

Groupe Mutuel

Your specialist for private individual insurance



Groupe Mutuel Association d'assureurs

Health[®] Life[®] Patrimony[®] Corporate[®]



Groupe Mutuel

Presentation

Groupe Mutuel, Association d'assureurs, brings together several independent companies active in health and accident insurance, life insurance, patrimony insurance and corporate insurance (daily allowance, accident insurance, occupational benefits and supplemental health insurance).

Created in 1993, Groupe Mutuel has roots dating way back in time, since it inherited the Sociétés de Secours Mutuels (Mutual Support Societies), the first of which was set up in 1852. It is responsible for the management of its affiliated insurers that offer compulsory health insurance: Mutuel Assurance Maladie SA, Philos Assurance Maladie SA, Avenir Assurance Maladie SA, Easy Sana Assurance Maladie SA, SUPRA-1846 SA and Fondation AMB. It also manages private insurers that provide supplemental insurance coverage, Groupe Mutuel Assurances GMA SA and Mutuel Assurances SA, as well as the life insurance company, Groupe Mutuel Vie GMV SA.

Lastly, Groupe Mutuel is responsible for the administration of two pension funds, Groupe Mutuel Prévoyance GMP and Mutuelle Valaisanne de Prévoyance.

Areas of activity

Health[®]

- > Compulsory health insurance (LAMal/KVG)
- > Supplemental insurance (LCA/VVG)

Patrimony[®]

- > Legal protection
- > Personal liability insurance
- > Contents insurance

Life[®]

- > A full range of individual life insurance plans

Corporate[®]

- > Daily allowance
- > Accident insurance
- > Occupational benefits
- > Supplemental health insurance

Health

Health insurance activities

Groupe Mutuel, Association d'assureurs, offers a full range of personal insurance products under its Health® brand. Thanks to its six insurance companies and two private insurers, Groupe Mutuel is able to offer an extensive selection of personal coverage plans, both for compulsory health insurance and supplemental insurance.

Compulsory health insurance (LAMal/KVG)

- › Traditional model
- › Alternative models

Supplemental insurance (LCA/VVG)

- › Hospitalisation expenses
- › Supplemental healthcare
- › Combination of hospitalisation and healthcare
- › Daily allowance, pensions and lump-sum amounts



Health – Compulsory health insurance (LAMal/KVG)

Minimum legal coverage

Compulsory health insurance guarantees basic healthcare coverage. It covers the cost of essential medical treatment in case of illness, accident, pregnancy and childbirth.

In addition to its traditional basic insurance model, Groupe Mutuel offers alternative insurance models designed to provide the best possible healthcare coverage while allowing you to enjoy particularly attractive premiums.

Traditional model

This insurance offers coverage in case of illness, maternity and accident. You contribute to the cost of your medical and hospital expenses, up to the deductible chosen and through an annual 10% co-insurance contribution, apart from exceptions. You can choose a higher deductible and reduce your compulsory health insurance premium.

Optional deductibles:

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

Alternative models

SanaTel

With SanaTel, you must call your medical call centre (except in special cases or emergencies) before making an appointment with a doctor. You will therefore avoid unnecessary visits to the doctor, and save time and money. The premium is also more attractive than conventional basic health insurance premiums.

Managed care networks

Our managed care products BasicPlus, Healthcare Networks and Optimed give you access to quality medical networks. Within the network, you are free to choose your primary care doctor who will support you in preserving your health capital. These insurance products have particularly attractive premiums and are available in a number of cantons.

PrimaCare and SUPRAcare

Thanks to PrimaCare and SUPRAcare, we support the family doctor philosophy in everyday practice. You are free to appoint your own family doctor; he is the person to call before you consult anyone else (save in emergencies or special cases). You will benefit from attractive reductions on premium rates.

PrimaTel

PrimaTel insurance combines the advantages of over-the-phone medical advice from your call centre and the follow-up, if necessary, of the family doctor chosen upon signing up to the insurance model. By complying with the treatment procedure, you will avoid unnecessary visits, save time and money and benefit from generous premium discounts.



