

groupemutuel

Your
**Health insurance
specialist**



Groupe Mutuel

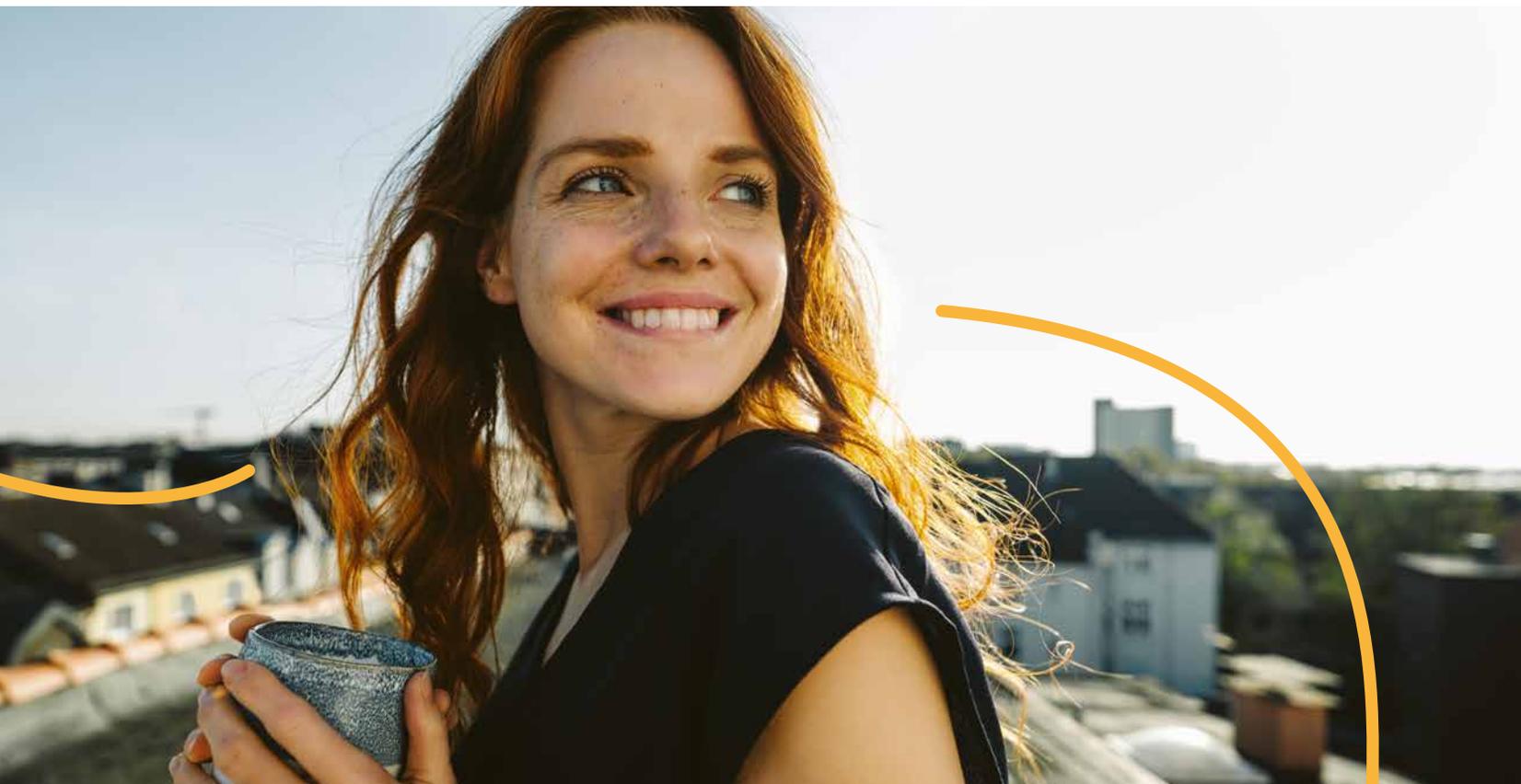
Protecting you in every way

➤ **Groupe Mutuel** is the only multiline personal insurer in Switzerland

What does this mean? It means that we are able to respond to the population's two major concerns: **health and personal risk.**

Our insurance products, information and advice, designed both for individuals and companies, as well as for the population as a whole, allow us to guarantee security and peace of mind for all.

By placing individuals at the heart of our business, we aim to create and maintain a strong bond with our insured persons.



