










# The all-round approach to staying healthy

The benefits of our supplementary  
health insurance<sup>1,2</sup> at a glance





Explanation of benefits		Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases
Health promotion and sport					
			Total CHF 400/year		Total CHF 500/year
Gym membership fees					
Benefits for gym memberships lasting at least ½ year	–		75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 300/year
Sports clubs					
Benefits for clubs for sports contested at the Olympic Games	–		75% of the costs, up to CHF 100/year	–	75% of the costs, up to CHF 150/year
Exercise classes					
Benefits for exercise classes such as swimming, yoga, Pilates, etc.	–		75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 300/year
Mental fitness					
Mental health advice					
Costs for preventive and health-promoting benefits to improve mental health	–		–	–	75% of the costs, up to CHF 500 within three calendar years
Complementary-medicine therapies					
Benefits for complementary-medicine therapeutic methods	The first 180 minutes of treatment are covered under the basic insurance		75% of the costs, up to CHF 1,000/year		75% of the costs, up to CHF 3,000/year
Therapies					
e.g. osteopathy and bioresonance	Acupuncture, anthroposophic medicine, TCM medicinal therapy, classical homeopathy, and plant-based therapy		75% of the costs, up to CHF 1,000/year	–	75% of the costs, up to CHF 3,000/year
Medical massages					
e.g. therapeutic and medical massages or lymph drainage	–		75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 200/year
Complementary-medicine medication					
Medical remedy					
Medically necessary and prescribed by a doctor	Included on condition it is listed on the special medicines list (SL) of the FOPH		75% of the costs, up to CHF 500/year	–	75% of the costs, up to CHF 1,000/year
Prevention					
The costs of certain investigations for the early detection of diseases and for precautionary measures are covered			Total CHF 500/year		Total CHF 600/year
Gynecological screening examinations					
	The costs will be covered every three years		100% of the costs for preventive care in the intervening years	–	100% of the costs for preventive care in the intervening years
Childbirth preparation and postnatal exercise classes					
	CHF 150 for childbirth preparation classes		75% of the costs, up to CHF 300/year	–	75% of the costs, up to CHF 500/year
Nutritional advice					
	Costs are covered if certain conditions are met		75% of the costs, up to CHF 300/year	–	75% of the costs, up to CHF 500/year
Weight reduction for children					
	Costs are covered if certain conditions are met		75% of the costs, up to CHF 300/year	–	90% of the costs, up to CHF 500/year
Medical screenings					
e.g. heart and diabetes checks, mammograms, colonoscopy, mole checks, etc.	Costs are covered if certain conditions are met		75% of the costs, up to CHF 300/year	–	75% of the costs, up to CHF 500/year

Explanation of benefits		Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases
 Check-ups and vaccinations					
Medical check-ups		Preventive tests of the cardiovascular system, blood values, or cholesterol	75% of the costs, up to CHF 500, within 3 years	–	75% of the costs, up to CHF 1,000, within 3 years
Vaccinations		Preventive and protective vaccinations (according to the <a href="#">Swiss vaccination schedule</a> )	–	90% of the costs	90% of the costs
These services can also be obtained from a pharmacy recognized by AXA.					
 Glasses and lenses					
Prescription glasses or contact lenses		CHF 180/year until age 18	–	CHF 150/year	CHF 300/year
 Dental treatment					
Orthodontic measures		e.g. dental braces for children	–	75% of the costs, up to CHF 10,000/year, up to age 20	75% of the costs, up to CHF 12,000/year, up to age 20
–					
 Medication and medical aids					
Medication prescribed by a doctor		Medication prescribed by a doctor according to the special medicines list	–	75% of the costs (for medication approved by Swissmedic but not covered by mandatory healthcare insurance)	90% of the costs (for medication approved by Swissmedic but not covered by mandatory healthcare insurance)
These services can also be obtained from a pharmacy recognized by AXA.					
Recognized medical aids and devices		Legally specified benefits prescribed by a doctor	–	75% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2000/year
 Psychotherapy					
Psychotherapy treatment		Psychotherapy provided by specialist doctors, or psychological psychotherapy after being prescribed by a doctor	–	75% of the costs, up to CHF 1,000/year for psychotherapy treatment by psychotherapists who are not registered with basic health insurance	75% of the costs, up to CHF 3,000/year for psychotherapy treatment by psychotherapists who are not registered with basic health insurance
 Home helps, house-minding, and nursing and care					
Individual assistance		Assistance with household tasks (as prescribed by a doctor)	–	–	Up to CHF 50/day, up to 30 days/year
 Sterilization (outpatient)					
Vasectomy and sterilization		–	–	–	75% of the costs, up to CHF 1,000

