

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 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.



## ➤ **Health insurance activities**

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

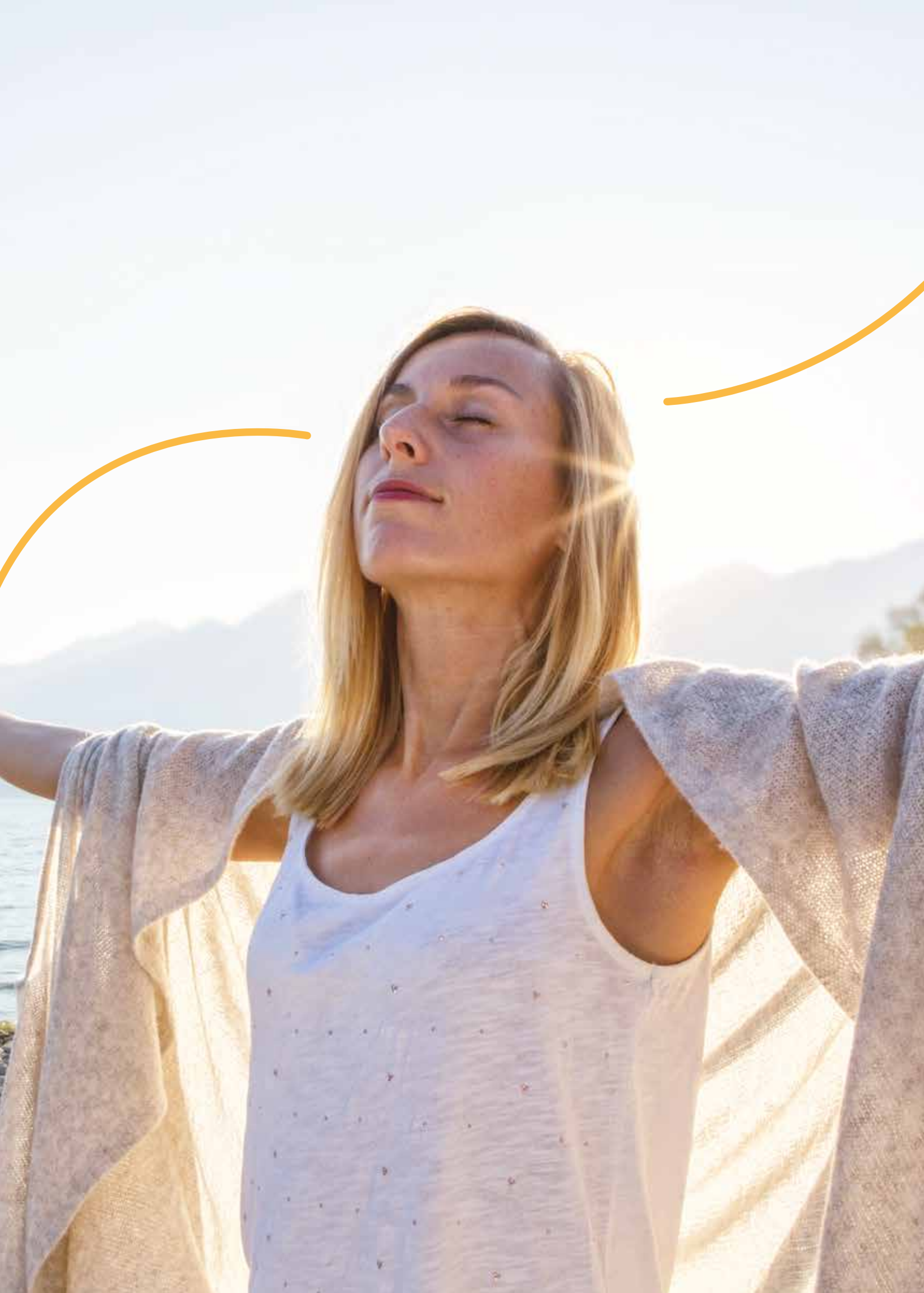
It is able to provide a **wide range of insurance plans** for private individuals, whether for compulsory health insurance or supplemental insurance.

