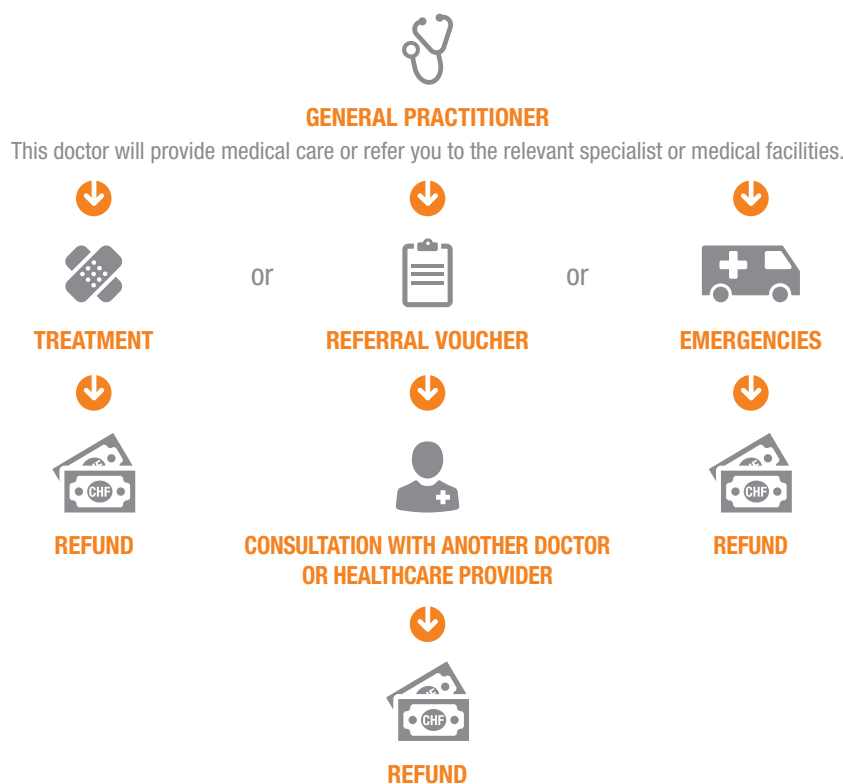




“Health Network” compulsory health insurance

What you need to know

You have chosen “Health Network”, 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.



NO REFERRAL VOUCHER

REFUND OF 50% OF THE COSTS

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 half of the costs of the treatment.

Principles and rules of insurance

From a list that we make available, you choose your general practitioner when signing up to the “Health Network” 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, please note that only 50% of the costs of the treatment will be covered, provided that the treatment is recognised within the meaning of the Federal Law on Health Insurance (LAMal/KVG).

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;
 - paediatric 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 the Healthcare Network

Scan this QR code for direct access to online content

Hotline 0848 803 111 **Fax** 0848 803 112 **Web** www.groupemutuel.ch

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Rue des Cèdres 5 – P.O. Box – CH-1919 Martigny

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