



Bonus

Flexible supplemental health insurance

- › Are you looking for supplemental insurance to cover benefits such as alternative medicine or non-reimbursable drugs, without any limitation? Do you want to have a free choice of doctors in Switzerland, at a reasonable premium? Then Bonus health insurance is tailor-made for you!

Bonus insurance provides you with access to unlimited benefits which do not fall within the scope of the basic health insurance. Furthermore, thanks to an attractive bonus system, you may enjoy premium reductions from the day you contract the policy and, depending on the benefits claimed, for its duration.

› Bonus benefits

Choose Bonus and enjoy first-class benefits, such as:

- free choice of doctor in Switzerland,
- alternative medicine,
- non-reimbursable drugs,
- glasses and contact lenses,
- transport and rescue costs,
- thermal and convalescence cures.

These benefits are taken into account in calculating the bonus and are subject to a deductible of CHF 150.

Prevention is a priority

Find out more about Bonus insurance benefits in the booklet «Groupe Mutuel – Your Health insurance specialist».

A healthy, balanced diet and regular physical activity are effective safeguards against many ailments. Bonus insurance supports your efforts by contributing to the cost of a number of preventive benefits, which are not subject to any deductible and do not affect your premium, including:

- health check-up,
- contribution to a gym membership,
- back school,
- second medical opinion in case of hospitalisation,
- annual dental check-up.

Our bonus system

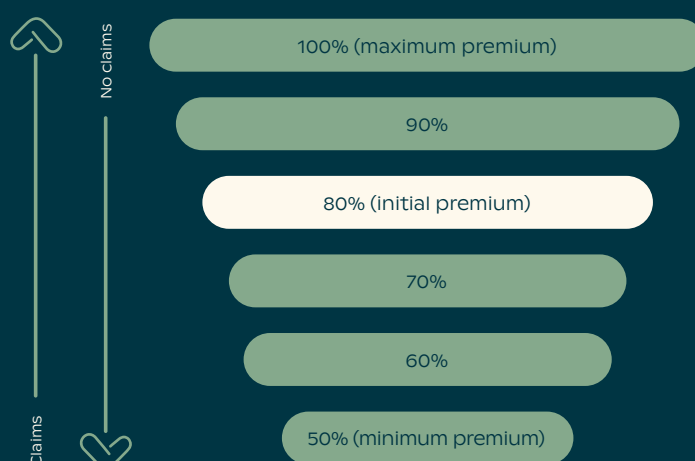
Initial premium: only 80%

- Thanks to Bonus insurance, you pay only 80% of the full premium in the first and second year of coverage and enjoy premium reductions afterwards depending on the benefits claimed.
- Your premium is then recalculated based on the claims submitted during the preceding reference period.
- Premiums vary by 10% per year within the set limits, i.e. minimum 50% and maximum 100%.
- Your premium will decrease by 10% at a time, in the absence of claims, if all your claims are covered by the deductible or if you only claim preventive healthcare benefits.
- Otherwise, it will increase by 10%.



Bonus calculation

Thanks to our bonus system, save up to 50% on the full premium!



groupe**mutuel**

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