



Healthcare insurance for schools

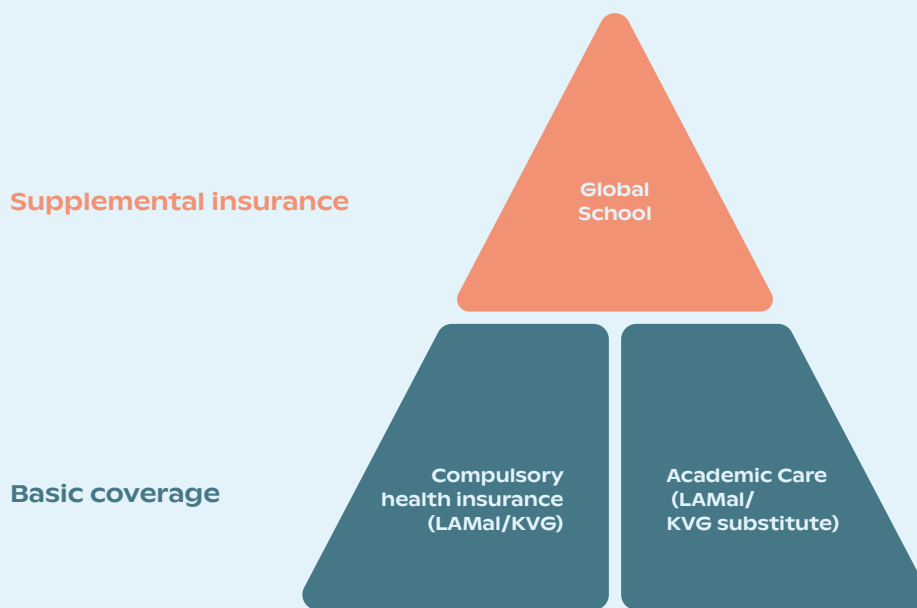
A comprehensive solution for your students

- » 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 speciality 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.



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