Overview of supplemental health insurance benefits of Groupe Mutuel Assurances GMA SA

	Description of benefits	Compulsory health insurance (LAMa/KVG)	Bonus supplemental health insurance								
			Bonus	Global 1	Global 2	Global 3	Global 4	Global mi-privée	Global privée	Global classic	
Hospital	Hospitalisation in Switzerland	coverage in a general ward of a recognised hospital, up to the rate in force in the insured's canton of residence	no benefits; to be supplemented by one of our hospitalisation insurances (HC or HB)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	semi-private ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	private ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)
	Emergency hospitalisation abroad	twice the cantonal rate		CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 500/day, max. 60 days/calendar year	CHF 1,000/day, max. 60 days/calendar year	CHF 1,500/day, max. 60 days/calendar year (CHF 3,000/day, max. 60 days/calendar year with the option «privée monde»)	
	Personal allowance in case of hospitalisation			CHF 100/case	CHF 100/case	CHF 200/case	CHF 200/case	CHF 200/case	CHF 200/case	CHF 200/case	
	Hospital accommodation expenses for close relative			CHF 500/calendar year	CHF 500/calendar year	CHF 600/calendar year	CHF 700/calendar year	CHF 700/calendar year	CHF 700/calendar year	CHF 700/calendar year	CHF 600/calendar year
Medication	Restricted drugs	LS/SL listed drugs	90% unlimited	70%, max. CHF 800/calendar year	90%, max. CHF 800/calendar year	90%, unlimited benefits	90%, unlimited benefits	90%, unlimited benefits	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions
	Non reimbursable drugs		90% unlimited	70%, max. CHF 800/calendar year	90%, max. CHF 800/calendar year	90%, unlimited benefits	90%, unlimited benefits	90%, unlimited benefits	90%, unlimited prescriptions	90%, unlimited prescriptions	90%, unlimited prescriptions
Alternative medicine	Alternative medicine	treatments administered by a recognised doctor: acupuncture, homeopathy, phytotherapy, Chinese traditional medicine, anthroposophic medicine, neural therapy.	extensive list of alternative medicine treatments, 90% unlimited	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 2,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 2,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 3,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, max. CHF 70/session, up to CHF 6,000/calendar year	extensive list of alternative medicine treatments, 80%, up to CHF 10,000/calendar year with the option «plus». Annual deductible of CHF 300 from 19 years of age.
Cures	Thermal cures in Switzerland prescribed by a doctor	CHF 10/day, max. 21 days/calendar year	90% unlimited (max. 30 days/year)	60%, max. CHF 300/calendar year	60%, max. CHF 300/calendar year	80%, max. CHF 500/calendar year	80%, max. CHF 750/calendar year	80%, max. CHF 750/calendar year	80%, max. CHF 750/calendar year	80%, max. CHF 750/calendar year	CHF 80/day, max. CHF 800/calendar year
	Thermal cures abroad prescribed by a doctor					50%, max. CHF 500/calendar year	80%, max. CHF 1,000/calendar year	80%, max. CHF 1,000/calendar year	80%, max. CHF 1,000/calendar year	80%, max. CHF 1,000/calendar year	
	Convalescence cures prescribed by a doctor		90% unlimited (max. 30 days/year)	CHF 20/day, max. 30 days/calendar year	CHF 20/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	
	Post-hospitalisation convalescence cures prescribed by a doctor			CHF 40/day, max. 30 days/calendar year	CHF 40/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year
Home help and placement costs			90% unlimited for placement costs of accompanying person; 90%, max. CHF 2,500/year for home help. CHF 20/day (max. 30 days/year) for meals-on-wheels following hospitalisation	70%, max. CHF 1,500/calendar year for home help and placement costs. With the option «Global junior», CHF 200/calendar year for the home care for sick children (12 years of age)	90%, max. CHF 1,500/calendar year for home help and placement costs. With the option «Global junior», CHF 250/calendar year for home care for sick children (12 years of age)	90%, max. CHF 2,500/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	90%, max. CHF 3,000/calendar year for home help and placement costs. With the option «Global junior», CHF 300/calendar year for home care for sick children (12 years of age)	
Glasses and contact lenses		children CHF 180/calendar year until 18 years of age (eyeglasses and lenses)	CHF 150/three-year period	CHF 100/three-year period	CHF 100/three-year period	CHF 150/three-year period	CHF 200/three-year period	CHF 200/three-year period	CHF 200/three-year period	CHF 200/three-year period	adults CHF 150 every three years, children CHF 150/calendar year
Medical aids		listed devices and medical equipment (LAMa/MiGeL)	90% unlimited	70%, max. CHF 300/calendar year	90%, max. CHF 300/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,000/calendar year
Maternity	Ultrasound exams	in accordance with LAMa/KVG		90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests
	Childbirth courses	CHF 150/pregnancy		CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	
	Allowance			one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child	one-time breastfeeding allowance of CHF 100/child
