HEALTH INSURANCE · 2026

Your two offers, compared.

CSS · Sanitas · a clear recommendation

J J

PREPARED FOR

Jane & John Doe

PREPARED BY

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DATE

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What's inside.

A NOTE FROM NICOLE

Dear Jane and John,

Congratulations again on the move to Zug — and on the news that you'll be a family of three by spring. When we spoke, John asked the practical question: "which of these two offers is actually better for us, now that a baby is on the way?" So I took your CSS offer and an equivalent Sanitas package and went through them line by line, weighing only what you told me matters: a well-covered birth at the Zuger Kantonsspital, a semi-private room so John can stay over, and keeping Jane's monthly cost predictable while her freelance income moves around.

This report shows exactly how I compared the two, what drives the difference, and what I'd recommend — and why. If staying with CSS turns out to be the better call for you, I'll say so plainly.

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Nicole Bohne

Insurance Consultant · Expat Savvy

01 YOUR SITUATION

A couple, *newly landed in Zug*.

You both moved to Zug in February — John joined a biotech in Rotkreuz, and Jane runs her design studio freelance. You're expecting your first child in March 2027, which reshapes what good cover looks like for the year ahead: maternity, the hospital you give birth in, and the room you recover in suddenly matter far more than a gym contribution.

Your current CSS offer sits at CHF 538/month for the two of you. From our call, your priorities are a well-covered birth at the Zuger Kantonsspital, the option of a semi-private room, and keeping the monthly cost steady while Jane's freelance income varies. The comparison below holds the franchise and accident cover constant and varies only what genuinely differs.

02 OUR CONSULTATION

What *mattered most* to you.

When we met, you told me three things mattered most: that the birth in March is fully covered with no surprises, that Jane can have a semi-private room with John able to stay, and that the monthly cost stays predictable through a year where Jane's income moves around.

You also asked the two questions every expecting couple asks — whether switching insurer now affects the pregnancy cover, and whether the supplementary needs to be in place before a certain date. I promised a like-for-like comparison that answers both, holds your franchise constant, and shows exactly what the maternity and hospital cover include.

03 HOW WE EVALUATED THIS

Every choice made *deliberately*.

A premium on its own tells you very little — especially in a year with a birth in it. To judge real value for you, we weighed four things and deliberately ignored marketing tiers that won't affect your actual cost or care:

Total cost across the year	Not just the monthly premium, but the franchise and the expected out-of-pocket for a year that includes a birth. A cheaper premium with a weaker maternity contribution can cost more in practice.
Fit to your priorities	We scored cover only on what you told us matters — maternity, the semi-private room, and a predictable monthly cost — not on features you will never use.
Hospital & continuity	Whether the Zuger Kantonsspital and your chosen room tier are covered, so the birth happens where you want it with no gap.
Service & claims	How quickly each insurer settles claims and how good their digital tools are — based on our day-to-day experience handling maternity claims.

Side by side, *line by line.*

CRITERION	CSS	SANITAS
BASIC INSURANCE (KVG)		
Monthly premium (couple) The mandatory basic cover — identical benefits by law, only the price differs.	CHF 612	CHF 588
Franchise (each) Held constant so we compare like for like.	CHF 2'500	CHF 2'500
Model Same access model — your GP stays first point of contact.	Family doctor	Family doctor
MATERNITY & OUTPATIENT (VVG)		
Supplementary maternity Extra check-ups, breastfeeding support, private midwife. You flagged the birth as the priority — CSS charges extra for it.	Add-on, +CHF 28/mo	Included
Outpatient supplementary Reimbursement for physio, glasses, alternative medicine.	75%	90%
Worldwide travel cover Both cover emergencies abroad.	Included	Included
HOSPITAL (VVG)		
Hospital tier Two-bed room and the option for John to stay — see the next page.	General	Semi-private
Zuger Kantonsspital Where the birth happens, and in which room.	Basic ward only	Semi-private
Free choice of hospital Where you may be treated.	Canton only	Switzerland-wide
Total monthly premium (couple) Everything above combined — the figure that hits your budget.	CHF 538	CHF 511

All figures from your offers · CHF

05 COST AT A GLANCE

Your monthly *investment*.

Side by side, here is what each plan costs the two of you per month — and over a full year. Sanitas is the lower of the two while giving you more cover for the birth.

