



# Real life is all about having appropriate insurance cover

Supplemental health insurance  
suited to your needs

Essential care at an affordable rate

Comfort and high-level care

Excellent care and many more benefits

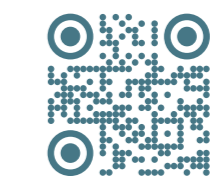
- Hospital
- Medication
- Alternative medicine
- Cures
- Home help placement/hospital accommodation/care for sick children
- Glasses and contact lenses
- Medical aids and appliances
- Allowances and ultrasound scans in the event of maternity
- Prevention
- Dental care
- Transport and rescue costs
- Non-doctor psychotherapists and independent psychologists
- Other benefits

Choose one of our combined solutions			
Choose your preferred level of coverage			
Compulsory insurance (LAMa/KVG)	★ Global classic (GI)	★★ Global flex (GX)	★★★ Global smart (GO, level 3, private)
<b>Hospital</b>	In Switzerland: General ward of a listed hospital up to the rates for the residence canton of the insured person Abroad: In the event of an emergency and up to twice the amount that would have been paid if the treatment had taken place in Switzerland	In Switzerland: Free choice of ward (without maternity) Contribution of the insured person General ward: CHF 0 Semi-private ward: CHF 400/day, max. CHF 4,000/calendar year Private ward: CHF 600/day, max. CHF 5,000/calendar year Abroad: in the event of emergency hospitalisation CHF 500/day, max. 60 days/calendar year	In Switzerland: Private ward, max. 180 days/calendar year Abroad: emergency hospitalisation, max. CHF 100,000/calendar year
<b>Medication</b>	Medication according to the List of medicines with tariff (LMT/ALT) and the Specialty drugs list (LS/SL)	90% - Non-reimbursable and restricted medication	
<b>Alternative medicine</b>	Disciplines practised by a recognised doctor: acupuncture, homeopathy, herbal medicine, traditional Chinese medicine, anthroposophic medicine	80%, max. CHF 10,000/calendar year	90% (list of recognised therapies)
<b>Cures</b>	Spa treatments in Switzerland prescribed by a doctor, CHF 10/day, max. 21 days/calendar year	CHF 80/day, max. CHF 800/calendar year for spa treatments in Switzerland prescribed by a doctor CHF 50/day, max. 30 days/calendar year for convalescence cures prescribed by a doctor following hospitalisation	90%, max. CHF 30 days/calendar year for spa treatments in Switzerland prescribed by a doctor 90%, max. 30 days/calendar year for convalescence cures prescribed by a doctor following hospitalisation
<b>Home help placement/hospital accommodation/care for sick children</b>	Not covered	CHF 80/day, max. CHF 800/calendar year for home help and placement costs CHF 600/calendar year for the costs of hospital accommodation for family member	90% for placement and hospital accommodation costs 90%, max. CHF 2,500/calendar year for home help 90%, max. CHF 2,500/calendar year for home help
<b>Glasses and contact lenses</b>	Glasses are reimbursed for children up to the age of 18 at a rate of CHF 180/calendar year (glasses and lenses only) For adults, between CHF 180 and CHF 630 per eye only for some pathologies (according to the List of medical aids and devices (LIMA/MIGeL))	CHF 150/calendar year for children CHF 150 every three years for adults	CHF 150 every three years (adults and children) CHF 200 every three years (adults and children)
<b>Medical aids and appliances</b>	According to the List of medical aids and devices (LIMA/MIGeL)	90%, max. CHF 1,000/calendar year	90%
<b>Allowances and ultrasound scans in the event of maternity</b>	Ultrasound scans are covered by the LAMa/KVG and a contribution of CHF 150 is granted for childbirth preparation courses	90% for ultrasound scans CHF 100/child breastfeeding allowance	Not covered
<b>Prevention</b>	Early detection of diseases in certain risk groups or through cantonal screening programmes under the LAMa/KVG Vaccines and Elisa or HIV tests are considered as special cases according to LAMa/KVG Dietary advice and courses according to the special cases specified in the LAMa/KVG Preventive gynaecological check-up: one check-up/calendar year the first two years, then one every three years	90% for mammograms	Not covered
		90%, max. CHF 150/calendar year for vaccines	90% for vaccines
		CHF 50/calendar year for Elisa or HIV tests and 90% for preventive gynaecological check-ups	90% for Elisa or HIV tests Not covered
<b>Dental care</b>	Diseases of the mastication system treated by a dentist Dental accidents treated by a dentist	Not covered	CHF 75 per year for preventive tests 50%, max. CHF 2,000/calendar year up to 18 years 50%, max. CHF 1,000/calendar year up to 19 years
<b>Transport and rescue costs</b>	Transport costs are covered at 50%, max. CHF 500/calendar year and rescue costs 50%, max. CHF 5,000/calendar year (in Switzerland only)	max. CHF 5,000/calendar year for transport costs and up to CHF 50,000/calendar year for search and rescue	90% for transport costs In Switzerland: 90% transport costs Abroad: max. CHF 100,000/calendar year for transport, repatriation, search and rescue
<b>Non-doctor psychotherapists and independent psychologists</b>	Since 1 July 2022, compulsory health insurance covers services provided by recognised psychologists and psychotherapists on medical prescription.	CHF 40/session, max. CHF 800/ calendar year	CHF 140/day, max. two sessions/calendar year Not covered
<b>Other benefits</b>	Outpatient treatments according to LAMa/KVG In Switzerland: 100% Abroad: In the event of emergency and up to twice the amount that would have been paid if the treatment had taken place in Switzerland	Voluntary sterilisation: 90% Ear correction: 90% Second medical opinion: 90%	Shipping costs for home delivery of medicines Second medical opinion: 90% CHF 20/day, max. 30 days/calendar year for meals at home Second medical opinion: 90% Abroad: outpatient treatment max. CHF 100,000/ calendar year Visit of a family member in case of hospitalisation of more than seven days
<b>Groupe Mutuel Assistance</b>	According to the limitations set by the general insurance terms and conditions of Groupe Mutuel Assistance.	Assistance, supervision and repatriation in the event of a medical emergency while travelling abroad	

