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, general ward *Special terms and conditions HCAMCV*	**HC-Supplemental insurance in the event of hospitalisation, general ward** *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 general ward.	The insurance covers stays in a general ward.
Benefits are paid for a maximum of 90 days per case of hospitalisation.	No limitation of benefits. The duration of benefits in a psychiatric facility is limited to 60 days per calendar year.
In case of an emergency abroad, the costs will be covered up to the amount the treatment would have cost in Switzerland in a general ward.	In the event of an emergency abroad, the insurer will pay the following benefits for a maximum of 60 days per calendar year: general ward: CHF 500/day max.
Other benefits insured	**Other benefits insured**
Marine cures - Convalescence cures General ward: CHF 30/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.