



# mag

Heart attacks in women

"I was ecstatic to  
find that I was still  
alive"

Read Xenia Thévoz's account.

groupe mutuel

February 2025

# 1 instead of 2

The new umbrella organisation “**prio.swiss – Association of Swiss Health Insurers**” was officially launched on 1 January 2025, marking the end of the duopoly held by santésuisse and curafutura. This is great news because not only does it unite the strengths of all the country’s insurers but, most importantly, it also gives them a unified voice.

The new association will focus on four key areas of activity:

- **communication,**
- **health policy & public affairs,**
- **care facilities & provision,**
- **data & standardisation**

The association will take on all policy activities related to these areas. Activities outside its scope, such as SASIS (service procurement), will continue to be managed by subsidiaries of santésuisse. **Saskia Schenker**, Director of the Basel Employers’ Union, **will lead the new umbrella organisation** of Swiss health insurers prio.swiss. Felix Gutzwiller is the Chairman, and the CEOs of the 10 member organisations make up the Executive Committee. Thomas Boyer, CEO of Groupe Mutuel, and Thomas Harnischberg, CEO of KPT, have been appointed Vice-Chairmen.

• The new name  
• “prio.swiss”  
• emphasises the  
• association’s  
• commitment to  
• a high-quality  
• and financially  
• sustainable  
• Swiss  
• healthcare  
• system.



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## Impressum

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**Editors:** Lisa Flueckiger, Jean-Christophe Aeschlimann, Christelle Travelletti, Pascal Vuistiner, Adrien Jacquéroiz, Martin Kamber

**Design and creation:** Jean-Philippe Chevassu

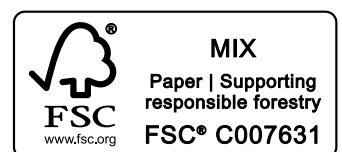
**Internet:** [groupemutuel.ch/gmmag](http://groupemutuel.ch/gmmag) • **Email:** [gmmag@groupemutuel.ch](mailto:gmmag@groupemutuel.ch)

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[myclimate.org/01-24-114211](http://myclimate.org/01-24-114211)



# Your first points of contacts at a glance

**You're feeling unwell.  
What should you do?  
Who should you  
contact first?**

The answer depends on your insurance model. It's that simple. But sometimes, the first steps towards recovery don't go as planned. For instance, you might forget who to contact... But now, the right answer is just a tap away in the Groupe Mutuel app.

**In the new "What to do in case of illness" section,** your first points of contact are now listed according to your insurance model.



If you are insured with the PrimaFlex model, for example, you have several options. If you are insured with the SanaTel model, you can call your telemedicine partner or use the Ada "symptom checker".

To access this new feature, go to the Groupe Mutuel app section headed **"What to do in case of illness?"**



Health advice: prevention

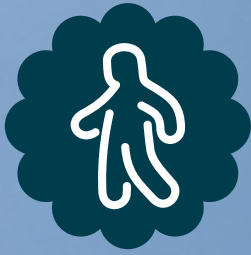
# Preventing cardio- vascular diseases

While some risk factors, such as age or genetics, are beyond your control, **there are nevertheless steps you can take to prevent** heart attacks and strokes.

**Monitor:** blood pressure, glucose, cholesterol and triglyceride levels

**Quit** smoking





## Be more active

Lack of physical activity is the main risk factor for coronary heart disease.

**Take regular exercise, such as walking (at least 30 minutes a day).**

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## Eat better

Avoid processed foods that are low in nutrients and are sweet, salty or fatty.

**Adopt the Mediterranean diet** with lots of fruit and vegetables, olive and rapeseed oils and wholegrain cereals, while minimising fatty meats.

**Stay hydrated (2 litres of water a day) and reduce your alcohol intake.**

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## Watch your weight

Almost one in three Swiss people are overweight. Being overweight reduces life expectancy, while promoting atherosclerosis and its consequences, such as hypertension, hyperlipidaemia and diabetes.

**Our advice: calculate your body mass index (BMI) regularly.**

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## Reduce your stress

Chronic stress not only disrupts our nervous system but also harms the heart and blood circulation.

**Practice deep breathing exercises regularly, such as heart coherence** or meditation. Exercise also helps reduce stress.

For more information,  
click on  
**Une vie saine – Fondation Suisse  
de Cardiologie (swissheart.ch)**

# How can you best insure your family?

Groupe Mutuel can also help you guarantee a secure future for your family with a range of life insurance solutions, **while enjoying a number of advantages, particularly in terms of tax!**

## There are different ways to insure and protect your family:

**Choose products that cover financial risks in case of unforeseen events**, such as the death or disability of a parent. This ensures your family's financial protection, even if you own property.

