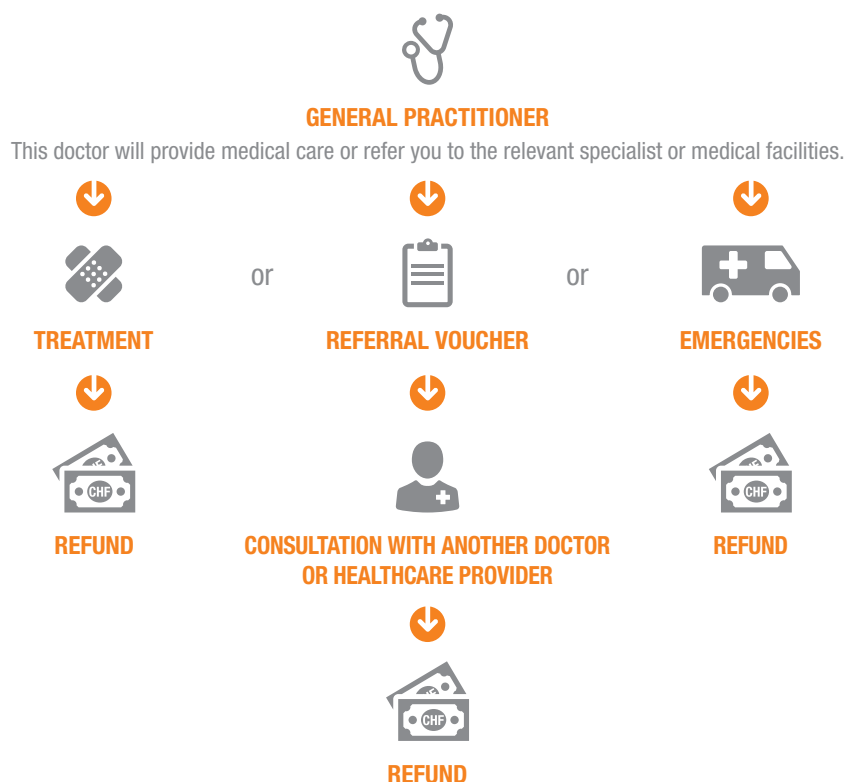# "Optimed" compulsory health insurance
What you need to know

You have chosen "Optimed", the alternative insurance model in which you select
your general practitioner from a list and visit this doctor first in the event of a health problem.

GENERAL PRACTITIONER

This doctor will provide medical care or refer you to the relevant specialist or medical facilities.

TREATMENT or **REFERRAL VOUCHER** or **EMERGENCIES**

REFUND

CONSULTATION WITH ANOTHER DOCTOR OR HEALTHCARE PROVIDER

REFUND

REFUND

NO REFERRAL VOUCHER

NO REFUND

If you do not ask your general practitioner for a referral voucher before visiting another doctor or specialist, you will be required to pay for the entire medical treatment.

Groupe Mutuel

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Principles and rules of insurance

From a list that we make available, you choose your general practitioner when signing up to "Optimed" insurance and consult him/her before any other appointment. If necessary, he/she will refer you to another appropriate healthcare provider by completing a referral voucher (written authorisation) beforehand, which must then be sent to us.

Non-compliance with insurance principles

If you do not comply with the insurance principles, you will be required to pay for the entire treatment.

Exceptions to the principles of insurance

You are not required to visit your general practitioner:

> in case of an emergency (however, please inform your general practitioner of your health problem to ensure that your medical records are kept up-to-date);
> for the following medical benefits:
>> eye treatments;
>> gynaecological check-ups and treatments;
>> pregnancy and childbirth treatments.

General practitioner

The name of your general practitioner is specified on your insurance policy. Please check that the information is accurate and let us know as soon as possible of any comments you may have. If you wish to change your general practitioner, the change can only be made with the consent of the insurer and provided that the selected doctor is on our list of recognised doctors for this model.

Find out more about Optimed insurance

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