


A legal obligation









Compulsory health insurance guarantees basic coverage for your health costs. It covers the costs of essential medical treatment in case of illness, accident and maternity. In addition to the standard basic insurance model, Groupe Mutuel offers alternative models designed to provide the best possible medical coverage while allowing you to enjoy particularly attractive premiums.

Standard model

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for consulting a healthcare provider other than the one recommended initially	Availability
 Standard	Traditional Free choice of doctor	None	None	In all cantons
In the event of a health problem, you are free to choose the doctor you wish to see.				

Alternative models

GP = General practitioner (family doctor)

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for consulting a healthcare provider other than the one recommended initially	Availability
 PrimaPharma	Pharmacy model Partner pharmacies: Amavita, Sun Store and Coop Vitality. No need to choose a GP	Go to the pharmacy	Provide a referral voucher signed by a doctor	In all cantons
In the event of a health problem, you must first go to a partner pharmacy and follow the recommendations provided.				
 CallDoc	Telemedicine and remote consultations Medical call centre: Medi24 No need to choose a GP	Call Medi24	Call Medi24	In all cantons
In the event of a health problem, you must first contact the medical call centre and follow the recommendations provided.				
 SanaTel	Telemedicine Medical call centre: Medi24 No need to choose a GP	Call Medi24	None	In all cantons
In the event of a health problem, you must first contact the medical call centre.				
 PrimaTel	Telemedicine and family doctor Medical call centre: Medi24 Choose a GP	Call Medi24	Provide a referral voucher signed by a doctor	In all cantons
In the event of a health problem, you must first contact the medical call centre and follow the recommendations provided.				
 PrimaCare	Family doctor Choose a GP	See the GP	Provide a referral voucher signed by a doctor	In all cantons
In the event of a health problem, you must first see your GP.				
 SUPRAcare	Family doctor Choose a GP	See the GP	Provide a referral voucher signed by a doctor	In the following cantons: AR, BE, BL, BS, GE, GR, JU, LU, NE, TI, VD
In the event of a health problem, you must first see your GP.				
 BasicPlus	Health network Choose a GP in the list of the network	See the GP	Provide a referral voucher signed by a doctor	In the following cantons: AG, AI, AR, BE, BL, BS, GR, JU, LU, NE, SG, SH, SO, SZ, TG, TI, UR, VD, ZG, ZH
In the event of a health problem, you must first see your GP.				
 Réseau de soins	Health network Choose a GP in the list of the network	See the GP	Provide a referral voucher signed by a doctor	In the following cantons: GE, VD, FR
In the event of a health problem, you must first see your GP.				

The rules applicable to alternative models are specified in the special terms and conditions of insurance and provide for certain exceptions to the obligations of the insured person (emergency situations, etc.).

Optional deductibles:

You can benefit from a reduction in your insurance premium if you choose one of the following optional deductibles.

- > Children: CHF 100, CHF 200, CHF 300, CHF 400, CHF 500 or CHF 600
- > Adults: CHF 500, CHF 1,000, CHF 1,500, CHF 2,000 or CHF 2,500