



mag

# How to prevent the damaging effects of stress

The story of Dominique Schwab

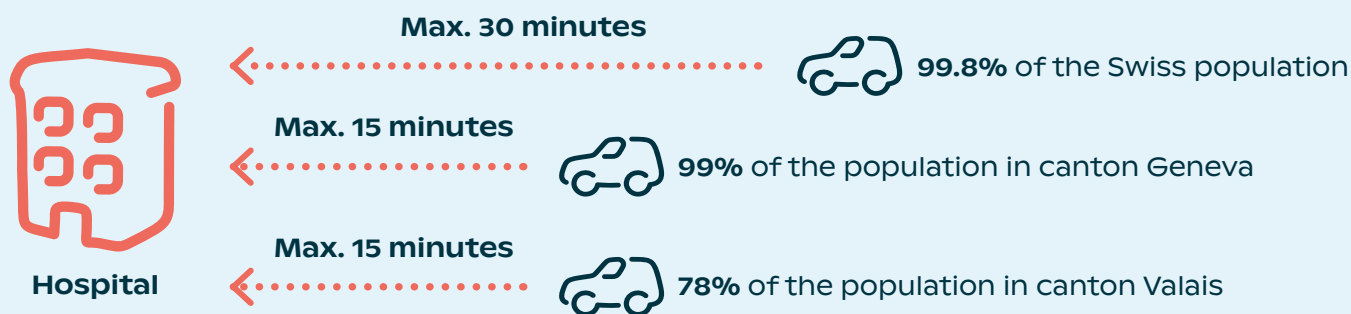
# 99.8%



**The percentage of Swiss people who live within a thirty-minute drive of a hospital. 75% of the population can choose from as many as eight hospitals.**

Around 99.8% of the Swiss population lives within a thirty-minute drive of a hospital. However, this figure varies from region to region. For example, 99% of the population of Geneva has access to a hospital in less than 15 minutes, as opposed to 78% in canton Valais.

**For over 80% of the Swiss population, basic healthcare is accessible within a thirty-minute drive, even excluding specialist clinics.**



## Impressum

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**Design and creation:** Jean-Philippe Chevassu  
**Internet:** [groupemutuel.ch/gmmag](http://groupemutuel.ch/gmmag) • **Email:** [gmmag@groupemutuel.ch](mailto:gmmag@groupemutuel.ch)  
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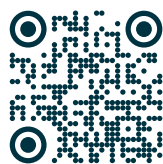
# Quality pays off: new rules for reimbursing alternative medicine

As from April 2026, Groupe Mutuel will make changes to its reimbursement policy for alternative medicine therapies. The goal? **To further improve the quality of treatment for customers and to limit premium increases.**

Alternative medicine encompasses a large number of disciplines and therefore a wide variety of training backgrounds for therapists, with sometimes very different requirements. Whereas some therapists have only completed a short basic training course, others have pursued studies up to master's level.

These different levels of training will now be taken into account when reimbursing therapies. All training courses in these fields will be recognised and covered as before, but new differentiated price caps will be introduced: therapists with only basic training will be recognised by Groupe Mutuel at a lower rate than those who have undergone more advanced training.

For you, as a customer, this means greater transparency and a targeted incentive to seek high-quality treatment. The change will create fair conditions for all therapists and encourage them to pursue further training, thereby improving the long-term quality of alternative medicine.



## Where can I find a recognised therapist?

Use our interactive search engine to find recognised therapists and practices near you.

# Your morning routine to start a stress-free day!



1

As soon as you get up...

Try to wake up at the same time every morning. Start your day by thinking of three positive things, then take a deep breath and exhale slowly: **your body will prepare to relax and set itself in motion.**

Choose savoury, balanced foods that are rich in fibre and protein to stabilise your blood sugar levels and avoid spikes in cortisol, i.e. the stress hormone. **Also remember to drink plenty of fluids throughout the day!**



2

Breakfast



3

Mindfulness exercises

During the morning or afternoon, take a moment to observe your surroundings: focus on the colours, the sounds and the fragrances. **This will help refocus your mind.**



Chronic stress not only harms your mental health, but also affects your physical health. These simple everyday habits will help you feel good both in your body and mind!



**4** At lunchtime

Take the time to eat, then walk, stretch or practise heart coherence **to reduce tension and to relax.**



Spend time with people who give off positive vibes, and exercise moderately (walking, running, yoga, swimming, dancing or cycling). **This helps reduce cortisol levels, improves sleep and clears your head.**



**5** Contacts and physical activity

**6** In the evening

Limit screen time and facilitate restful sleep by creating a bedtime ritual (reading, soft music, meditation) **to encourage melatonin production and reduce any tensions in the body.**



Part-time work, lower salaries and career breaks all have an impact on pension provision. **Women in particular are not sufficiently covered for their retirement.** This article shows you how to prevent this from happening.

