

# AMB Assurances SA

Your health insurance benefits  
at a glance



## Compulsory health insurance

# AMB Assurances SA

In line with your requirements, AMB Assurances SA offers you and your family very competitive premiums for compulsory health insurance, ensuring that your basic health costs are covered.

Your basic insurance covers the main medical treatments in the event of illness, maternity or accident, such as:

- › check-ups, outpatient or home care and medical treatments;
- › medicines and laboratory tests prescribed by a doctor;
- › hospital stays in a general ward in your canton of residence.

### Optional deductibles

You contribute to the costs of medical and hospital benefits by way of the deductible amount and an annual 10% co-insurance amount (except in special cases).

In addition to the standard deductible (CHF 0 for children, CHF 300 for adults), you can choose an optional deductible and reduce your compulsory health insurance premium.

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#### Optional deductibles

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For children	For adults
CHF 100	CHF 500
CHF 200	CHF 1,000
CHF 300	CHF 1,500
CHF 400	CHF 2,000
CHF 500	CHF 2,500
CHF 600	

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### PrimaCare and SanaTel alternative models

PrimaCare and SanaTel are compulsory health insurance models (AOS/OKP) offered by AMB Assurances SA. By choosing one of these models, you will avoid unnecessary consultations and benefit from a premium reduction compared to the standard AOS/OKP model.

If you choose PrimaCare, you agree to see your family doctor first before any other healthcare provider. If necessary, your family doctor will refer you to another doctor.

If you choose SanaTel, you agree to first call the medical advice centre of our partner Medi24, which can be reached 24 hours a day, 7 days a week, in case of a health problem. Medi24 will provide you with a recommendation, free of charge, on the next steps of the treatment, but you remain free to decide what steps to take.

### Global AMB

#### Customised insurance

Developed together with Groupe Mutuel Assurances GMA SA, Global AMB insurance offers extensive and essential benefits that ideally supplement the compulsory health insurance. By choosing the "alternative medicine" option, you will increase your coverage for natural therapies.

A no-claims discount is granted to policyholders who do not use Global AMB supplemental insurance. Therefore, by choosing to show consumer responsibility, you will be able to make significant savings on your premiums. Families may also enjoy substantial combination discounts for their children, which goes to show that AMB Assurances SA has a true family-friendly approach.

The terms and conditions for granting the bonus can be found in the brochure "Overview of supplemental insurance according to LCA/VVG".

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#### Our staff is available

from Monday to Friday: 08.00-12.00 - 13.30-17.00.  
on 058 758 60 70 or at [info@amb-assurance.ch](mailto:info@amb-assurance.ch)

## Benefits covered under Global AMB

Type of benefits	Compulsory health insurance (LAMal/KVG)	Global AMB
Hospitalisation in Switzerland	general ward of a listed hospital up to the rate of the canton of residence of the insured person	general ward throughout Switzerland
Hospital accommodation for family member		CHF 600/calendar year
Free choice of doctor	canton of residence or place of employment	90% of excess rates, unlimited, throughout Switzerland
Restricted drugs	according to the Specialty drugs list (LS/SL)	90%, unlimited benefits
Non-reimbursable drugs		90%, unlimited benefits
Thermal cures in Switzerland	CHF 10/day, max. 21 days/calendar year	CHF 80/day, max. CHF 800/calendar year
Convalescence cures following hospitalisation		CHF 50/day, max. 30 days/calendar year
Home help		max. CHF 80/day, max. CHF 800/calendar year
Glasses and contact lenses	children CHF 180/calendar year (up to 18 years of age)	– adults CHF 200 every three years – children under 18, CHF 200 each year
Medical aids and appliances	according to the List of medical aids and devices (LiMA/MiGeL)	90%, max. CHF 1,000/calendar year
Voluntary sterilisation		90%, maximum 3 days in the event of hospitalisation
Ear correction surgery		90%
Dental treatments	diseases of the mastication system and dental accidents treated by a dentist	50% max. CHF 1,000/calendar year (up to 18 years of age)
Dento-facial orthopaedic treatment		50% max. CHF 12,000/calendar year (up to 20 years of age)
Non-doctor psychotherapists and independent psychologists		CHF 40/session, max. CHF 800/calendar year
Transport costs	50%, max. CHF 500/calendar year	max. CHF 5,000/calendar year
Search and rescue operations	50%, max. CHF 5,000/calendar year	max. CHF 50,000/calendar year
Second medical opinion		90% unlimited
Vaccinations	special cases under the LAMal/KVG (only in Switzerland)	90%, max. CHF 150/calendar year
Preventive tests (Elisa or HIV)	special cases under LAMal/KVG	CHF 50/calendar year
Check-ups	special cases under LAMal/KVG	90% unlimited (once every three years)
Annual dental visit		CHF 75/calendar year
Nutritional advice	special cases under LAMal/KVG	max. CHF 50/session (max. 3 advice sessions over a period of 3 years)
Preventive gynaecological examinations	according to LAMal/KVG	90%, unlimited number of examinations, in addition to those covered by LAMal/KVG
Ultrasound scans and mammographies	according to LAMal/KVG	90%, unlimited number of examinations, in addition to those covered by LAMal/KVG
One-time breastfeeding allowance		CHF 100 per child
Preventive healthcare services, back exercise school, tobacco or alcohol detoxification		50%, max. CHF 500/calendar year
Emergency medical treatments abroad	max. twice the rate applied in the canton of residence in Switzerland	max. CHF 100,000/calendar year
Groupe Mutuel Assistance	according to the limitations set by Groupe Mutuel Assistance's general insurance terms and conditions	assistance, supervision and repatriation in the event of a medical emergency while travelling abroad
<b>“Alternative medicine” option</b>	(if expressly provided for by the policy)	Up to CHF 10,000 per calendar year, deductible of CHF 230 per year from 19 years of age.
Alternative medicine	special cases under LAMal/KVG	max. CHF 75/session
Alternative medicine medication		90%

