

## Smart Health Solution

Enhance social benefits to your employees and get more for less!

### GTSA Smart Health Solution is:

- An all-inclusive health insurance coverage specially customized to meet the needs of employees of commodity trading companies and their families
- A flexible solution with gives you the possibility to tailor your own corporate health solution
- An access to modern benefits and a dedicated VIP Service to assist you and your employees
- A guarantee of an eased administrative process
- A international compatible solution with free transfer to Allianz Worldwide Care in case of departure from Switzerland

### Smart Health Solution benefits:

- A solution at the cutting-edge of health coverage
- A choice between three level of coverage depending on individual needs
- An optional additional coverage for dental care and orthodontic treatment
- Special preventive health care benefits: vaccinations, check-ups, fitness courses
- A generous coverage abroad with emergency medical care 24 hours a day, 365 days a year

### Concretely for your employees and their families:

- Free transfer for employees already insured with Groupe Mutuel
- Free transfer in Levels 1 and 2 for employees not yet insured with Groupe Mutuel, and simplified administrative procedures in Level 3
- A dedicated personal assistance in 4 languages (English, French, German and Italian) by a VIP Team
- A single attractive rate valid throughout Switzerland

### Benefits for the employer:

- Leverage your GTSA membership
- Additional social benefits for the employees at no cost
- Simplified administration tasks
- Invoicing with surrender option for the company
- Detailed consumption statistics issued on a bi-annual basis

### A professional team dedicated to you and your employees:

- One single contact person for the company
- A team of dedicated account managers
- Specialists available for specific cases
- Extensive experience in dealing with international companies



**Swiss Power Group.**

## Save money & enhance social benefits for your employees

### Practical example:

2 adults, aged between 41 and 45, 2 children aged 7 and 12 (illness/accident)

### Groupe Mutuel annual premium comparison between:

1. Semi-private worldwide and dental care coverage (**individual contract with Groupe Mutuel**) - base insurance costs not included
2. SMART Health Solution (**group contract**)

	Geneva	Vaud
1. Individual contract*	CHF 4,556	CHF 4,831
2. SMART Health Solution*	<u>CHF 4,140</u>	<u>CHF 4,140</u>
<b>Savings per annum</b>	<b>CHF 416</b>	<b>CHF 691</b>

\* Base insurance costs not included - Tariffs 2014

### Representing broker for any advice



**Philippe Schwarm**  
PFS Conseils SA  
+41(0)22 819 19 15  
[ps@pfsconseils.ch](mailto:ps@pfsconseils.ch)



**STSA**

Rue du Mont-Blanc 14  
P.O. Box 1565  
1201 Geneva  
Switzerland

Tel. +41 22 715 29 90  
[info@stsaswiss.ch](mailto:info@stsaswiss.ch)

[WWW.STSASWISS.CH](http://WWW.STSASWISS.CH)