

Dental Treatment Insurance

**Supplementary health insurance pursuant to the VVG
75%, maximum CHF 2,000 per calendar year**

Supplementary Conditions (ZB) Edition of 01.2013

The following Supplementary Conditions (ZB) are based on the General Conditions of Insurance (AVB) for CSS Versicherungs AG's Dental Treatment Insurance inasmuch as the ZB do not contain any deviating conditions.

Table of contents

Art. 1	Conditions for admission	2
Art. 2	Insured benefits	2
Art. 3	Entitlement to benefits	2
Art. 4	Co-payments	2
Art. 5	Limitations to benefits	2
Art. 6	Bonus-malus system	2

Art. 1 Conditions for admission

- 1.1 The initial contract for Dental Treatment Insurance and any change from insurance with a lower scope of benefits to insurance with a higher scope of benefits can be made either with or in the absence of a dental certificate.
- 1.2 Insurance cover for the consequences of accidents may not be excluded.

Art. 2 Insured benefits

- 2.1 When an insured event occurs CSS provides the benefits in addition and subsidiary to other social insurances, in particular the Federal Law on Health Insurance (KVG) and/or the accident insurance under the Federal Law on the Accident Insurance (UVG). The scope of benefits amounts to 75% of the sum invoiced by the dentist per calendar year, up to a maximum of CHF 2,000.
- 2.2 The scope of benefits includes:
- Check-ups and treatment (anaesthetics, x-rays, fillings, extractions, Michigan splint).
 - 100% of the costs for the dental hygiene, maximum CHF 75.
 - 75% of the cost of dental prosthetic treatment (crowns, pivot teeth, implants, bars, bridges, partial or total dentures), temporary and permanent repairs, maximum CHF 1,000.

Art. 3 Entitlement to benefits

- 3.1 The benefits will be included in the sum of insured benefits for the calendar year according to the date of treatment or date on which the service was provided. Costs incurred after entitlement to benefits is exhausted may not be carried forward to the subsequent year.
- 3.2 The benefits and contributions foreseen in the ZB will be provided expressly in addition to and subsidiary to the insurances mentioned in Art. 17.1 AVB. Proportions of costs, which these insurances cover, and participation in costs arising from these insurances are not insured regardless of whether the insured is covered by the insurances mentioned.
- 3.3 Provided no other conditions are stipulated in Art. 2, refunds will only be made of the effective, receipted costs.

Art. 4 Co-payments

The participation in costs is established from the scope of benefits according to the «Insured Benefits» Art. 2.

Art. 5 Limitations to benefits

- 5.1 In modification of Art. 14.10 AVB, CSS only pays benefits for any form of treatment from the second year of insurance on at the earliest if contracts are made without a dental certificate.
- 5.2 Supplementary to Art. 14 AVB, no benefits will be paid for correction of malpositioned teeth (orthodontic and orthopaedic treatment, orthodontic measures).
- 5.3 Supplementary to Art. 14 AVB, no benefits will be paid for bleaching of teeth.

Art. 6 Bonus-malus system

- 6.1 The bonus-malus system (no-claim bonus) consists of five levels, with each level corresponding to a specific percentage of the premium indicated in the tariff.

Bonus level	Premium level in %
1	140
2	120
3	100
4	80
5	60

- 6.2 If a contract is made for insurance in the absence of a dental certificate, the insured person will be assigned to bonus level 1, and if a contract is made with a dental certificate, the insured person will be assigned to bonus level 4.
- 6.3 In each case where the insured person does not draw any benefits for one year (observation period from 01.09. to 31.08.), the bonus is increased by one level, the waiting period will be included when the bonus level is determined.
- 6.4 If CSS pays benefits up to and including CHF 1,500 in one year (observation period from 01.09. to 31.08.), the bonus is reduced by one level, if benefits amounting to more than CHF 1,500 are paid the bonus is reduced by two levels.
- 6.5 Benefits for dental hygiene are not taken into account.

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