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 lifestyles as there are individuals, 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 towards 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 individual.
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
Basic insurance

Compulsory health insurance provides 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

<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 seeing another healthcare provider than the one initially recommended</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard</strong></td>
<td><strong>Traditional</strong></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>
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<th>Procedure for seeing another healthcare provider than the one initially recommended</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PrimaFlex</strong></td>
<td><strong>Flexible model</strong></td>
<td>Call the telemedicine partner OR go to the pharmacy OR see your GP*</td>
<td>None</td>
<td>In all cantons</td>
</tr>
</tbody>
</table>

In the event of a health problem, you are free to choose which partner you wish to contact.

<table>
<thead>
<tr>
<th>Name of model</th>
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<th>Procedure for seeing another healthcare provider than the one initially recommended</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SanaTel</strong></td>
<td><strong>Telemedicine</strong></td>
<td>Contact the medical call center</td>
<td>None</td>
<td>In all cantons</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Name of model</th>
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<th>Procedure for seeing another healthcare provider than the one initially recommended</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PrimaCare</strong></td>
<td><strong>Family doctor</strong></td>
<td>See the GP*</td>
<td>Provide a referral voucher signed by a doctor</td>
<td>In all cantons</td>
</tr>
</tbody>
</table>

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

<table>
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<tr>
<th>Name of model</th>
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<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OptiMed</strong></td>
<td><strong>Health network</strong></td>
<td>See the GP*</td>
<td>Provide a referral voucher signed by a doctor</td>
<td>AG, AI, AR, BE, BL, BS, FR, GE, GR, LU, NE, SG, SH, SQ, SZ, TG, UR, VD, VS, ZG, ZH</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.).

*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-prive and privé** 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.

**Premium** offers comprehensive and generous coverage for outpatient care, preventive measures and unique benefits for your day-to-day expenses.

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**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 and ProVista\textsuperscript{Late}** insurances allow you to receive a lump-sum in case of disability or death due to accident, 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!

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**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.

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**Legal protection**

**Legis\textsuperscript{Late}** 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»
<table>
<thead>
<tr>
<th>Description</th>
<th>Groupe Mutuel Classic</th>
<th>Groupe Mutuel mi-privée (GMP)</th>
<th>Groupe Mutuel privée (GP)</th>
<th>Global Classic (GI)</th>
<th>Global junior (GJ)</th>
<th>Bonus</th>
<th>Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitalisation:</td>
<td>CHF 100/child</td>
<td>CHF 150/pregnancy</td>
<td>CHF 200/case</td>
<td>CHF 180/calendar year</td>
<td>CHF 500/calendar year</td>
<td>CHF 150 every three years</td>
<td>CHF 200/every three years</td>
</tr>
<tr>
<td>Maternity:</td>
<td>90%</td>
<td>80%, max. CHF 800/calendar year</td>
<td>80%, max. CHF 750/calendar year</td>
<td>80%, max. CHF 1,000/calendar year</td>
<td>90%, unlimited</td>
<td>CHF 150 every three years</td>
<td>CHF 150 every three years</td>
</tr>
<tr>
<td>Prevention:</td>
<td>90%, max. CHF 1,500/calendar year</td>
<td>90%, max. CHF 5,000/calendar year</td>
<td>90%, max. CHF 2,500/calendar year</td>
<td>90%, max. CHF 300/calendar year</td>
<td>90%, max. CHF 300/calendar year</td>
<td>CHF 150 every three years</td>
<td>CHF 150 every three years</td>
</tr>
<tr>
<td>Nutrition:</td>
<td>90%, max. CHF 200/calendar year</td>
<td>90%, max. CHF 400/calendar year</td>
<td>90%, max. CHF 200/calendar year</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>CHF 200/case</td>
<td>CHF 250/calendar year</td>
</tr>
<tr>
<td>Immobilisation:</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>CHF 20/day, max. 30 days/calendar year</td>
<td>CHF 20/day, max. 30 days/calendar year</td>
</tr>
<tr>
<td>Rehabilitation:</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>90%, unlimited</td>
<td>CHF 25/day, max. 30 days/calendar year</td>
<td>CHF 25/day, max. 30 days/calendar year</td>
</tr>
<tr>
<td>Other:</td>
<td>90% unlimited</td>
<td>90% unlimited</td>
<td>90% unlimited</td>
<td>90% unlimited</td>
<td>90% unlimited</td>
<td>90% unlimited</td>
<td>90% unlimited</td>
</tr>
</tbody>
</table>

* As explained in the general terms and conditions of insurance of Groupe Mutuel Assistance.
Supplemental insurance

### Supplemental hospitalisation (HC)

- **Level 1**: General ward throughout Switzerland
- **Level 2**: Semi-private ward throughout Switzerland
- **Level 3**: Private ward throughout Switzerland
- **Level 4**: Private ward worldwide

- A choice of three deductibles for levels 2, 3 and 4: CHF 0, CHF 1,000 or CHF 3,000
- 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).

### H-Bonus (HB)

- **Free choice of ward throughout Switzerland.**
- Co-insurance amounts payable by the insured person depending on the type of ward:
  - General ward: CHF 0
  - Semi-private ward: CHF 100 per day, max. 30 days per calendar year
  - Private ward: CHF 200 per day, max. 20 days per calendar year

- 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.
- Pregnancy and delivery: non-availability period of 12 months.
Groupe Mutuel employs more than 2,800 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 Customer Area or by post to the attention of your health insurer: Rue des Cèdres 5, 1919 Martigny, without forgetting to mention your insurance number.

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 2,800 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 www.groupemutuel.ch/agencies.

**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.

**Your Customer Area**

**makes your life easier**

- Scan and send your invoices straight away.
- View your documents and refunds.
- Modify your contracts and personal data.

Download the application and create your account.

**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.
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

0848 803 111
groupemutuel.ch