

Callmed. Well insured, money well saved.



Healthy in all respects.

Callmed is the optimum insurance for people who like to take responsibility for their health while watching their budget at the same time. With Callmed, the alternative insurance model, you agree to always call the Telemedicine center, which advises you first, before consulting a doctor. In return, you save money on premiums and are still free to choose your own doctor. You also benefit from medical advice 24 hours a day, 7 days a week. This means you save time, especially if you do not need to make an appointment with a doctor or at hospital.

Your advantages:

- Medical advice by phone
24 hours a day, 7 days a week
- Advice from medical experts
- Same insurance benefits as mandatory healthcare insurance

Save on premiums:

- Generous premium discount
- 7 % discount if accident cover is excluded
- Premium discount if you opt for a higher deductible

The right supplementary cover

As 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 happy 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.

Outpatient treatment/Classical medicine

Costs are covered according to the tariff, in the whole of Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists and ergotherapists, nurses and nursing auxiliaries

Outpatient treatment/Alternative medicine

Acupuncture, anthroposophic medicine, Chinese medicine, homeopathy and phytotherapy: Costs are covered according to the tariff, in the whole of Switzerland, for treatment by recognised doctors with an FMH qualification in the discipline of complementary medicine

Hospitalisation

Full cover of all costs in a general ward (public/acute-care hospital) without limit to sum or duration according to the current cantonal hospital list

Health promotion/Prevention

As stipulated in article 12 of the Mandatory Healthcare Insurance Benefits Ordinance

Benefits abroad

Cover for costs incurred in emergencies for outpatient or inpatient treatment in the general ward up to a maximum of twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU countries (incl. Iceland, the Principality of Liechtenstein and Norway) in accordance with the bilateral agreements

Medication

Always request lower-priced medicine without being asked to do so based on the "New list of generic medicine with differentiated retention fees for original preparations and generic medicines" 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 with a higher retention fee, for which a more economical alternative is available, only 50% of the costs will be reimbursed.

Spa treatments/Recovery cures

Spa treatments: CHF 10 per day, 21 days per year plus medical costs

Recovery cures: medical costs only

Maternity/Breastfeeding

7 check-ups during pregnancy and one following the birth, 2 ultrasound examinations for a normal pregnancy, home birth or hospital birth, maximum CHF 150 for antenatal courses, maximum 3 sessions of breastfeeding advice

Aids

Contributions to aids in accordance with the aids and appliances list

Preventive examinations/Vaccinations

Contributions to preventive health measures e.g. vaccination of children, preventive gynaecological examinations, etc.

Transport and rescue costs in Switzerland

Cost of transport: 50% of costs, max. CHF 500 per calendar year

Rescue costs: 50% of costs, max. CHF 5,000 per calendar year

Home care/Care in a nursing-home

Costs are covered for examinations, treatment and nursing care prescribed by a physician and carried out at home by recognised Spitex organisations or in nursing homes

Dental treatment

Costs are covered for serious jaw disease or if treatment becomes necessary because of a serious general illness. Primary treatment in case of accident (if accident cover included)

Psychotherapy

Costs are covered for psychotherapy by a doctor

How Callmed functions.

Always contact the Telemedicine center before consulting a doctor: phone +41 (0)58 277 77 77. Medical advice is available 24 hours a day, 7 days a week.

The member of staff at patient reception arranges a time for the medical team to call you back. In an emergency, you will be put through to a doctor immediately. The doctor will work out the binding treatment plan with you (self-treatment, face-to-face consultation with a doctor, hospital admission, etc.).

Gynaecologist

The Telemedicine center does not have to be contacted prior to preventive gynaecological examinations and treatment. There is also no need to notify the service about check-ups during pregnancy and childbirth.

Ophthalmologist

You can consult an ophthalmologist directly without first having to contact the Telemedicine center.

Emergencies

If you require emergency treatment in Switzerland or abroad, you are under obligation to notify, or have someone notify, the Telemedicine center as soon as possible, however, at the latest within 5 working days. If you need any follow-up treatment, the Telemedicine center must be informed before the treatment starts.

More information can be found in the information sheet, "Callmed – the essentials in brief."