Real life is all about having good insurance cover

Our supplemental health insurance plans according to your needs
## Essential care at an affordable rate

- **Hospitalization**: Coverage for necessary treatments provided by recognized hospitals.
- **Medication**: Medication according to the List of medicines with tariff (LMT/ALT).
- **Outpatient care**: Ultrasound scans are covered by the LAMal/KVG and a 90% reimbursement.
- **Dental care**: Coverage for diseases of the mastication system treated by a dentist.
- **Dentistry**: Dentists are recognized as non-doctor practitioners.
- **Psychotherapy**: Provided by recognized psychologists and psychotherapists.
- **Transport and Accommodation**: Since 1 July 2022, compulsory health insurance covers services provided by recognized psychologists and psychotherapists.
- **Contact lenses**: Glasses are reimbursed for children up to the age of 18 at a rate of 90%.
- **Home help**: CHF 80/day, max. CHF 800/calendar year for home help.
- **Disability**: CHF 5,000/calendar year for transport costs and up to CHF 10,000/calendar year for equipment.
- **Homeopathy and Traditional Medicine**: Homeopathy, herbal medicine, traditional Chinese medicine, and the Specialty drugs list (LS/SL).
- **Alternative Medicine**: Disciplines practised by a recognized doctor: acupuncture, homeopathy, herbal medicine, traditional Chinese medicine, and the Specialty drugs list (LS/SL).
- **Medication**: Medication according to the List of medicines with tariff (LMT/ALT).
- **Ear correction**: 90%.
- **Voluntary sterilisation**: 90%.
- **Repatriation**: CHF 20/day, max. 30 days/calendar year for meals at home.
- **Second medical opinion**: 90%.
- **Prescription Costs**: CHF 250 every three years for adults, CHF 500 every three years for children.
- **Repatriation, search and rescue**: CHF 50,000/calendar year for assistance and repatriation, search and rescue.
- **Other services**: Coverage of dispatch and shipping costs for home delivery of medication.

## Contact lenses

- **Prescription**: CHF 50/session (max. three sessions over three years).
- **Healthy eyes**: CHF 50/session (max. three sessions over three years).
- **Dietary advice and courses**: CHF 20/session (max. two sessions per year).
- **Health promotion**: 50%, max. CHF 2,000/calendar year up to 18 years.
- **Preventive gynaecological check-up**: 90%, max. CHF 200/calendar year for children.
- **Preventive medical check-up**: 90%, once every three years for a check-up.
- **Elisa or HIV tests**: CHF 50/calendar year for Elisa or HIV tests.
- **Pharmacy advice**: CHF 10/session, max. CHF 150/calendar year.
- **Dento-facial orthopaedy**: CHF 250 every three years for adults, CHF 1,000 every three years for children.
- **Other therapies**: CHF 500 for massages (list of recognized therapies and massages).

## Contraception and voluntary sterilisation

- **Contraception**: CHF 100/case as compensation for private expenses in the case of sterilization.
- **Voluntary sterilisation**: 80%, max. CHF 300/calendar year.
- ** Abortions**: 90%, max. CHF 150/calendar year.

## Essential hospitalisation

- **Hospitalisation**: CHF 0 in Switzerland.
- **General ward**: CHF 0.
- **Private ward**: max. CHF 1,800/calendar year.
- **Specialty**: max. CHF 5,000/calendar year.
- **General care**: max. CHF 1,500/calendar year.
- **Consultations**: max. CHF 2,000/calendar year.
- **Surgery**: max. CHF 10,000/calendar year.
- **Medical tests**: max. CHF 2,500/calendar year, of which CHF 1,000 for external medical tests.
- **Home delivery of medication**: CHF 20/day, max. 30 days/calendar year.
- **Second medical opinion**: 90%.
- **Vaccines**: 90%, max. CHF 150/calendar year for vaccines.
- **Surgery**: 90%, max. CHF 1,500/calendar year.
- **Other treatments**: 90%, max. CHF 100,000/calendar year (acupuncture, physiotherapy, rehabilitation).
- **Specialties**: 90%, max. CHF 75,000/calendar year.
- **Repatriation, search and rescue**: CHF 500/day, max. 60 days/calendar year in the event of emergency.
- **Dento-facial orthopaedy**: max. CHF 3,000/calendar year.
- **Other therapies**: 90% for acupuncture and homeopathy.

## Choose one of our supplemental insurance solutions

- **Global classic**
  - CHF 0 in Switzerland.
  - Private ward: max. 90 days/calendar year in Switzerland.
  - Private ward: max. 180 days/calendar year in Switzerland.
  - Hospitalisation: max. CHF 100,000/calendar year.
  - General care: max. CHF 1,800 every three years for check-ups.
  - Surgery: max. CHF 5,000/calendar year.
  - Medical tests: max. CHF 2,500/calendar year.
  - Vaccines: max. CHF 2,000/calendar year.
  - Surgery: max. CHF 7,500/calendar year.
  - Other treatments: max. CHF 20,000/calendar year.
  - Repatriation, search and rescue: CHF 100,000/calendar year.

- **Global flex**
  - CHF 0 in Switzerland.
  - Private ward: max. 90 days/calendar year in Switzerland.
  - Private ward: max. 180 days/calendar year in Switzerland.
  - Hospitalisation: max. CHF 100,000/calendar year.
  - General care: max. CHF 1,800 every three years for check-ups.
  - Surgery: max. CHF 5,000/calendar year.
  - Medical tests: max. CHF 2,500/calendar year.
  - Vaccines: max. CHF 2,000/calendar year.
  - Surgery: max. CHF 7,500/calendar year.
  - Other treatments: max. CHF 20,000/calendar year.
  - Repatriation, search and rescue: CHF 100,000/calendar year.

- **Global smart**
  - CHF 0 in Switzerland.
  - Private ward: max. 90 days/calendar year in Switzerland.
  - Private ward: max. 180 days/calendar year in Switzerland.
  - Hospitalisation: max. CHF 100,000/calendar year.
  - General care: max. CHF 1,800 every three years for check-ups.
  - Surgery: max. CHF 5,000/calendar year.
  - Medical tests: max. CHF 2,500/calendar year.
  - Vaccines: max. CHF 2,000/calendar year.
  - Surgery: max. CHF 7,500/calendar year.
  - Other treatments: max. CHF 20,000/calendar year.
  - Repatriation, search and rescue: CHF 100,000/calendar year.
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.


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


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


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
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