

IMS Assistance 2025

Assistance is presented as a % of the actual cost. The amounts may change depending on exchange rates.

| | | | INTERNATIONAL OPTIONS | | | | LOCAL OPTIONS | | | | |
|---|--|--|---|---|--|----------------|---|----------------|--|----------------|-----------------|
| | | | 1 | | 2 | | 4 | | 5 | | |
| Hospitalisation | | | | | | | | | | | |
| In hospitals of the IMS network : payment of the professional by the MSH/IMS. The Groups pays the difference if the invoice exceeds the stated cover. | | | Surgical Stay (set amount/day) maximum per day of hospitalisation | 1 461,82 CHF | 1 538,76 € | 1 792,18 CHF | 1 886,51 € | 410,22 CHF* | 431,81 €* | 260,14 CHF | 273,83 € |
| All hospital costs and medical fees relating to hospitalisation of one or more consecutive days, scheduled or emergency. | | | Medecine Stay (set amount/day) maximum per day of hospitalisation | 737,05 CHF | 775,84 € | 884,45 CHF | 931,00 € | 250,14 CHF* | 263,30 €* | 150,08 CHF | 157,98 € |
| Hospitalisation at home may be covered after prior agreement of MSH/IMS. | | | Daily set amount | - | | 100 % | | - | | - | |
| Hospital costs for maternity are covered. | | | Supplement for single room (hospitalisation) limited to the 1 st forty days | - | | 47,50 CHF | 50,00 € | - | | - | |
| The requests for assistance must state the purposes and dates of hospitalisation (see pages 18 and 19) | | | | | | | | | | | |
| Direct payment for hospitalisation is applied in the IMS/MSH network (approved establishments) see page 18 | | | | | | | | | | | |
| * KENYA : the hospital set amount of Option 4 is capped at € 350 for surgery and € 200 for medicine. | | | | | | | | | | | |
| Pharmacy | | | | | | | | | | | |
| Medicines and products prescribed by a doctor. | | | Prescribed pharmacy, including bandages and compresses | 63 % | | 100 % | | 63 % | | - | |
| Non-prescribed pharmacy and parapharmacy are not covered. | | | | | | | | | | | |
| Pharmacy for a long-term condition : an initial prescription can be used several times even over a long period. In this case, the doctor states that the patient is suffering from a long-term condition. Each time, a copy of the initial prescription is attached with the invoices. | | | | | | | | | | | |
| Consultations and visits [upper limit per procedure] | | | | | | | | | | | |
| Consultations of general practitioners or specialists - excluding dentists and psychiatrists - in a doctor's surgery, at home or in a hospital (excluding a period of hospitalisation) | | | Consultation - general medicine | 12,82 CHF | 13,49 € | 21,37 CHF | 22,49 € | 12,82 CHF | 13,49 € | - | - |
| | | | Consultation - specialist | 16,02 CHF | 16,86 € | 30,40 CHF | 32,00 € | 16,02 CHF | 16,86 € | - | - |
| | | | Consultation - psychiatrist | 24,03 CHF | 25,29 € | 32,30 CHF | 34,00 € | 24,03 CHF | 25,29 € | - | - |
| | | | Medical visit | 16,02 CHF | 16,86 € | 30,40 CHF | 32,00 € | 16,02 CHF | 16,86 € | - | - |
| Laboratory and radiology | | | | | | | | | | | |
| Medical laboratory procedures : analyses, blood tests and other medical examinations | | | 60 % | | 100 % | | 60 % | | - | | |
| Medical imaging procedures : radiology, scans, MRIs, ultrasounds, mammograms prescribed by a doctor for a diagnostic purpose or for medical monitoring | | | 60 % | | 100 % | | 60 % | | - | | |
| Convalescence | | | | | | | | | | | |
| Medically-prescribed convalescence following a hospitalisation | | | Upper limit per day + healthcare cover during the stay in approved establishments, up to a maximum 30 days/year | 22,01 CHF | 23,17 € | 31,35 CHF | 33 € | 22,01 CHF | 23,17 € | - | - |