CSS — per month	CHF 538
Sanitas — per month	**CHF 511**
CSS — per year	CHF 6'456
Sanitas — per year	**CHF 6'132**

06 YOUR FAMILY, MEMBER BY MEMBER

What each premium *covers*.

Your couple's premium broken down per person, so you can see exactly where the cost sits.

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Jane Doe

BORN 1990 · MAIN APPLICANT · EXPECTING MARCH 2027

CHF 289 / mo

Basic (KVG)	CHF 169
Supplementary + maternity	CHF 120

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John Doe

BORN 1988 · PARTNER

CHF 222 / mo

Basic (KVG)	CHF 169
Supplementary (VVG)	CHF 53

07 HOSPITAL COVER, EXPLAINED

Three tiers, *one right choice*.

Hospital cover is the supplementary that decides your room, whether John can stay, and where in Switzerland Jane can give birth. For a couple expecting a child, it is the single biggest comfort difference between plans — so it is worth understanding the three tiers:

GENERAL

Shared room (up to 4 beds) in your canton of residence, treated by the doctor on duty. Fully covered by basic insurance — but no semi-private room and limited room for a partner to stay.

RECOMMENDED FOR YOU

SEMI-PRIVATE

Two-bed room and free choice of hospital across Switzerland, with more attending-physician continuity and room for John to stay over after the birth. The balanced choice for your March due date.

PRIVATE

Single room and free choice of the chief physician (Chefarzt) Switzerland-wide. Maximum comfort and privacy for the birth — the highest premium.

08 WHY WE PROPOSED THIS

Why this, *for you two*.

Each choice below is here for a specific reason tied to what you told me.

Sanitas as your insurer	Fast maternity claims handling and a supplementary range built around exactly the semi-private birth experience you described — without charging separately for the extras CSS bundles as paid riders.
Semi-private hospital cover	You asked for a two-bed room and for John to be able to stay. Sanitas' Hospital Top tier covers a semi-private room Switzerland-wide, including the Zuger Kantonsspital, at a lower premium than CSS' equivalent.
Maternity package active now	Both plans cover statutory maternity, but Sanitas' supplementary maternity — extra check-ups, breastfeeding support, a private midwife — is included where CSS sells it as an add-on. With a March due date, having it active now matters.

09 OUR RECOMMENDATION

Sanitas — *more cover, less cost.*

The difference comes down to the birth. Sanitas bundles the supplementary maternity and the semi-private hospital cover that CSS sells as paid riders. Once you account for those add-ons, CSS is effectively around CHF 55/month more expensive for the cover you actually want this year.

Because the franchise and accident cover are identical, this is a clean upgrade rather than a trade-off — you are not taking on more risk to save money. The one reason to stay with CSS would be a strong preference for their branch network in Zug; for everything tied to March, Sanitas is the better fit. Importantly, switching now does not affect the pregnancy: the supplementary simply needs to be active before the birth, which we will put in place this month.

RECOMMENDED

Sanitas — CHF 27/month lower premium, supplementary maternity and a semi-private birth at the Zuger Kantonsspital included, and your GP stays in-network. Roughly CHF 324 saved over the year, with more cover for exactly the things that matter in 2027 — not less.

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Insurance Consultant · Expat Savvy

WHAT'S INCLUDED

+ Supplementary maternity included
+ Semi-private birth Switzerland-wide
+ 90% outpatient & alternative
+ CHF 324 / year lower

WORTH KNOWING

– No material drawbacks identified.

10 NEXT STEPS

Ready to switch to Sanitas before March?

Here's what happens once you give me the green light — no pressure, and I'll handle the paperwork.

1

You give the green light

A quick call or message confirming you'd like to proceed. Questions first are always welcome.

2

I prepare the applications

I complete every form and send them to you to sign — nothing for you to chase.

3

Your cover is confirmed

Final premiums are confirmed by the insurer at application, and your cover starts as planned.

Call or message me.

A 15-minute call — I'll handle the application and the timing so the maternity cover is active well before your due date, with no gap.

Book a call with Nicole

Prepared by Nicole Bohne, Expat Savvy, 24 June 2026. Figures are taken from the offers provided and may change; final premiums are confirmed by the insurer at application. Expat Savvy is a registered insurance intermediary (FINMA F01536402). This document is informational and not a binding offer.