



While waiting for baby

It's never too early
to take out insurance
for your **child's**
health and future

groupemutuel



For expert advice on insurance matters

Our advisers are available to provide you with guidance at this important moment of your life.

Please do not hesitate to contact us directly at the following number or email address if you wish to set up a meeting or request a quote.



Our advisers are available for any further information, Monday to Friday, from 8.00 to 18.00, **on 0800 808 848 or by email: offres@groupemutuel.ch**



Dear parents-to-be,

As a multi-line insurance company offering a **wide range** of health and personal risk insurance benefits, we would like to draw your attention to the **importance** and 👉 **advantages** of taking out **prenatal and personal risk insurance** before your child's birth.

Our advisers are available **to provide you** with further information.

We wish you all the very best for this future event.

Groupe Mutuel



Advantages of taking out **prenatal insurance** with **Groupe Mutuel**

My child is insured **from birth** and **regardless of his/her state of health**, in a private, semi-private or general ward.



I **avoid** having to fill in a **medical questionnaire**.



By taking out "**Dentaire plus 2**" and "**Mundo**" supplemental insurance before the birth of my baby, I will benefit from **free premiums** during my child's **first three years**.



When my baby is born, I will receive a free **welcome gift** from Groupe Mutuel at home.



One **less** administrative task to handle following the birth of my baby.



Prenatal insurance



Protect your baby from birth onwards

The birth of a child is a wonderful event that fills you with happiness and pride. However, the joy and impatience of discovering your baby can often come with many questions, such as that of being properly insured*.

What is prenatal insurance?

You can take out insurance for children of any age. You can also do so before your children are born. This is what "prenatal" insurance is all about.

What are the advantages of taking out prenatal insurance with Groupe Mutuel?

For your child to be covered from birth onwards, you must have taken out health insurance beforehand. With Groupe Mutuel's prenatal insurance, you are able to choose supplemental coverage for your future baby during your pregnancy. You can also benefit from the advantages mentioned on the previous page.

Start caring for of your baby now!

To make sure your newborn is well insured from its first cry, we suggest that you:

- choose a basic health insurance model (standard or alternative model);
- include the accident risk;
- complete the coverage by adding one or more supplemental insurance plans, depending on your requirements.

Therefore, you will ensure that your newborn child is protected in the best possible way.

Do you need support? Our advisers are available for assistance. You can find their contact details on the previous pages.

*All Swiss residents are required to take out compulsory health insurance (LAMal/KVG). This ensures the coverage of the costs of the main medical procedures in case of illness, maternity or accident.

➤ Advantages of taking out an **individual provident plan** with **Groupe Mutuel**

Stability for my household



A bright future for my children



Lasting assets



Dreams come true



Tax savings



Protection for my loved ones



Life insurance

Act now for tomorrow!

Your children's future, tax savings, possible disability... Individual provident plans will provide you and your family with financial security and freedom in every situation.

Look to the future with confidence

To protect yourself against potential future risks, individual provident plans represent a true opportunity for you and your family.

A useful gift in the long term

In material terms, young children already have all they need: books, toys, cuddly toys, accessories, clothes, etc. However, in a few years, their needs will have changed. As future parents, you want to give your child the best possible gift. In other words, a meaningful one that will both please them and be useful in the long term.

Continue to save money for your children, such as by taking out life insurance

Which type of savings should I choose: life insurance or a savings account? Compared to the traditional savings account, life insurance offers significant advantages, such as:

- Returns that are generally higher than with a savings account.
- The payment of premiums in the event of earning incapacity following illness, accident or death of the policyholder.
- The payment of the capital amount to the policyholder at the end of the contract. You will therefore maintain control over the use of the capital amount.



Attentive to your needs, our advisers are available to provide you with a tailor-made insurance solution. **Their details can be found on the previous pages.**



**For non binding
personal advice**

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