



Prenatal insurance, family and personal risk insurance

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

groupe **mutuel**

Discover a number of advantages for your family even before the birth of your first child

Enjoy **attractive rates** on supplemental insurance for your children.

If you choose Groupe Mutuel for your family's **basic insurance**, you will also get to enjoy **attractive premiums**.



Are you a family with three or more children?

We will grant a discount of **25% per month** on **all of your children's** basic insurance premiums. That's an **average monthly saving of CHF 98***!

*Calculation for a family with three children, based on the child premium of Groupe Mutuel insurance with a standard deductible (CHF 0) and the accident risk (Swiss average for 2024).



Your family is our priority



Basic insurance

Choose one of our alternative insurance models to make your life easier and benefit from premium discounts.

For example, opt for our flexible model "PrimaFlex" that gives you the choice of contacting your family doctor/paediatrician, a telemedicine centre or visiting one of our 400 partner pharmacies.



Supplemental insurance

Do you need childcare? Do you wish to receive a contribution towards your children's sports activities or your fitness membership?

You will be able to enjoy these benefits and many more thanks to family discounts on supplemental insurance premiums. We also offer a range of competitive hospitalisation insurance solutions if you and your family members wish to receive the best medical care.



Have you heard of our "Premium" insurance product?

It covers expenses such as contraceptive measures prescribed by a doctor, the yearly fitness or sports membership subscription, alternative medicine, medication, care for sick children, dental treatment and dento-facial orthopaedic treatment for 0-18 year olds, glasses and contact lenses, etc.



Advantages of taking out prenatal insurance with Groupe Mutuel

My child is insured **from birth onwards (without any medical exclusions), regardless of his or her state of health, in a private, semi-private or general ward. I avoid** having to fill in a **medical questionnaire.**



By taking out the **"Dentaire plus 2"** and **"Mundo"** supplemental insurance before my child is born, insurance premiums will be **free of charge** during my child's **first three years.**



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



By taking out **"Premium"** supplemental insurance, my child and I will benefit from **attractive premiums and benefits** according to our requirements.



I have one **less administrative task** to handle after my baby is born.



* Free coverage for dental treatment from 0 to 3 years

** CHF 100 000 of coverage for health costs abroad for only CHF 1.50 per month. This insurance is available to your children between 0 and 3 years when you take out prenatal insurance.

Prenatal insurance



Protect your baby from birth onwards

The birth of a child is a wonderful event that fills you with happiness and pride. The joy and impatience of seeing your baby sometimes come with many questions, including that of being properly insured.

What is prenatal insurance?

You can take out insurance for children of any age. But you can also do so before your child is 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. With Groupe Mutuel's prenatal insurance, you can choose supplemental coverage for your future baby during your pregnancy. You also get to benefit from the advantages mentioned on the previous page.

Start caring for your baby now!

To make sure your baby is well looked after from its first smile, we recommend the following:

1. Choose a basic health insurance model (standard model or alternative model, which we recommend in order to save money on premiums).
2. Include the accident risk.
3. Complete the coverage by adding one or more supplemental insurance plans, depending on your requirements.
4. You will therefore ensure that your child has the best possible coverage.

We are also thinking of you.

If you want to see a specialist as often as you like during your pregnancy to monitor your baby's development, or if you want to choose the hospital, ward and specialist during childbirth, our supplemental insurance policies cover the needs not catered to by your basic health insurance.

Advantages of taking out an individual provident plan with Groupe Mutuel

You safeguard your personal circumstances and provide your family with a secure future.



You can face challenges and carry out your family projects without any worries.



You offer your children a sound financial footing so that when the time comes, they can stand on their own two feet.



You benefit from the expertise of our advisers to identify your needs and assess your situation.



Life insurance



Our personal risk insurance: all you need for a bright future!

Do you need to reduce your working hours due to illness or accident?

Take out one of our insurance plans for earning incapacity that will ensure that your family receives regular compensation in the form of quarterly payments during the entire earning incapacity, and up to the end of the insurance period.

Do you wish to protect your family in the event of premature death?

In the event of death, our insurance policies will pay your spouse and children a lump-sum amount or survivor's pension. Provide financial protection to your loved ones.

Do you wish to secure your child's future?

Choose the alternative to the traditional savings account and provide your children with a guaranteed capital amount that will enable them to fulfil their dreams when the time is right.



Whether you are a parent or plan to become one soon, it is never too late to make the right choices.

Our advisers are available to listen to your needs and offer you a tailor-made assessment and solution.





**We are available to listen to
your needs in the event of
pregnancy, family or personal risk
requirements.**

Call our advisers for a customised
insurance solution.

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groupe**mutuel**

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