Europe; CHF 50,000/case outside Europe
Transport: Switzerland/abroad			
Emergencies, search & rescue	Emergency transport: no limit; search and rescue operations: CHF 100,000/case	Emergency transport: no limit; search and rescue operations: CHF 100,000/case	Emergency transport: no limit; search and rescue operations: CHF 100,000/case
Transport to avoid/cut short hospitalisation	CHF 250/CY	CHF 1,000/CY	CHF 2,000/CY
Repatriation	No limit	No limit	No limit

myFlex Hospitalisation Insurance. Meets your needs and budget.

The specially customer friendly hospitalisation insurance with comprehensive tried and tested benefits and attractive innovations.



	Economy	Balance	Premium
Territorial validity	Elective treatment Switzerland, emergency treatment world-wide	Elective treatment Switzerland, emergency treatment world-wide	Worldwide elective and emergency treatment
Free choice of ward (general ward, semi-private, private) for inpatient treatment	Choice of ward before admission to a hospital or clinic. The co-payment is determined on the basis of the ward chosen when the contract is concluded and will be invoiced each calendar year.	Choice of ward before admission to a hospital or clinic. The co-payment is determined on the basis of the ward chosen when the contract is concluded and will be invoiced each calendar year.	Choice of ward before admission to a hospital or clinic. The co-payment is determined on the basis of the ward chosen when the contract is concluded and will be invoiced each calendar year.
Inpatient hospitalisation	Choice of KVG and CSS recognised hospitals	Choice of KVG and CSS recognised hospitals	Choice of any hospital
Inpatient elective treatment abroad			Max. CHF 500,000/CY
Outpatient treatment in hospitals****		Free choice of doctor, free choice of appointment, privacy in hospital, accommodation. Cost coverage in CSS partner clinics max. CHF 900/calendar year Additional services (parking tickets, travel expenses, childcare etc.) max. CHF 100/calendar year	Free choice of doctor, free choice of appointment, privacy in hospital, accommodation. Cost coverage in CSS partner clinics max. CHF 1,400/calendar year Additional services (parking tickets, travel expenses, childcare etc.) max. CHF 200/calendar year
Inpatient rehabilitation	Choice of KVG and CSS recognised hospitals, for 60 days/CY max.	Choice of KVG and CSS recognised hospitals, for 90 days/CY max.	Choice of any clinic, no limit
Spa treatments and recovery cures	Together max. CHF 20/day, up to a max. of CHF 500/CY	Together max. CHF 80/day, up to a max. of CHF 2,000/CY	Together max. CHF 160/day, up to a max. of CHF 4,000/CY
Inpatient maternity benefits in a birth clinic***	CHF 1,000 for an inpatient birth	All substantiated costs of accommodation, at least CHF 1,000	All substantiated costs of accommodation, at least CHF 1,000
Outpatient maternity benefits in a birth clinic or an outpatient home birth	CHF 1,000 per birth without substantiation of costs	CHF 1,500 per birth without substantiation of costs	CHF 2,000 per birth without substantiation of costs
Cost of accommodation and initial medical examination of a newborn	For a max. of 10 days after the birth	For a max. of 30 days after the birth	For a max. of 60 days after the birth
Care of a healthy newborn if mother is re-hospitalised		Up to 10 weeks after the birth, max CHF 100/day	All costs for up to 10 weeks after the birth
Rooming-in		For a person accompanying a child, max. CHF 80/day, up to a max. of CHF 2,000/CY	For a person accompanying a child or an adult, max. CHF 160/day, up to a max. of CHF 4,000/CY
Inpatient sterilisation	Max. CHF 500/case	Max. CHF 4,000/case	Max. CHF 10,000/case
Inpatient psychiatry	Choice of KVG and CSS recognised hospitals, for 60 days/CY max.	Choice of KVG and CSS recognised hospitals, for 90 days/CY max.	Choice of any clinic, for 180 days/CY max.
Hazardous activities			Max. CHF 500,000/CY
Cost of transport to avoid or cut short periods of hospitalisation	Up to CHF 250/CY; no accumulation with myFlex Outpatient Insurance	Up to CHF 1,000/CY; no accumulation with myFlex Outpatient Insurance	Up to CHF 2,000/CY; no accumulation with myFlex Outpatient Insurance
Co-payment (on all costs for treatment in excess of those for the KVG)	In KVG and CSS recognised hospitals. Ward can be chosen before admission. Co-payment per calendar year: Option 1 General ward: no co-payment Semi-private: 40%, up to CHF 8,000 Private: 70%, up to CHF 14,000 Option 2 General ward: no co-payment Semi-private: 20%, up to CHF 4,000 Private: 35%, up to CHF 7,000	In KVG and CSS recognised hospitals. Ward can be chosen before admission. Co-payment per calendar year: Option 1 General ward: no co-payment Semi-private: 20%, up to CHF 2,000 Private: 35%, up to CHF 4,000 Option 2 General ward: no co-payment* Semi-private: no co-payment Private: 35%, up to CHF 2,000	In all hospitals in Switzerland. Ward can be chosen before admission. Co-payment per calendar year: Option 1 General ward: no co-payment* Semi-private: no co-payment Private: 35%, up to CHF 2,000 Option 2 General ward: no co-payment** Semi-private: no co-payment* Private: no co-payment