Prevention	Mammographies	in accordance with LAMa/KVG	90% unlimited	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests	90%, unlimited number of tests
	Vaccinations	special cases in accordance with LAMa/KVG	90% unlimited	70%, max. CHF 150/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 200/calendar year	90%, max. CHF 250/calendar year	90%, max. CHF 250/calendar year	90%, max. CHF 250/calendar year	90%, max. CHF 250/calendar year	90%, max. CHF 150/calendar year
	HIV and Elisa tests	special cases in accordance with LAMa/KVG	90% unlimited	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year
	Other benefits	nutrition advice and classes for special cases in accordance with LAMa/KVG	90% unlimited for check-ups every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco and alcohol detoxification benefits). Nutrition counselling and classes CHF 50/session (max. three sessions over three years)	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and classes 50%, max. CHF 150/calendar year with the option «Global senior».	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 200/calendar year with the option «Global senior».	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior».	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior».	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior».	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior».	with the option «Global junior», contribution to sports activities CHF 30/calendar year. Nutrition counselling and courses 50%, max. CHF 250/calendar year with the option «Global senior».	preventive gynaecological exams, 90%, unlimited number of tests. Check-ups, 90%, once every three years. With the option «plus», 50%, max. CHF 500/calendar year for health promotion (gym, back school, tobacco and alcohol detoxification benefits) and 50%, max. CHF 200/calendar year for the gym. Nutrition counselling and classes CHF 50/session (max. three sessions over three years) with the option «plus».
Dental care	Dental treatment in case of illness	diseases of the mastication system treated by a dentist		60%, max. CHF 100/three-year period	80%, max. CHF 100/three-year period	80%, max. CHF 150/three-year period	80%, max. CHF 200/three-year period	80%, max. CHF 200/three-year period	80%, max. CHF 200/three-year period	80%, max. CHF 200/three-year period	
	Dental treatment in case of accident	dental accidents treated by a dentist	annual dental check-up max. CHF 75/year.	60%, max. CHF 4,000/case	80%, max. CHF 4,000/case	80%, max. CHF 6,000/case	80%, max. CHF 8,000/case	80%, max. CHF 8,000/case	80%, max. CHF 8,000/case	80%, max. CHF 8,000/case	
Transport and rescue costs	Transport costs	50%, max. CHF 500/calendar year	90% unlimited	60%, max. CHF 1,000/calendar year	80%, max. CHF 1,000/calendar year (including search costs)	80%, max. CHF 2,500/calendar year (including search costs)	80%, max. CHF 5,000/calendar year (including search costs)	80%, max. CHF 5,000/calendar year (including search costs)	80%, max. CHF 5,000/calendar year (including search costs)	80%, max. CHF 5,000/calendar year (including search costs)	max. CHF 5,000/calendar year
	Rescue costs	50%, max. CHF 5,000/calendar year	90% unlimited								CHF 50,000/calendar year
Psychotherapists (non-doctor) and independent psychologists			two psychotherapy sessions/year, max. CHF 140	60%, max. CHF 600/calendar year	70%, max. CHF 600/calendar year	80%, max. CHF 700/calendar year	80%, max. CHF 800/calendar year	80%, max. CHF 800/calendar year	80%, max. CHF 800/calendar year	80%, max. CHF 800/calendar year	CHF 40/session, max. CHF 800/calendar year
Other benefits			free choice of a doctor in Switzerland for outpatient treatments. Consultation for a second medical opinion, 90%, unlimited. Reimbursement of postage costs for delivery of drugs at home.	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 60%, max. CHF 300. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. CHF 2,000/calendar year.	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 300. Tariff supplements, CHF 600/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. 3,500/calendar year.	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 400. Tariff supplements, CHF 800/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. 3,000/calendar year.	lump-sum benefit of CHF 2,000 for death by illness or accident. Voluntary sterilisation, 80%, max. CHF 500. Tariff supplements, CHF 1,000/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. 3,000/calendar year.	voluntary sterilisation, 80%, max. CHF 500. Tariff supplements, CHF 1,000/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. CHF 3,000/calendar year.	voluntary sterilisation, 80%, max. CHF 500. Tariff supplements, CHF 1,000/calendar year. With Global Senior, health and fitness cures CHF 300/calendar year and palliative care, 90%, max. CHF 3,000/calendar year.	ear pinning operation, 90%, unlimited. Voluntary sterilisation, 90%, unlimited. Consultation for second medical consultation, 90%, unlimited, with the option «plus».	
Max. amount per calendar year											
Groupe Mutuel Assistance		benefits specified in the general terms and conditions of Groupe Mutuel Assistance	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad

