

Profit Family Doctor Insurance. Save money without cutting back.



No change to your cover.

Relieving the pressure on household budgets and the healthcare system while offering first-rate medical care? These are the advantages of Profit Family Doctor Insurance offered by CSS. If you already consult your family doctor directly on all medical matters, then you will barely notice a difference when you switch to Profit Family Doctor Insurance. The only change will be the substantial savings you make on premiums, as you pay 10% less.

Your advantages:

- Choice of your personal family doctor
- Lower premium for the mandatory healthcare insurance
- Same benefits as the mandatory healthcare insurance

Save on premiums:

- 10% discount on mandatory healthcare insurance premiums
- 7% discount if accident cover is excluded
- Supplementary discount if you opt for a higher deductible

The perfect combination

As the basic insurance only covers some of your needs, CSS offers a series of supplementary insurance options. You can therefore put together your own insurance package to suit your own needs and budget. We will be glad to advise you.

Personalised for you:

Get advice on 0844 277 277
www.css.ch

Your client portal at my.css.ch

Information and benefits at a glance.

Profit Family Doctor Insurance can provide 10% savings on mandatory healthcare insurance premiums as a result of the following:

- you always consult your family doctor first regarding all health concerns.
- your family doctor is perfectly acquainted with your medical history and state of health and can prevent unnecessary treatment.

Profit Family Doctor Insurance is particularly well suited for families, as they can make the biggest savings on premiums if all family members opt for this best-value solution.

Family doctor

Choose your family doctor from CSS's list of doctors in your region. You will probably find your current doctor on the list as well. This doctor will be your first point of contact for all medical matters. You can choose any ophthalmologist or gynaecologist you like.

Specialists

If you need to be treated by a specialist, your family doctor will refer you.

Hospital treatment or cure

Your family doctor will talk to you about the best course of action and, if need be, arrange a hospital stay or cure for you.

Ophthalmologist and gynaecologist

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

Emergency

In an emergency, you always contact your family doctor first. If you are unable to reach him or her, contact the doctor covering for your family doctor or the emergency service.

Medication

Request lower-priced medicine 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.

24-hr emergency and medical advice

Have you got a question about a sudden health problem or about a course of treatment? Do you wish to avoid the cost of consulting your doctor unnecessarily? You can obtain free medical advice 24 hours a day, 7 days a week from the CSS telemedicine centre on +41 (0)58 277 77 77*. However, if you do need to see a doctor, consult your family doctor.

* Telephone charges vary according to provider

Paediatricians

You can choose a paediatrician from CSS's list of doctors to be your children's family doctor. However, you are also free to choose any other family doctor on the list.