Groupe Mutuel

By your side, every day, no matter what happens

↳ Listening to you, getting to know you and **providing you with support**

Because there are as many types of organisations as there are companies, we believe that listening to people and getting to know them **is paramount.**

Caring, proactivity and responsibility drive our approach and reflect the respect and solidarity we have for our insured persons.

Our focus on individuals drives us to offer innovative, personalised and comprehensive solutions, and to always anticipate the future needs of each company.



➤ **Health insurance activities**

Le Groupe Mutuel offers a **full range of personal insurance products** under its **Health®** brand.

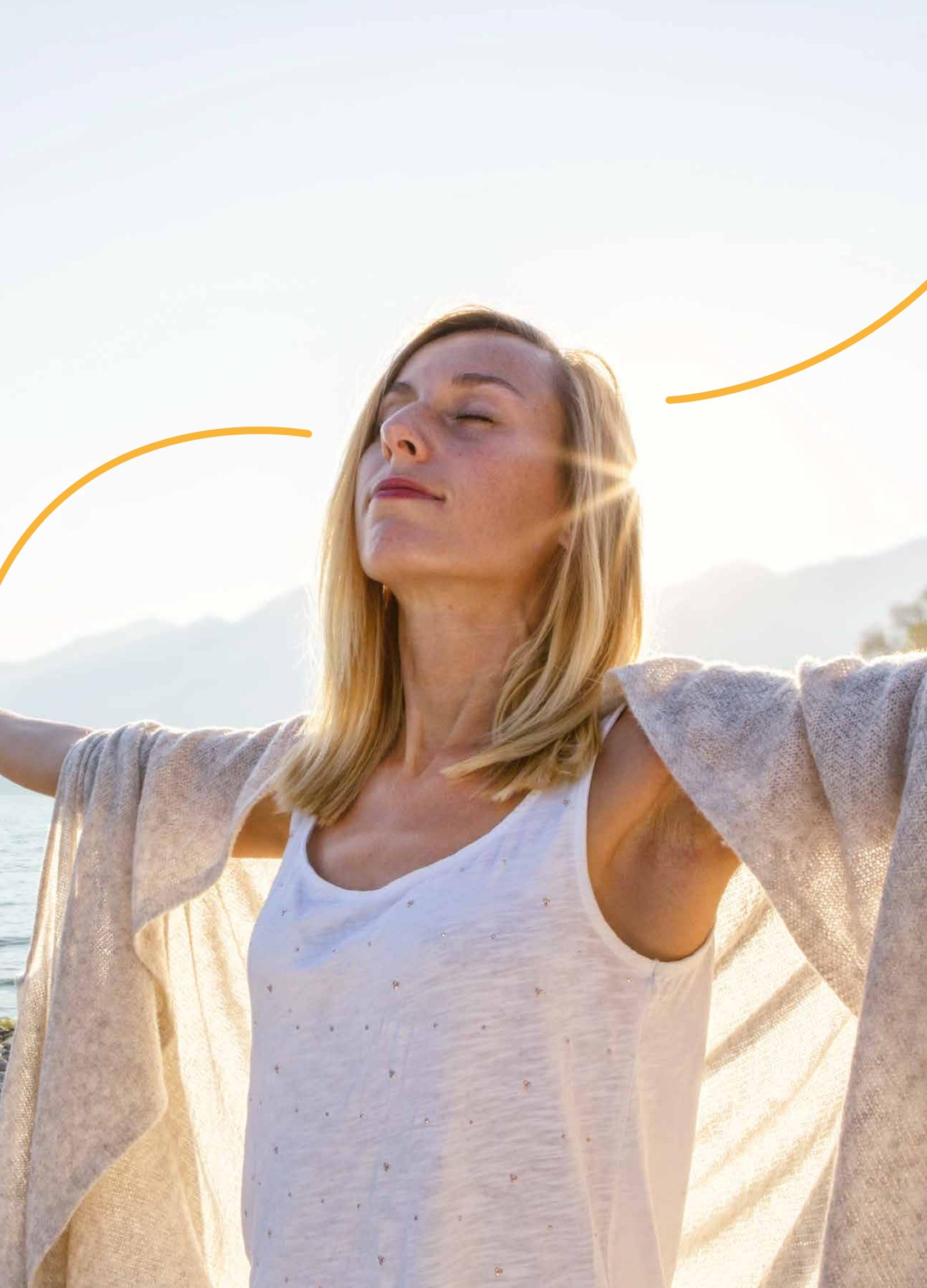
It is able to provide a **wide range of insurance plans** for private individuals, whether for compulsory health insurance or supplemental insurance.