## Your supplemental insurance

# In line with your requirements

Global AMB supplemental health insurance can be ideally combined with the insurance products under Groupe Mutuel Assurances GMA SA.

### For your family

#### **Dentaire plus** **Dental care insurance**

Dentaire plus (DP) insurance covers dental and orthodontic treatment and laboratory costs for adults and children as follows:

- **DP1:** 75% of costs, max. CHF 1,000/year;
- **DP2:** 75% of costs, max. CHF 3,000/year;
- **DP3:** 75% of costs, max. CHF 15,000/year.

#### **ProVista** **Lump-sum amount in the event of disability/death following an accident**

ProVista protects you against the consequences of disability or death following an accident. You receive a lump sum that will allow you, for example, to cover the cost of converting your home, buying a fully equipped vehicle in the event of disability, or providing your family with financial security in the event of your death.

#### **Legis** **Range of legal protection insurance**

The "Legis" legal protection insurance range offers five coverage options that can be combined according to your needs, to better understand and enforce your rights.

- **Legis<sup>strada</sup>:** defends your rights in the event of mobility and traffic disputes.
- **Legis<sup>priva</sup>:** whether you are an employee, tenant, landlord or consumer, Legis<sup>priva</sup> defends your rights.
- **Legis<sup>duo</sup>:** combines the benefits of Legis<sup>strada</sup> and Legis<sup>priva</sup>.
- **Legis<sup>sana</sup>:** defends your rights in the event of disputes with the medical profession or any other medical institution.

### For you

#### **Hospitalisation insurance**

This insurance offers enhanced coverage for inpatient benefits not covered by the compulsory health insurance, in a semi-private or private ward in Switzerland or worldwide.

#### **H-Capital** **Lump-sum amount in the event of hospitalisation**

Hospitalisation can lead to many unforeseen expenses, such as the hiring of domestic help or childcare, as well as transport expenses for your family. With H-Capital, you can prevent these inconveniences by securing a lump sum to cover the financial consequences of your hospital stay, between CHF 300 and CHF 2,500 per year.

#### **ActiVita** **Accident insurance from the age of 19, valid worldwide**

Thanks to ActiVita accident cover, you benefit from first-rate services such as the comfort of a private room, coverage of home security costs, 24-hour telephone assistance and reimbursement of a sports membership. ActiVita also covers accidents due to high-risk sports.

### For your children

#### **Acrobat** **Accident insurance (0-18 years)**

Acrobat insurance is available in three levels of coverage, allowing you to provide your child with extensive protection in order to deal with the financial consequences of an accident (medical expenses and a lump sum in the event of disability and death).

#### **KidsProtect** **0-17 years**

Unique in Switzerland, this coverage offers a supplemental income in the form of a monthly allowance of CHF 4,000, which is paid to parents from the beginning of their child's cancer treatment.

#### **Dentaire plus-Kids** **Dental care insurance for 0-18 years**

Dentaire plus-Kids (DP0) insurance plan covers only orthodontic treatment for children aged 0 to 18 years up to a maximum of 75% of the costs, max. CHF 15,000 per year.



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**AMB Assurances SA**

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