

Description of benefits		Compulsory health insurance (LAMa/KVG)	«Global» supplemental insurance for inpatient and outpatient care							
			Global 1	Global 2	Global 3	Global 4	Global classic	Global mi-privée	Global privée	
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)	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)
	Emergency hospitalisation abroad	up to twice the amount that would have been paid if the treatment had taken place in Switzerland	CHF 600/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 «privée monde»)
	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
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 prescriptions
	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 prescriptions
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 10,000/calendar year with the option «plus». Annual deductible of CHF 300 from 19 years of age	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
	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	80%, max. CHF 750/calendar 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	
	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	
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 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)		
Glasses and contact lenses	children CHF 180/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		
Medical aids	listed devices and medical equipment (LIMA/MiGeL)	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		
Maternity	Ultrasound exams	in accordance with LAMa/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	
Prevention	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	
	Mammographies	in accordance with LAMa/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	
	Vaccinations	special cases in accordance with LAMa/KVG	70%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 200/calendar year	90%, max. CHF 250/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 250/calendar year	90%, max. CHF 250/calendar year	
	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	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	
Dental care	Other benefits	nutrition advice and classes for special cases in accordance with LAMa/KVG	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and classes 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»	
	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	
Transport and rescue costs	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	
	Transport costs	50%, max. CHF 500/calendar year					max. CHF 5,000/calendar year			
Psychotherapists (non-doctor) and independent psychologists	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	
			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	
Other benefits			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 2,000/calendar year	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 400. 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	
Max. amount per calendar 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	

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.

Description of benefits		Compulsory health insurance (LAMa/KVG)	Global smart			Bonus supplemental health insurance	Supplemental hospitalisation insurance
			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 carton 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)	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 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						
	Hospital accommodation expenses for close relative		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	90%, unlimited	90%, unlimited	90%, unlimited	90% unlimited	
	Non reimbursable drugs		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, 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		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						
	Convalescence cures prescribed by a doctor					90% unlimited (max. 30 days/year)	
	Post-hospitalisation convalescence cures prescribed by a doctor			50%, max. 30 days/calendar year	90%, max. 30 days/calendar year		
Home help and placement costs		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 180/calendar year until 18 years of age (eyeglasses and lenses)	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 (LIMA/MIGEL)				90% unlimited		
Maternity	Ultrasound exams	in accordance with LAMa/KVG					
	Childbirth courses	CHF 150/pregnancy					
	Allowance						
Prevention	Mammographies	in accordance with LAMa/KVG				90% unlimited	
	Vaccinations	special cases in accordance with LAMa/KVG	90%, unlimited	90%, unlimited	90%, unlimited	90% unlimited	
	HIV and Elisa tests	special cases in accordance with LAMa/KVG				90% unlimited	
	Other benefits	nutrition advice and classes for special cases in accordance with LAMa/KVG	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		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	
	Dental treatment in case of accident	dental accidents treated by a dentist					
Transport and rescue costs	Transport costs	50%, max. CHF 500/calendar year					
	Rescue costs	50%, max. CHF 5,000/calendar year (benefits covered in Switzerland only)	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						two psychotherapy sessions/year, max. CHF 140	
Other benefits			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 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	
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	

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