## ➤ **Compulsory health insurance (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 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


Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for seeing another healthcare provider than the one initially recommended	Availability
 <b>Standard</b>	<b>Traditional Free choice of doctor</b>	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 seeing another healthcare provider than the one initially recommended	Availability
 <b>PrimaFlex</b>	<b>Flexible model</b> Telemedicine or pharmacy partner GP* optional	Call the telemedicine partner OR go to the pharmacy OR see your GP*	None	In all cantons


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

 <b>SanaTel</b>	<b>Telemedicine</b> 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.

 <b>PrimaCare</b>	<b>Family doctor</b> 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\*.

 <b>OptiMed</b>	<b>Health network</b> 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.

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

## 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.

**Alternia** 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 and ProVista<sup>light</sup>** 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!



## Legal protection

**Legis<sup>sana</sup>** 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»

	Description of benefits	Compulsory health insurance (LAMa/KVG)	Global 1 (GL1), Global 2 (GL2), Global 3 (GL3) and Global 4 (GL4)	Global Classic (GI), Global mi-privée (GMP) and Global privée (GP)	Global smart 1 (GO1), Global smart 2 (GO2) and Global smart 3 (GO3)	Soins complémentaires (SC), level 1 (SC1), level 2 (SC2), level 3 (SC3), level 4 (SC4)	Bonus	Premium
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)	GI: General ward throughout Switzerland (maternity benefits: non-availability period of 12 months) GMP: Semi-private ward throughout Switzerland (maternity benefits: non-availability period of 12 months) GP: Private ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	GO1 and GO2: General ward throughout Switzerland (maternity benefits: non-availability period of 12 months) GO3: 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 insurance plans	No benefits; to be supplemented by one of our hospitalisation insurance plans	No benefits; to be supplemented by one of our hospitalisation insurance plans
	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	GI: no benefits GMP: CHF 1,000/day, max. 60 days/calendar year GP: CHF 1,500/day, max. 60 days/calendar year (CHF 3,000/day, max. 60 days/calendar year with the option "private monde")	CHF 100,000/year (global insurance amount for all treatments abroad)			
	Personal allowance in case of hospitalisation		GL1 and GL2: CHF 100/case GL3 and GL4: CHF 200/case	GI: no benefits GMP and GP: CHF 200/case				
	Hospital accommodation expenses for close relative		GL1 and GL2: CHF 500/calendar year GL3: CHF 600/calendar year GL4: CHF 700/calendar year	GI: max. CHF 600/calendar year GMP and GP: 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			
Medication	Restricted drugs	LS/SL listed drugs	GL1: 70%, max. CHF 800/calendar year, GL2: 90%, max. CHF 800/calendar year GL3 and GL4: 90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited	SC1: 90%, max. CHF 600/calendar year, SC2: 90%, max. CHF 800/calendar year, SC3 and SC4: 90% of costs	90%, unlimited	90%, unlimited
	Non reimbursable drugs		GL1: 70%, max. CHF 800/calendar year, GL2: 90%, max. CHF 800/calendar year GL3 and GL4: 90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited	SC1: 90%, max. CHF 600/calendar year, SC2: 90%, max. CHF 800/calendar year, SC3 and SC4: 90% of costs	90%, unlimited	90%, unlimited