This table only gives a general overview of insurance terms and conditions and is therefore not exhaustive.

Individual Global Solution supplemental insurance range for hospitalisation and outpatient treatments

Individual Global Solution 1	Individual Global Solution 2	Individual Global Solution 3
general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	general ward throughout Switzerland (maternity benefits: non-availability period of 12 months)	semi-private or private ward, max. 180 days/calendar year (maternity benefits: non-availability period of 12 months)
CHF 100,000/year (global insurance amount for all treatments abroad)	CHF 100,000/year (global insurance amount for all treatments abroad)	CHF 100,000/year (global insurance amount for all treatments abroad)
when a family member visits you in hospital abroad, the actual amount of travel expenses, and CHF 250/day, up to CHF 2,000 for hospital accommodation expenses	when a family member visits you in hospital abroad, the actual amount of travel expenses, and CHF 250/day, up to CHF 2,000 for hospital accommodation expenses	when a family member visits you in hospital abroad, the actual amount of travel expenses, and CHF 250/day, up to CHF 2,000 for hospital accommodation expenses
90%, unlimited	90%, unlimited	90%, unlimited
90%, unlimited	90%, unlimited	90%, unlimited
extensive list of alternative medicine treatments, 30% unlimited	extensive list of alternative medicine treatments, 60% unlimited	extensive list of alternative medicine treatments, 90% unlimited
	50%, max. 30 days/calendar year	90%, max. 30 days/calendar year
	50%, max. 30 days/calendar year	90%, max. 30 days/calendar year
50%, max. CHF 1,500/calendar year for home help	50%, max. CHF 1,500/calendar year for home help	90%, max. CHF 2,500/calendar year for home help
CHF 150 every three years	CHF 200 every three years	CHF 200 every three years
90%, unlimited	90%, unlimited	90%, unlimited
check-ups, 90%, once every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco detoxification benefits). For alcohol detoxification benefits, CHF 50/day, max. 30 days/calendar year.	check-ups, 90%, once every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco detoxification benefits). For alcohol detoxification benefits, CHF 100/day, max. 30 days/calendar year.	check-ups, 90%, once every three years. 50%, max. CHF 200/calendar year for health promotion (gym, back school, tobacco detoxification benefits). For alcohol detoxification benefits, CHF 100/day, max. 30 days/calendar year.
	Up to age 18, 50%, max. CHF 2,000/calendar year. From age 19, 50%, max. CHF 500/calendar year.	Up to age 18, 50%, max. CHF 2,000/calendar year. From age 19, 50%, max. CHF 1,000/calendar year.
90%, unlimited	90%, unlimited	90%, unlimited
free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited.	free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited.	free choice of doctor for outpatient treatments in Switzerland, 100%. Consultation for second medical advice, 90%, unlimited. Hospital expenses abroad, max. CHF 3,000/day, 60 days/calendar year with the option «Emergency hospitalisation abroad upgrade».
for benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year.	for benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year.	for benefits abroad (outpatient treatments, hospitalisation, transport costs, repatriation, search and rescue), CHF 100,000/year.
emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad

