Groupe Mutuel

Your Health insurance specialist
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
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.

**Health insurance activities**

**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>Assistance</th>
<th>Independent psychotherapy and counseling</th>
<th>Transport and rescue</th>
<th>Prevention</th>
<th>Glasses and contact placement costs</th>
<th>Rescue costs</th>
<th>Other benefits</th>
<th>Nutrition advice and classes for special cases</th>
<th>Check-ups</th>
<th>Restricted drugs LS/SL</th>
<th>Personal allowance in case of hospitalisation</th>
<th>Emergency medical assistance, escort and repatriation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient</strong></td>
<td> </td>
<td> </td>
<td> </td>
<td> </td>
<td>50%, max. CHF 5,000/calendar year</td>
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<td> </td>
<td> </td>
<td> </td>
<td> </td>
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</tr>
<tr>
<td><strong>Outpatient</strong></td>
<td> </td>
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<td> </td>
</tr>
<tr>
<td><strong>Claimant</strong></td>
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<td> </td>
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<td> </td>
<td> </td>
<td> </td>
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<td> </td>
<td> </td>
<td> </td>
</tr>
</tbody>
</table>

- **Assistance** includes emergency medical assistance, escort and repatriation.
- Tariff supplements apply for emergency medical assistance, escort and repatriation.
- **Glasses and contact placement costs** apply for eyeglasses and lenses.
- **Personal allowance in case of hospitalisation** applies when a family member visits you in hospital abroad.
- **Rescue costs** apply for rescue activities.
- **Restrictive drugs LS/SL** apply for restricted drugs.
- **Transport and rescue** apply for transportation and rescue.
- **Prevention** includes nutrition advice and classes for special cases.
- **Rescue costs** apply for rescue activities.
- **Other benefits** include nutrition advice and classes for special cases.
- **Nutrition advice and classes for special cases** apply for nutrition counselling and classes.
- **Check-ups** apply for preventive gynaecological exams.
- **Restricted drugs LS/SL** apply for restricted drugs.
- **Personal allowance in case of hospitalisation** applies when a family member visits you in hospital abroad.
- **Emergency medical assistance, escort and repatriation** apply for emergency medical assistance.
- **Tariff supplements** apply for emergency medical assistance, escort and repatriation.
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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

<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>Procedures 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

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<thead>
<tr>
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<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>PrimaPharma</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>PrimaDoc</td>
<td>Teledermatology and remote consultations</td>
<td>Contact the medical call center</td>
<td>Contact the medical call center</td>
<td>In all cantons</td>
</tr>
<tr>
<td>SanaTel</td>
<td>Teledermatology</td>
<td>Contact the medical call center</td>
<td>None</td>
<td>In all cantons</td>
</tr>
<tr>
<td>PrimaTel</td>
<td>Teledermatology and family doctor</td>
<td>Contact the medical call center</td>
<td>Provide a referral voucher signed by a doctor</td>
<td>In all cantons</td>
</tr>
<tr>
<td>PrimaCare</td>
<td>Family doctor</td>
<td>See the GP</td>
<td>Provide a referral voucher signed by a doctor</td>
<td>In all cantons</td>
</tr>
<tr>
<td>OptiMed</td>
<td>Health network</td>
<td>See the GP</td>
<td>Provide a referral voucher signed by a doctor</td>
<td>In the following cantons: AG, AR, BE, BL, BS, FR, GE, GR, LU, NE, SG, SH, SO, SZ, TB, UR, VS, ZH</td>
</tr>
</tbody>
</table>

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-privee 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.

Hôtel 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.

SafePro 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.

Vitals 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

Legissecurity 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 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.

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 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.grouppemutuel.ch