Global flex

Flexible insurance

⋙ **Do you want to**

- ○ **Have a choice of ward**, whether general, semi-private or private each time you are hospitalised, depending on the type of treatment you are undergoing?

- ○ **Freely choose your specialist** when you are hospitalised, irrespective of which canton or hospital the specialist is based in?

- ○ **Be free to choose your doctor**, including for outpatient treatment?

- ○ **Benefit from an extended guarantee** for alternative treatments not covered by the compulsory health insurance?

- ○ **Benefit from preventive health benefits** such as fitness classes and check-ups, for instance.
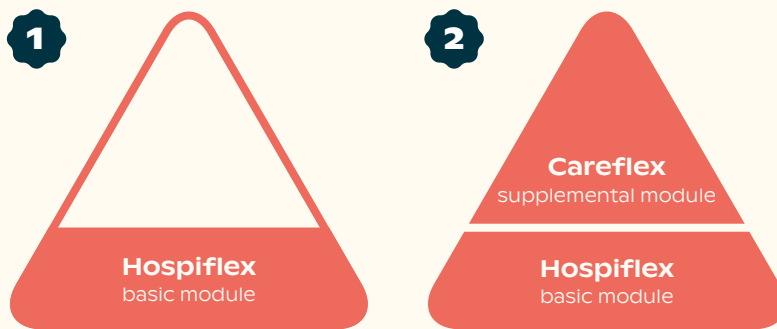
groupe**mutuel**

❯ Our solution

"Global flex" was specially devised to meet these requirements. This supplemental insurance plan allows you to choose the most suitably adapted ward in line with your needs each time you are hospitalised, and in this way offers optimal flexibility.

❯ Choose freely

"Global flex" comprises two modules:
1. Hospiflex basic module: customised solutions in the event of hospitalisation.
2. Careflex supplemental module: unlimited coverage for various outpatient treatment benefits and preventive health.

Optional combinations with Global flex

1

Hospiflex
basic module

2

Careflex
supplemental module

Hospiflex
basic module

⇨ Hospiflex basic module

Thanks to **Hospiflex**, you may choose the level of comfort you want (general, private or semi-private ward) in the event of hospitalisation.
When undergoing a major operation, you will most certainly want to benefit from the comfort of a private room and to be able to freely choose a specialist, while for a minor operation, you may prefer a more economical solution.

You can therefore set your budget in full knowledge of the costs of your treatment, as outlined below:

General ward	Semi-private ward	Private ward
Free choice of hospital throughout Switzerland		
without any contribution on your part	**your contribution:** CHF 400/day, max. CHF 4,000/calendar year free choice of a specialist	**your contribution:** CHF 600/day, max. CHF 5,000/calendar year free choice of a specialist

Risks covered: illness and accident. Maternity benefits are not included.

Careflex supplemental module

A healthy and balanced diet combined with physical activity can help keep many diseases at bay. Our **Careflex** supplemental module supports you in your efforts by reimbursing many preventive benefits.

For instance, we give you the option of carrying out a health check, receiving a second medical opinion in the event of hospitalisation or looking after your health (back school, fitness classes).

Furthermore, the **Careflex** supplemental module gives you access to unlimited benefits not covered by compulsory health insurance, such as alternative medicine, optional drugs, transport costs, spa or convalescence cures. In addition, you can freely choose your doctor throughout Switzerland.

	Type of benefits	Coverage
Outpatient benefits subject to a deductible of CHF 150	Alternative medicine	90% unlimited
	Limited drugs	90% unlimited
	Optional drugs	90% unlimited
	Travel and accompaniment costs	90% unlimited
	Auxiliary aids	90% unlimited
	Transport costs	90% unlimited
	Free choice of doctor in Switzerland (Tarmed)	90% unlimited
	Spa cures in Switzerland	90% unlimited (max. 30 days/year)
	Convalescence cures in Switzerland	90% unlimited (max. 30 days/year)
	Domestic help	90% (max. CHF 2,500/year)
	Glasses and contact lenses	CHF 150/three-year period
	Home delivery of meals after being hospitalised	CHF 20/day (max. 30 days/year)
	Home delivery of drugs	Coverage of shipping costs
	Groupe Mutuel Assistance	In the event of an emergency in Switzerland or abroad
Preventative benefits without a deductible	Second medical opinion (prior to hospitalisation)	90% unlimited
	Mammography	90% unlimited
	Vaccinations	90% unlimited
	Preventive tests (HIV, ELISA)	90% unlimited
	Check-up (every three years)	90% unlimited
	Psychotherapy	2 sessions/year, max. CHF 140
	Annual dental check-up	max. CHF 75/year
	Dietary advice (max. three consultations over three years)	CHF 50/session
	Health promotion: back school, fitness classes, tobacco or alcohol detoxification treatment	50%, max. CHF 200/year

Risks covered: illness and accident. Maternity benefits are not included. The Special Terms and Conditions of Insurance apply.

**For non binding
personal advice**

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