Health – Supplemental insurance (LCA/VVG)

Customised supplemental coverage

Groupe Mutuel Assurances GMA SA offers a full range of supplemental insurance products for illness and accident insurance, lump-sum and pension insurances, as well as daily allowance.

Hospitalisation expenses

H-Bonus

H-Bonus allows you to choose, before each hospitalisation, the ward in which you wish to be treated (general, private or semi-private) and gives you the benefit of a bonus system.

Supplemental hospitalisation

Supplemental hospitalisation insurance offers four coverage levels, giving you access to improved comfort and more extensive coverage than with compulsory health insurance.

Hôpital senior

With Hôpital senior, you can take out supplemental hospitalisation insurance even after retirement age.

Supplemental healthcare

Supplemental healthcare

Supplemental healthcare insurance saves you from having to pay substantial costs yourself for medical and pharmaceutical care.

Bonus

Bonus insurance focuses on preventive action to safeguard your own health. Thanks to its bonus system, you will enjoy first class insurance benefits at advantageous conditions.

ActiVita

ActiVita insurance is an ideal supplement to compulsory accident insurance, for occupational or private accidents.

Acrobat

Acrobat, the accident insurance for children, offers three levels of coverage to help you cope with the financial consequences of disability or death.

Dentaire plus

«Dentaire plus» dental care insurance offers several coverage levels and covers treatments which may involve significant costs.

Dentaire plus-Kids

Dentaire plus-Kids insurance covers exclusively orthodontic treatments for children from 0 to 18 years.

Alterna

A solution for the reimbursement of alternative medicine treatments administered by doctors.

Vitalis

Vitalis offers healthcare coverage in case of illness and accident and is designed specifically for the elderly.

SafetyPro

The ideal accident insurance for employees and self-employed individuals. SafetyPro is the ideal solution to cope with the financial consequences of an accident, on both an occupational and private level.

Combined hospitalisation and healthcare

Global

Global offers an extensive range of hospitalisation and healthcare benefits within one single coverage.

Global mi-privée and privée

All of the advantages of Global insurance, along with the additional possibility of choosing the level of comfort in a semi-private or private ward.

Global classic

Global classic supplemental health insurance is a perfect solution for the health protection needs of families while giving you the benefit of particularly attractive discounts.

Mundo

Mundo insurance allows you to cover the financial consequences of an illness or accident abroad.

Individual Global Solution

Individual Global Solution generously supplements your basic insurance, for treatment and hospitalisation benefits, at advantageous rates.

Daily allowance, pensions and lump-sum amounts

Sekunda

Sekunda protects you, at a low cost, against expenses related to incapacity for house-work due to an accident.

ProVista

ProVista accident insurance allows you to access a lump-sum in case of disability or death that is tailored to your needs.

SanaVista

For a small premium, SanaVista insurance allows you to benefit from an extra lump-sum amount in case of death or disability following illness. A security net that will help you cope with heavy blows!

Daily allowance

This insurance is particularly recommended in order to avoid any gap in coverage in case of incapacity for work.

KidsProtect

KidsProtect provides financial support to families with children suffering with cancer, from the beginning of the treatment.

H-Capital

H-Capital insurance provides for the payment of a lump-sum amount to offset the extra costs resulting from a hospital stay.

