

LAA/UVG reminder

Coverage of medical treatment abroad under accident insurance

In the event of an accident, insured persons are entitled to the appropriate medical treatment. When necessary, they are free to choose their doctor, dentist, chiropractor, pharmacy or the hospital to which they wish to be admitted.

Expenses incurred as a result of necessary medical treatment abroad are reimbursed only up to twice the amount of those that would result from treatment in Switzerland (Article 17 of the Ordinance on Accident Insurance - OLAA/UVV). Supplemental insurance can cover any additional costs.



Accident abroad

When an insured person suffers an accident abroad, he/she can receive assistance from Groupe Mutuel Assistance through Allianz Global Assistance (AGA), 24 hours a day, worldwide, beyond a radius of 20km from his/her main residence, by calling 0848 808 111.

The decision to carry out the procedure is a medical decision made by Allianz Global Assistance.

The benefits offered by Groupe Mutuel Assistance are as follows:

- Support in the event of an accident abroad
- Referral to the corresponding doctors abroad
- Support in case of medical evacuation and/or repatriation
- Supervision of essential medical treatment on site
- Cash advance for admission to hospital and related expenses
- Search and rescue costs
- Information and urgent messages sent to family

In short, when an insured person suffers an accident abroad and calls upon Allianz Global Assistance, the insured member will not have to pay upfront for his/her expenses. This organisation will provide the benefits in advance and then send us the invoices for refund.



Medical treatment abroad

EU nationals who have an employment contract and work in Switzerland are covered against accidents in Switzerland (subject to workplace insurance, workplace principle or country of employment principle). Circular No. 19 of the Federal Office of Public Health (FOPH) of 14 December 2017 entitled «Sectoral agreements with the European Union - Effects of the agreement on the free movement of persons with regard to accident insurance under the LAA/UVG» addresses this subject under points 5.2.1 (occupational accidents and illnesses) and 5.3.1 (non-occupational accidents).

Under these agreements, the costs of treatment at the place of residence shall be covered by the institution of that country or by the institution designated by the country of residence, in the form of an advance of benefits, in accordance with the law of the country of residence. This institution then requests reimbursement (directly or through Suva) from the competent Swiss accident insurance company.

On request, the DA1 form shall be drawn up by Groupe Mutuel and sent to the relevant body. The delivery of this form shall serve as a certificate.

If it is unclear whether the case will be covered, the DA1 form cannot be issued. In such a case, the insured person must first present his/her health insurance card. If the case is subsequently accepted, the DA1 form can be sent.

With the completion of the DA1 form, invoices are sent directly to Groupe Mutuel. This procedure is in accordance with European agreements.



Summary



If the insured person does not wish to or cannot pay the invoice, Groupe Mutuel draws up the DA1 form and the invoice is sent directly to Groupe Mutuel.



If the insured person has paid his/her invoice, it must then be sent to Groupe Mutuel for reimbursement, mentioning the bank details.

groupe**mutuel**

Groupe Mutuel Holding SA Rue des Cèdres 5 CH-1919 Martigny 0848 803 777 / 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
Opcion Vested Benefits Foundation / Fondation Collective Opcion