Alternative medicine	Alternative medicine	Treatments administered by a recognised doctor : acupuncture, homeopathy, phytotherapy, Chinese traditional medicine, anthroposophic medicine, neural therapy.	GL1 and GL2: Extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 2,000/calendar year GL3: Extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 3,000/calendar year GL4: Extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	GI: Extensive list of alternative medicine treatments, 80%, up to CHF 10,000/calendar year with the option "plus". Annual deductible of CHF 300 from 19 years of age GMP and GP: Extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	GO1: Extensive list of alternative medicine treatments, 30% unlimited GO2: Extensive list of alternative medicine treatments, 60% unlimited GO3: Extensive list of alternative medicine treatments, 90% unlimited	SC1: Benefits only for osteopathy, sophrology, acupuncture, homeopathy, electroacupuncture: CHF 70 max./session, up to CHF 500/calendar year SC2: CHF 70 max./session, up to CHF 2,000/per calendar year SC3: CHF 70 max./session, up to CHF 3,000/per calendar year SC4: CHF 70 max./session, up to CHF 4,000/per calendar year	Extensive list of alternative medicine treatments, 90% unlimited	90%, max. CHF 5,000 per calendar year, of which max. CHF 1,000 for massage sessions
Cures	Thermal cures in Switzerland prescribed by a doctor	CHF 10/day, max. 21 days/calendar year	GL1 and GL2: 60%, max. CHF 300/calendar year GL3: 80%, max. CHF 500/calendar year GL4: 80%, max. CHF 750/calendar year	GI: CHF 80/day, max. CHF 800/calendar year GMP and GP: 80%, max. CHF 750/calendar year	GO1: no benefits, GO2: 50%, max. 30 days/calendar year, GO3: 90%, max. 30 days/calendar year	SC1: 50%, max. CHF 250/calendar year, SC2: 60%, max. CHF 300/calendar year SC3: 80%, max. CHF 500/calendar year	90% unlimited (max. 30 days/year)	90%, max. 30 days/calendar year
	Thermal cures abroad prescribed by a doctor		GL1 and GL2: no benefits GL3: 50%, max. CHF 500/calendar year GL4: 80%, max. CHF 1,000/calendar year	GI: no benefits GMP and GP: 80%, max. CHF 1,000/calendar year		SC1 et SC2: no benefits SC3: 50%, max. CHF 500/calendar year SC4: 80%, max. CHF 1,000/calendar year		
	Convalescence cures prescribed by a doctor		GL1 and GL2: CHF 20/day, max. 30 days/calendar year GL3 and GL4: CHF 25/day, max. 30 days/calendar year	GI: no benefits GMP and GP: CHF 25/day, max. 30 days/calendar year		SC1: CHF 15/day, max. 30 days/calendar year SC2: CHF 20/day, max. 30 days/calendar year SC3 and SC4: CHF 25/day, max. 30 days/calendar year	90% unlimited (max. 30 days/year)	90%, max. 30 days/calendar year
	Post-hospitalisation convalescence cures prescribed by a doctor		GL1 and GL2: CHF 40/day, max. 30 days/calendar year GL3 and GL4: CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	GO1: no benefits GO2: 50%, max. 30 days/calendar year GO3: 90%, max. 30 days/calendar year	SC1: CHF 30/day, max. 30 days/calendar year SC2: CHF 40/day, max. 30 days/calendar year SC3 and SC4: CHF 50/day, max. 30 days/calendar year		90%, max. 30 days/calendar year
Home help and placement costs			GL1: 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) GL2: 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) GL3: 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) GL4: 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)	GI: CHF 80/day, max. CHF 800/calendar year for home help and placement costs GMP and GP: 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)	GO1 and GO2: 50%, max. CHF 1,500/calendar year for home help GO3: 90%, max. CHF 2,500/calendar year for home help	SC1: CHF 1,000/calendar year SC2: CHF 1,500/calendar year SC3: CHF 2,500/calendar year SC4: CHF 3,000/calendar year	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	90%, max. CHF 2,500/calendar year
