

Questions & Answers

Framework contract with CSS Insurance

1. Why has the AVR decided to partner with CSS?

We always seek out the most attractive solution for our members. In CSS Insurance, we have found a health insurance partner that offers all AVR members and their families the best possible, highest quality insurance solution at an affordable price. As an additional plus point, we were able to agree with CSS that AVR members and their families can switch to CSS Insurance without having to answer the usual questions about their health.

2. What insurance plans are included in the AVR-CSS framework contract?

Framework contracts can only be drawn up for supplementary insurance. The AVR framework contract covers the following CSS supplementary insurance products:

- myFlex Outpatient Insurance
- myFlex Hospitalisation Insurance

Property insurance:

- Household Insurance
- Legal Expenses Insurance
- Daily Hospital Indemnity Insurance

3. Who is entitled to join the AVR framework contract?

The following groups of people are eligible to join the AVR framework contract:

- Members of the Basel and Central Switzerland sections of the AVR Employees' Association
- Their family members

Employees must indicate their personnel number when first admitted to the framework contract. Family members will then be entered under the personnel number of the AVR association member.

4. What relatives are eligible to join the AVR framework contract?

Family members

Family members are deemed to be spouses/partners and children up to the age of 25 living in the same household.

5. What are the advantages?

10% premium reduction on the following insurance products:

- myFlex Outpatient Insurance
- myFlex Hospitalisation Insurance

Property insurance:

- Household Insurance
- Legal Expenses Insurance
- Daily Hospital Indemnity Insurance

6. Up to what age can supplementary insurance be taken out or changed?

That depends on the nature of the supplementary insurance and on the insurance company.

The following age limits apply in relation to the products included in the AVR framework contract:

- myFlex Outpatient Insurance can be taken out up to the end of the calendar year in which the applicant turns 80.
- myFlex Hospitalisation Insurance can be taken out up to the end of the calendar year in which the applicant turns 70.

Admission to the AVR framework contract is only possible up to AHV retirement age.

7. By when do I have to cancel my mandatory basic insurance?

To switch to CSS, you must give notice to cancel the policy with your current insurer by the end of September. CSS will be happy to deal with all the formalities on your behalf.

8. Am I free to switch basic insurance and can I do so without a health check?

You can change basic insurance at the start of each new calendar year without having to answer questions about your health.

9. What does 'libre passage' mean, and what does it mean for me?

'Libre passage' means you can switch your supplementary insurance to CSS Insurance without having to answer the usual questions about your health. In other words, you have the right to transfer the supplementary insurance held with your current health insurer to products from the myFlex line which provide equivalent cover as set out in the transfer table compiled by CSS.

10. By when do I have to cancel my current supplementary insurance?

Each individual insurance policy may be cancelled at the end of the contract term, subject to a three-month period of notice, with effect from the end of the insurance year (calendar year).

Notification of new premiums

The line of insurance affected by the change in premium (increase/reduction) may be cancelled with effect from the end of the insurance year. Notice of cancellation must reach CSS within 25 days of the change being notified, but no later than the last day of the insurance year.

11. Do I have to take out basic and supplementary insurance with the same insurer?

No. You can take out basic and supplementary cover with different insurance companies.

12. Can I stay in the AVR framework contract when I retire?

Persons of AHV retirement age

Individuals insured under the framework contract lose their entitlement to a discount at the latest on reaching normal AHV retirement age.

13. Can I stay in the AVR framework contract if I leave the company?

Loss of discount

Insured persons who leave the group of those who are eligible for a discount (particularly when the employment relationship ends), lose the discount. From the beginning of the next month onwards, they will be charged the individual premium, excluding discount.

14. I am already insured with CSS. Can I take advantage of this new offer?

Yes. Please contact CSS Insurance directly.

15. Can employees who already have supplementary insurance with CSS benefit from the terms and conditions of the framework contract immediately or do they have to wait until 1 January 2020?

Clients currently with CSS can switch to the framework contract at any time, from the start of the following month.

16. Can I request an offer online? If yes, where?

www.css.ch/partner/avr

This is a premium calculator designed especially for the AVR in which the discounts are taken into account.

17. Why can only active AVR members and their families take advantage of this offer?

Framework contracts for supplementary health insurance must be approved by the Swiss Financial Market Supervisory Authority. For approval to be given, the group of persons in question must be well defined and easily identifiable.