



AMB Assurances SA

# Your health insurance benefits at a glance

groupe mutuel

# Compulsory health insurance

## AMB Assurances SA

In line with your requirements, AMB Assurances SA offers you and your family very competitive premiums for compulsory health insurance, ensuring that your basic health costs are covered.

Your basic insurance covers the main medical treatments in the event of illness, maternity or accident, such as:

- check-ups, outpatient or home care and medical treatments;
- medicines and laboratory tests prescribed by a doctor;
- hospital stays in a general ward in your canton of residence.

### Optional deductibles

You contribute to the costs of medical and hospital benefits by way of the deductible amount and an annual 10% co-insurance amount (except in special cases).

In addition to the standard deductible (CHF 0 for children, CHF 300 for adults), you can choose an optional deductible and reduce your compulsory health insurance premium.

### Optional deductibles

#### For children



CHF  
100

CHF  
200

CHF  
300

CHF  
400

CHF  
500

CHF  
600

#### For adults



CHF  
500

CHF  
1,000

CHF  
1,500

CHF  
2,000

CHF  
2,500

### PrimaCare and SanaTel alternative models

PrimaCare and SanaTel are compulsory health insurance models (AOS/OKP) offered by AMB Assurances SA. By choosing one of these models, you will avoid unnecessary consultations and benefit from a premium reduction compared to the standard AOS/OKP model.

If you choose PrimaCare, you agree to see your family doctor first before any other healthcare provider. If necessary, your family doctor will refer you to another doctor.

If you choose SanaTel, you agree to first call the medical advice centre of our partner Medi24, which can be reached 24 hours a day, 7 days a week, in case of a health problem. Medi24 will provide you with a recommendation, free of charge, on the next steps of the treatment, but you remain free to decide what steps to take.

### Global AMB Customised insurance

Developed together with Groupe Mutuel Assurances GMA SA, Global AMB insurance offers extensive and essential benefits that ideally supplement the compulsory health insurance. By choosing the "alternative medicine" option, you will increase your coverage for natural therapies.

A no-claims discount is granted to policyholders who do not use Global AMB supplemental insurance. Therefore, by choosing to show consumer responsibility, you will be able to make significant savings on your premiums. Families may also enjoy substantial combination discounts for their children, which goes to show that AMB Assurances SA has a true family-friendly approach.

The terms and conditions for granting the bonus can be found in the brochure "Overview of supplemental insurance according to LCA/VVG".

## Benefits covered under Global AMB

| Type of benefits  | Compulsory health insurance (LAMal/KVG)   | Global AMB   |
|---|---|--|
| Hospitalisation in Switzerland  | general ward of a listed hospital up to the rate of the canton of residence of the insured person     | general ward throughout Switzerland  |
| Hospital accommodation for family member  |   | CHF 600/calendar year  |
| Free choice of doctor   | canton of residence or place of employment  | 90% of excess rates, unlimited, throughout Switzerland   |
| Restricted drugs  | according to the Specialty drugs list (LS/SL)   | 90%, unlimited benefits  |
| Non-reimbursable drugs  |   | 90%, unlimited benefits  |
| Thermal cures in Switzerland  | CHF 10/day, max. 21 days/calendar year  | CHF 80/day, max. CHF 800/calendar year   |
| Convalescence cures following hospitalisation   |   | CHF 50/day, max. 30 days/calendar year   |
| Home help   |   | max. CHF 80/day, max. CHF 800/calendar year  |
| Glasses and contact lenses  | children CHF 180/calendar year (up to 18 years of age)  | – adults CHF 200 every three years<br>– children under 18, CHF 200 each year                         |
| Medical aids and appliances   | according to the List of medical aids and devices (LiMA/MiGeL)  | 90%, max. CHF 1,000/calendar year  |
| Voluntary sterilisation   |   | 90%, maximum 3 days in the event of hospitalisation  |
| Ear correction surgery  |   | 90%  |
| Dental treatments   | diseases of the mastication system and dental accidents treated by a dentist                          | 50% max. CHF 1,000/calendar year (up to 18 years of age)   |
| Dento-facial orthopaedic treatment  |   | 50% max. CHF 12,000/calendar year (up to 20 years of age)  |
| Non-doctor psychotherapists and independent psychologists                               |   | CHF 40/session, max. CHF 800/calendar year   |
| Transport costs   | 50%, max. CHF 500/calendar year   | max. CHF 5,000/calendar year   |
| Search and rescue operations  | 50%, max. CHF 5,000/calendar year   | max. CHF 50,000/calendar year  |
| Second medical opinion  |   | 90% unlimited  |
| Vaccinations  | special cases under the LAMal/KVG (only in Switzerland)   | 90%, max. CHF 150/calendar year  |
| Preventive tests (Elisa or HIV)   | special cases under LAMal/KVG   | CHF 50/calendar year   |
| Check-ups   | special cases under LAMal/KVG   | 90% unlimited (once every three years)   |
| Annual dental visit   |   | CHF 75/calendar year   |
| Nutritional advice  | special cases under LAMal/KVG   | max. CHF 50/session (max. 3 advice sessions over a period of 3 years)                                |
| Preventive gynaecological examinations  | according to LAMal/KVG  | 90%, unlimited number of examinations, in addition to those covered by LAMal/KVG                     |
| Ultrasound scans and mammographies  | according to LAMal/KVG  | 90%, unlimited number of examinations, in addition to those covered by LAMal/KVG                     |
| One-time breastfeeding allowance  |   | CHF 100 per child  |
| Preventive healthcare services, back exercise school, tobacco or alcohol detoxification |   | 50%, max. CHF 500/calendar year  |
| Emergency medical treatments abroad   | max. twice the rate applied in the canton of residence in Switzerland                                 | max. CHF 100,000/calendar year   |
| Groupe Mutuel Assistance  | according to the limitations set by Groupe Mutuel Assistance's general insurance terms and conditions | assistance, supervision and repatriation in the event of a medical emergency while travelling abroad |
| <b>“Alternative medicine” option</b>  | (if expressly provided for by the policy)   | Up to CHF 10,000 per calendar year, deductible of CHF 230 per year from 19 years of age.             |
| Alternative medicine  | special cases under LAMal/KVG   | max. CHF 75/session  |
| Alternative medicine medication   |   | 90%  |