KVG = Federal Health Insurance Act
CY = calendar year

* In case of a period of hospitalisation of at least 4 days (3 nights) CSS Insurance refunds CHF 1,000 if this ward is chosen for the stay.

** In case of a period of hospitalisation of at least 4 days (3 nights) CSS Insurance refunds CHF 2,000 if this ward is chosen for the stay.

*** provided it is not on the list of hospitals

**** Further information: www.css.ch/oni

Health Account and Health Account Bonus: Combine and profit.

The Health Account provides support for numerous health promotion and prevention measures in the following sectors:

- **Family:** Prenatal preparation, swimming for babies and infants, emergencies involving infants, etc.
- **Fitness:** myStep. Step bonus (www.css.ch/mystep), subscriptions for fitness studios, courses and dance classes
- **Exercise:** back gymnastics, Aqua-Fit, etc.
- **Other courses:** stress management, stop smoking, autogenic training, exercise/swimming for the heart, yoga, etc.
- **CSS Check-up:** Once every three full calendar years of insurance, insured persons with myFlex Balance and Premium categories of the Health Account profit from a holistic assessment of their health carried out by a service provider determined by CSS Insurance. You receive results and information on such topics as medical treatment, nutrition, exercise and stress management.

Conditions for the offer.

The **Health Account** from CSS offers significant added value for those who contract for both myFlex Outpatient and myFlex Hospitalisation insurance. The scope of benefits from the Health Account depends on the category selected (Economy, Balance, Premium).

Insured persons with myFlex Balance or Premium Health Account profit from **Health Account Bonus** if they combine Death or Disability Insurance with myFlex Alternative Insurance or CSS Dental Care Insurance.

	Economy	Balance	Premium
Health Account			
Family Fitness Exercise Other courses	50%, CHF 300 max./calendar year (fitness, exercise, other courses, max. CHF 150 each)	50%, CHF 500 max./calendar year (fitness, exercise, other courses, max. CHF 250 each)	50%, CHF 700 max./calendar year (fitness, exercise, other courses, max. CHF 500 each)
CSS Check-up		1 Balance check-up per 3 insured calendar years, 80% of costs covered, max. CHF 720	1 Premium check-up per 3 insured calendar years, 100% of costs covered, max. CHF 1,800
Health Account Bonus			
Sports associations Contributions for active membership of sports associations in Switzerland			
Open air/indoor swimming pools Contributions to seasonal and annual subscriptions to public open air and indoor swimming pools in Switzerland			
Climbing halls (climbing, bouldering) Contributions to seasonal and annual passes to public climbing halls in Switzerland		50%, CHF 100 max./calendar year	50%, CHF 100 max./calendar year
Swiss cross-country skiing pass and local seasonal pass Contributions to the Swiss cross-country skiing pass and local seasonal passes of Loipen Schweiz and its regional organisations			
myStep. Activity tracker (www.css.ch/mystep) Contribution to a myStep-compatible electronic activity tracker, with myStep synchronisation via the myCSS client portal		CHF 50 per 3 calendar years of insurance	CHF 50 per 3 calendar years of insurance

CSS Insurance can modify the offer as it sees fit at any time.

Further information about validity, offers and conditions can be found at www.css.ch/healthaccount

Private Assistance. Premium service. Exclusive. Comprehensive. Personalised for you.

Are you soon to have an operation/medical treatment? Which medical specialists and hospitals should you go to for treatment? How do you go about organising your household/childcare during hospitalisation? Private Assistance provides personalised, competent and reliable assistance and support for all these concerns.

Premium advisor.

Insured persons in the Premium category enjoy individual assistance and support provided by a personal premium advisor, who not only helps if benefits are claimed but is also generally available to answer questions about insurance, medical treatment, health care and nursing.

