



Your health insurance in 2023

Information and advice



If you have any questions on your 2023 premiums, call us on **0800 808 088 (free of charge)**.

groupe **mutuel**

➤ Repayment of reserves

Health costs have risen sharply over the past 18 months, and this will unfortunately have an impact on the premiums of all policyholders in 2023.

However, we are doing everything we can to support you and **SUPRA-1846 SA will continue to repay excess reserves to its insured persons.**

We are fulfilling our commitments and will reimburse, each month in 2023, **CHF 10 per adult, CHF 8 per young person** and **CHF 5 per child.** This means that almost CHF 10 million will be paid out to SUPRA-1846 SA policyholders, the equivalent of **over CHF 350** for a family of four.

We have set up a dedicated phone line to answer any questions relating to your contract. **Do not hesitate to contact us on 0800 808 088.**
We are here for you.

➤ Pharmacy: switch to the third-party payer system

Beyond the increase in health costs and the repayment of our reserves, we are doing all we can **to make your life easier.** As from 1 January 2023, **SUPRA-1846 SA will switch to the third-party payer system.**

This means that you will no longer need to pay for your medicines in advance at the pharmacy. You will not have to pay any money in advance and will be able to reduce your administrative burden as you will receive a statement directly without having to send us your pharmacy receipts. Don't forget to show your insurance card every time you visit a pharmacy.

➤ How can you reduce your premium?

It is possible to reduce your premiums and, at the same time, make your coverage more cost-effective. For this, two solutions are available: you can either increase your deductible or choose an alternative insurance model. These options may also be combined.

Increase your deductible

If you choose a higher annual deductible, you will benefit from a premium reduction of up to CHF 1,540 per year for an adult or CHF 420 per year for children under 19 years of age. The table below shows the maximum annual reductions per deductible amount.

Adults over 19 years old

Deductibles	Reductions*
CHF 500	CHF 140
CHF 1,000	CHF 490
CHF 1,500	CHF 840
CHF 2,000	CHF 1,190
CHF 2,500	CHF 1,540

Children from 0 to 18 years old

Deductibles	Reductions*
CHF 100	CHF 70
CHF 200	CHF 140
CHF 300	CHF 210
CHF 400	CHF 280
CHF 500	CHF 350
CHF 600	CHF 420

*Maximum annual reductions

Choose an alternative insurance model

Instead of the standard model (free choice of doctor without any prior action on your part), choosing an **alternative model** will allow you to benefit from a **premium reduction**. In return, you must undertake to follow a number of rules, such as seeking advice by phone before seeing a doctor.



Do you have any questions on your 2023 premiums?
0800 808 088
(free of charge)

Basic insurance – Alternative models

Name of model

Rules



PrimaFlex
Flexible model

New

Advice session with our partner medical call-centre (24/7) or in one of our partner pharmacies before seeing a doctor.

You can also contact your family doctor directly (if you have given us the name in advance) without a prior advice session.



PrimaCare
Family doctor

Appointment with the designated family doctor (no list) before any other appointment.



You can find all our tips **on how to save** on your health insurance premiums here:
www.groupemutuel.ch/savings



Calculate your premium savings

Discover the savings potential that can be achieved by increasing your deductible and/or switching to one of our alternative models by going to our online premium calculator **www.groupemutuel.ch** or by contacting one of our advisers on **0800 808 088** for a non-binding offer.



PrimaFlex

➤ **New alternative** basic insurance model

If you have a health problem, you can choose between calling our partner medical call-centre or having an advice session in one of our 400 partner pharmacies. In this way, you will receive valuable advice free of charge.

You will then be free to take the necessary steps for your health as you see fit. In any case, if you have a family doctor who was previously notified to the insurer, you can consult him or her directly.



or



or



Pharmacy

Telemedecine

Family doctor

PrimaFlex is the only model in Switzerland that actively **promotes prevention**.

The partner medical call-centre provides free individual advice (e.g. for breast cancer screening) to people insured under this model.

The partner pharmacies (list available on www.groupemutuel.ch/pharmacy) offer free preventive tests when the pharmacist considers it necessary (e.g. to detect diabetes).

PrimaFlex is also unique in Switzerland in that **no deductible is charged** for certain health promotion benefits, or for benefits that have a positive impact on costs, such as **generic drugs**.



If you wish to take advantage of these new benefits,
please contact our Offers Department on 0800 808 088.



See more information by scanning the QR-code
or by visiting:

www.groupemutuel.ch/en/primaflex

Useful information

How can I receive a subsidy to help me pay my premiums?

Depending on your financial or family circumstances, you can apply for a subsidy from your canton of residence. Subsidies are never indicated on the insurance certificate but are deducted directly from the premium invoices.

Do you need more information?

Please contact the competent cantonal authorities:

www.ch.ch/en/health/health-insurance/health-insurance-costs

What are the deadlines for making changes to your health insurance, effective 1 January 2023?

Increase in deductible	send your request by Friday 30 December 2022
Decrease in deductible	
Change of insurance model	send your request by Wednesday 30 November 2022
Change of insurer	

How do premiums evolve based on the age factor?

The criteria used for setting the premiums for compulsory health insurance (LAMal/KVG) and supplemental insurance (LCA/VVG) are different.

Compulsory health insurance is based on the principle of solidarity between insured persons; therefore, it includes only three age groups, 0–18 years, 19–25 years and over 26 years. In other words, from the age of 26, an insured person will pay the same premium as an 80-year-old insured person.

Most of the supplemental insurance premiums are set in five-year increments and change with age. For example, an insured person aged 45 in 2022 will enter the age group 46–50 in 2023 and see his/her premium increase due to entering the new age group.

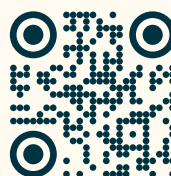
Distribution of environmental taxes to the population

Each year, health insurers are asked by the Swiss Confederation to redistribute the proceeds of environmental taxes to the Swiss population. In 2022, the Confederation set the tax to be deducted from the compulsory insurance premium at CHF 7.35 per month. In 2023, this tax will be reduced to CHF 5.10, which means that premiums will automatically increase by CHF 2.25 per month (see also the information sheet published by the Federal Office for the Environment).

Your Customer Area will make your life easier

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

www.groupemutuel.ch/customer-area



Download the application and set up your account.





Do you have any questions?
Our advisers are available to answer
your questions and to help you find solutions.



By phone

0800 808 088 (free of charge)

Monday to Friday, from 08.00 to 20.00
Saturday from 08.00 to 12.00
from 1 October to 31 December 2022



In an agency

Find my agency:

www.groupemutuel.ch/find-agency

Opening hours, from Monday to Friday:
08.00 – 12.00
13.30 – 17.00



Call back service

We will return your call at your requested
date and time!

www.groupemutuel.ch/callback



Email

premiums2023@groupemutuel.ch

groupemutuel

SUPRA-1846 SA Avenue de la Rasude 8 P. O. Box 765 CH-1001 Lausanne 0800 808 088 / 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
Option Vested Benefits Foundation / Fondation Collective Option