**Choose savings solutions to secure your children's future**, such as funding their education, with options for investment strategies and guaranteed capital.

.....

**Consider setting up a pillar 3 plan to fill the gaps in the pillar 1 and pillar 2 provision**, especially if one parent decides to stop or cut back on work in order to care for the children. In addition to saving for retirement, building up pension capital is also beneficial if you become self-employed or own your own home. In case of incapacity due to illness or accident, your savings goals remain secure.



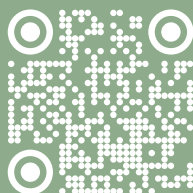
# The benefits

- Life insurance through a pillar 3a (linked) plan allows you to make tax savings.
- You can also grow your savings by investing in investment funds.
- Flexible solutions to meet your needs, while ensuring that you benefit from a number of advantages, particularly in terms of tax!



Would you like to secure your future with our pension solutions?

Identify your needs here:







“I was  
ecstatic  
to find that  
I was still alive”

**Xenia Thévoz, a caregiver for her husband and provider for her family, takes great pleasure in helping others. However, like many women, she never considered that the stress she was under could put her at risk of a heart attack, even though she maintained a healthy lifestyle.**

**Were you surprised by your heart attack?**

Yes, even my friends couldn't believe what was happening to me. I exercised regularly, ate healthily and didn't have high blood pressure or cholesterol. The heart attack came out of the blue.

**What happened exactly?**

I was out for a walk when I felt a burning sensation in my lungs. It was an unusual feeling, and it didn't go away when I rested. On my son's advice, I went to the emergency ward. There, I suffered a heart attack. I was operated on immediately and was only able to leave the hospital five days later. After an experience like that, many people are shocked or depressed. I wasn't. I was ecstatic to find that I was still alive.

### **Did you have to undergo rehabilitation afterwards?**

Due to the Covid lockdown, I couldn't start rehabilitation until three months later. But I highly recommend it. The rehabilitation helped me a lot.

### **What caused your heart attack?**

Clearly, I was stressed. Like many women who juggle professional and domestic responsibilities, I was very busy managing things at home. Shortly before the heart attack, I had lost my daughter-in-law to breast cancer, and it was important for me to be there for my granddaughters and my son. After that, I supported my sister-in-law until she passed away, and I'm also a carer for my husband.

### **What's changed since then?**

I've had to learn to say 'no' from time to time. It's difficult, because saying 'no' isn't really in my nature, but I have to listen more to my body and my needs now. A lot of women tend to put others' needs ahead of their own. I'm still trying to let go and find the right balance.



### **What advice would you give them?**

Prevention is important. I'm very physically active and practice Yutaido®, which helps me relax. You need to find something that makes you feel good without it becoming a chore. And I eat healthily.

### **You also help other patients.**

Yes, I'm actively involved in the Patients in Partnership programme run by the University Hospitals (HUG) in Geneva, where people with heart disease can ask me anything and no topics are off-limits. I try to give them hope and make them laugh. I'm also a co-creator of the "museum visits" programme, which includes museum tours, often followed by a creative workshop.

Art and creativity are very important for health. They have saved my life on several occasions.

### **What else can you do?**

Take charge of your own recovery, don't just sit back and allow your situation to control you. Choosing to think positively and stay confident is up to me, though I'm not immune to tripping up now and then. However, the healthier I am, the more I can be there for others.





Three questions for Dr Elena Tessitore, cardiologist in charge of the inpatient cardiac rehabilitation programme at the Cardiovascular Centre of the University Hospitals of Geneva (HUG).

**Do men and women have the same risk of suffering a heart attack?**

While both men and women share common risk factors, such as high blood pressure, smoking, diabetes, high cholesterol, lack of exercise, and stress, there are also factors that impact women specifically. These include gestational diabetes, eclampsia and the menopause.

**Unfortunately, not enough is known about these conditions, as too few women participate in clinical trials. So what can be done?**

Women are often more concerned about the risks involved in participating in clinical trials. By addressing these concerns, we have an opportunity to fill the gap in the data we currently have.

**Women also participate less in rehabilitation programmes. What can we do about this?**

Women still bear the brunt of household chores and childcare. Offering women-focused programmes, such as Zumba or yoga, as an alternative to gyms which are often male-dominated, could make a real difference.

**Women experience heart disease differently from men** and are more likely to die from heart attacks. Rather than the typical chest pain, they may experience symptoms such as nausea, vomiting, dizziness and difficulty breathing.