Patrimony

Your security is our priority

Groupe Mutuel Assurances GMA SA offers insurance solutions to protect you in all areas, including legal protection, personal liability insurance and household contents insurance. Being properly insured means that you can deal with unforeseen events with total peace of mind.

Legal protection

Legis^{sana}

Legis^{sana} safeguards your interests in case of disputes with the medical profession, hospitals, clinics or any other medical establishment following treatment or diagnosis errors.

Legis^{digit@}

Legis^{digit@} ensures that you are defended legally in the event of litigation relating to the Internet and electronic transactions.

Legis^{strada}

Legis^{strada} safeguards your interest in case of road mobility and traffic incidents whether you are the driver or a passenger of your or someone else's car, a pedestrian, cyclist, or a user of public transport.

Legis^{priva}

Whether you are an employee or a tenant, an owner or a consumer, Legis^{priva} guarantees your rights are respected in case of disputes.

Legis^{duo}

Legis^{duo} combines the benefits of our two insurance products Legis^{strada} and Legis^{priva}.

Personal liability insurance

SelfProtect

SelfProtect protects you against the financial loss arising from damage caused to a third party and defends you against unjustified claims against you.

Contents insurance

HomeProtect

HomeProtect insures your household goods and protects you against the economic consequences of fire, natural hazards, theft and water damage.

Quality services

Exclusive privileges

Groupe Mutuel, Association d'assureurs, employs over 2,050 employees throughout Switzerland to provide quality services to its clients. Equipped with latest generation IT systems, it is able to respond to the ever-changing requirements of its work and management processes. Ultimately, these commitments and investments have one single purpose: the satisfaction of our insured members.

One single address for the reimbursement of your benefits

Send your original invoices to the attention of your Insurer, Rue des Cèdres 5, P.O. Box, 1919 Martigny, indicating your insurance number.

Groupe Mutuel sur Internet www.groupemutuel.ch

The website of Groupe Mutuel gives you a clear overview of our products, new features or events. It is the fastest way to discover the extent of our offer.

Whether you are an employee or self-employed, Groupe Mutuel offers appropriate insurance solutions in the following fields:

- > health insurance
- > life insurance
- > patrimony insurance
- > corporate insurance

Your insurance card Simple and efficient

Your insurance card facilitates your purchases of drugs in pharmacies equipped with a card reader. The card also contains the phone number of the emergency medical call centre, as well as the number of the central information board of your health insurance company.

Our agency network A locally-based service

Groupe Mutuel, Association d'assureurs, pursues its activities in five service centres: Martigny (VS), the head office, Sion (VS), Lausanne (VD), Villars-sur-Glâne (FR) and Oerlikon (ZH). This decentralised presence is supplemented by 35 local and regional neighbourhood agencies throughout Switzerland. Do not hesitate to visit us in one of our many locations! Our employees are available to answer your questions and advise you! Check out the complete list of our agencies on www.groupemutuel.ch

GMnet and GMapp Your health insurance within easy reach

Thanks to GMnet client portal, available on a computer or tablet, and to its free mobile application GMapp, gain easy access to your health insurance information and manage your insurance plans wherever you are, rapidly and securely.

To find out more, scan this code:



Groupe Mutuel Assistance Emergency phone number 24/7

Groupe Mutuel Assistance includes very attractive benefits intended specifically for emergencies in Switzerland (if the accident occurs more than 20 km away from your home) and abroad. Relax and enjoy your trip, thanks to the emergency call centre available 24/7 at the following number: +41 848 808 111.

LeClub www.groupemutuel.ch/club

Upon presentation of your insurance card, you may enjoy many advantages in terms of health, leisure and wellness. Take part also in our exclusive competitions, organised in collaboration with our partners.

LOGIN Your magazine

LOGIN, the magazine for Groupe Mutuel insured members, provides information and advice on our products and services on a regular basis, including in terms of health.

Find out more about our insurance solutions



Scan this QR code for direct access
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Customised insurance solutions

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