

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 in the event of hospitalisation (VFAM01/VHAM01)	Insurance in the event of hospitalisation (HCGA01)
Current coverage	Suggested new coverage

Persons insured with options C, E and G of insurance products VFAM01/VHAM01

Insurance benefits

<p>VFAM01/VHAM01 insurance, options C, E and G, covers hospitalisation expenses in a semi-private ward.</p> <ul style="list-style-type: none"> - Options C and G: free choice of medical facilities - Option E: limited choice of medical facilities (according to attached list) <p>Are not covered by this insurance:</p> <ul style="list-style-type: none"> - rehabilitation costs - psychiatric treatments 	<p>HCGA01 insurance covers hospitalisation costs in a semi-private ward with free choice of medical facilities.</p>
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Coverage of benefits

<ul style="list-style-type: none"> - Unlimited duration - For treatments abroad, coverage of costs not reimbursed by the compulsory health insurance, maximum CHF 20,000 per calendar year (no coverage abroad for persons insured with option E). 	<ul style="list-style-type: none"> - 90 days hospitalisation per calendar year - 60 days hospitalisation per calendar year for psychiatric treatments - 60 days hospitalisation abroad
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Persons insured with options D, F and H of insurance products VFAM01/VHAM01

Insurance benefits

<p>VFAM01/VHAM01 insurance, options D, F and H, covers hospitalisation expenses in a private ward.</p> <ul style="list-style-type: none"> - Options D and H: free choice of medical facilities - Option F: limited choice of medical facilities (according to attached list) <p>Are not covered by this insurance:</p> <ul style="list-style-type: none"> - rehabilitation costs - psychiatric treatments 	<p>HCGA01 insurance covers hospitalisation costs in a private ward with free choice of medical facilities.</p>
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Coverage of benefits

<ul style="list-style-type: none"> - Unlimited duration - For treatments abroad, coverage of costs not reimbursed by the compulsory health insurance, maximum CHF 30,000 per calendar year (no coverage abroad for persons insured with option F). 	<ul style="list-style-type: none"> - 90 days hospitalisation per calendar year - 60 days hospitalisation per calendar year for psychiatric treatments - 60 days hospitalisation abroad
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Insurance product VF - options E and F

Hospitalisation in a semi-private or private ward, with limited choice of medical facilities

List of approved medical facilities, according to Article 28 of the general terms and conditions of insurance:

CHUV (Centre Hospitalier Universitaire Vaudois)

Fondation Asile des Aveugles, Hôpital Ophtalmique Jules-Gonin, Lausanne

FHV (Fédération des Hôpitaux Vaudois):

- HRC (Hôpital Riviera Chablais)
- RSBJ (Réseau Santé Balcon du Jura – Ste-Croix)
- EHC (Ensemble Hospitalier de la Côte – Morges, Aubonne)
- eHnv (Etablissements Hospitaliers du Nord Vaudois – Yverdon-les-Bains, St-Loups, Vallée de Joux)
- GHOL (Groupement Hospitalier de l'Ouest Lémanique – Nyon, Rolle)
- HIB (Hôpital Intercantonal de la Broye – Payerne)
- HPE (Hôpital du Pays d'Enhaut – Château d'Oex)

Private clinics:

- CIC Riviera SA - Clarens
- Clinique de la Source - Lausanne
- Clinique de Montchoisi - Lausanne
- Clinique La Prairie - Clarens
- Clinique de Genolier - Genolier
- Hirslanden, Clinique Bois-Cerf - Lausanne
- Hirslanden, Clinique Cécil - Lausanne