

# FIRST MED. The essentials in brief.

We are very pleased that you have decided to conclude a contract for FIRST MED. FIRST MED can offer cheaper premiums for the basic insurance because:

- You always consult your general practitioner (GP) first if you have a health problem.
- Your GP knows your health history best and can therefore avoid unnecessary treatment.

## What do I do if I need medical treatment?

### General practitioner

Every time you need medical care consult your chosen general practitioner first.

### Specialists

If you require specialist treatment you will be referred to a specialist by your GP. You notify CSS of the referral using the referral confirmation form provided by CSS. Please note that this form must be completed by your GP before treatment with the specialist begins, and returned to CSS within 10 days of the start of treatment. The referral confirmation form can be downloaded at [www.css.ch/firstmed](http://www.css.ch/firstmed) or you can request it from the CSS service line on 0844 277 277.

### Hospitalisation or stay at a spay

Your GP will discuss with you how to proceed for the best and organise the referral as necessary. Here, too, use the referral confirmation form made available to you; have it completed by your general practitioner and return it immediately to CSS before your hospitalisation or stay begins. Those with supplementary insurance may of course choose a private hospital.

### Paediatrician

You can choose a paediatrician from the CSS list of doctors as personal GP for your children. However, you can also choose any of the other general practitioners on the list.

### Service providers for whom a prescription from your GP is required

No referral confirmation is required for the services of physiotherapists, ergotherapists, issuers of aids and appliances, speech therapists, nursing staff, pharmacies, Spitex and dieticians. However, you do still require a prescription from your GP.

### Exceptions

You are released from the obligation to consult your GP in the first instance in the following cases:

- Emergencies
- While on holiday or travelling in Switzerland or abroad
- Ophthalmological examinations and treatments
- Gynaecological examinations and treatments
- Treatment in connection with pregnancy and childbirth
- Follow-up of treatments for chronic illness
- Dental treatments under the mandatory basic insurance

### 24-hr emergency and medical advice

Do you have any questions about acute health problems or types of treatment? Do you want to avoid causing costs by consulting the doctor unnecessarily? The CSS telemedicine centre would be happy to offer you expert advice on any questions you may have around the clock. Call +41 (0)58 277 77 77\* at any time, and a medical specialist would be happy to answer your questions. However, if you still need to consult a doctor then contact your family doctor.

\* Telephone charges vary according to provider

### Adherence to the agreement

A component of FIRST MED is that all insured persons follow the agreed rules. Only then can CSS continue to offer FIRST MED with generous premium discounts. Therefore, if you breach your obligations, you must bear in full the cost of any treatment not carried out by your general practitioner or carried out without his consent. Please use the referral confirmation form provided by CSS to inform the insurer about referrals.

### GP does not complete the referral confirmation

If your general practitioner refuses to fill out the referral confirmation, tell him that you are a price and health-conscious patient who has opted for an alternative insurance model under the basic insurance. Explain to your GP that CSS will not cover the costs if the corresponding referral confirmation is not submitted. Alternatively, you can also complete the referral confirmation yourself so all your GP needs to do is date, sign and stamp it.



### Questions about health

Consult your general practitioner.

### Questions about insurance

Your CSS agency is at your service.

[www.css.ch/agency](http://www.css.ch/agency)