Glasses and contact lenses		Children CHF 180/calendar year until 18 years of age (eyeglasses and lenses)	GL1 and GL2: CHF 100/three-year period GL3: CHF 150/three-year period GL4: CHF 200/three-year period	GI: Adults CHF 150 every three years, children CHF 150/calendar year GMP and GP: CHF 200/three-year period	GO1: CHF 150/every three years GO2 and GO3: CHF 200/every three years	SC1: no benefits SC2: CHF 100 every three years SC3: CHF 150 every three years SC4: CHF 200 every three years	CHF 150/every three years	Glasses and contact lenses, children under 18, CHF 150 each year, adults from 19 years of age, CHF 500 every three years. Surgical correction of vision, 90% cost-sharing, max. CHF 800 for the entire duration of the contract.
Medical aids		Listed devices and medical equipment (LMAaMiGeL)	GL1: 70%, max. CHF 300/calendar year GL2: 90%, max. CHF 300/calendar year GL3 and GL4: 90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year		SC1: 90%, max. CHF 200/calendar year, SC2: 90%, max. CHF 300/calendar year SC3: 90%, max. CHF 1,000/calendar year, SC4: 90%, max. CHF 1,500/calendar year	90% unlimited	90%, unlimited
Maternity	Ultrasound exams	In accordance with LAMa/KaVG	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90% of costs		
	Childbirth courses	CHF 150/pregnancy	CHF 150/pregnancy	GI: no benefits GMP and GP: CHF 150/pregnancy		CHF 150/pregnancy		
	Allowance		One-time breastfeeding allowance of CHF 100/child	One-time breastfeeding allowance of CHF 100/child		CHF 100/child		
Prevention	Mammographies	In accordance with LAMa/KaVG	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90% of costs	90% unlimited	90% unlimited
	Vaccinations	Special cases in accordance with LAMa/KVG	GL1: 70%, max. CHF 150/calendar year, GL2: 90%, max. CHF 150/calendar year GL3: 90%, max. CHF 200/calendar year, GL4: 90%, max. CHF 250/calendar year	GI: 90%, max. CHF 150/calendar year GMP and GP: 90%, max. CHF 250/calendar year	90%, unlimited	SC1: 90%, max. CHF 100/calendar year, SC2: 90%, max. CHF 150/calendar year SC3: 90%, max. CHF 200/calendar year, SC4: 90%, max. CHF 250/calendar year	90% unlimited	90%, unlimited
	HIV and Elisa tests	Special cases in accordance with LAMa/KVG	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	90% unlimited	90%, unlimited
	Other benefits	Nutrition advice and classes for special cases in accordance with LAMa/KVG	GL1: With the option "Global junior", contribution to sports activities CHF 30/calendar year Nutrition counselling and classes 50%, max. CHF 500/calendar year with the option "Global senior" GL2: 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" GMP and GP: 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"	GI: 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" GMP and GP: 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"	GO1: 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 GO2 and GO3: 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)	50%, max. CHF 500/calendar year for: back exercise school, fitness centres, training sessions for rehabilitation purposes under the guidance of a specially trained sports instructor, dietary advice (CHF 50 per session, max. three consultations over three years), detoxification from tobacco or alcohol. Check-ups: 90%, max. CHF 1,800/every three years	
Dental care	Dental treatment in case of illness	Diseases of the mastication system treated by a dentist	GL1: 60%, max. CHF 100/three-year period, GL2: 80%, max. CHF 100/three-year period GL3: 80%, max. CHF 150/three-year period, GL4: 80%, max. CHF 200/three-year period	GI: no benefits GMP and GP: 80%, max. CHF 200/three-year period	GO1: no benefits GO2: Up to age 18, 50%, max. CHF 2,000/calendar year. From age 19, 50%, max. CHF 500/calendar year GO3: Up to age 18, 50%, max. CHF 2,000/calendar year. From age 19, 50%, max. CHF 1,000/calendar year	SC1: no benefits, SC2: 80%, max. CHF 100/every three years SC3: 80%, max. CHF 150/every three years, SC4: 80%, max. CHF 200/every three years	Annual dental check-up max. CHF 75/year	Dental care: 75%, max. CHF 500/calendar year Dento-facial orthopedics: for insured persons up to 18 years: 75%, max. CHF 3,000/calendar year