| Rehabilitation stay | | | | | | | | | | | |
| Following a hospital stay for an acute medical or surgical complaint | | | Day set amount capped at 30 days renewable then opinion of IMS medical adviser after 60 days | 380 CHF | 400 € | 380 CHF | 400 € | 380 CHF | 400 € | - | - |
| Other healthcare costs | | | | | | | | | | | |
| Medical auxiliaries, medical or specialist procedures, orthopaedics, psychomotricity/ergotherapy Ambulance transport (chemotherapy, dialysis, transfer from one hospital to another for examination) | | | 70 % | | 100 % | | 70 % | | - | | |
| Spa treatment | | | | | | | | | | | |
| Requires : a medical prescription + prior agreement Limited to one treatment per year | | | Annual ceiling | 224,22 CHF | 236,02 € | 319,20CHF | 336 € | 224,22 CHF | 236,02 € | - | - |
| Dental | | | | | | | | | | | |
| Care by a dentist and all procedures carried out in connection with these consultations, including orthodontics Teeth whitening, implants, temporary teeth and dental veneers are not covered. | | | Dental care | annual ceiling | assistance of 60% capped at : 950 CHF | 1 000 € | assistance of 100% capped at : 1 330 CHF | 1 400 € | assistance of 60% capped at : 475 CHF | 500 € | - |
| | | | Dental prosthesis : crown Other dental prosthesis : bridge | annual ceiling | assistance of 60% capped at : 1 900 CHF | 2 000 € | assistance of 100% capped at : 2 660 CHF | 2 800 € | assistance of 60% capped at : 950 CHF | 1 000 € | - |
| | | | Orthodontics | annual ceiling | - | - | aide de 100% plafonnée à : 2 660 CHF | 2 800 € | - | - | - |
| Optics | | | | | | | | | | | |
| Prescribed lenses, eye glasses frame or contact lenses with visual correction | | | Frame | Limited to 1 frame every 2 years | 47,50 CHF | 50 € | 118,75 CHF | 125 € | 33,25 CHF | 35 € | - |
| Eye testing and surgery | | | Lens (par lens) | Limited to 1 pair of lenses or contact lenses every 2 years | 47,50 CHF | 50 € | 99,75 CHF | 105 € | 33,25 CHF | 35 € | - |
| Not covered : sun protection or other glasses without visual correction | | | Contact lenses [dioptr>8] (per lens) | | 47,50 CHF | 50 € | 61,75 CHF | 65 € | 33,25 CHF | 35 € | - |
| Auditory | | | | | | | | | | | |
| Expenses of devices and external hearing prostheses | | | Hearing aid (per aid) | limited to 2/year | 380 CHF | 400 € | 522,50 CHF | 550 € | 380 CHF | 400 € | - |
| | | | Hearing aid maintenance [batteries] | annual ceiling | 36,60 CHF | 38,53 € | 36,60 CHF | 38,53 € | 36,60 CHF | 38,53 € | - |
| | | | Hearing aid repair | | 70 % | | 100 % | | 70 % | | - |
| Orthopaedics | | | | | | | | | | | |
| Devices for treatment of bone, muscle, tendon conditions | | | 70 % | | 100 % | | 70 % | | - | | |
| Acupuncture | | | | | | | | | | | |
| Energy stimulation procedures, performed by healthcare professionals | | | 50 % | | 100 % | | 50 % | | - | | |
| MSH medical evacuation | | | | | | | | | | | |
| Conditions of this cover for emergency evacuation : • available to beneficiary members of Option 1 or Option 2 • life-threatening condition • treatment unavailable in the mission country • care available in another country (a regional destination as a priority) • immediate hospitalisation required | | | 80 % limited to 5 seats | | 100 % limited to 5 seats | | - | | - | | |
| If one or more of the above conditions is not met, an evacuation is also possible : the costs are then borne by the Group. | | | | | | | | | | | |