

# 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.

Insurance in the event of hospitalisation (CHAM01)	Insurance in the event of hospitalisation (HCGA01)
Current coverage	Suggested new coverage
<b>CHAM01- Insurance in the event of hospitalisation - Option D</b>	
<b>general ward – semi-private ward - private ward</b> (according to coverage chosen by the insured person and specified on the insurance policy)	<b>general ward - semi-private ward - private ward</b>
<b>Benefits:</b> Unlimited duration  50% coverage in the event of a stay for psychiatric care or chronic illness (benefits are granted for 60 days per calendar year)	<b>Benefits:</b> - Unlimited duration for general ward - 90 days of hospitalisation per calendar year for semi-private and private wards.  The duration of benefits in a psychiatric facility is limited to 60 days per calendar year.
<b>Exclusions:</b> - maternity - hospitalisation abroad	<b>Hospitalisation abroad (emergency) - Benefits granted:</b> Coverage of up to 60 days per calendar year General ward: CHF 500/day Semi-private ward: CHF 1,000/day Private ward: CHF 1,500/day
<b>CHAM01- Insurance in the event of hospitalisation - Option L</b>	
<b>semi-private ward - private ward</b> (according to coverage chosen by the insured person and specified on the insurance policy)	<b>semi-private - private ward</b>
<b>Benefits:</b> Unlimited duration	<b>Benefits:</b> - 90 days of hospitalisation per calendar year for semi-private and private wards  The duration of benefits in a psychiatric facility is limited to 60 days per calendar year.
<b>Exclusions:</b> - maternity - psychiatric care or chronic illness - hospitalisation abroad	<b>Hospitalisation abroad (emergency) - Benefits granted:</b> Coverage of up to 60 days per calendar year Semi-private ward: CHF 1,000/day Private ward: CHF 1,500/day
<b>Maternity insurance in addition to options L or D</b>	
Supplement for maternity risk - general ward, semi-private ward and private ward	