	Dental treatment in case of accident	Dental accidents treated by a dentist	GL1: 60%, max. CHF 4,000/case, GL2: 80%, max. CHF 4,000/case GL3: 80%, max. CHF 6,000/case, GL4: 80%, max. CHF 8,000/case	GI: no benefits GMP and GP: 80%, max. CHF 8,000/case		SC1: 80%, max. CHF 3,000/case, SC2: 80%, max. CHF 4,000/case SC3: 80%, max. CHF 6,000/case, SC4: 80%, max. CHF 8,000/case		
Transport and rescue costs	Transport costs	50%, max. CHF 500/calendar year	GL1: 60%, max. CHF 1,000/calendar year GL2: 70%, max. CHF 1,000/calendar year GL3: 80%, max. CHF 2,500/calendar year GL4: 80%, max. CHF 3,000/calendar year	GI: max. CHF 5,000/calendar year	GMP and GP: max. CHF 5,000/calendar year	SC1: 50%, max. CHF 500/case SC2: 80%, max. CHF 1,000/case SC3: 80%, max. CHF 2,500/case SC4: 80%, max. CHF 3,000/case	90%, unlimited	90%
	Rescue costs	50%, max. CHF 5,000/calendar year (benefits covered in Switzerland only)	GL1: 60%, max. CHF 600/calendar year GL2: 70%, max. CHF 600/calendar year GL3: 80%, max. CHF 700/calendar year GL4: 80%, max. CHF 800/calendar year	GI: CHF 40/session, max. CHF 800/calendar year GMP and GP: 80%, max. CHF 800/calendar year		90%, unlimited (max. CHF 100,000 abroad)	SC1: CHF 500/calendar year SC2: CHF 600/calendar year SC3: CHF 700/calendar year SC4: CHF 800/calendar year	90%, unlimited
Psychotherapists (non-doctor) and independent psychologists			GL1: 60%, max. CHF 600/calendar year GL2: 70%, max. CHF 600/calendar year GL3: 80%, max. CHF 700/calendar year GL4: 80%, max. CHF 800/calendar year	GI: CHF 40/session, max. CHF 800/calendar year GMP and GP: 80%, max. CHF 800/calendar year		SC1: CHF 500/calendar year SC2: CHF 600/calendar year SC3: CHF 700/calendar year SC4: CHF 800/calendar year	Two psychotherapy sessions/year, max. CHF 140	90%, max. CHF 1,000/calendar year
Other benefits			GL1: 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 GL2: 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. CHF 2,500/calendar year GL3: 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. CHF 3,000/calendar year GL4: 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. CHF 3,000/calendar year	GI: Ear pinning operation, 90%, unlimited. Voluntary sterilisation, 90%, unlimited. Consultation for second medical consultation, 90%, unlimited, with the option "plus" GMP and GP: 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	GO1 and GO2: Free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited GO3: 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"	Voluntary sterilisation SC1: 80%, max. CHF 200/calendar year, SC2: 80%, max. CHF 300/calendar year SC3: 80%, max. CHF 400/calendar year, SC4: 80%, max. CHF 500/calendar year	Free choice of a doctor in Switzerland for outpatient treatments. Consultation for a second medical opinion, 90%, unlimited. Reimbursement of postage costs for delivery of drugs at home	Reimbursement of the costs of sports club subscriptions or annual swimming pool and ski passes: 90%, max. CHF 200/calendar year Home care for sick children: 90%, max. CHF 300/calendar year
Max. amount per calendar year					For benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year	SC1: CHF 8,000, SC2: CHF 10,000, SC3: CHF 15,000, SC4: CHF 20,000		
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	Assistance, supervision and repatriation in the event of a medical emergency while travelling abroad	Emergency medical assistance, escort and repatriation while travelling and abroad	As explained in the general terms and conditions of insurance of Groupe Mutuel Assistance.

