Groupe Mutuel
Your Health insurance specialist
Groupe Mutuel

Overview

Insurance plans for private individuals and companies
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).

It manages six health insurance companies and three private insurers that are members of the group. Furthermore, it overlooks the administrative management of a pension fund and a fund active in daily allowance insurance under LAMal / KVG.

A challenge for now and the future
By placing its insured members at the forefront of its considerations and constantly seeking to provide the best service possible, Groupe Mutuel offers innovative solutions and anticipates the needs of tomorrow.

As a result, it aims to facilitate the transactions with its customers, thanks in particular to its GMnet portal and free mobile application GMapp, which provide insured members with fast and secure online access to all information related to their health insurance contracts.

Through a structure entirely dedicated to innovation, it also develops technology projects in the health, insurance and financial sectors. Groupe Mutuel therefore confirms its position as a leader in this field and is keen to meet the challenges brought about by digital transformation.

Areas of activity

Health®
Compulsory health insurance (LAMal / KVG)
Supplemental insurance (LCA / VVG)

Life®
A full range of individual life insurance plans

Patrimony®
Legal protection
Personal liability insurance
Household contents' insurance
Risks and disputes on the Internet

Corporate®
Daily allowance
Accident insurance
Occupational benefits
Supplemental health insurance
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 (LAMal / KVG)**

- Standard model
- Alternative models

**Supplemental insurance (LCA / VVG)**

- Combined hospitalisation and healthcare
- Hospitalisation costs
- Supplemental healthcare
- Daily allowance, pensions and lump-sum amounts
### Overview of supplemental health insurance benefits of Groupe Mutuel Assurances GMA SA

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Compulsory Health Insurance (LAMal/KVG) «Global»</th>
<th>Bonus Health Insurance «Global junior»</th>
<th>Bonus Health Insurance «Global senior»</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dental Treatment</strong></td>
<td>60%, max. CHF 4,000/case</td>
<td>80%, max. CHF 4,000/case</td>
<td>80%, max. CHF 6,000/case</td>
<td>Nutrition advice and classes for special cases in accordance with LAMal/KVG 90%, unlimited number of tests</td>
</tr>
<tr>
<td><strong>Mammography</strong></td>
<td>90%, unlimited number of tests</td>
<td>90%, unlimited number of tests</td>
<td>90%, unlimited number of tests</td>
<td>90% unlimited (max. 30 days/year)</td>
</tr>
<tr>
<td><strong>Post-hospitalisation convalescence</strong></td>
<td>CHF 40/day, max. 30 days/calendar year</td>
<td>CHF 40/day, max. 30 days/calendar year</td>
<td>CHF 50/day, max. 30 days/calendar year</td>
<td>90% unlimited (max. 30 days/year)</td>
</tr>
<tr>
<td><strong>Thermal cures in Switzerland</strong></td>
<td>CHF 10/day, max. 21 days/calendar year</td>
<td>60%, max. CHF 300/calendar year</td>
<td>50%, max. 30 days/calendar year</td>
<td>90% unlimited (max. 30 days/year)</td>
</tr>
<tr>
<td><strong>Hospital accommodation expenses for close relative</strong></td>
<td>CHF 500/calendar year</td>
<td>CHF 500/calendar year</td>
<td>CHF 600/calendar year</td>
<td>50%, max. 30 days/calendar year</td>
</tr>
<tr>
<td><strong>Delivery of drugs at home</strong></td>
<td>CHF 50,000/calendar year</td>
<td>CHF 50,000/calendar year</td>
<td>CHF 50,000/calendar year</td>
<td>Medical emergency assistance, escort and repatriation</td>
</tr>
<tr>
<td><strong>With Global Senior, health and fitness cures</strong></td>
<td>CHF 300/calendar year</td>
<td>CHF 300/calendar year</td>
<td>CHF 300/calendar year</td>
<td>60%, max. CHF 1,000/calendar year</td>
</tr>
</tbody>
</table>

This table only gives a general overview of the insurance terms and conditions and is not exhaustive. Some benefits are subject to the bonus and to the deductible of CHF 150.
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.

### Standard model

<table>
<thead>
<tr>
<th>Name of model</th>
<th>Type of model</th>
<th>Prior obligation in the event of a health problem</th>
<th>Procedure for consulting a healthcare provider other than the one recommended initially</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>Traditional</td>
<td>None</td>
<td>None</td>
<td>In all cantons</td>
</tr>
</tbody>
</table>

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

### Alternative models

<table>
<thead>
<tr>
<th>Name of model</th>
<th>Type of model</th>
<th>Prior obligation in the event of a health problem</th>
<th>Procedure for consulting a healthcare provider other than the one recommended initially</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>PrimePharma</td>
<td>Pharmacy-model</td>
<td>Go to the pharmacy</td>
<td>Provide a referral voucher signed by a doctor</td>
<td>In all cantons</td>
</tr>
<tr>
<td></td>
<td>Partner pharmacies: Amavita, Sun Store and Coop Vitality</td>
<td>No need to choose a GP</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>CallDoc</th>
<th>Telemedicine and remote consultations</th>
<th>Call Medi24</th>
<th>Call Medi24</th>
<th>In all cantons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical call centre: Medi24</td>
<td>Go to the pharmacy</td>
<td>Provide a referral voucher signed by a doctor</td>
<td></td>
</tr>
</tbody>
</table>

In the event of a health problem, you must first contact the medical call centre and follow the recommendations provided.

