

Groupe Mutuel

Your Health
insurance specialist



Groupe Mutuel

Health® Life® Patrimony® Corporate®



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 two 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

Health

Health insurance activities

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

Description of benefits		Compulsory health insurance (LAMal/KVG)	«Global» supplemental insurance for inpatient and outpatient care										Bonus supplemental health insurance		Supplemental hospitalisation insurance
			Global 1	Global 2	Global 3	Global 4	Global classic	Global mi-privée	Global privée	Global smart 1	Global smart 2	Global smart 3	Bonus	Supplemental hospitalisation insurance	
Hospital	Hospitalisation in Switzerland	coverage in a general ward of a recognised hospital, up to the rate in force in the insured's canton of residence	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	semi-private ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	private ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	semi-private or private ward, max. 180 days/calendar year (maternity benefits: non-availability period of 12 months)	no benefits; to be supplemented by one of our hospitalisation insurances (HC or HB)	<p>HC supplemental hospitalisation insurance, levels 1 to 4</p> <ul style="list-style-type: none"> four different coverage levels: HC 1, 2, 3 and 4: general ward throughout Switzerland (level 1), semi-private ward throughout Switzerland (level 2), private ward throughout Switzerland (level 3), private ward worldwide (level 4), the special terms and conditions of insurance provide for a number of restrictions on the length of stay and amount of benefits (pregnancy and delivery: non-availability period of 12 months); free choice of medical facilities; a choice of three deductibles for levels 2, 3 and 4: CHF 0, CHF 1,000 or CHF 3,000. <p>H-Bonus (HB) supplemental hospitalisation insurance</p> <ul style="list-style-type: none"> free choice of ward (general, semi-private or private) by the insured person at the time of hospitalisation (pregnancy and delivery: non-availability period of 12 months) co-insurance amounts payable by the insured person depending on the type of ward (CHF 0 general ward; CHF 100 per day, max. 30 days per calendar year in semi-private ward; CHF 200 per day, max. 20 days per calendar year in private ward) bonus system: two premium scales (80% and 100%) apply. Upon joining the insurance, the premium corresponds to 80% of the ordinary premium. When the insured person is hospitalised in a private or semi-private ward, the premium for the calendar year following the reference period corresponds to 100% of the ordinary premium for a period of three years. 	
	Emergency hospitalisation abroad	up to twice the amount that would have been paid if the treatment had taken place in Switzerland	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 1,000/day, max. 60 days/calendar year	CHF 1,500/day, max. 60 days/calendar year (CHF 3,000/day, max. 60 days/calendar year with the option «privé monde»)	CHF 100,000/year (global insurance amount for all treatments abroad)	CHF 100,000/year (global insurance amount for all treatments abroad)	CHF 100,000/year (global insurance amount for all treatments abroad)			
	Personal allowance in case of hospitalisation		CHF 100/case	CHF 100/case	CHF 200/case	CHF 200/case		CHF 200/case	CHF 200/case						
	Hospital accommodation expenses for close relative		CHF 500/calendar year	CHF 500/calendar year	CHF 600/calendar year	CHF 700/calendar year	CHF 600/calendar year	CHF 700/calendar year	CHF 700/calendar year	when a family member visits you in hospital abroad, the actual amount of travel expenses, and CHF 250/day, up to CHF 2,000 for hospital accommodation expenses	when a family member visits you in hospital abroad, the actual amount of travel expenses, and CHF 250/day, up to CHF 2,000 for hospital accommodation expenses	when a family member visits you in hospital abroad, the actual amount of travel expenses, and CHF 250/day, up to CHF 2,000 for hospital accommodation expenses			
Medication	Restricted drugs	LS/SL listed drugs	70%, max. CHF 800/calendar year	90%, max. CHF 800/calendar year	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited	90%, unlimited	90%, unlimited	90% unlimited		
	Non reimbursable drugs		70%, max. CHF 800/calendar year	90%, max. CHF 800/calendar year	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited	90%, unlimited	90%, unlimited	90% unlimited		
Alternative medicine	Alternative medicine	treatments administered by a recognised doctor: acupuncture, homeopathy, phytotherapy, Chinese traditional medicine, anthroposophic medicine, neural therapy.	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 2,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 2,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 3,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, 30% unlimited	extensive list of alternative medicine treatments, 60% unlimited	extensive list of alternative medicine treatments, 90% unlimited	extensive list of alternative medicine treatments, 90% unlimited		
	Thermal cures in Switzerland prescribed by a doctor	CHF 10/day, max. 21 days/calendar year	60%, max. CHF 300/calendar year	60%, max. CHF 300/calendar year	80%, max. CHF 500/calendar year	80%, max. CHF 750/calendar year	CHF 80/day, max. CHF 800/calendar year	80%, max. CHF 750/calendar year	80%, max. CHF 750/calendar year	50%, max. 30 days/calendar year	90%, max. 30 days/calendar year	90% unlimited (max. 30 days/year)			
Cures	Thermal cures abroad prescribed by a doctor				50%, max. CHF 500/calendar year	80%, max. CHF 1,000/calendar year		80%, max. CHF 1,000/calendar year	80%, max. CHF 1,000/calendar year						
	Convalescence cures prescribed by a doctor		CHF 20/day, max. 30 days/calendar year	CHF 20/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year		CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year			90% unlimited (max. 30 days/year)			
	Post-hospitalisation convalescence cures prescribed by a doctor		CHF 40/day, max. 30 days/calendar year	CHF 40/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year		50%, max. 30 days/calendar year	90%, max. 30 days/calendar year			
Home help and placement costs			70%, max. CHF 1,500/calendar year for home help and placement costs. With the option «Global junior», CHF 200/calendar year for the home care for sick children (12 years of age)	90%, max. CHF 1,500/calendar year for home help and placement costs. With the option «Global junior», CHF 250/calendar year for home care for sick children (12 years of age)	90%, max. CHF 2,500/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	CHF 80/day, max. CHF 800/calendar year for home help and placement costs	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	50%, max. CHF 1,500/calendar year for home help	50%, max. CHF 1,500/calendar year for home help	90%, max. CHF 2,500/calendar year for home help	90% unlimited for placement costs of accompanying person; 90%, max. CHF 2,500/year for home help; CHF 20/day (max. 30 days/year) for meals-on-wheels following hospitalisation		
