

# Insurance plans in accordance with the KVG

## Regulations Version 01.2023

To make the provisions of the contract easier to read, the male personal pronoun is used; these designations also apply to females.

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## I Common provisions

### Art. 1 Validity

- 1.1 CSS Kranken-Versicherung AG (hereinafter referred to as "CSS") issues these regulations in application of and supplementary to the legal provisions. The regulations are not exhaustive. The Federal Health Insurance Act of 18 March 1994 (KVG) is applicable, as are the Federal Act on General Aspects of Social Security Law of 6 October 2000 (ATSG) and the corresponding administrative provisions.
- 1.2 These regulations apply to the insurance plans offered by CSS in accordance with the KVG.

### Art. 2 Membership/admission

- 2.1 Application for admission to the insurance must be made in writing on the form issued by CSS. Applications for individuals who lack legal competence should be signed by their legal representative. The questions posed must be answered completely and truthfully.
- 2.2 Before completing the application form, the applicant can examine the regulations issued by CSS.
- 2.3 The insurance begins on the date agreed upon.

### Art. 3 Suspension of insurance coverage

- 3.1 An insured person who is insured under a mandatory insurance plan for occupational and non-occupational accidents can request the suspension of accident cover in return for a reduction in premium. The premium will be reduced at the beginning of the month following that in which application is made.  
If the insured person withdraws from the mandatory accident insurance in accordance with the Federal Accident Insurance Act of 20 March 1981 (UVG), CSS must be notified within one month. After the cover provided in accordance with the UVG ceases, the accident cover under the mandatory healthcare insurance is reinstated. The obligation to pay premiums begins on the first day after the UVG cover ceases.
- 3.2 An insured person is exempt from paying premiums for mandatory healthcare insurance from the date on which they become subject to military insurance for the days they are actually subject to that insurance, providing they notify CSS of their being subject to military insurance at least eight weeks before it begins, and remain subject to that insurance for longer than 60 consecutive days.

### Art. 4 Legal effects of signing the application form

- 4.1 By signing the application form, the applicant acknowledges these regulations and the rates/tariffs of CSS.
- 4.2 Premiums are owed on a pro-rata basis from the beginning of insurance cover (birth or taking up residence in Switzerland).

### Art. 5 Affiliation/change of agency

- 5.1 The insured person is allocated to the agency responsible for his place of residence. In exceptional cases, the insured person can be allocated to another agency; in any case, premiums will be paid at the applicable rate for the place of residence.
- 5.2 CSS must be informed of any change of residence within two weeks.
- 5.3 If the change of residence leads to a change of agency, this change takes place at the beginning of the following calendar month.
- 5.4 A planned temporary change of residence of a maximum of 12 months does not lead to a change of agency.

- 5.5 A change of place of residence does not constitute grounds for termination. Even if the move to another premium region leads to a change in premium, this does not constitute grounds for terminating the insurance before the end of the policy period.

### Art. 6 End of the insurance

- 6.1 The insured person can change from CSS to another insurer at the end of a calendar semester by notifying CSS in writing, subject to a three-month period of notice. After receiving notice of the new premium, the insured person may change to another insurer at the end of the month prior to that in which the new premium takes effect, subject to a one-month period of notice.
- 6.2 When the insured person leaves CSS, both the insurance cover and any entitlement to benefits end.
- 6.3 The insured person withdrawing from the insurance must pay the premiums, outstanding co-payments and expenses due up to the end of the insurance. He is also under obligation to refund any benefits which have been obtained wrongfully.
- 6.4 Premiums are owed on a pro-rata basis in the event of the insured person moving abroad, or their death.

### Art. 7 Obligation to notify, provide information and cooperate

- 7.1 If the insured person wishes to claim benefits, he must notify CSS accordingly.
- 7.2 The insured person must provide CSS with all the information, including appropriate documentation, necessary to clarify an entitlement to benefits and to determine the benefits due, and to this end authorises CSS to inspect the files of other insurers or authorities.
- 7.3 The insured person must submit decisions and rulings on pensions of other social insurers to CSS without being asked to do so, in so far as these may affect CSS's obligation to pay benefits.
- 7.4 In cases involving illness and accident, the insured person undertakes to supply information to CSS about claims and remuneration from other sources, such as insurance benefits, salary, benefits in lieu of income, pensions, etc., without being asked to do so.
- 7.5 If requested to do so by CSS, the insured person must register with other social insurers.
- 7.6 The insured person undertakes to provide CSS with the details of a bank or postal account so that benefits can be refunded by bank transfer. Otherwise, CSS is entitled to charge a fee of CHF 20 for expenses.

### Art. 8 Obligation of the insured person to mitigate loss

When an accident occurs, the insured person must do everything in his power to aid his recovery and refrain from doing anything that would delay it. With respect to treatment, the insured person must follow the instructions of the accredited service provider.

### Art. 9 Indemnification agreements

In cases where CSS has an obligation to pay benefits, the insured person must inform CSS about any agreements with a liable third party in which the insured person waives, in whole or in part, the right to insurance benefits or to compensation.

