

Our advice

I wish to change the accident coverage included in my health insurance

Are you starting or ending employment?

These new circumstances will have an impact on the risks covered by basic insurance.

» General information

Accident insurance is **compulsory in Switzerland**. Therefore, you must be insured **regardless of your professional status**, whether you are an employee, self-employed, retired or unemployed. Persons working in Switzerland (at least eight hours a week with the same employer) are subject to compulsory accident insurance with their employer, in accordance with the Federal Law on Accident Insurance (LAA/UVG).

» Suspension of the accident risk

The accident risk may be suspended as long as you are fully covered, on a compulsory basis, under the LAA/UVG. The suspension takes effect at the earliest on the first day of the month following the request (Art. 11 of the Ordinance on Health Insurance - OAMaI/ KVV).

» Reinstatement of the accident risk

Reinstating the accident risk may be requested as soon as the coverage within the meaning of the LAA/UVG ceases in full or in part for the first day of a month.

As soon as you reach retirement age (AVS/AHV), the accident risk is automatically reinstated on the first day of the month following your birthday. However, if you continue to work after this date and remain covered under the compulsory LAA/UVG insurance, please inform us rapidly so that we may adjust your insurance contract accordingly.

» Terms and conditions for changing your accident coverage

If your employment ends, your accident coverage (LAA/UVG) will expire 31 days after the last half salary (Art. 3, para. 2 LAA/UVG). After 31 days:

- either you will receive a daily allowance benefit from the unemployment insurance and will therefore be automatically insured against non-workplace accidents with the SUVA;
- or you will not receive unemployment benefits, in which case you must take out insurance by signing up to extended accident insurance or reinstating the accident risk to your basic health insurance.

In this case, please send us the following information in writing:

- first name, name
- date of birth
- address
- partner No. or AVS/AHV No.
- requested change (reinstatement / suspension of accident risk) and the date of the change.

If you use our GMnet/GMapp platforms, the change can be made directly on the platform, simply by choosing the relevant heading:

- GMnet: Contracts - Change my contracts - Include/suspend the accident risk
- GMapp: Contacts - Write to us - General questions

You may also notify the change on our website:

www.groupemutuel.ch > Private customers > Customer services > Notifications and forms > Add/suspend accident risk

Please do not hesitate to contact us if you have any questions.

Best regards,
Groupe Mutuel

Your online customer area to make your life easier

Send your medical bills, view your documents, and update your personal details and contracts, anywhere and at any time. On a computer, tablet or mobile phone, thanks to your online customer portal, it is now easy to manage your health insurance.

- **FAST**
can your medical invoices and send them to us right away.
- **CONVENIENT**
Your insurance card and those of your family members are always at hand, in digital format (basic health insurance only).
- **FLEXIBLE**
Choose between receiving digital invoices only or paper invoices by post.
- **EASY**
Monitor your requests and check the status of your deductible.
- **SAFE**
Any data sent to us is protected by a high level of security.

More about your online customer area

0848 803 111 / clients@groupemutuel.ch / groupemutuel.ch

groupemutuel

Groupe Mutuel Holding SA Rue des Cèdres 5 CH-1919 Martigny 0848 803 111 / groupemutuel.ch

Companies under Groupe Mutuel Holding SA: Avenir Assurance Maladie SA / Easy Sana Assurance Maladie SA / Mutuel Assurance Maladie SA
Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA / Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA
Foundations managed by Groupe Mutuel: Groupe Mutuel Prévoyance-GMP / Mutuelle Neuchâteloise Assurance Maladie
Opinion Vested Benefits Foundation / Fondation Collective Open Pension