# Beware of gaps in your pension provision!



It's important for everyone to start thinking about pension provision early on. **However, women are particularly affected by gaps in pension provision**, also known as the "gender pension gap".

## Why do women have lower retirement pensions?

For women, gaps in pension provision are often due to their career paths. In Switzerland, women are more likely than men to work part-time, and reduced working hours are a key factor in occupational pension benefits (LPP/BVG). What's more, women are more likely to take career breaks to look after their families or take unpaid leave, during which time they do not contribute to their pensions. Added to this are the gender pay gap and women's longer life expectancy.

The consequences are particularly significant with regard to the second pillar. Under the LPP/BVG, women receive pensions that are 47% lower than those of men.

In addition, nearly half of them are not even eligible for a retirement pension because they were unable to accumulate capital during their working lives.

## How can you fill existing pension gaps?

- Take care of your pension provision in good time and identify any gaps and future situations.
- Consider making voluntary payments into the AVS/AHV first pillar or purchasing additional coverage in the second pillar.
- Take out personal pension insurance to protect yourself against unforeseen events.
- Contribute to the third pillar if you can.

## New: purchases in the third pillar

From 1 January 2026, it will be possible to fill contribution gaps in the third pension pillar, which arose from 2025. However, the maximum amount must already have been used up in the current year and the amount paid retroactively must not exceed the maximum amount set for the corresponding year. In addition, income subject to AVS/AHV must have been received for both years in question (the current year and the year of retroactive payment).



## VariInvest Kids. Make your children's dreams come true

With VariInvest Kids savings insurance, you can build up capital for your children while ensuring that they are financially secure should anything happen to you. Thanks to investment plans tailored to your risk profile and the flexibility of the investment plan, you will be sure to find the perfect solution for every situation.

Case study: the devastating effects of stress on our bodies.

# "Stress has always been a part of my life"

Regular stress that is well-managed helps us to stay active and healthy, but constant, unrelenting stress is harmful. Here is the testimony of Dominique Schwab, 31, from Guin in canton Fribourg:

**"On adrenaline, I performed very well, but without it, I was lost"**

Stress has always been a part of my life. As a child, I was often left on my own. At the age of 7, I was diagnosed with attention deficit disorder (ADHD), then at 20, with borderline personality disorder and emotional instability. It was not until recently that I learned I was suffering from complex post-traumatic stress disorder.





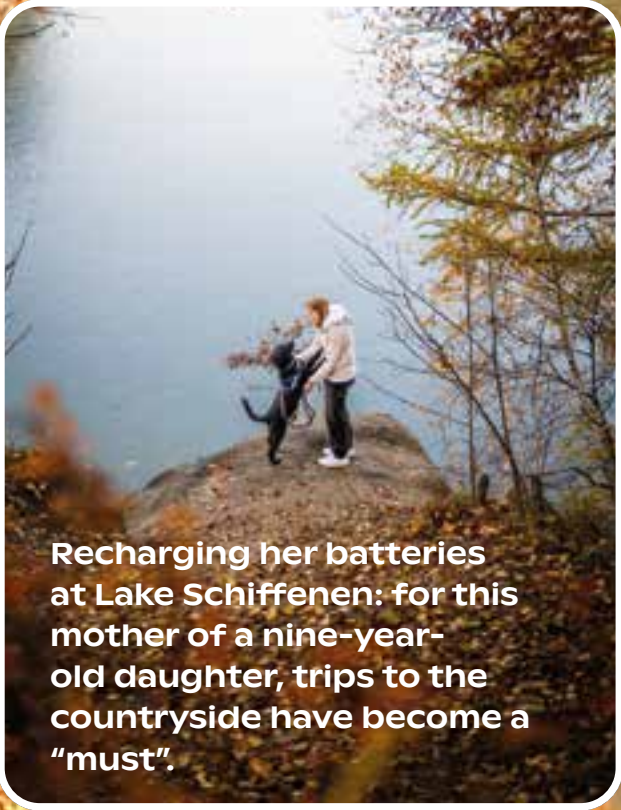
**“Everyone has a weak spot that can give way under constant stress”**

My parents broke up when I was 10 years old. The divorce took a long time, and I lived alone with my mother. After obtaining my pharmacy assistant qualification, I experienced a burn-out! I was completely lost and felt the pressure to find a job at all costs. That was when I attempted suicide. I had always defined myself by my performance. On adrenaline, I performed very well, but without it, I was lost.

I was constantly on edge. This led to unhealthy eating habits, chronic inflammation

of the gastric mucosa, headaches, concentration problems and sudden skin rashes. Not so long ago, I had swollen lymph nodes and a sore throat for months, as well as a fever for no apparent reason. At the University Hospital in Bern, I learned that research into this phenomenon was still in its early stages, but that stress was definitely a major factor.