Medical coach.

If medical treatment is needed as a result of accident or illness, the premium advisor will find an experienced and independent personal medical coach on request. Coaches provide insured persons with support according to their needs, as necessary and desired, before, during and after medical treatment. They give insured persons the best possible access to suitable medical specialists and hospitals and act as a single point of organisation and coordination for the medical treatment.

Support benefits.

During medical treatment, hospitalisation or a stay at a spa, the personal premium advisor provides professional support services such as qualified childcare, pet care and professional house or

flat-sitting. Alongside the quick and straightforward organisation and arrangement of support benefits, contributions of up to CHF 500 per case and CHF 1,000 per calendar year are covered for such services.

Premium gold card.

Insured persons who have taken out Private Assistance will receive the Premium gold card from CSS. It features contact information that guarantees access to the advantages enjoyed by Premium insured persons.

Offer conditions.

All insured persons who have taken out both myFlex Premium Outpatient Insurance and myFlex Premium Hospitalisation Insurance qualify for the exclusive Private Assistance service.

CSS can modify the offer at any time. Further information about validity, offers and conditions can be found at www.css.ch/pa

myFlex Alternative Insurance. The holistic solution.

myFlex Alternative Insurance is the intelligent supplement to the mandatory basic insurance – with a broad and varied selection of benefits.

	Economy	Balance	Premium
Outpatient/inpatient treatment and medication	75%, max. CHF 1,000/ calendar year Outpatient complementary medical treatment including prescribed medication provided by service providers recognised by CSS using methods and therapies of alternative medicine recognised by CSS. The same benefits are provided for hospitalisation as for outpatient treatment.	75%, max. CHF 3,000/ calendar year Outpatient complementary medical treatment including prescribed medication provided by service providers recognised by CSS using methods and therapies of alternative medicine recognised by CSS. The same benefits are provided for hospitalisation as for outpatient treatment.	75%, max. CHF 10,000/ calendar year Outpatient complementary medical treatment including prescribed medication provided by service providers recognised by CSS using methods and therapies of alternative medicine recognised by CSS. The same benefits are provided for hospitalisation as for outpatient treatment.
Treatment with restricted cover	75%, max. CHF 200/ calendar year Some methods such as medical and classical massage are subject to a separate limit. (see the list of methods at www.css.ch/myflex-alternative).	75%, max. CHF 600/ calendar year Some methods such as medical and classical massage are subject to a separate limit. (see the list of methods at www.css.ch/myflex-alternative).	75%, max. CHF 2,000/ calendar year Some methods such as medical and classical massage are subject to a separate limit. (see the list of methods at www.css.ch/myflex-alternative).

Your very own ways to save.

Family discount.

As a family insurer CSS Insurance grants the following family discounts* for children (up to 20 years of age) on premiums for myFlex products:

	Economy	Balance	Premium
myFlex Outpatient Insurance	100%	75%	75%
myFlex Hospitalisation Insurance	100%	50%	50%
myFlex Alternative Insurance	25%	25%	25%

* A family is defined as a community of parents** with children (up to 20 years of age). The following conditions must be met for a family to benefit from a family discount: At least one individual with parental authority and the child profiting from the discount must live in the same common household. Both must have taken out basic insurance with CSS, Arcosana, Sanagate or INTRAS along with the corresponding supplementary insurance.

** Parents = persons with parental authority: In certain cases another adult member of the family in the same household may adopt the status of father or mother: e.g. foster parents, adoptive parents, parents of the same sex.

Long-term contract bonus.

CSS Insurance grants a premium discount of 2% for 3-year contracts and 4% for 5-year contracts.

No-claims bonus.

This bonus is granted if no benefits are claimed from the corresponding insurance during the observation period. Those who go less often to the doctor or into hospital are rewarded. Entitlement is reviewed each year. The bonus is dependent on the course of business of the insurance.

Contract myFlex and profit now.

We would be pleased to help you put together an optimal myFlex insurance solution, one that is perfectly adapted to your own individual needs.

Personalised for you.

Personal advice: 0844 277 277

Agency near you: www.css.ch/agentur

The purpose of this brochure is to provide you with a general overview. Details of the cover offered are contained in the General Conditions of Insurance (AVB) mentioned in the policy and the Supplementary Conditions (ZB) for myFlex Outpatient, myFlex Hospitalisation and myFlex Alternative insurance from CSS Versicherung AG and the Federal Insurance Contract Act (VVG).