

Callmed. Well insured, money well saved.



Healthy in all respects.

Callmed is the optimum insurance for people who like to be CSS taking the responsibility for their health and also watching their budget. A condition of the alternative insurance model Callmed is that you always call the CSS Center for Telemedicine (Medgate), which advises you on behalf of CSS, before consulting a doctor. In addition you benefit from medical advice 24 hours a day, seven days a week. Ultimately, you save time especially if you do not require an appointment with a doctor or at a hospital.

Your advantages:

- Medical consultations by phone 24 hours a day, 7 days a week
- Consultations with specialists
- Same benefits as the regular basic insurance
- Generous discount on the regular basic insurance

Save on premiums:

- Up to 16 % discount on premiums for the regular basic insurance
- 7 % discount if accident cover is excluded
- Supplementary discount if you opt for a higher deductible

Sensible supplements

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.

Personalized for you:
Advice at 0844 277 277
www.css.ch



Information and benefits at a glance.

Outpatient treatment/Classical medicine

Costs are covered according to the tariffs prevailing at the canton of residence or at the place of work for treatment by recognized doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists and ergo-therapists, nurses and nursing auxiliaries

Outpatient treatment/Alternative medicine

Acupuncture, anthroposophic medicine, Chinese medicine, homeopathy, neural therapy and phytotherapy: Costs are covered according to the tariffs prevailing at the canton of residence or at the place of work for treatment by recognized doctors with an FMH qualification in the discipline of complementary medicine

Hospitalization

Cover for all costs in the canton of residence (public hospital/acute hospital) unlimited as to sum or duration in the general ward

Health promotion/Prevention

In accordance with article 12 of the Ordinance on the Benefits of Obligatory Health Care Insurance

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 States (incl. Iceland, the Principality of Liechtenstein and Norway) as determined in the Bilateral Agreements

Medicaments/generics

Medically prescribed medicaments on the list of generic drugs maintained by the Federal Office of Public Health (BAG), the list of medicines with tariffs or the Specialty List

Spa cures/Convalescence cures

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

Convalescence cures: only medical costs

Maternity/Breastfeeding

8 check ups, 2 ultrasound examinations for a normal pregnancy, home birth or hospital birth, prenatal courses maximum CHF 100, breastfeeding advice maximum of 3 sessions

Apparatus

Contributions to apparatus according to the list "Apparatus and Devices"

Preventive examinations/Vaccinations

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

Transport and rescue costs

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

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

Home nursing/Care in a nursing-home

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

Dental treatment

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

Psychotherapy

Costs for psychotherapy by a doctor

How Callmed functions.

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

A doctor at the CSS Center for Telemedicine will give you medical advice and with your agreement decide on suitable treatment if necessary. This recommendation is binding. If you need to consult a doctor, specialist or other services later, you are free to choose who you consult.

Gynaecologist

The Center for Telemedicine does not have to be contacted prior to consulting a gynaecologist for preventive check-ups and treatment. No notification is required for check-ups during pregnancy.

Ophthalmologist

You can consult an ophthalmologist without first having to contact the Center for Telemedicine.

Emergencies

If you require emergency treatment in Switzerland or abroad, you are under obligation to notify, or have someone notify, the CSS Center for Telemedicine as soon as possible, however, at the latest within 5 working days. If a check-up is required subsequent to this treatment, the check-up has to be arranged in consultation with the CSS Center for Telemedicine.

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