groupemutuel

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 (HGAMAV) **Current coverage**	Insurance in the event of hospitalisation (HCGA02) **Suggested new coverage**
Insured persons with annual coverage up to CHF 8,000	
Insurance benefits	
HGAMAV insurance covers hospitalisation costs up to the annual amount specified on the insurance policy. **Exclusions** - maternity - hospitalisation abroad	HCGA02 insurance, class 1, covers the costs of hospitalisation in a general ward in a Swiss hospital, without any limit on the amount. **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.
Insured persons with annual coverage of CHF 10,000 or CHF 15,000	
Insurance benefits	
HGAMAV insurance covers hospitalisation costs up to the annual amount specified on the insurance policy. **Exclusions** - maternity - hospitalisation abroad	HCGA02 insurance, class 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. **Hospitalisation abroad (emergency) or in a psychiatric facility** - 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 benefits	
HGAMAV insurance covers hospitalisation costs up to the annual amount specified on the insurance policy. **Exclusions** - maternity - hospitalisation abroad	HCGA02 insurance, class 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. **Hospitalisation abroad (emergency) or in a psychiatric facility** - The duration of benefits provided abroad or in a psychiatric care facility is limited to 60 days. - Abroad, the insurer allocates: class 3: CHF 1,500/day, class 4: CHF 3,000/day