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Cardiovascular disease is the leading cause of death among women in Switzerland. It accounts for nearly 29% of all deaths.

37

minutes longer for a woman to receive help during a heart attack.

Risk factors specific to women include:

- Menopause
- Psychosocial stress
- Eclampsia or gestational diabetes

# Three suggestions to make your life easier

**There are several strategies you can use to ease the burden of health insurance premiums on your budget.**

Apart from choosing an alternative model or deductible option, here are some helpful tips:

## Suspension of compulsory health insurance during military or civilian service

If you serve in the military or in a civilian role for at least 61 consecutive days, you will be covered by military insurance and can suspend your basic health insurance cover during this time. You will not be charged premiums for this period. You'll receive confirmation of the suspension of your basic insurance, along with details about the terms for resuming coverage, as soon as we have received a copy of your marching orders.

**To find out more, visit our website at [groupemutuel.ch](http://groupemutuel.ch).**

## Are you planning a stay in hospital?

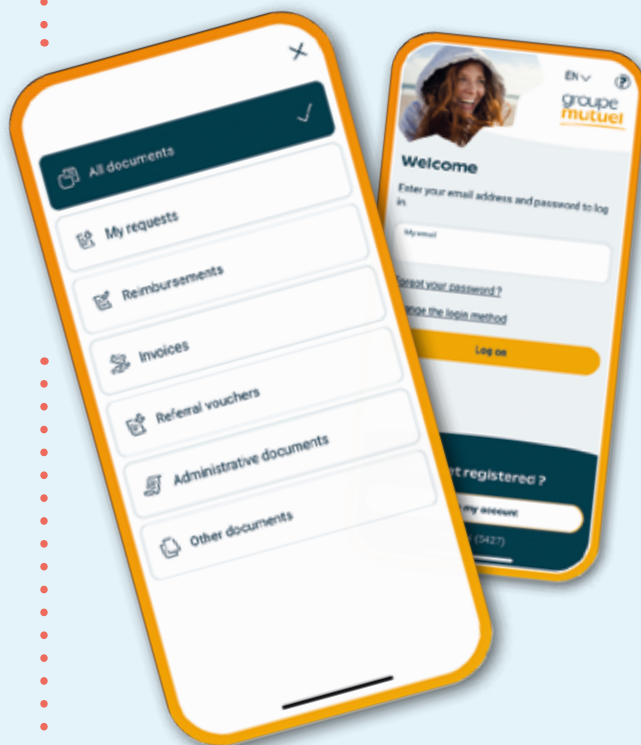
If you have supplemental insurance, we strongly recommend that you check our list of recognised hospitals and doctors before your stay.

**More details at [groupemutuel.ch](http://groupemutuel.ch).**



## Your 2024 tax certificate

You will receive your tax certificate automatically by the beginning of February **in your Customer Area** or **by post**, if you have already requested one in the past.



If not, you can use the following form to receive your certificate by post

**[www.groupemutuel.ch/tax-certificate](http://www.groupemutuel.ch/tax-certificate)**

# Understanding your insurance model

In basic insurance, using a first point of contact (e.g. a pharmacy or telemedicine service) **saves time and money by providing fast, high-quality care**. It is also a way of reducing unnecessary consultations and has a positive impact on healthcare costs. **Be sure to follow the guidelines of your alternative model**. If you forget, you will be informed, and we will be there to assist you. However, if you repeatedly fail to comply, you will be required to switch to the more expensive standard model. A reminder of your first points of contact:



## Partner pharmacies

Model: PrimaFlex



## Telemedicine

Models: PrimaFlex (0800 852 852), SanaTel (0800 726 283)



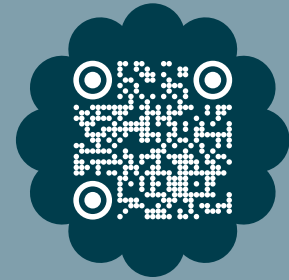
## Ada Symptom Checker

Models: PrimaFlex, SanaTel



## Family doctor

Models: PrimaFlex, OptiMed, PrimaCare



## Familiarise yourself with your model

For certain cases outlined in your insurance conditions (e.g. emergencies), you are not required to follow the procedures of your model.

