

# Profit Family Doctor Insurance.

## The essentials in brief.

We are very pleased that you have decided to conclude a contract for Profit Family Doctor Insurance. Profit Family Doctor Insurance can offer cheaper premiums for the basic insurance because:

- You always consult your family doctor first if you have a health problem.
- Your family doctor knows your health history best and can therefore avoid unnecessary treatment.

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

#### Family doctor

Every time you need medical care consult the family doctor you have selected first. You have absolute freedom of choice when selecting an eye doctor or a gynaecologist.

#### Specialists

If you require specialist treatment you will be referred to a specialist by your family doctor. You notify CSS of the referral using the referral confirmation form provided by CSS. Please note that this form has to be completed by your family doctor and returned immediately to CSS before treatment by a specialist begins. The referral confirmation form can be downloaded at [www.css.ch/profit](http://www.css.ch/profit) or you can request it from the CSS Serviceline at 0844 277 277.

#### Hospitalization or cures

Your family doctor discusses how to proceed for the best and organizes the referral as necessary. Here, too, use the referral confirmation form made available to you; have it completed by your family doctor and return it immediately to CSS before hospitalization or a cure begins. Those with supplementary insurance may of course choose a private hospital.

#### Eye doctor and gynaecologist

You can consult an eye doctor or gynaecologist without first having to consult your family doctor.

#### Paediatrician

Choose a paediatrician as your children's personal family doctor from the CSS List of Doctors. And all the other family doctors on the list can also be chosen from.

#### Service providers for whom a prescription from your family doctor is required

No referral confirmation is required for the services of physiotherapists, ergotherapists, issuers of aids and appliances, logopedists, nursing staff, pharmacies, Spitex and nutritionists. However, a prescription from your doctor is compulsory.

#### Emergencies

Consult your family doctor first in an emergency. If the family doctor cannot be reached, contact his deputy or the emergency service.

#### 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? Phone +41 (0)58 277 77 77\* to receive free medical advice from the CSS telemedicine centre 24 hours a day 7 days a week. However, if you still need to consult a doctor then contact your family doctor.

\* Telephone charges vary according to provider

#### Medicaments

Request lower-priced medicine of your own accord and without being asked to do so based on the list of generic medicine maintained by the Federal Office of Public Health. This may be either a generic medicine or a lower-priced original preparation. If you choose a medicine from the list of generic medicine with a higher retention fee (20%), for which a more economical alternative is available, only 50% of the costs will be reimbursed.

#### Adherence to contract

A component of Profit Family Doctor Insurance is that all insured persons adhere to the rules of the contract. Only then are we able to continue offering the insurance with generous discounts on premiums. Therefore, if you fail to consult your family doctor first, as agreed, and if you fail to let yourself be referred to a specialist, a hospital or a sanatorium for a cure if necessary, it will not be possible to reimburse the cost of treatment. Please use the referral confirmation form made available by CSS to inform the insurer about the referral. In any case it is important that this form is completed by your family doctor and returned immediately to CSS before treatment by a specialist commences or before a stay in a hospital or an institution for a cure begins. The referral confirmation form can be downloaded at [www.css.ch/profit](http://www.css.ch/profit) or you can request it from the CSS Serviceline at 0844 277 277.

#### Doctor does not complete the referral confirmation

If your family doctor refuses to fill out the referral confirmation form tell him or her that you are a price and health conscious patient that has opted for an alternative model of basic insurance. Explain to your family doctor that CSS will not accept the costs if the corresponding referral confirmation form is not submitted. Otherwise, you are also able to complete the referral confirmation form yourself so your family doctor only needs to date, sign and stamp it.



#### Questions about health

Consult your family doctor.

#### Questions about insurance

Your CSS agency is at your service.

Agency finder: [www.css.ch/agentur](http://www.css.ch/agentur)