

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.

Supplemental insurance for hospital treatment costs (HGAMMO) Current coverage	Supplemental hospitalisation insurance (HCGA01) Suggested new coverage
Insured persons with annual coverage up to CHF 6,000	
Insured benefits	
HGAMMO insurance covers hospitalisation costs up to the annual amount specified on the insurance policy.	HCGA01 insurance, level 1, covers the costs of hospitalisation in a general ward in a Swiss hospital, without any limit on the amount.
Insured persons with annual coverage from CHF 10,000 to CHF 15,000	
Insured benefits	
HGAMMO insurance covers hospitalisation costs up to the annual amount specified on the insurance policy.	<p>HCGA01 insurance, level 2, covers the costs of hospitalisation in a semi-private ward in a Swiss hospital, without any limit on the amount, up to 90 days per calendar year.</p> <p>Hospitalisation abroad or in a psychiatric facility</p> <ul style="list-style-type: none"> - The duration of benefits provided abroad or in a psychiatric facility is limited to 60 days. - Abroad, the insurer allocates CHF 1,000/day.
Insured persons with annual coverage of CHF 20,000 or more	
Insured benefits	
HGAMMO insurance covers hospitalisation costs up to the annual amount specified on the insurance policy.	<p>HCGA01 insurance, level 3, covers the costs of hospitalisation in a private ward in a Swiss hospital, without any limit on the amount, up to 90 days per calendar year.</p> <p>Hospitalisation abroad or in a psychiatric facility</p> <ul style="list-style-type: none"> - The duration of benefits provided abroad or in a psychiatric facility is limited to 60 days. - Abroad, the insurer allocates CHF 1,500/day.