## Adaptation of the LAMal/KVG Specific Terms & Conditions

Following a recent amendment by the Federal Council to the Health Insurance Ordinance (OAMal/KVV), Groupe Mutuel's health insurance companies will update the "Special Terms & Conditions" for the PrimaCare, SanaTel, OptiMed and PrimaFlex alternative models. These updates will automatically apply from 1 April 2025 to all policyholders with

one of these models. The operation of the alternative models remains unchanged. The new LAMal/KVG Special Terms & Conditions and details of the changes, along with the date they come into effect, are available:

- at [groupemutuel.ch/en/cga](https://groupemutuel.ch/en/cga)
- from one of our branches
- or by calling 0848 803 111

ALPIAN

## Swiss banking excellence at your fingertips

**Did you know that you can open a bank account in just five minutes and manage it entirely from your smartphone?**

Alpian is redefining access to banking services by making them simple, fast and efficient. In partnership with Groupe Mutuel, Alpian offers exclusive benefits:

- ⇒ **Free account holding** in four currencies (CHF, EUR, USD, GBP).
- ⇒ **A welcome bonus of CHF 100**, credited when you open your account.
- ⇒ **A credit of CHF 100** on activation of an investment mandate.



### How can I take advantage of the offer?

When you create your account, simply enter the code **GPEMTL** in the relevant field. Please note that conditions apply.



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[bd@alpian.com](mailto:bd@alpian.com)  
[alpian.com](http://alpian.com)

AQUAPARC

## Head for adventure!

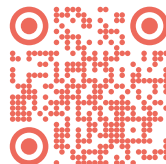
**Relax by the wave pool, allow the current to carry you down river, or board the pirate ship!** Looking for an adrenaline rush? The Booster Loop and a dozen other thrilling slides at Aquaparc will make your heart race.

- ⇒ Enjoy a year-round temperature of 30°C and get a **25% discount** on all adult and children day passes.



### How can I take advantage of the offer?

Simply present your insurance card or a supporting document when purchasing your ticket at the ticket office.



**Aqua Parc**

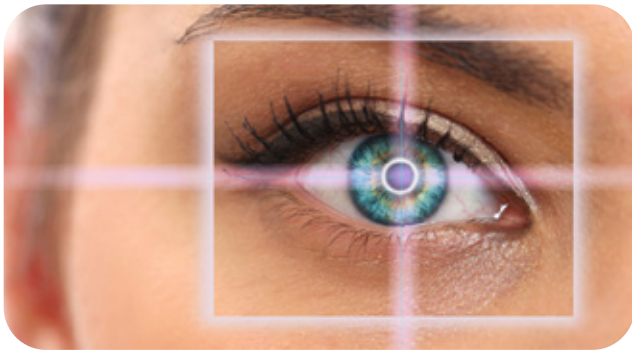
[www.aquaparc.ch](http://www.aquaparc.ch)  
[contact@aquaparc.ch](mailto:contact@aquaparc.ch)

## SWISS VISIO

# Free yourself from your glasses and contact lenses

Refractive surgery is a laser eye treatment that corrects all vision problems. The treatment is precise, quick and painless.

- ➔ Thanks to our partner Swiss Visio, you can enjoy a preferential rate **starting at CHF 1,600 per eye** (instead of CHF 2,400).
- ➔ From spring 2025, this offer will also be available in **Bellinzona**.



### How can I take advantage of the offer?

Contact **Swiss Visio** to make an appointment for the eligibility test and **mention your Groupe Mutuel membership**. This test can be done in Lausanne, Sion, Geneva, Neuchâtel, Zürich or Bellinzona.



[www.swissvisio.net](http://www.swissvisio.net)  
[refractive@swissvisio.net](mailto:refractive@swissvisio.net)  
058 274 23 00

## PHILIPS

# Cutting-edge accessories

Enjoy discounts of up to 40% on a selection of Philips childcare products for you and your baby:

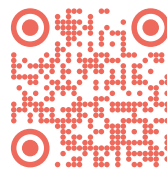
breast pumps, baby monitors, with or without video, and feeding bottles in various sizes. Also, enjoy savings on accessories such as: oral hygiene, men's care and beauty products.

- ➔ Did you know that Groupe Mutuel policyholders also get **free Premium access to the Pregnancy+ app?**



### How can I take advantage of the offer?

Visit [philips.ch/fr/ce/boutique/loyaltyshop.html](http://philips.ch/fr/ce/boutique/loyaltyshop.html)  
Add your chosen product to the basket.  
Enter discount code **GRMUTPH** at the checkout. Complete your order.



**PHILIPS**

[www.philips.ch](http://www.philips.ch)



### And that's not all!

Details of all offers, new partners and exclusive advantages will be shared throughout the year. Don't hesitate to visit our website at [groupemutuel.ch/leclub](http://groupemutuel.ch/leclub) or log in to your **Customer Area** via the Groupe Mutuel app or the online portal to find out more.



Real life is about  
**having life  
insurance for  
coping with life's  
ups and downs.**

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Health & Pension

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