### Art. 10 Refund

Benefits which are wrongly claimed by the insured person must be repaid to CSS. If the insured person made claims in good faith and is in a situation of extreme hardship, the obligation to refund benefits will not be enforced.

### Art. 11 Offsetting

CSS may offset demands due and owing to the insured person against benefits due. The insurer person may not offset insurance benefits against premiums or cost participations for which a reminder has been sent.

The insured person has no right to offset payments with respect to CSS.

### Art. 12 Pledging

The insured person may not pledge his claims against CSS to third parties. CSS regards such agreements as null and void.

### Art. 13 Invoicing of co-payment

If CSS is responsible for payment, the insured person's regular deductible will be invoiced along with the retention fee when a case of illness is settled. If higher deductibles are involved, the insured person is generally responsible for payment; agreements to the contrary concluded by CSS with third parties and the provisions of the KVG with respect to the Agreement on the Free Movement of Persons between Switzerland and the EU/EFTA remain reserved.

### Art. 14 Payment of premiums and co-payments

- 14.1 The insured person undertakes to pay in advance the premiums corresponding to his insurance and the group he is allocated to, as indicated in the policy.
- 14.2 Expenses incurred by CSS for reminders and debt collection are charged to the insured person.
- 14.3 If the insured person has not paid his debts on expiry of the due date for payment, he will be sent a written reminder notifying him of the consequences of non-payment; a new date for payment will be set after which debt collection procedures may be initiated.
- 14.4 The provisions of the KVG remain reserved with respect to the Agreement on the Free Movement of Persons between Switzerland and the EU/EFTA.
- 14.5 Premiums and co-payments will be invoiced by CSS in Swiss francs.
- 14.6 The insured person has various options for paying their premiums and co-payments without incurring any charges. CSS may pass on to the insured person the fees that are charged on payments made at Swiss Post counters or other physical Swiss Post access points.

### Art. 15 Professional secrecy

All CSS employees are obliged to maintain complete professional confidentiality (Art. 33 ATSG).

### Art. 16 Data protection

Data protection is based on the KVG, the ATSG and the Federal Data Protection Act of 25 September 2020. The privacy policy of CSS also applies ([css.ch/data-protection](http://css.ch/data-protection)).

### Art. 17 Procedure in case of disputes

- 17.1 Should an insured person or an insurance applicant disagree with a decision made by CSS, CSS will issue the decision in writing within 30 days, setting out its reason for the decision and providing information about the right to appeal and the deadline for appeal.
- 17.2 An appeal against such a decision issued by CSS can be lodged within 30 days of receipt at the head office of CSS. An administrative appeal can be made against CSS's ruling on the objection and should be lodged within 30 days of receipt of the ruling with the cantonal insurance court. The competent insurance court is the insurance court of the canton in which the insured person, the applicant or

the third party who has appealed against the decision was resident when the appeal was lodged.

- 17.3 The decision or the ruling on the appeal becomes final and absolute if no appeal is made within the given deadline, or when a final decision or judgement becomes available.

## II Mandatory healthcare insurance with optional deductibles

### Art. 18 Principle

- 18.1 CSS operates the insurance with optional deductibles as a special form of insurance.
- 18.2 The benefits of this insurance generally correspond to those of the mandatory healthcare insurance.

### Art. 19 Options

- 19.1 The optional deductibles and premium reductions are shown below:

#### Adults:

Selectable deductible	Max. premium reduction per year
CHF 500	CHF 140
CHF 1,000	CHF 490
CHF 1,500	CHF 840
CHF 2,000	CHF 1,190
CHF 2,500	CHF 1,540

#### Children:

Selectable deductible	Max. premium reduction per year
CHF 100	CHF 70
CHF 200	CHF 140
CHF 300	CHF 210
CHF 400	CHF 280
CHF 600	CHF 420

- 19.2 The amount of the deductible is shown on the policy.
- 19.3 The premium reduction is calculated on the basis of the premium applicable for the insured person in question for the mandatory healthcare insurance.

### Art. 20 Membership/withdrawal/change of deductible

- 20.1 The insurance with optional deductibles is available to all insured persons with the exception of those who are resident in an EU or EFTA member state. Insured persons may only choose a higher deductible at the beginning of a calendar year.
- 20.2 Change to a lower deductible, another form of insurance or another insurer is permissible at the earliest one year after admission to the insurance with optional deductibles, with effect from the end of the given calendar year, subject to the period of notice stipulated in Art. 7 paras. 1 and 2 KVG.

### Art. 21 Co-payment/maximum amount

- 21.1 In addition to the fixed annual contribution (deductible), insured persons participate in the cost of benefits they receive to the same extent as an insured person who has mandatory healthcare insurance (retention fee on the costs in excess of the deductible/daily contribution to the cost of hospitalisation).

