

IMS ASSISTANCE 2026			INTERNATIONAL OPTIONS				LOCAL OPTIONS						
			1		2		4		5				
Hospitalisation													
<div>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.</div> <div>All hospital costs and medical fees relating to hospitalisation of one or more consecutive days, scheduled or emergency.</div> <div>Hospitalisation at home may be covered after prior agreement of MSH/IMS.</div> <div>Hospital costs for maternity are covered inpatient surgery</div> <div>The requests for assistance must state the <u>purposes</u> and <u>dates</u> of hospitalisation (see pages 18 and 19)</div> <div>Direct payment for hospitalisation is applied in the IMS/MSH network (approved establishments) see page 18</div>	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 (hospitali-sation) 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.			Prescribed phar-macy, including bandages and compresses		63 %		100 %		63 %		-		
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 medecine		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 €	-				
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 every two years (unless there is a significant change in vision, confirmed by supporting do-cumentation) 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 €	-			
	Lens (par lens)		Limited to 1 pair of lenses or contact lennses every 2 years	47,50 CHF	50 €	99,75 CHF	105 €	33,25 CHF	35 €	-			
	Contact lenses [dioptre>8] (per lens)			47,50 CHF	50 €	61,75 CHF	65 €	33,25 CHF	35 €	-			
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 €	-			
	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 : <ul style="list-style-type: none">• 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 If one or more of the above conditions is not met, an evacuation is also possible : the costs are then borne by the Group.			80 % limited to 5 seats		100 % limited to 5 seats		-		-				