<table>
<thead>
<tr>
<th>SanaTel</th>
<th>Telemedicine</th>
<th>Call Medi24</th>
<th>None</th>
<th>In all cantons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical call centre: Medi24</td>
<td>Go to the pharmacy</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In the event of a health problem, you must first contact the medical call centre.

<table>
<thead>
<tr>
<th>PrimeTel</th>
<th>Telemedicine and family doctor</th>
<th>Call Medi24</th>
<th>Provide a referral voucher signed by a doctor</th>
<th>In all cantons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical call centre: Medi24</td>
<td>Go to the pharmacy</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In the event of a health problem, you must first contact the medical call centre and follow the recommendations provided.

<table>
<thead>
<tr>
<th>PrimeCare</th>
<th>Family doctor</th>
<th>See the GP</th>
<th>Provide a referral voucher signed by a doctor</th>
<th>In all cantons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Choose a GP</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In the event of a health problem, you must first see your GP.

<table>
<thead>
<tr>
<th>SFPRAcare</th>
<th>Family doctor</th>
<th>See the GP</th>
<th>Provide a referral voucher signed by a doctor</th>
<th>In the following cantons: AR, BE, BL, BS, GE, GR, JU, LU, NE, TI, VD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Choose a GP</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In the event of a health problem, you must first see your GP.

<table>
<thead>
<tr>
<th>BasicPlus</th>
<th>Health network</th>
<th>See the GP</th>
<th>Provide a referral voucher signed by a doctor</th>
<th>In the following cantons: AG, AI, AR, BE, BL, BS, FR, LU, NE, SG, SH, SO, SV, TO, UR, UD, ZG, ZH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Choose a GP in the list of the network</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In the event of a health problem, you must first see your GP.

<table>
<thead>
<tr>
<th>Réseau de soins</th>
<th>Health network</th>
<th>See the GP</th>
<th>Provide a referral voucher signed by a doctor</th>
<th>In the following cantons: GE, VO, FR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Choose a GP in the list of the network</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.).

### Optional deductibles:

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

- **Children:** CHF 100, CHF 200, CHF 300, CHF 400, CHF 500 or CHF 600
- **Adults:** CHF 500, CHF 1,000, CHF 1,500, CHF 2,000 or CHF 2,500
Customised supplemental insurance coverage

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** 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

**Legissana** 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». 
Quality services

Exclusive advantages

Groupe Mutuel employs more than 2,000 people throughout Switzerland in order to provide its customers with the best possible services. Equipped with the latest generation of computer systems, it can meet the constantly evolving requirements in several fields of activity. Ultimately, these commitments and investments have one single purpose: the satisfaction of our insured members.

One single address for the reimbursement of your benefits
Send your documents electronically (original invoices, referral vouchers or letters), through our GMnet & 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.

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.

Our network of agencies
A local service
Groupe Mutuel operates in five service centres: Martigny (VS), the head office, Sion (VS), Lausanne (VD), Villars-sur-Glâne (FR) and Oerlikon (ZH). This decentralised presence is supplemented by 34 local and regional agencies throughout Switzerland. Feel free to visit us in one of our many locations! Our employees are available to answer your questions and advise you! Check out the list of our agencies on www.groupemutuel.ch

Groupe Mutuel Assistance
Emergency phone number 24 / 7
Groupe Mutuel Assistance includes very attractive benefits designed specifically for emergencies in Switzerland (if the accident occurs more than 20 km away from your home) and abroad. Relax and enjoy your trip, thanks to the emergency call centre available 24 / 7 at the following number: +41 848 808 111.

Groupe Mutuel Mag
Your magazine
Groupe Mutuel Mag, the magazine for our insured members, provides information and advice on our products and services and on health matters.

GMnet and GMapp
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.

To find out more, scan this code:

Groupe Mutuel on Internet
www.groupemutuel.ch
Easily accessible on all types of media (mobile phone, tablet or computer), our website offers easy navigation and access to a wide range of information. Discover its features, including:
› how to log on to the GMnet portal and GMapp application;
› facilitated comparison between coverage plans;
› a simple and efficient premium calculator;
› a chatbot that answers your questions instantly.
In addition, you can request an offer online or ask for an appointment with an adviser.
Visit www.groupemutuel.ch

LeClub
www.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.
Find out more about our insurance solutions

Scan this QR code for direct access to online content

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
Monday to Friday from 08.00 to 18.00

Hotline 0848 803 111 | Web www.groupemutuel.ch