# Supplemental insurance

Name of model	Hospitalisation in Switzerland	Emergency hospitalisation abroad
 <b>Supplemental hospitalisation (HC)</b>	<p>Level 1: General ward throughout Switzerland Level 2: Semi-private ward throughout Switzerland Level 3: Private ward throughout Switzerland Level 4: Private ward worldwide</p>	<p>60 days per calendar year: Level 1: max. CHF 500 per day Level 2: max. CHF 1,000 per day Level 3: max. CHF 1,500 per day Level 4: max. CHF 3,000 per day</p>
<p>A choice of three deductibles for levels 2, 3 and 4: CHF 0, CHF 1,000 or CHF 3,000</p> <p>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).</p>		
 <b>H-Bonus (HB)</b>	<p>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</p>	<p>No benefits</p>
<p>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.</p> <p>Pregnancy and delivery: non-availability period of 12 months.</p>		

Health - Quality services

# Gain in peace of mind

➤ **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**

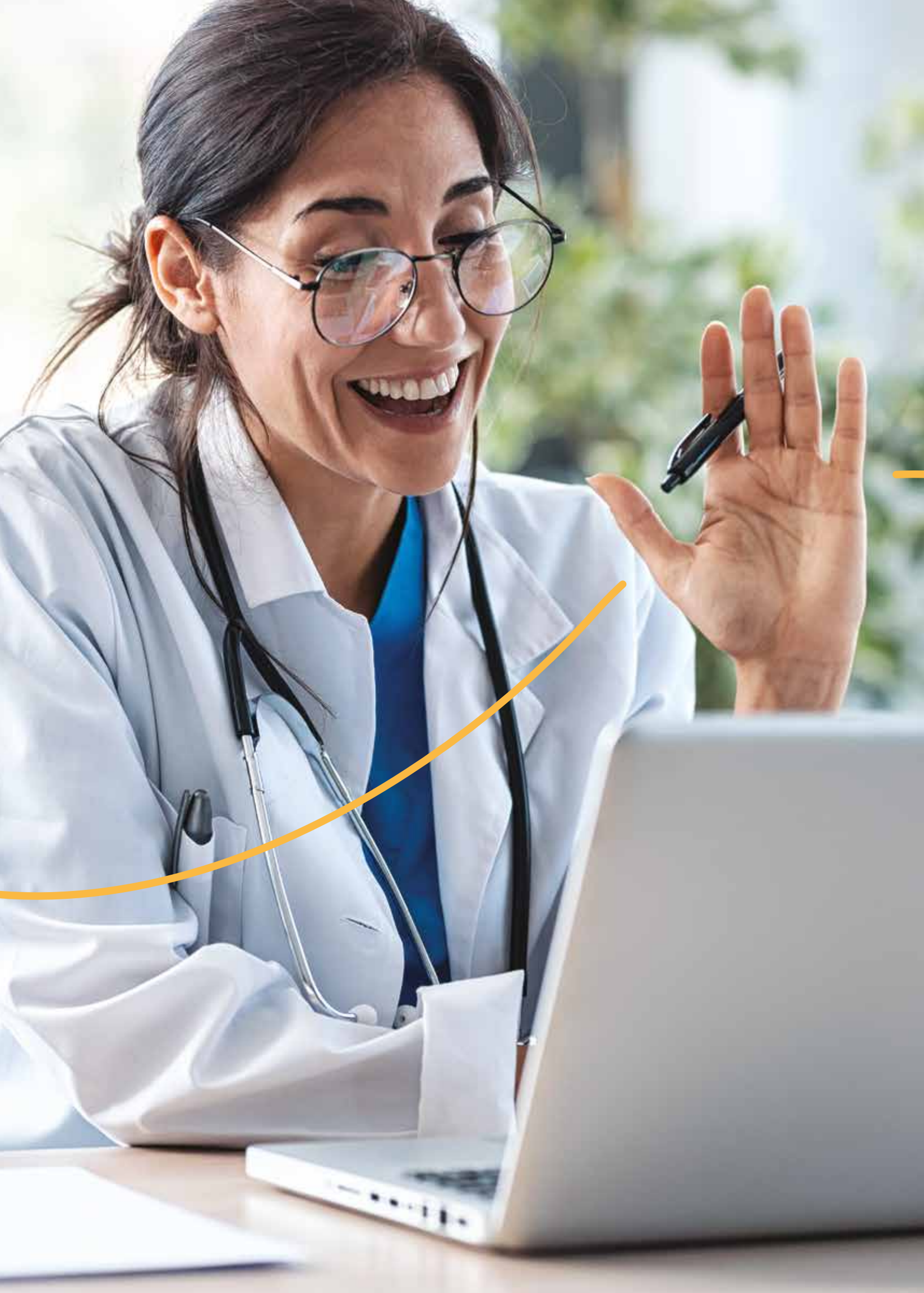
**For the reimbursement of your benefits**

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](http://www.groupemutuel.ch/agencies).

## Groupe Mutuel Assistance

### Assistance by phone 24/7

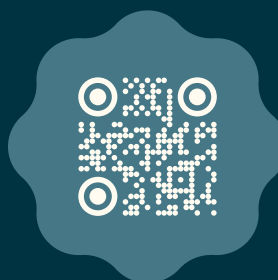
**24 hours a day and 7 days a week, on +41 848 808 111, professionals advisers are available to** answer your questions and assist you promptly and efficiently in the event of an accident in Switzerland or abroad. This service is **entirely free of charge** and is not related to taking out supplemental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

**groupemutuel**

Groupe Mutuel Holding SA Rue des Cèdres 5 CH-1919 Martigny 0848 803 111 / groupemutuel.ch

**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  
**Foundations managed by Groupe Mutuel:** Groupe Mutuel Prévoyance-GMP / Mutuelle Neuchâteloise Assurance Maladie  
Opsion Vested Benefits Foundation / Fondation Collective Opsion

