groupemutuel

Comparison of benefits

The purpose of this annex is to present the differences in coverage between your current insurance product and the one suggested.

Current coverage	Suggested new coverage
HC-Supplemental insurance in the event of hospitalisation, semi-private or private ward (Modera or Integra option)	**HC-Supplemental insurance in the event of hospitalisation, semi-private or private ward**
Special terms and conditions HCAMCV	*Special terms and conditions HCGA02*

These two insurance products ensure coverage in the event of hospitalisation. There are differences in insurance coverage. A non-exhaustive list is presented below.

Insured risks	Insured risks
Illness, accident and maternity (Nativa)	Illness, accident and maternity
Scope and duration of hospitalisation benefits	**Scope and duration of hospitalisation benefits**
The insurance covers stays in a semi-private or private ward, depending on the option (Integra or Modera) chosen by the insured person.	The insurance covers stays in a semi-private or private ward, depending on the option chosen by the insured person.
Benefits are paid for a maximum of 90 days per case of hospitalisation.	Benefits are paid for up to 90 days of hospitalisation during a calendar year.
Benefits are reduced by half (50% coverage) in the event of a stay for psychiatric care.	The duration of benefits in a psychiatric facility is limited to 60 days* per calendar year. (*deducted from the 90-day period)
In case of an emergency abroad, the costs will be covered up to the amount the treatment would have cost in Switzerland.	In the event of an emergency abroad, the insurer will pay the following benefits for a maximum of 60 days* per calendar year: • Class 2: CHF 1,000 per day maximum. • Class 3: CHF 1,500 per day maximum. • Class 4: CHF 3,000 per day maximum. (*deducted from the 90-day period)
In the event of hospitalisation of more than seven days, the insured person will contribute CHF 100 per day of hospitalisation up to a maximum of CHF 1,500 per year (only for the Modera option).	

Current coverage	Suggested new coverage
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Other benefits insured	Other benefits insured
Marine cures - Convalescence cures Semi-private ward: CHF 40/day Private ward: CHF 50/day **Transport costs** Up to CHF 1,000 per case **Private care fees** CHF 100 per day or night, up to a maximum of CHF 500 per hospitalisation CHF 50 per day or night, up to a maximum of CHF 250 per hospitalisation for young children whose state of health requires the continued presence of the father or mother, or of a close relative.	No coverage for these benefits.