	Glasses and contact lenses	children CHF 150/calendar year until 18 years of age (eyeglasses and lenses)	CHF 100/three-year period	CHF 100/three-year period	CHF 150/three-year period	CHF 200/three-year period	adults CHF 150 every three years, children CHF 150/calendar year	CHF 200/three-year period	CHF 200/three-year period	CHF 150 every three years	CHF 200 every three years	CHF 200 every three years	CHF 150/three-year period		
Medical aids		listed devices and medical equipment (LIMAM/GdL)	70%, max. CHF 300/calendar year	90%, max. CHF 300/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year				90% unlimited		
	Maternity	Ultrasound exams	in accordance with LAMal/KVG	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests					
Childbirth courses		CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy		CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy						
Allowance			one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child						
Prevention	Mammographies	in accordance with LAMal/KVG	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests				90% unlimited		
	Vaccinations	special cases in accordance with LAMal/KVG	70%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, unlimited	90%, unlimited	90%, unlimited	90% unlimited		
	HIV and Elisa tests	special cases in accordance with LAMal/KVG	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year				90% unlimited		
	Other benefits	nutrition advice and classes for special cases in accordance with LAMal/KVG	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 150/calendar year with the option «Global senior»	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 200/calendar year with the option «Global senior»	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior»	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior»	preventive gynaecological exams, 90%, unlimited number of tests. Check-ups, 90%, once every three years. With the option «plus», 50%, max. CHF 500/calendar year for health promotion (gym, back school, tobacco and alcohol detoxification benefits) and 50%, max. CHF 200/calendar year for the gym. Nutrition counselling and classes CHF 50/session (max. three sessions over three years) with the option «plus»	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior»	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior»	check-ups, 90%, once every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco detoxification benefits). For alcohol detoxification benefits, CHF 50/day, max. 30 days/calendar year	check-ups, 90%, once every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco detoxification benefits). For alcohol detoxification benefits, CHF 100/day, max. 30 days/calendar year	check-ups, 90%, once every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco detoxification benefits). For alcohol detoxification benefits, CHF 100/day, max. 30 days/calendar year	90% unlimited for check-ups every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco and alcohol detoxification benefits). Nutrition counselling and classes CHF 50/session (max. three sessions over three years)		
Dental care	Dental treatment in case of illness	diseases of the mastication system treated by a dentist	60%, max. CHF 100/three-year period	80%, max. CHF 100/three-year period	80%, max. CHF 150/three-year period	80%, max. CHF 200/three-year period		80%, max. CHF 200/three-year period	80%, max. CHF 200/three-year period						
	Dental treatment in case of accident	dental accidents treated by a dentist	60%, max. CHF 4,000/case	80%, max. CHF 4,000/case	80%, max. CHF 6,000/case	80%, max. CHF 8,000/case		80%, max. CHF 8,000/case	80%, max. CHF 8,000/case		Up to age 18, 50%, max. CHF 2,000/calendar year. From age 19, 50%, max. CHF 500/calendar year	Up to age 18, 50%, max. CHF 2,000/calendar year. From age 19, 50%, max. CHF 1,000/calendar year	annual dental check-up max. CHF 75/year		
Transport and rescue costs	Transport costs	50%, max. CHF 500/calendar year					max. CHF 5,000/calendar year								
	Rescue costs	50%, max. CHF 5,000/calendar year (benefits covered in Switzerland only)	60%, max. CHF 1,000/calendar year	80%, max. CHF 1,000/calendar year	80%, max. CHF 2,500/calendar year	80%, max. CHF 5,000/calendar year	CHF 50,000/calendar year	80%, max. CHF 5,000/calendar year	80%, max. CHF 5,000/calendar year	90%, unlimited (max. CHF 100,000 abroad)	90%, unlimited (max. CHF 100,000 abroad)	90%, unlimited (max. CHF 100,000 abroad)	90% unlimited		
Psychotherapists (non-doctor) and independent psychologists			60%, max. CHF 600/calendar year	70%, max. CHF 600/calendar year	80%, max. CHF 700/calendar year	80%, max. CHF 800/calendar year	CHF 40/session, max. CHF 800/calendar year	80%, max. CHF 800/calendar year	80%, max. CHF 800/calendar year				two psychotherapy sessions/year, max. CHF 140		
Other benefits			lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 300. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. CHF 2,000/calendar year	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 300. Tariff supplements, CHF 600/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. 2,500/calendar year	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 400. Tariff supplements, CHF 800/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. 3,500/calendar year	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 500. Tariff supplements, CHF 1,000/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. 3,000/calendar year	ear pinning operation, 90%, unlimited. Voluntary sterilisation, 90%, unlimited. Consultation for second medical consultation, 90%, unlimited, with the option «plus»	voluntary sterilisation, 80%, max. CHF 500. Tariff supplements, CHF 1,000/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. CHF 3,000/calendar year	voluntary sterilisation, 80%, max. CHF 500. Tariff supplements, CHF 1,000/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. CHF 3,000/calendar year	free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited	free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited	free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited. Hospital expenses abroad, max. CHF 3,000/day, 60 days/calendar year with the option «Emergency hospitalisation abroad upgrade»	free choice of doctor in Switzerland for outpatient treatments. Consultation for a second medical opinion, 90%, unlimited. Reimbursement of postage costs for delivery of drugs at home		
Max. amount per calendar year										for benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year	for benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year	for benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year			
Groupe Mutuel Assistance		benefits specified in the general terms and conditions of Groupe Mutuel Assistance	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad		