This table only gives a general overview of insurance terms and conditions and is not exhaustive. The terms and conditions of insurance apply. Some of the benefits listed are subject to deductibles and special terms and conditions. Some insurance products offer optional deductibles.

Customise your insurance					
Choose one of our supplemental healthcare solutions			and/or	Choose one of our hospitalisation solutions	
★ Supplemental care (SC, level 2)	★★ Optimum (SO)	★★★ Premium (SD)	★ Supplemental hospitalisation (HC, level 1)	★★ Flexible hospitalisation (HB)	★★★ Supplemental hospitalisation (HC, level 3)
Not covered	Not covered	Not covered	In Switzerland: General ward Abroad: CHF 500/day, max. 60 days/calendar year in the event of emergency	In Switzerland: Free choice of ward Contribution of the insured person General ward: CHF 0 Semi-private ward: CHF 100/day, max. 30 days/calendar year Private ward: CHF 200/day, max. 20 days/calendar year Abroad: CHF 500/day, max. 60 days/calendar year in the event of emergency	In Switzerland: Private ward, max. 90 days/calendar year Abroad: CHF 1,500/day, max. 60 days/calendar year in the event of emergency
90%, max. CHF 800/ calendar year Non-reimbursable and restricted medication	90% - Non-reimbursable and restricted medication				
CHF 70/session, up to CHF 2,000/calendar year (therapies mentioned in the terms and conditions)	75%, max. CHF 3,000/calendar year of which max. CHF 500 for massages (list of recognised therapies and massages)	80%, max. CHF 5,000 per three-year period, of which max. CHF 500 per calendar year for massages (list of recognised therapies and massages)			
60%, max. CHF 300/calendar year for spa treatments in Switzerland prescribed by a doctor CHF 20/day, max. 30 days/calendar year for convalescence cures prescribed by a doctor CHF 40/day, max. 30 days/calendar year for convalescence cures prescribed by a doctor following hospitalisation	90%, max. 30 days/calendar year for spa treatments in Switzerland prescribed by a doctor 90%, max. 30 days/calendar year for convalescence cures prescribed by a doctor following hospitalisation				
CHF 1,500/calendar year	90%, max. CHF 2,500/calendar year for home help and placement costs, of which CHF 250/calendar year for home care for sick children	90%, max. CHF 2,500/calendar year for home help and placement costs 90%, max. CHF 300/calendar year for the care of sick children at home			
CHF 100 every three years (adults and children)	CHF 100/calendar year for children CHF 250 every three years for adults	CHF 150/calendar year for children CHF 500 every three years for adults Surgical correction of vision: 90% max. CHF 800 for the entire duration of the contract			
90%, max. CHF 300/calendar year	90%, max. CHF 2,000/calendar year	90%, max. CHF 5,000/calendar year			
90% for ultrasound scans CHF 100/child breastfeeding allowance CHF 150 for childbirth preparation courses	90% for ultrasound scans				
90% for mammograms					
90%, max. CHF 150/calendar year for vaccines	90% for vaccines				
CHF 50/calendar year for Elisa or HIV tests and 90% for preventive gynaecological check-ups	90% for HIV tests and preventive gynaecological check-ups				
90% once every three years for a check-up 50%, max. CHF 500/calendar year for health promotion (back school, benefits for tobacco and alcohol detoxification) of which 50 %, max. CHF 200/calendar year for fitness centres CHF 50/session (max. three advice sessions over three years) for dietary advice and courses	90% every three years for a check-up 50%, max. CHF 200/calendar year for health promotion (fitness, back school, benefits for tobacco and alcohol detoxification) CHF 100/day, max. 30 days/calendar year for alcohol detoxification	90% for health check-ups every three years 50%, max. CHF 200/calendar year for health promotion (back school, fitness, benefits for tobacco detoxification) CHF 100/day, max. 30 days/calendar year for alcohol detoxification	90% max. CHF 1,200 every three years for the check-up 50%, max. CHF 200/calendar year for physical training measures (fitness, back school, training sessions), sporting activities (active membership of a sports club), other preventive measures, etc. One check-up every three years, 90%, max. CHF 1,800 50%, max. CHF 500/calendar year (prevention) 90%, max. CHF 200/calendar year (sports activities and season tickets) max. CHF 500/calendar year for all "prevention" and "sports activities" benefits combined		
In case of illness: 80%, max. CHF 100 every three years In case of accident: 80%, max. CHF 4,000 per case	75%, max. CHF 150/calendar year for annual check-ups and dental treatments	75%, max. CHF 500/calendar year Dento-facial orthopaedy up to 18 years: 75%, max. CHF 3,000/calendar year			
80%, max. CHF 1,000/calendar year	90% for transport costs 90%, max. CHF 75,000/calendar year for search and rescue	90% for transport costs 90%, max. CHF 100,000/calendar year for search and rescue			
CHF 600/calendar year	90%, max. CHF 500/calendar year	90%, max. CHF 1,000/calendar year			
Voluntary sterilisation: 80%, max. CHF 300/calendar year CHF 100/case as compensation for private expenses in the event of hospitalisation lasting more than eight days	Comfort upgrade, hospital boarding costs, transport or parking for outpatient surgery CHF 150/ calendar year Coverage of dispatch and shipping costs for home delivery of medication Second medical opinion: 90% Ear and scars correction surgery: 80%, max. CHF 3,000/ calendar year CHF 20/day, max. 30 days/calendar year for meals at home	Comfort upgrade, hotel accommodation, transport or parking costs in the event of outpatient surgery CHF 300/ calendar year Contraception and voluntary sterilisation: 90% max. CHF 500/calendar year Pharmacy advice: 90% CHF 20/day, max. 30 days/calendar year for meals at home Second medical opinion: 90%			
Assistance, supervision and repatriation in the event of a medical emergency while travelling abroad					

