

Press release of 23 August 2022

An innovative basic insurance model will reimburse generic drugs without impacting the deductible

Groupe Mutuel is launching PrimaFlex, a basic insurance model that is unique in Switzerland. Insured persons will not only be free to choose their first point of contact – family doctor, telemedicine or pharmacy – depending on their situation, but also have access to prevention benefits and generic drugs without any effect on their deductible.

Of course, health insurance is intended to cover medical costs in the event of illness. But wouldn't it be better not to get ill at all? Until now, basic insurance did not include support for prevention measures. Thanks to Groupe Mutuel's new basic insurance model PrimaFlex, this will change from 1 January 2023.

"We don't want to be just a health insurance company, but also a partner that helps our customers lead a healthy life. With PrimaFlex, we will offer them the opportunity to look after their health in a responsible way", said Thomas Boyer, CEO of Groupe Mutuel.

Prevention and generic drugs without deductible

PrimaFlex will include a number of benefits for the prevention of high-prevalence diseases, such as breast cancer screening, which will therefore not be subject to the deductible amount. As not all cantons have a breast cancer screening programme, all insured women will be able to use it. "Health should not depend on the canton of residence. Moreover, our telemedicine partner will also encourage participation in cantonal programmes, as these are used only up to 50%", explained Jérôme Mariéthoz, Director of Health and Pensions – Private Clients at Groupe Mutuel.

Furthermore, the deductible will not apply when purchasing generic drugs under PrimaFlex. Generics are up to 70% cheaper than original preparations, but their share is only 37% in Switzerland. "By integrating generic drugs into PrimaFlex, we want to make them more available, relieve policyholders of the cost of medicines and, at the same time, contribute to reducing health costs," said Thomas Boyer.

Choosing a first point of contact

In almost all alternative basic insurance models on the market, policyholders must first call a designated point of contact such as a family doctor or telemedicine. However, depending on the situation, such as in case of health problems while travelling or in the middle of the night, a different first point of contact may be indicated. With PrimaFlex, policyholders will be able to choose their first point of contact on an as-needed basis, visit their family doctor, call Medgate's telemedicine centre or seek advice at one of over 400 partner pharmacies. If necessary, pharmacies will also be able to offer the opportunity to test for free, for example to detect a risk of diabetes.



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About Groupe Mutuel

With over 2,700 employees throughout Switzerland, Groupe Mutuel is at the service of 1.3 million private customers and 27,000 companies.

As the only comprehensive insurer in Switzerland, Groupe Mutuel is the reference partner in the field of health and retirement benefits for private and corporate customers. Its turnover exceeds CHF 5.4 billion. Thanks to tailored solutions, whether in basic insurance (LAMal/KVG) or supplemental insurance (LCA/VVG), it is the third largest health insurer in Switzerland. Groupe Mutuel also offers an extensive range of products in individual retirement benefits and patrimony insurance. Based in Martigny, the insurer provides companies of all sizes solutions with loss of earnings in the event of illness, accident insurance (LAA/UVG) and occupational pension plans (LPP/BVG). In the field of health insurance for companies, Groupe Mutuel is ranked fifth nationwide.