➤ **Compulsory health insurance (LAMaI/KVG)**

- Standard model
- Alternative models

➤ **Supplemental insurance (LCA/VVG)**

- Combined hospitalisation and healthcare
- Hospitalisation costs
- Supplemental healthcare
- Daily allowance, pensions and lump-sum amounts



Basic insurance

› Compulsory health insurance guarantees basic coverage for your health costs.

It covers the costs of essential medical treatment in case of illness, accident and maternity. In addition to the standard basic insurance model, **Groupe Mutuel offers alternative models designed to provide the best possible medical coverage** while allowing you to enjoy particularly attractive premiums.

› Optional deductibles

You can benefit from a reduction in your insurance premium if you choose one of the following optional deductibles:

Adults:

CHF 500.-, CHF 1,000.-
CHF 1,500.-, CHF 2,000.-
or CHF 2,500.-

Children:

CHF 100.-, CHF 200.-
CHF 300.-, CHF 400.-
CHF 500.- or CHF 600.-



Standard model

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for visiting another doctor	Availability
 Standard	Traditional Free choice of doctor	None	None	In all cantons

In the event of a health problem, you are free to choose the doctor you wish to see.

Alternative models

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for visiting another doctor	Availability
 PrimaPharma	Pharmacy model Partner pharmacies: Amavita, Sun Store and Coop Vitality. No need to choose a GP*	Go to the pharmacy	Provide a referral voucher signed by a doctor	In all cantons

In the event of a health problem, you must first go to a partner pharmacy and follow the recommendations provided.

 CallDoc	Telemedicine and remote consultations Medical call centre No need to choose a GP*	Contact the medical call center	Contact the medical call center	In all cantons
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In the event of a health problem, you must first contact the medical call centre and follow the recommendations provided.

 SanaTel	Telemedicine Medical call centre No need to choose a GP*	Contact the medical call center	None	In all cantons
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In the event of a health problem, you must first contact the medical call centre.

 PrimaTel	Telemedicine and family doctor Medical call centre Choose a GP*	Contact the medical call center	Provide a referral voucher signed by a doctor	In all cantons
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In the event of a health problem, you must first contact the medical call centre and follow the recommendations provided.

 PrimaCare	Family doctor Choose a GP*	See the GP*	Provide a referral voucher signed by a doctor	In all cantons
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In the event of a health problem, you must first see your GP*.

 OptiMed	Health network Choose a GP* in the list of the network (no lists for children)	See the GP*	Provide a referral voucher signed by a doctor	AG, AI, AR, BE, BL, BS, FR, GE, GR, LU, NE, SG, SH, SO, SZ, TG, UR, VD, VS, ZG, ZH
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In the event of a health problem, you must first see your GP*.

The rules applicable to alternative models are specified in the special terms and conditions of insurance and provide for certain exceptions to the obligations of the insured person (emergency situations, etc.).

*GP = General Practitioner

Supplemental insurance

➤ **Groupe Mutuel Assurances GMA SA offers a full range of supplemental insurance products for illness and accident insurance, lump-sum and pension insurances, as well as daily allowance benefits.**

➤ **Combined hospitalisation and healthcare**

Global offers an extensive range of hospitalisation and healthcare benefits within one single coverage.

Global classic is a perfect solution for the health requirements of families while giving you the benefit of particularly attractive discounts.

Global mi-privée and privée offer all of the advantages of Global insurance, along with the additional possibility of choosing the level of comfort in a semi-private or private ward.

Global smart generously supplements your basic insurance, for treatment and hospitalisation benefits, at advantageous rates.

➤ **Hospitalisation**

Supplemental hospitalisation offers four coverage levels, providing access to greater comfort and more extensive coverage than compulsory health insurance.

H-Bonus allows you to choose, before each hospitalisation, the ward in which you wish to be admitted (general, semi-private or private) and offers a bonus system.

Hôpital senior allows you to take out supplemental hospitalisation insurance even after retirement age.

Supplemental healthcare

Bonus focuses on preventive actions to safeguard your own health. Thanks to its bonus system, you will enjoy first class insurance benefits at advantageous conditions.

