



CSS Standard Insurance

Everything for your security.

The advantages for you

- Free choice of doctor and hospital (general ward) throughout Switzerland
- Contributions towards spectacle lenses and contact lenses
- Benefits for children's dental treatment
- Ultrasound examinations and breastfeeding allowance in maternity
- Additional medicines and aids
- Health Account with valuable prevention-related benefits

Save on premiums

- Up to 75 % family discount on premiums for children and young people
- 25 % no-claims discount

Useful additional cover

Are you also interested in gentle healing methods? Then take a look at our Alternative Insurance. Depending on your situation in life, we also recommend Spa and Nursing Care Insurance and Emergency Insurance.

Wide-ranging protection, interesting extras.

CSS Standard Insurance offers a wide variety of benefits that are not always available under mandatory healthcare insurance. If you have to go into hospital, CSS Standard Insurance lets you choose your hospital anywhere in Switzerland without restricting you to the canton where you live. Children enjoy generous benefits for dental treatment. And we are happy to contribute to your active prevention activities through the Health Account. Numerous other benefits ensure that CSS Standard Insurance provides wide-ranging outpatient cover.

Get advice on 0844 277 888
Your client portal at my.css.ch

Your health.
Your partner. 

Information and benefits at a glance.

Hospitalisation

Cost coverage in the general ward of recognised public and private hospitals throughout Switzerland (according to the CSS and KVG hospital lists)

Voluntary benefits during hospitalisation

Max. CHF 30 per day for 14 days per calendar year towards the cost of accommodation for a person accompanying a child insured with CSS during a stay in hospital. Max. CHF 100 towards the care of a healthy baby insured with CSS if the mother is re-hospitalised within 10 weeks of the birth

Health promotion/prevention

50 % of the costs, max. CHF 500 per calendar year (max. CHF 250 each for fitness, exercise, other) through the Health Account

Abroad

Up to the age of 30:

Full coverage of medical costs for acute illnesses and accidents, worldwide, for 10 weeks

From age 31:

Outpatient: cost coverage for emergencies worldwide*

Inpatient: cost coverage for emergencies worldwide in the general ward up to a maximum of three times the tariff at the canton of residence in Switzerland (incl. benefits from mandatory healthcare insurance)

Medication

All prescribed scientifically recognised medication (exceptions: medication on the "Specialties List" and the "List of pharmaceutical products for special application (LPPV)")*

Maternity

Cost coverage for ultrasound examinations, comprehensive choice of courses and advice through the Health Account

Breastfeeding

Breastfeeding allowance of CHF 200 per child, breastfeeding advice through the Health Account

Sterilisation

Contribution to cost of sterilisation as an outpatient or inpatient

Ear correction

Contribution to cost of children's ear correction treatment up to the age of 18, outpatient or inpatient

Preventive examinations

Preventive gynaecological examinations*

Prevention/vaccinations

Medical health check-up, preventive and protective vaccinations** through the Health Account

Spectacle lenses/contact lenses

CHF 250 for each pair of glasses up to the age of 18;
CHF 250 every 3 calendar years from the age of 19

Aids

Cost contribution according to CSS list of aids

Dental treatment

50 %, max. CHF 1,000 per calendar year for children;
50 %, max. CHF 1,000 per calendar year for extraction of adults' wisdom teeth

Orthodontics

50 %, max. CHF 12,000 up to the age of 20

Dental hygiene

50 % max. CHF 150 per calendar year for adults up to the age of 30

Psychotherapy

CHF 40 per session for 20 sessions per calendar year by psychotherapists recognised by CSS without admission to basic insurance

*10 % retention fee

** recognised by CSS