# Your supplemental insurance

## In line with your requirements

Global AMB supplemental health insurance can be ideally combined with the insurance products under Groupe Mutuel Assurances GMA SA.

## For your family

### Premium

Insurance that meets your requirements

Premium insurance offers comprehensive and generous coverage for outpatient treatments, prevention measures and unique benefits for your day-to-day expenses. In addition, you will receive an attractive discount on your children's premium if at least one parent has taken out Premium insurance.

### Dentaire plus (DP)

Dental care insurance

Dentaire plus (DP) insurance covers dental and orthodontic treatment and laboratory costs for adults and children as follows:

- o DP1: 75% of costs, max. CHF 1,000/year;
- o DP2: 75% of costs, max. CHF 3,000/year;
- o DP3: 75% of costs, max. CHF 15,000/year.

### ProVista

Lump-sum amount in the event of disability / death following an accident

ProVista protects you against the consequences of disability or death following an accident. You receive a lump sum that will allow you, for example, to cover the cost of converting your home, buying a fully equipped vehicle in the event of disability, or providing your family with financial security in the event of your death.

### Optimum

Optimal coverage in all circumstances

Customised supplemental insurance that is perfect for persons who wish to enjoy a wide range of benefits, such as alternative medicine treatments, medicines, glasses and various prevention measures.

### Legis

Range of legal protection insurance

The "Legis" legal protection insurance range offers four coverage options that can be combined according to your needs, with a view to better understanding and enforcing your rights.

- o Legis<sup>strada</sup>: defends your rights in the event of mobility and traffic disputes.
- o Legis<sup>priva</sup>: whether you are an employee, tenant, landlord or consumer, Legis<sup>priva</sup> defends your rights.
- o Legis<sup>duo</sup>: combines the benefits of Legis<sup>strada</sup> and Legis<sup>priva</sup>.
- o Legis<sup>sana</sup>: defends your rights in the event of disputes with the medical profession or any other medical institution.

## For you

### Hospitalisation insurance

This insurance offers enhanced coverage for inpatient benefits not covered by the compulsory health insurance, in a semi-private or private ward in Switzerland or worldwide.

### H-Capital

Lump-sum amount in the event of hospitalisation

Hospitalisation can lead to many unforeseen expenses, such as the hiring of domestic help or childcare, as well as transport expenses for your family. With H-Capital, you can prevent these inconveniences by securing a lump sum to cover the financial consequences of your hospital stay, between CHF 300 and CHF 3,500 per year.

### ActiVita

Accident insurance from the age of 19, valid worldwide

Thanks to ActiVita accident cover, you benefit from first-rate services such as the comfort of a private room, coverage of home security costs, 24-hour telephone assistance and reimbursement of a sports membership. ActiVita also covers accidents due to high-risk sports.

## For your children

### Acrobat

Accident insurance (0-18 years)

Acrobat insurance is available as three levels of coverage, allowing you to provide your child with extensive protection in order to deal with the financial consequences of an accident (medical expenses and a lump sum in the event of disability and death).

### KidsProtect

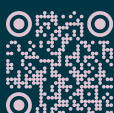
0-17 years

Unique in Switzerland, this coverage offers a supplemental income in the form of a monthly allowance of CHF 4,000, which is paid to parents from the beginning of their child's cancer treatment.

### Dentaire plus-Kids

Dental care insurance for 0-18 years

Dentaire plus-Kids (DP0) insurance plan only covers orthodontic treatment for children aged 0 to 18 years up to a maximum of 75% of the costs, max. CHF 15,000 per year.



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