- 21.2 The maximum co-payments (deductible and retention fee) for families with more than one child are as follows:

Deductible	Co-payment per child	Max. co-payment; more than one child
CHF 0	CHF 350	CHF 600
CHF 100	CHF 450	CHF 600
CHF 200	CHF 550	CHF 600
CHF 300	CHF 650	CHF 650
CHF 400	CHF 750	CHF 750
CHF 600	CHF 950	CHF 950

- 21.3 If the children within the family are each insured for different deductibles, the maximum co-payment (deductible and retention fee) is based on the highest insured deductible.
- 21.4 If treatment takes place in an EU or EFTA state, the rules pertaining to co-payments of the respective state apply.

#### Art. 22 Legal provisions

The KVG and the ATSG and the corresponding administrative provisions are applicable to the insurance with optional deductibles.

### III Daily Indemnity Insurance in accordance with the KVG

#### Art. 23 Principle

- 23.1 The CSS provides voluntary Daily Indemnity Insurance in accordance with the KVG. The minimum Daily Indemnity Insurance amounts to CHF 2 per day; the maximum amount is CHF 10 per day.
- 23.2 The maximum insurable amount is not limited in the case of insured persons who took out Daily Indemnity Insurance in accordance with the KUVG with INTRAS before 1 January 1997, subject to any overinsurance.

#### Art. 24 Terms of admission

- 24.1 Any person who is resident or gainfully employed in Switzerland, aged 15 or more, but not older than 65, can take out Daily Indemnity Insurance for up to the maximum amount specified.
- 24.2 CSS can request the applicant to supply a medical certificate providing information about his state of health. If the applicant does not submit the medical certificate within two months, the insurance application will be regarded as null and void.
- 24.3 CSS can exclude illnesses that exist at the time of admission by means of a reservation clause. The same applies to illnesses suffered in the past, if experience shows a relapse is possible.  
The reservation on the insurance becomes null and void after five years at the latest. Prior to the expiry of this period, the insured person can provide evidence showing that the reservation is no longer justified.
- 24.4 In the case of increases in insurance, the terms of admission apply (age limit, insurance reservation) by analogy.

#### Art. 25 Free passage

- 25.1 CSS grants the right of free passage within the framework of the legal provisions.
- 25.2 The insured person must exercise the right of free passage within three months of receiving notification from the previous insurer.

- 25.3 The daily indemnity payments claimed from the previous insurer will be taken into account when calculating the duration of entitlement to benefits.

#### Art. 26 Accident

Accident cover is included in the Daily Indemnity Insurance. Accident cover can be excluded from the insurance on written request from the insured person.

#### Art. 27 Scope of benefits

- 27.1 Entitlement to a daily indemnity exists if a person with the authority to do so confirms full work incapacity in writing. However, if the period of work incapacity lasts only two days no daily indemnity will be paid.
- 27.2 Partial work incapacity of at least 50% gives entitlement to a daily indemnity which is reduced correspondingly.
- 27.3 In cases where the treatment takes place outside the area where CSS offers services, entitlement to a daily indemnity only exists if the insured person stays at a hospital or in a medically supervised spa. This does not apply to insured persons under para. 14.4. The provisions of the Agreement on the Free Movement of Persons between Switzerland and the EU/EFTA remain reserved in this respect.
- 27.4 Unless otherwise stated in the provisions of the contract, CSS pays no costs for medical certificates to confirm work incapacity on the part of the insured person.
- 27.5 In all other respects, the legal provisions are deemed to apply.

#### Art. 28 Beginning and end of entitlement to benefits

- 28.1 Entitlement to the daily indemnity begins on expiry of the agreed waiting period. In cases of hospitalisation, entitlement begins on the day of admission to hospital.
- 28.2 The daily indemnity will be paid out until the last day on which work incapacity is confirmed.

#### Art. 29 Benefit period

- 29.1 The daily indemnity will be paid for one or more illnesses for 720 days within a period of 900 consecutive days.
- 29.2 The insured person may not attempt to postpone the exhaustion of benefits by waiving the daily indemnity before the confirmed period of work incapacity ends.

#### Art. 30 Reduction and discontinuation of benefits

Benefits may be temporarily or permanently reduced or refused entirely in serious cases if the insured person:

- has wilfully caused or aggravated the insured event or has done the same by committing crimes or offences;
- deprives himself of reasonable treatment or refuses such treatment or does not make reasonable efforts of his own to ensure recovery. In such a case, the insured person will be issued a written warning in advance stating that benefits will be reduced and/or refused entirely.

#### Art. 31 Reduction of the Daily Indemnity Insurance

- 31.1 A reduction in the insurance can be requested in writing at any time with effect from the end of any month.
- 31.2 At the end of the calendar month in which the insured person attains the age of 65, the Daily Indemnity Insurance will be reduced to CHF 2.

### IV Mandatory healthcare insurance with restricted choice of service providers

#### Art. 32 Restricted choice of service providers

Special regulations apply to insurance plans with a restricted choice of service providers.

## **V Final provisions**

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### **Art. 33 Publication of Regulations**

Further information and binding notifications, such as changes to the present Regulations, are published on the insurer's website, as well as in the CSS Magazine.

These Regulations are publishing on the website and available from agencies.

### **Art. 34 Entry into force**

These regulations enter into force on 1 January 2023.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

