

How to save on the obligatory basic insurance.

Alternative insurance models.

	Family Doctor model	Telemedicine model	HMO model
Conditions	A family doctor is chosen from the list of doctors maintained by CSS on concluding the contract. In cases of illness and accident, the initial consultation takes place with the family doctor chosen from the list. The family doctor assesses the situation and refers the insured person to a specialist if necessary. List of doctors: www.css.ch/docfinder	In cases of illness and accident the insured person phones the doctor at the CSS Center for Telemedicine (Medgate). The doctor assesses the situation and decides whether further treatment is necessary.	A group medical practice or a family doctor in a medical network is chosen from the appropriate CSS list on concluding the contract. In cases of illness and accident, the initial consultation has to take place with one of the doctors in the group practice or with the family doctor in the medical network. The doctor concerned assesses the situation and refers the insured person to a specialist if necessary. Group practices and medical networks: www.css.ch/docfinder
Benefits	According to obligatory health care insurance	According to obligatory health care insurance	According to obligatory health care insurance
Premium discount	Up to 10 %	Up to 12 %	Up to 17 %

Discounts for obligatory basic insurance.

Max. premium discount per year in CHF	Annual deductible for adults in CHF
140 490 840 1,190 1,540	500 1,000 1,500 2,000 2,500
Max. premium discount per year in CHF	Annual deductible for children in CHF
70 140 210 280 420	100 200 300 400 600
Premium discount	Further ways to save
7 %	Exclusion of accident cover for people in employment subject to the obligatory accident insurance.
Income dependent	Insured persons with modest incomes are granted reductions on premiums under certain circumstances. Information can be obtained from your municipality's OASP office or the cantonal administration.
Suspension during military service	Suspension of the obligatory basic insurance during longer periods of military service, that is the obligatory insurance requirement can be suspended if service lasts at least 60 consecutive days (see Art. 3 para. 4 KVG).

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

Your client portal at my.css.ch

How to save on supplementary insurance.

Make savings on supplementary insurance premiums.

Family discount	Up to 100 % premium discount on children's premiums for selected products. The conditions and further information can be found at www.css.ch
No-claim bonus	Advantageous premiums, or bonuses, if no claims are made during a specifically defined period for certain insurance products. The conditions and further information are indicated in the General Conditions of Insurance (AVB) and/or the Supplementary Conditions (ZB) of the specific insurance product.
List of hospitals with selected service providers	Premium reduction of 20 % on myFlex Hospitalization Insurance if the restricted list of hospitals is chosen within the category you need (Economy, Balance).
Long-term contract bonus	Up to 4 % premium reduction on conclusion of long-term contracts for selected insurance products.
Combination discount	Up to 25 % discount on premiums for selected products if these are taken out in combination with specific supplementary insurance plans.

This information sheet is issued to provide a general overview of how to save money on basic and supplementary insurance and is non-binding in character. No claims or warranties are issued with respect to accuracy or completeness. CSS group is entitled to adapt the information at any time in compliance with new circumstances.