



Real life is all about having good insurance cover

Our supplemental health insurance plans according to your needs









★
Essential care at an affordable rate

★★
Comfort and high-level care






★★★
Excellent care and many more benefits

Groupe Mutuel Assistance 

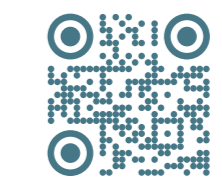
-  Hospital
-  Medication
-  Alternative medicine
-  Cures
-  Home help placement/hospital accommodation/care for sick children
-  Glasses and contact lenses
-  Medical aids and appliances
-  Allowances and ultrasound scans in the event of maternity
-  Prevention
-  Dental care
-  Transport and rescue 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)
Hospital	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: General ward	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
Medication	Medication according to the List of medicines with tariff (LMT/ALT) and the Specialty drugs list (LS/SL)	90% - Non-reimbursable and restricted medication		
Alternative medicine	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)	
Cures	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	
Home help placement/hospital accommodation/care for sick children	 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
Glasses and contact lenses	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 in the case of certain 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)
Medical aids and appliances	According to the List of medical aids and devices (LIMA/MiGeL)	90%, max. CHF 1,000/calendar year	90%	 Not covered
Allowances and ultrasound scans in the event of maternity	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	 Not covered
Prevention	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	90% for Elisa or HIV tests	 Not covered
Dental care	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
		max. CHF 5,000/calendar year for transport costs and up to CHF 50,000/calendar year for search and rescue (in Switzerland only)	90% for transport costs	In Switzerland: 90% transport costs Abroad: max. CHF 100,000/calendar year for transport, repatriation, search and rescue
Transport and rescue costs	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. 2 sessions/calendar year	 Not covered
Non-doctor psychotherapists and independent psychologists	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%	Coverage of shipping costs for home delivery of medication Second medical opinion: 90% CHF 20/day, max. 30 days/calendar year for meals at home	Second medical opinion: 90% Outpatient treatment max. CHF 100,000/ calendar year Visit of a family member in case of hospitalisation of more than seven days
Other benefits		Assistance, supervision and repatriation in the event of a medical emergency while travelling abroad		
	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 solutions for your supplemental healthcare		
		★ Supplemental care (SC, level 2)	★★ Optimum (SO)	★★★ Premium (SD)
	 Not covered	 Not covered	 Not covered	
	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)	90%, max. CHF 5,000/calendar year of which max. CHF 1,000 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, 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%	
	90% for ultrasound scans CHF 100/child breastfeeding allowance CHF 150 for childbirth preparation courses	90% for ultrasound scans	 Not covered	
	90% for mammograms			
	90%, max. CHF 150/calendar year for vaccines	90% for vaccines		
	CHF 50/calendar year for Elisa or HIV tests	90% for HIV tests and preventive gynaecological check-ups	90% for HIV tests	
	 Not covered	90% max. CHF 1,200 every three years for the check-up 50%, max. CHF 200/calendar year for health promotion (fitness, back school, benefits for tobacco and alcohol detoxification, sports club membership or other preventive measures)	90%, max. CHF 1,800 every three years for check-ups 50%, max. CHF 500/calendar year for Health promotion (fitness, back school, services for tobacco and alcohol detoxification, as well as dietary advice CHF 50 per session max. three advice sessions over three years) 90%, max. CHF 200/calendar year for sports club memberships/annual swimming pool and ski passes	
	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	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	
	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



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

Discover also a number 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



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



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

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

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

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Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA / Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA
Foundations administered by Groupe Mutuel Services SA: Groupe Mutuel Prévoyance-GMP / Mutuelle Neuchâteloise Assurance Maladie
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