The services are recognized if they are carried out by a therapist, doctor, or specialist recognized by AXA. This applies to treatments, preventive vaccinations, therapies, and medical massages. Further information is available at: [AXA.ch/outpatient](#)

The services are recognized if they are carried out by a therapist, doctor, or specialist recognized by AXA. This applies to treatments, preventive vaccinations, therapies, and medical massages. Further information is available at: [AXA.ch/outpatient](#)




most popular

Explanation of benefits		Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases	most popular
 Transportation and rescue (that are not covered by basic health insurance.)						
Rescue, recovery, and emergency transportation						
The costs of transportation and search operations (in Switzerland)		Medically indicated patient transfer: 50% of the costs, max. CHF 500/year Rescue transportation: 50% of the costs, max. CHF 5,000/year	–	100% of the costs, up to CHF 50,000/year	100% of the costs, up to CHF 100,000/year	
Rescue operations, emergency transportation, and repatriation						
Services provided abroad or from another country		–	–	100% of the costs	100% of the costs	
Search and recovery operations (abroad)						
		–	–	Up to CHF 20,000/year	Up to CHF 20,000/year	
 Medical treatments abroad						
Planned treatment						
The costs of treatments without an overnight stay in hospital are covered. A payment receipt must be presented for treatments abroad.		–	–	90% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2,000/year	
Medical emergency						
The costs of medical emergencies abroad are covered. These must be reported via: +41 58 218 11 11		EU/EFTA countries: the relevant national tariff Other foreign countries: max. contribution equivalent to double the costs applicable in place of residence or work	–	100% of the costs	100% of the costs	
Visits by a relative or close friend						
Travel expenses in medical emergencies are covered, provided the insured stays in hospital for at least 7 days		–	–	Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights (economy)	Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights (economy)	



## Benefits - pharmacies

## Health advice

Explanation of benefits	Mandatory basic insurance		Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases	popular
 Health advice						
Assumption of costs for advice from pharmacists and the coordination costs for telephone medical consultations (Book a Doc) in a pharmacy recognized by AXA.	–		–	–	75% up to max. CHF 100/year from the pre-vention budget	
 Medical screenings and vaccinations at a pharmacy recognized by AXA						
Heart check and diabetes check						
These services can also be obtained from a physician.	–		75% of the costs, up to CHF 300/year from the screening budget	–	75% of the costs, up to CHF 500/year from the screening budget	
Vaccinations						
	Vaccinations and immunizations (according to the Swiss vaccination schedule)		–	90% of the costs	90% of the costs	
 Medications						
Medications prescribed by a pharmacist						
These services can also be obtained from a physician.	–		–	75% of the costs for medications not covered by mandatory health insurance, taking the negative list into account	90% of the costs for medications not covered by mandatory health insurance, taking the negative list into account	

The services are recognized if they are carried out by a therapist, doctor, or specialist recognized by AXA. This applies to treatments, preventive vaccinations, therapies, and medical massages. Further information is available at: [AXA.ch/outpatient](#)


The services are recognized if they are carried out by a therapist, doctor, or specialist recognized by AXA. This applies to treatments, preventive vaccinations, therapies, and medical massages. Further information is available at: [AXA.ch/outpatient](#)