Supplemental healthcare saves you from having to pay substantial costs yourself for medical and pharmaceutical care.

Specific supplemental care

ActiVita is an ideal supplement to compulsory accident insurance, for workplace or private accidents.

Acrobat the accident insurance for children, offers three levels of coverage to help you cope with the financial consequences of disability or death.

Alterna is a solution for the reimbursement of alternative medicine treatments administered by doctors.

Dentaire plus offers several coverage levels and covers dental treatments which may involve significant costs.

Dentaire plus-Kids covers exclusively orthodontic treatments for children from 0 to 18 years.

Mundo allows you to cover the financial consequences of an illness or accident abroad.

SafetyPro is the ideal accident insurance for employees and self-employed individuals. SafetyPro is ideal for coping with the financial consequences of a workplace or private accident.

Vitalis offers healthcare coverage in case of illness and accident and is designed specifically for the elderly.

Daily allowance, pensions and lump-sum amounts

H-Capital provides for the payment of a lump-sum amount to offset the extra costs resulting from a hospital stay.

Daily allowance in the event of hospitalisation is particularly recommended in order to compensate for a loss of income (e.g. additional costs for a household helper)

Daily allowance is particularly recommended in order to avoid any gap in coverage in case of incapacity for work.

KidsProtect provides financial support to families with children suffering with cancer, from the beginning of the treatment.

ProVista & ProVista^{light} insurances allow you to receive a lump-sum in case of disability or death, to suit your needs.

SafeCapital provides you with a lump-sum, for a reasonable premium, in the event of death by accident or following a sudden medical condition (e.g. stroke or heart attack)

Sekunda protects you, at a low cost, against expenses related to incapacity for housework due to an accident.

SanaVista allows you to benefit, for a small premium, from an extra lump-sum amount in case of death or disability following illness. A security net that will help you cope with heavy blows!

Legal protection

Legis^{sana} defends your interests in the event of medical disputes.

Groupe Mutuel offers a comprehensive range of legal protection insurance plans for individuals, which are presented in our brochure «Your specialist in the field of legal and physical security»

Gain in peace of mind

➤ **Groupe Mutuel employs more than 2,700 people throughout Switzerland in order to provide its customers with the best possible services.**

In addition to our different insurance products, we strive to offer exclusive and excellent services in order **to make your life easier.**

➤ **Your insurance card**

Simple and efficient

With your insurance card, it is easier to purchase medication from pharmacies equipped with a card reader. The card also contains **the phone number of the emergency medical call centre, as well as of the central information board of your health insurance company.**

