

Overview of benefits

The purpose of this annex is to provide an overview of the main differences between your current insurance product and the one offered for free transfer.

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| Société Mutuel Assurances SA Insurance for outpatient treatment APEL (ELAM01) | Société Groupe Mutuel Assurances GMA SA Supplemental health insurance (SCGA01) |
| Current coverage | Suggested new coverage |

Benefits

The catalogue of insurance benefits for supplemental healthcare is similar for APEL (ELAM01) and supplemental health insurance (SCGA01) insurance products. There are differences in the coverage of some benefits.

A non-exhaustive list is presented below.

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| Insurance for outpatient treatment APEL (ELAM01), levels 1 and 2 | Supplemental health insurance SCGA01, level 2 |
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Non-reimbursable drugs

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| APEL, levels 1 and 2: 80%, max. CHF 2,000/calendar year | SC, level 2: 90%, max. CHF 800/calendar year |
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Transport costs

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| APEL, level 1: CHF 1,000/calendar year APEL, level 2: CHF 2,000/calendar year | SC, level 2: 80%, max. CHF 1,000/calendar year |
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Alternative medicine

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| APEL, level 1: 50%, max. CHF 500/calendar year* APEL, level 2: 50%, max. CHF 1,000/calendar year* 80%, max. CHF 1,000/calendar year <small>* only acupuncture and homeopathy</small> | SC, level 2: CHF 70/session, max. CHF 2,000/calendar year |
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Medical aids and appliances

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| APEL, level 1: CHF 200/calendar year APEL, level 2: CHF 400/calendar year | SC, level 2: 90%, max. CHF 300/calendar year |
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Glasses and contact lenses

APEL, level 1:

CHF 100 every 3 years for adults
CHF 100 per calendar year for children

APEL, level 2:

CHF 150 every 3 years for adults
CHF 100 per calendar year for children

SC, level 2:

CHF 100 every 3 years

Insurance for outpatient treatment APEL (ELAM01), levels 3 and 4

Supplemental health insurance SCGA01, level 3

Non-reimbursable drugs

APEL, levels 3 and 4:

80%, max. CHF 2,000/calendar year

SC, level 3:

90% of costs

Transport costs

APEL, levels 3 and 4:

CHF 3,000 per calendar year

SC, level 3:

80%, max. CHF 2,500/calendar year

Alternative medicine

APEL, level 3:

80%, max. CHF 1,000/calendar year*
80%, max. CHF 2,000/calendar year

APEL, level 4:

80%, max. CHF 1,000/calendar year*

* only acupuncture and homeopathy

SC, level 3:

CHF 70/session, max. CHF 3,000/calendar year

Medical aids and appliances

APEL, levels 3 and 4:

CHF 500/calendar year

SC, level 3:

90%, max. CHF 1,000/calendar year

Glasses and contact lenses

APEL, levels 3 and 4:

CHF 200 every 3 years for adults
CHF 100 per calendar year for children

SC, level 3:

CHF 150 every 3 years