**Everyone has a weak spot that can give way under constant stress** and lead to non-specific disorders, such as my sore throat.



**Recharging her batteries at Lake Schiffenen: for this mother of a nine-year-old daughter, trips to the countryside have become a "must".**

I decided, in agreement with my doctor, to stop taking antibiotics. Shortly afterwards, I became very ill, but my stomach problems improved and my fever went down.

I was only able to do this because I had been practising mindfulness intensively for a long time as part of my therapy, and this has helped me to become more confident in my own bodily perceptions. To do this, you first have to learn to recognise the sensations in different parts of your body, i.e. what your senses are actually recording.

This also works with sports: I've never been very keen on sports, but now I go to the gym once a week.

# “There is no single method for managing stress”

**Prof. Dr. phil. Leila M. Soravia** is Assistant Chief Psychologist and Group Leader at the University Hospital of Psychiatry and Psychotherapy (UPD Bern) and Head of Research at Clinic SÜDHANG in Kirchlindach.

### Is stress always bad for your health?

No, not at all. A certain amount of stress makes us perform better and helps us stay energetic. It's more a case of regulating stress by allowing time for recovery.

### What happens to us when we are stressed?

When we experience a stressful situation, our autonomic nervous system kicks in: our breathing quickens and our heart rate increases. In the short term, this triggers the release of adrenaline and noradrenaline so that we can respond to the stress. But if the stimulus persists, we need more energy, which is provided by the cortisol hormone.

### Why does stress cause various illnesses?

Sustained stress, combined with high cortisol levels, takes up a lot of energy, which slows down other systems in the body. This includes the immune system, making us more vulnerable to mental and somatic illnesses. The range is very wide, as the triggers and amplifiers of stress – i.e. the assessment of a situation based on personal experience – as well as the body's response to stress differ greatly from person to person.

# Stress in the workplace: a tangible physical impact

# 23%

According to the latest data from the Federal Statistical Office (FSO), nearly a quarter of Swiss workers (23%) say they feel stressed by their job, and this proportion is rising, particularly among those under 30 as well as women. This stress is not limited to the mind; **it also affects the body, increasing cardiovascular risks, weakening the immune system and causing musculoskeletal, digestive and sleep disorders.**

Employers play a key role in preventing these consequences and in promoting employee well-being. Corporate Health Management (CHM) is a direct and effective way to achieve this.



Find out more about  
Groupe Mutuel's  
expertise in CHM

# Important changes to your medical invoices

**Starting 1 January 2026, new rules will apply to the way medical benefits are billed. Here's what you need to know to review and understand your invoices.**

Invoices will now be presented in a standardised format used by all providers. This format includes a specific page with QR codes, which contains the information needed to process the invoice. When the invoice is sent directly to you by the healthcare provider, **you must send all of the pages to us, including the one with the QR codes, as we need this to process your file.**

Under the third-party payer system (when the invoice is sent directly to us), you will receive a copy of the invoice for your information. This copy is for your personal records only and must not be sent to the insurance company. These new rules are intended to increase transparency and enable you to better understand your medical expenses.

**If you have any questions about your invoice, please contact us on 0848 803 111 or via the GMap application, under "Help and contact". For any medical questions, please contact your doctor directly.**

**If you have any doubts, we are here to help.**



## **How do I check my invoice?**

Even if the invoice is sent to the insurance company, you should still check it. Here are some practical tips:

- 1. Treatment date.**  
Are the dates correct?
- 2. Does the time indicated seem accurate?**  
For services billed on a fee-for-service basis (TARDOC), make sure that the time indicated corresponds to the time spent with the doctor.
- 3. Were the supplies and medications provided in the quantities indicated?**  
Pay particular attention to the size of the packages and the number of units billed.
- 4. Were the services on your invoice actually provided?**  
It is important to check the description of the service to ensure that it was actually performed by the doctor.

## How to find information about premium payment assistance (subsidies)

Customers often contact us with questions about subsidies. However, only cantons are competent to decide whether to grant or modify a subsidy, and the decision is based on each person's financial and family circumstances.

If you have any questions about subsidies or your premium invoices, you will find more information on our website:  
[www.groupemutuel.ch/invoice](http://www.groupemutuel.ch/invoice)

## Certificates for the tax authorities 2025

You will receive your tax certificate automatically every year by the beginning of February:

- in your Customer Area
- by post, if you have already requested so in the past

Set up your Customer Area to find your documents easily!

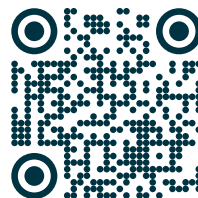


## Tips to make your life easier

From your **Customer Area**, you can manage your medical invoices, for example. Scan and send us your bills instantly for faster reimbursement. The same applies to your contracts and documents.

