

IMS ASSISTANCE 2026

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

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.

All hospital costs and medical fees relating to hospitalisation of one or more consecutive days, scheduled or emergency.

Hospitalisation at home may be covered after prior agreement of MSH/IMS.

Hospital costs for maternity are covered inpatient surgery

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

	INTERNATIONAL OPTIONS				LOCAL OPTIONS			
	1	2	4	5				
Surgical Stay (set amount/day) maximum per day of hospitalisation	1 461,82 CHF	1 384,88 €	1 792,18 CHF	1 697,86 €	410,22 CHF*	388,63 €*	260,14 CHF	246,45 €
Medecine Stay (set amount/day) maximum per day of hospitalisation	737,05 CHF	698,26 €	884,45 CHF	837,90 €	250,14 CHF*	236,97 €*	150,08 CHF	142,18 €
Daily set amount			100 %					
Supplement for single room (hospitalisation) limited to the 1 st forty days		47,50 CHF	50,00 €					

* KENYA : the hospital set amount of Option 4 is capped at € 315 for surgery and € 180 for medicine.

Pharmacy

Medicines and products prescribed by a doctor.

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.

Prescribed pharmacy, including bandages and compresses

63 %

100 %

63 %

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 (coverage to be requested), 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 €

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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 €

319,20 CHF

336 €

224,22 CHF

236,02 €

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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 €

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 €

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 €

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Optics

Prescribed lenses, eye glasses frame or contact lenses with visual correction every two years (unless there is a significant change in vision, confirmed by supporting documentation)

Eye testing and surgery

Not covered : sun protection or other glasses without visual correction

Frame Limited to 1 frame every 2 years

47,50 CHF

50 €

118,75 CHF

125 €

33,25 CHF

35 €

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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 €

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Contact lenses [dioptr>8] (per lens)

47,50 CHF

50 €

61,75 CHF

65 €

33,25 CHF

35 €

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Auditory

Expenses of devices and external hearing prostheses excluding insurance and warranty

Hearing aid (per aid) limited to 2/year

380 CHF

400 €

522,50 CHF

550 €

380 CHF

400 €

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Hearing aid maintenance [batteries] annual ceiling

36,60 CHF

38,53 €

36,60 CHF

38,53 €