

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 for hospital treatments costs (HGAM01)	Insurance in the event of hospitalisation (HCGA01)
Current coverage	Suggested new coverage
Insured persons with annual coverage by a maximum of CHF 7,500	
Insurance for hospital treatments costs	Insurance in the event of hospitalisation (general ward)
<p>HGAM01 insurance covers hospitalisation costs up to the annual amount specified on the insurance policy.</p> <p>Hospitalisation abroad (emergency) Unlimited duration</p>	<p>HCGA01 insurance, level 1, covers the costs of hospitalisation in a general ward in a Swiss hospital, without any limit on the amount.</p> <p>Hospitalisation abroad (emergency) or in a psychiatric facility Coverage of up to 60 days per calendar year maximum. Abroad, the insurer allocates CHF 500/day.</p>
Insured persons with annual coverage from CHF 10,000 to CHF 15,000	
Insurance for hospital treatments costs	Insurance in the event of hospitalisation (semi-private ward)
<p>HGAM01 insurance covers hospitalisation costs up to the annual amount specified on the insurance policy.</p> <p>Hospitalisation abroad (emergency) Unlimited duration</p>	<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 (emergency) or in a psychiatric facility</p> <ul style="list-style-type: none"> - The duration of benefits provided abroad or in a psychiatric care facility is limited to 60 days. - Abroad, the insurer allocates CHF 1,000/day.
Insured persons with annual coverage from CHF 20,000 to unlimited	
Insurance for hospital treatments costs	Insurance in the event of hospitalisation (private ward)
<p>HGAM01 insurance covers hospitalisation costs up to the annual amount specified on the insurance policy.</p> <p>Hospitalisation abroad (emergency) Unlimited duration</p>	<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 (emergency) or in a psychiatric facility</p> <ul style="list-style-type: none"> - The duration of benefits provided abroad or in a psychiatric care facility is limited to 60 days. - Abroad, the insurer allocates CHF 1,500/day.