Find all your administrative documents easily. Update your contracts and personal details yourself. Keep your insurance card always close at hand (available for basic insurance on the app).

If you have not yet signed up to the Customer Area, you can do so now by downloading the app. Save time thanks to useful and practical services.



CHD Dental Hygiene Clinic

## High-quality dental care for everyone

**Dental hygiene and medicine, surgery, cosmetic procedures and orthodontic treatments for everyone:** CHD provides comprehensive, meticulous care in a warm and relaxed setting. Care provided by experienced staff who listen to each patient with kindness and without judgement!

- ⇒ To take care of you and your family, our partner, the Dental Hygiene Clinic, is offering all our insured members a **20% discount on dental treatments** (scaling, cavities, orthodontics, etc.).
- ⇒ You can also take advantage of **preferential opening hours from 7 a.m. to 9 p.m.** and **appointments within 48 hours** at clinics in Geneva Cornavin, Geneva Eaux-Vives, Meyrin, Lausanne Sallaz, Lausanne Bessières and Yverdon-les-Bains



**How can I benefit from the offer?**

Show your Groupe Mutuel insurance card and the code **GM26** upon each visit.



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Outdooractive

## Hiking, cycling and much more

**Why not take advantage of springtime to discover Switzerland in a different way?**

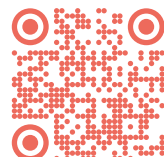
Outdooractive is the largest platform for outdoor routes in Switzerland and Europe: hiking, cycling and much more. Explore detailed routes, interactive maps and practical tips for your outdoor adventures, which can be accessed anywhere via the app and website.

- ⇒ **Maps available offline,** a route planner and other advanced features
- ⇒ **A 30% discount** on your Pro+ subscription



**How can I benefit from the offer?**

Enter the code **Mutuel25D23QF** when confirming your registration.



outdooractive

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[outdooractive.com](http://outdooractive.com)

Swissbabyservice.ch

## Congratulations!

Groupe Mutuel has joined forces with [swissbabyservice.ch](http://swissbabyservice.ch).

This company is happy to offer all new parents a wide range of nappies and products tailored to your baby, including brands such as Pampers, Swilet (organic range), Libero (premium Swedish nappies) and Pingo (Swiss brand). It even provides a delivery service (from CHF 65), so there's no need to worry about shopping!

⇒ **25% discount** on all orders on the [swissbabyservice.ch](http://swissbabyservice.ch) website (excluding gift vouchers)



### How can I benefit from the offer?

When making your purchase, please enter the code **GM2026** in the "Discount code" field.



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[swissbabyservice.ch](http://swissbabyservice.ch)

PREGNANCY+

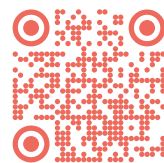
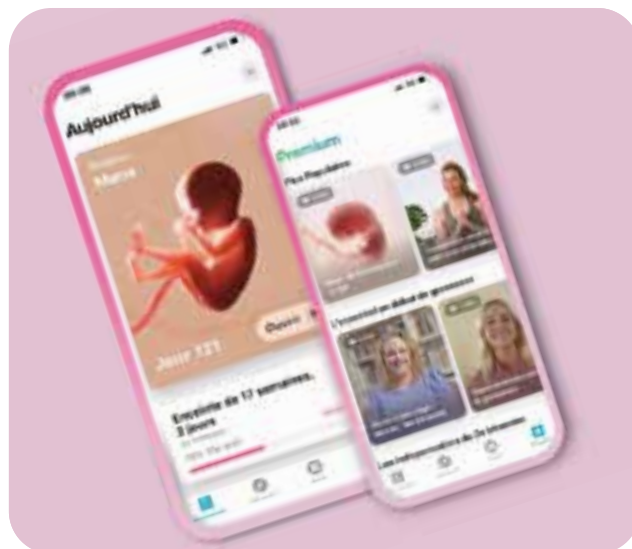
## Premium access available free of charge

Treat yourself to premium support for a peaceful pregnancy. Thanks to the app that mums love, receive advice and videos every day.

- ⇒ **Download** the Pregnancy+ app and create your account
- ⇒ **Log into** your Customer Area on the Groupe Mutuel app
- ⇒ In the section "My Health", scroll down to "To support you", click on "Discover Pregnancy+", then "**Download app**"

You can also check out the **Philips store** for attractive discounts:

[www.groupemutuel.ch/leclub/philips](http://www.groupemutuel.ch/leclub/philips)



PHILIPS



### And that's not all!

Details of all offers, new partners and exclusive benefits are shared throughout the year, so don't hesitate to visit our website [groupemutuel.ch/leclub](http://groupemutuel.ch/leclub) or your **Customer Area**

Real life is about  
**planning for your  
pension, not relying  
on luck** .

