

# International Health Plan. The insurance for Swiss abroad.



## Worldwide security against illness and accident.

One thing is certain: when you decide to move abroad from Switzerland temporarily or permanently, you need good insurance. Your Swiss insurance cover lapses when you move outside the country, in accordance with Switzerland's Health Insurance Law (KVG). With the International Health Plan, you can enjoy complete peace of mind anywhere in the world, at any time: whether at home, on holiday or travelling on business, in your chosen country of residence or elsewhere.

### Your advantages:

- Free choice of doctor and hospital
- Emergency help through the CSS emergency centre
- Round-the-clock medical advice and support
- Cover for inpatient and outpatient services
- Contribution to optical aids
- Cover for rescue and recovery costs
- Advances for lawyer's fees and bail if you are threatened with imprisonment
- Life long policy renewal, even if you return to Switzerland

You'll find more information on the International Health Plan, including an offer calculator, at [www.css.ch/ihp](http://www.css.ch/ihp)

### Round-the-clock support

With the CSS International Health Plan, help is just a telephone call away, wherever you happen to be. CSS guarantees world-wide, round-the-clock access to services such as advice on medical matters and claims handling.

### Personalised for you:

Get advice on +41 (0)58 277 16 87  
[www.css.ch/ihp](http://www.css.ch/ihp)

Your client login portal at [my.css.ch](http://my.css.ch)

# Information and benefits at a glance.

## Outpatient treatment/classical medicine

- Worldwide cost coverage for treatment by officially recognised general practitioners, specialists, chiropractors and osteopaths
- Cover limit: up to CHF 100,000 per insured person and calendar year
- Optional deductible
- Outpatient procedures to avoid hospitalisation: up to CHF 50,000 per procedure (no deductible)

## Inpatient hospitalisation

- Worldwide cost coverage for treatment in officially regulated and state-recognised hospitals
- Cover limit: up to CHF 1,000,000 per insured person and calendar year
- Optional deductible

## Optional deductible per person and calendar year:

	Outpatient treatment	Inpatient treatment
Option 1	CHF 300	CHF 1,000
Option 2	CHF 900	CHF 3,000

## Inpatient psychiatric treatment

Up to CHF 400 per day for a maximum of 180 days within a period of 900 consecutive days

## Medication

- All medically prescribed, scientifically recognised medications
- In conjunction with outpatient treatment, up to CHF 100,000 per insured person and calendar year
- In conjunction with hospitalisation, up to CHF 1,000,000 per insured person and calendar year
- In conjunction with inpatient rehabilitation, up to CHF 800 per day for a maximum of 90 days per calendar year
- In conjunction with inpatient psychiatric treatment, up to CHF 400 per day for a maximum of 180 days within a period of 900 consecutive days

## Inpatient rehabilitation

Following hospitalisation, up to CHF 800 per day for a maximum of 90 days per calendar year

## Stays at a spa

Following hospitalisation, up to CHF 150 per day for a maximum of 30 days per accident or case of illness

## Maternity

- Worldwide cost coverage for mother and child in public or private hospitals
- Cost coverage for antenatal courses up to a maximum of CHF 150
- Cost coverage for antenatal check-ups prescribed by a doctor, up to a maximum of CHF 10,000 (no deductible)
- Cover limit for the mother, up to CHF 50,000 per pregnancy and birth (no deductible)
- Cover limit for the child, up to CHF 5,000 per birth (no deductible)

## Home care

Per accident or case of illness, up to CHF 100 per day for a maximum of 60 days per calendar year

## Aids

- Bandages and medically prescribed aids
- In conjunction with outpatient treatment, up to CHF 100,000 per insured person and calendar year
- In conjunction with hospitalisation, up to CHF 1,000,000 per insured person and calendar year
- In conjunction with inpatient rehabilitation, up to CHF 800 per day for a maximum of 90 days per calendar year
- In conjunction with inpatient psychiatric treatment, up to CHF 400 per day for a maximum of 180 days within a period of 900 consecutive days

## Optical aids

Up to CHF 300 within a period of 3 calendar years

## Physiotherapy

Reimbursement of costs for medically prescribed physiotherapy

## Assistance services

Round-the-clock medical, financial and personal assistance in the event of medical emergencies or unexpected events

### Medical advice

Medical advice via telephone, and referral to a doctor if needed

### Referral to doctors and hospitals

- Name, address and telephone number of a local doctor or hospital abroad
- Opening hours if known

### Information on vaccination and sanitary conditions

- Advice before departure on the vaccinations required abroad
- Advice on the sanitary conditions in a country or in specific regions within a country

### Advances for lawyer's fees and bail

- Advance for lawyer's fees: CHF 10,000
- Advance for bail: CHF 20,000

### Rescue and recovery costs

Worldwide cost coverage of up to CHF 20,000 per accident or case of illness (no deductible)

### Emergency medical transport

Full cost coverage for transport by land or air to the nearest hospital capable of providing the required treatment

### Repatriation

Full cost coverage for medically supervised repatriation to a hospital providing the treatment required at the insured person's legal residence

### Repatriation of mortal remains

Full cost coverage for the return of the insured person's mortal remains to the legal residence or country of origin

### Companion

Economy-class return airline ticket or 1st-class rail ticket for a companion accompanying the insured person during repatriation

### Return to country of residence

Economy-class airline ticket or 1st-class rail ticket for the return of the insured person and a companion following emergency medical transport

## CSS: the card for security.

Along with your insurance policy, you will also receive an insurance card featuring the CSS emergency centre telephone number. This is your emergency hotline, 24 hours a day, 7 days a week. To make sure you get help when you need it, we recommend that you carry the card on your person at all times.



# For all your needs.

## Trouble-free hospital admissions

Admission to a hospital can be a nerve-racking experience, particularly abroad. With years of experience in dealing with hospitals, the CSS emergency centre can handle the many pre-admission formalities for you, quickly and easily. Therefore, the first thing you should always do is call the CSS emergency centre. Our staff will be happy to help. A call to us can also help avoid any misunderstanding about your insurance cover. If possible, give us the attending doctor's diagnosis, the date of your admission, the expected discharge date, and information on the type of treatment. If you don't have to be admitted right away, we will take care of all the necessary details at your request.

## Medical treatment

For the reimbursement of other expenses such as bills from doctors and specialists, just send the original invoices to CSS Insurance.

## No red tape

In order to keep things as simple as possible, we provide you with a notification form when you wish to make a claim. All invoices must contain a detailed breakdown of all costs. Doctors bills must indicate the diagnosis, and bills for medication must be accompanied by copies of the corresponding prescriptions. If the original supporting documents have not been issued in one of Switzerland's national languages or in English, we also require a translation into one of the above. Please do not forget to state your client number in all correspondence with us.

## A reliable partner

You can join the International Health Plan anytime up to your 70th birthday. In addition, we guarantee you life long policy renewal even if you return to Switzerland. When joining CSS health insurance we guarantee insurance cover regardless of your state of health. Upon request, this may encompass mandatory healthcare insurance in combination with the **myFlex Balance Outpatient Insurance** and the **myFlex Balance Hospitalisation Insurance** supplementary insurance products (or successor products of equivalent value).

## We're here for you

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ihp.info@css.ch  
www.css.ch/ihp

## CSS emergency centre

Phone +41 (0) 58 277 77 77  
Telephone charges vary according to provider

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