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.

Health – Compulsory health insurance (LAMal/KVG)

Minimum legal coverage







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

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for consulting a healthcare provider other than the one recommended initially	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

GP = General practitioner (family doctor)

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for consulting a healthcare provider other than the one recommended initially	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
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
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
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
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	In the following cantons: AG, AI, AR, BE, BL, BS, FR, GE, GR, LU, NE, SG, SH, SO, SZ, TG, UR, VD, VS, ZG, ZH
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

Health – Supplemental insurance (LCA/VVG)

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^{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».

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 six service centres: Martigny (VS), the head office, Sion (VS), Lausanne (VD), Villars-sur-Glâne (FR), Basel (BS) and Oerlikon (ZH). This decentralised presence is supplemented by 36 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

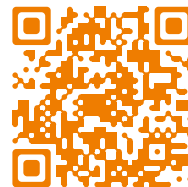
Groupe Mutuel Mag, the magazine for our insured members, provides information and advice on our products and services and on health matters.

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



Groupe Mutuel

Health[®] Life[®] Patrimony[®] Corporate[®]

Groupe Mutuel

Rue des Cèdres 5 – P.O. Box – CH-1919 Martigny

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
Foundations managed by Groupe Mutuel: Groupe Mutuel Prévoyance-GMP – Mutuelle Neuchâteloise Assurance Maladie