Visit our website and discover our range of supplemental insurance solutions:



[www.groupemutuel.ch/supplementalinsurance](http://www.groupemutuel.ch/supplementalinsurance)



Do you wish to receive a customised offer? Do you have any questions?

We are here for you

0848 803 111 (8 cts./min.)  
Monday to Friday from 08.00 to 18.00

or in the nearest agency  
Monday to Friday from 08.00 to 12.00 and from 13.30 to 17.00  
[www.groupemutuel.ch/agencies](http://www.groupemutuel.ch/agencies)

# Discover also some of our specific supplemental insurance plans designed to meet your needs



**Acrobat** includes essential cover for the financial consequences of accident, disability or death anywhere in the world.

[www.groupemutuel.ch/en/acrobat](http://www.groupemutuel.ch/en/acrobat)



**Dentaire plus** covers the costs of dental and orthodontic treatment for both children and adults as a supplement to basic insurance.

[www.groupemutuel.ch/en/dentaireplus](http://www.groupemutuel.ch/en/dentaireplus)



**Mundo** covers the financial consequences of illness or accident while travelling abroad.

[www.groupemutuel.ch/en/mundo](http://www.groupemutuel.ch/en/mundo)



Groupe Mutuel's **prenatal insurance** allows your child to be insured in a private, semi-private or general ward without having to fill in a health questionnaire beforehand. In addition, by taking out Dentaire Plus 2 and Mundo supplemental insurance before the birth of your child, you will benefit from free premiums during your child's first three years.

You can also choose an alternative to the traditional savings account and provide your children with a guaranteed capital amount that will enable them to fulfil their dreams when the time comes.

[www.groupemutuel.ch/insuremyfuturebaby](http://www.groupemutuel.ch/insuremyfuturebaby)

Groupe Mutuel offers  
a **comprehensive  
range of supplemental  
insurance products**   
in the fields of  
**health and accident  
insurance, pensions  
and lump-sum  
benefits' insurance  
and daily allowance  
insurance** 





## Your health and pension partner

0848 803 111  
groupemutuel.ch



Scan and find out more  
about our legal form  
[www.groupemutuel.ch/form](http://www.groupemutuel.ch/form)

groupemutuel

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