



Healthcare insurance for schools

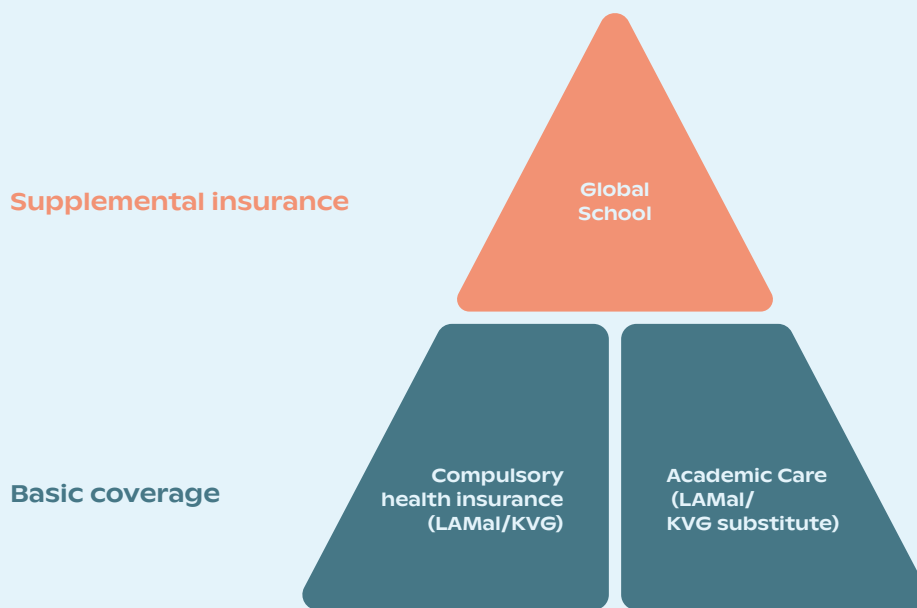
A comprehensive solution for your students

- » As a school, you wish to offer a comprehensive and cost-effective solution to your students for the coverage of their medical expenses.



Groupe Mutuel offers a large range of benefits to cover the health insurance needs of your students during the period of their training course in your school, whether resident in Switzerland or abroad.

» Our comprehensive and flexible programm



» Your advantages

- Unique solution in Switzerland
- Comprehensive and flexible coverage (basic and supplemental insurance)
- Overall invoicing to the school
- A simplified collective membership procedure
- No medical questionnaire
- Administrative facilities
- Centralised management of your account by a team of specialists

Compulsory health insurance (LAMal/KVG)

All persons residing in Switzerland are required to take out compulsory health insurance (LAMal/KVG). However, for students from abroad, Academic Care coverage can replace the basic insurance and offer equivalent protection in case of illness, accident or maternity.

Academic Care insurance

Overview of benefits

Coverage

| | |
|---|---|
| Medical treatments by physicians, chiropractors or persons providing healthcare services upon medical prescription or order (nurses, physiotherapists, speech therapists, occupational therapists and dietitians) | Unlimited |
| Hospitalisation in a general ward, in Switzerland, in medical facilities recognised under LAMal/KVG | Unlimited |
| Drugs prescribed by a doctor or chiropractor (according to the specialty drugs list – LS/SL) | Unlimited |
| Laboratory costs | Unlimited |
| Auxiliary appliances and equipment (crutches, breathing devices, splints etc.), according to the list of medical aids and appliances (LIMA/MiGeL) | Unlimited |
| Medical care at home, on prescription by a physician | Unlimited |
| Transport costs | 50% max. CHF 500 (in addition to benefits from Groupe Mutuel Assistance) |
| Costs of search and rescue | 50% max. CHF 5,000 (in addition to benefits from Groupe Mutuel Assistance) |
| Acupuncture administered by a recognised physician | Unlimited |
| The scope of healthcare benefits is defined in accordance with LAMal/KVG and its implementing ordinances, including the Ordinance on Health Insurance Benefits (OPAS/KLV). | |
| Groupe Mutuel Assistance | Assistance, support and repatriation to Switzerland in case of medical emergency, if the event occurs more than 20 km away from the insured's place of residence in Switzerland |
| Lump-sum amount in case of accidental death | CHF 10,000 |
| Legal protection insurance for patients | Legal assistance, lawyers' fees and legal expenses, up to CHF 300,000 per case. |

Academic Care also includes...

- Legal protection insurance in case of a medical error, that covers the costs of actions and procedures that can be implemented to enforce rights, up to CHF 300,000 per case.
- A lump-sum amount of CHF 10,000 paid in case of death by accident in Switzerland.
- Emergency medical assistance available 24/7 (repatriation to Switzerland and transport costs).
- Optional deductible of CHF 100 or CHF 500.

Supplemental insurance (LCA/VVG)

Global School insurance offers protection in case of illness or accident in addition to the benefits provided by the compulsory health insurance (AOS/OKP) or by Academic Care.

Global School includes...

- Three coverage levels with the possibility to choose the level of comfort required in hospital when signing the contract
- Insurance without a deductible or co-insurance amount
- Full refund of outpatient and inpatient treatments, everywhere in Switzerland and without any limit on the amount
- Coverage of alternative medicine benefits, including without a medical prescription
- Coverage of voluntary or emergency dental treatments (levels 2 and 3)
- Coverage of search, rescue and transport costs

Global School benefits

In Switzerland

| Benefits | Level 1 | Level 2 | Level 3 |
|------------------------------------|--|--|--|
| Hospitalisation | General ward | General ward | Semi-private or private ward |
| Outpatient treatments | 100% | 100% | 100% |
| Non-reimbursable drugs | 90% | 90% | 90% |
| Search, rescue and transport costs | 90% | 90% | 90% |
| Alternative medicine treatments | 30%, max. CHF 1,000 every three years | 60%, max. CHF 1,000 every three years | 90%, max. CHF 1,000 every three years |
| Glasses and contact lenses | CHF 150 every three years | CHF 200 every three years | CHF 200 every three years |
| Dental care | No benefits | 80%, max. CHF 2,000/ calendar year | 80%, max. CHF 2,000/ calendar year |
| Preventive healthcare services | 50%, max. CHF 200/calendar year | 50%, max. CHF 200/calendar year | 50%, max. CHF 200/calendar year |
| Assistance benefits | Assistance in case of medical emergencies in Switzerland | Assistance in case of medical emergencies in Switzerland | Assistance in case of medical emergencies in Switzerland |

Outside Switzerland

| | | | |
|---|---|---|---|
| Outpatient treatments | Max. CHF 100,000 per calendar year | Max. CHF 100,000 per calendar year | Max. CHF 100,000 per calendar year |
| Hospitalisation | | | |
| Legal co-insurance contributions abroad in case of outpatient or inpatient treatments | | | |
| Search, rescue and transport costs | | | |
| Visit of a family member outside the home country of the insured person | Travel expenses Meal and accommodation costs up to CHF 250 per day, up to CHF 2,000 | Travel expenses Meal and accommodation costs up to CHF 250 per day, up to CHF 2,000 | Travel expenses Meal and accommodation costs up to CHF 250 per day, up to CHF 2,000 |
| Assistance benefits | Assistance in case of medical emergencies during journeys and temporary stays outside Switzerland | Assistance in case of medical emergencies during journeys and temporary stays outside Switzerland | Assistance in case of medical emergencies during journeys and temporary stays outside Switzerland |

Insured risks: illness and accident. Maternity benefits are not covered.
The general terms and conditions of insurance apply.

groupe**mutuel**

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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
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