



# Hôpital senior

## Supplemental hospitalisation insurance

- » It is important to always be able to rely on **supplemental insurance** in the event of hospitalisation, especially as you get older.

Compulsory health insurance in Switzerland covers hospitalisation in a general ward at the tariff applicable in your canton of residence. If you choose to be hospitalised in another canton, in most cases a part of the costs will remain payable by yourself.

You will also be liable for significant costs if you wish to undergo treatment in a clinic or in a semi-private or private ward and with a doctor of your choice.

"Hôpital senior" supplemental hospitalisation insurance offers you the choice of four levels of coverage which pay the full costs of hospitalisation in the event of illness or an accident. You therefore benefit from a suitable solution which guarantees optimal protection during hospital stays.

## Your benefits

- Hospitalisation insurance without an admission age limit
- Insurance coverage in the event of illness or an accident
- Payment of the difference in hospital tariffs when undergoing treatment outside your canton
- Choice of hospital comfort level
- Free choice of doctor in the hospital (levels 3 and 4)
- Daily amount allocated in the event of hospitalisation abroad
- Assistance and transport in an emergency occurring beyond a radius of 20 km from your home

## Hôpital senior benefits

### Levels 1 and 2

In the general ward, the insurance covers the difference in hospital rates for treatment outside your canton of residence and, in the case of hospitals on the insurers' list, the accommodation supplement for a room with two beds (**level 1**) or a room with one bed (**level 2**).

### Levels 3 and 4

Coverage extends to medical care and accommodation expenses in a semi-private ward (**level 3**) or in a private ward (**level 4**).

Benefits	Hospital comfort	Free choice of hospital	Full coverage of costs in Switzerland	Maximum coverage abroad	Free choice of doctor
<b>Level 1</b> Medical care to general ward standard	Room with several beds	✓	✓	CHF 500/day	
	Room with two beds	The hospital must be on the insurer's list*			
<b>Level 2</b> Medical care to general ward standard	Room with several beds	✓	✓	CHF 500/day	
	Room with one bed	The hospital must be on the insurer's list*			
<b>Level 3</b> Semi-private ward	Room with two beds	The hospital must be on the insurer's list*	✓	CHF 1,000/day	✓
<b>Level 4</b> Private ward	Room with one bed	The hospital must be on the insurer's list*	✓	CHF 1,500/day	✓

\*Lists available on [www.groupemutuel.ch/en/hopitalsenior](http://www.groupemutuel.ch/en/hopitalsenior)

## Premiums

For levels 3 and 4, you can benefit from attractive reductions in premiums by choosing any of the deductibles below:

- Up to **10% discount** for a deductible of CHF 2,000,
- Up to **25% discount** for a deductible of CHF 5,000.

Premiums increase in line with your age, and protect you against any significant unforeseen fluctuations.

The terms and conditions of insurance apply.

groupe**mutuel**

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