➤ **One single address**

For the reimbursement of your benefits

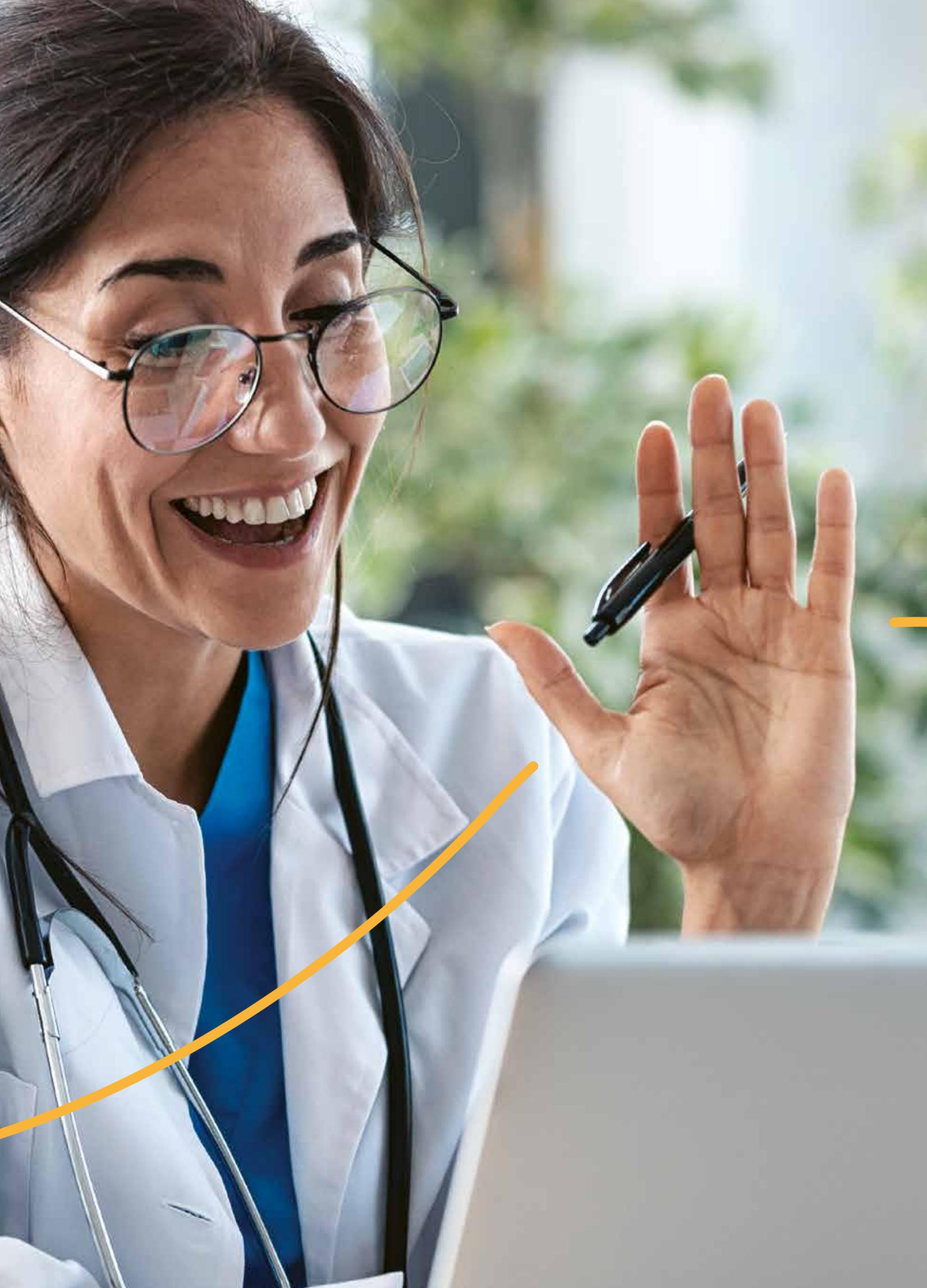
Send your documents electronically (original invoices, referral vouchers or letters), through our **GMnet and GMapp online platforms** or by post to the attention of your health insurer: Rue des Cèdres 5, P.O. Box, 1919 Martigny, without forgetting to mention your insurance number.

➤ **GM Mag**

Stay informed

Our magazine contains information and advice on our **products and services, as well as on health matters in general.**





Always at your service, in your area

Locally based services

More than 2,700 employees are available throughout Switzerland to ensure that you benefit from excellent services and maintain a close contact with your insurer at all times.

Around 200 insurance and pension advisers are available to answer any questions you may have about your insurance, **either in an agency, by telephone or directly at your home, as you prefer.**

In addition, **110 customer advisers in 40 or so agencies** throughout Switzerland, are at your disposal to answer any questions related to your insurance, your benefits' statements, your premiums or your contract. Wherever you are in Switzerland, be sure to receive the best advice!

Find the list of our agencies on our website under groupemutuel.ch/agences.

Groupe Mutuel Assistance

Assistance by phone 24/7

24 hours a day and 7 days a week, on +41 848 808 111, professionals advisers are available to answer your questions and assist you promptly and efficiently in the event of an accident in Switzerland or abroad. This service is **entirely free of charge** and is not related to taking out supplemental insurance.

Digital platforms

Your insurance within easy reach

Thanks to the GMnet customer portal, available on computers and tablets, and to its mobile application GMapp, **you can access all the information related to your insurance coverage and manage your contracts wherever you are, quickly and securely.**



LeClub

groupemutuel.ch/leclub

Upon presentation of your insurance card, you may enjoy many advantages in terms of health, leisure and wellness. You may also take part in our competitions, organised with our partners.

Customised insurance solutions

- Groupe Mutuel brings together several independent companies active in **health and accident insurance, as well as life, patrimony and corporate insurance** (daily allowance, accident insurance, occupational benefits and supplemental health insurance).

Find out more about our extensive range of benefits.







**For non binding
personal advice**

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Companies under Groupe Mutuel Holding SA: Avenir Assurance Maladie SA / Easy Sana Assurance Maladie SA / Mutuel Assurance Maladie SA
Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA / Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA
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Opinion Vested Benefits Foundation / Fondation Collective Open Pension