# Hospital benefits

Mandatory basic insurance		Hospital General Ward For all of Switzerland	Hospital Semi-Private For your desired treatment
You pay	Your cost contribution for hospital stay and birth in hospital (1-year qualifying period <sup>3)</sup> )		
	Excess, deductible, and contribution to hospital costs of CHF 15/day	–	The default cost contribution is CHF 0. With a cost contribution of CHF 1,000, CHF 3,000, and CHF 5,000 per year <sup>1)</sup> , you benefit from a premium reduction.
Your health insurer pays	Cost coverage		
	Your basic insurance covers 100% of the costs of a general ward in listed hospitals in your canton of residence (less cost contribution <sup>7)</sup> ).	AXA Healthcare covers 100% of the costs of a general ward throughout Switzerland (less cost contribution <sup>7)</sup> ).	AXA Healthcare covers 100% of the costs of a general and semi-private ward throughout Switzerland (less cost contribution <sup>7)</sup> ).
	Accommodation		
	Multi-bed room	Multi-bed room	Two-bed room
	Your choice of doctor		
	No	No	Yes
	Birth at home (1-year qualifying period)		
	Flat-rate birth payment		
	–	–	CHF 1,500
	Child care		
	While parents are in hospital (up to age 15)		
	–	–	CHF 50/day, up to 30 days/year
	Rooming-in		
	Stay of an accompanying person (in the same room)		
	–	CHF 50/day, up to CHF 500/year	CHF 80/day, up to CHF 2000/year
	Hospital stay abroad		
	Medical emergency <sup>3)</sup>		
	EU/EFTA: according to bilateral agreements; other countries: max. double the CH tariff	CHF 500/day, up to 30 days/year	CHF 1,000/day, up to 30 days/year
	Planned treatment <sup>3) 4)</sup>		
	A payment receipt must be presented for treatments abroad.	CHF 500/day, up to 30 days/year	CHF 1,000/day, up to 30 days/year
	Stay in a rehabilitation clinic or a psychiatric clinic		
	Psychiatric clinic <sup>3)</sup>		
	General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, up to 90 days/year in the general ward, throughout Switzerland	100% of the costs, up to 90 days/year taking into account the deductible chosen
	Rehabilitation clinic		
	General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, up to 60 days/year in the general ward, throughout Switzerland	100% of the costs, up to 60 days/year taking into account the deductible chosen
	Spa treatments and convalescence treatment		
		One treatment per year	One treatment per year
	Spa treatment		
	CHF 10/day, up to 21 days/year	CHF 10/day, up to 21 days/year	CHF 30/day, up to 21 days/year
	Convalescence treatment		
	–	CHF 30/day, up to 21 days/year	CHF 60/day, up to 21 days/year

Hospital Flex 1 Your upgrade options	Hospital Flex 2	Hospital Private For the exclusive hospital stay	Inpatient benefits Accident - Private <sup>8)</sup> For accidents
Your cost contribution for hospital stay and birth in hospital (1-year qualifying period <sup>3)</sup> )			
<b>Semi-Private:</b> 20% cost contribution up to a maximum of CHF 2,000/year <sup>2)</sup> <b>Private:</b> 35% cost contribution up to a maximum of CHF 4,000/year <sup>2)</sup>	<b>Semi-Private:</b> 20% cost contribution up to a maximum of CHF 4,000/year <sup>2)</sup> <b>Private:</b> 35% cost contribution up to a maximum of CHF 8,000/year <sup>2)</sup>	The default cost contribution is CHF 0. With a cost contribution of CHF 1,000, CHF 3,000, and CHF 5,000 per year <sup>1)</sup> , you benefit from a premium reduction.	–
Cost coverage			
AXA Healthcare covers 100% of the costs of a general ward throughout Switzerland. You can request a semi-private ward (80% cost coverage) or a private ward (65% cost coverage). From the maximum limit selected, cost coverage amounts to 100% (less cost contribution <sup>7)</sup> ).		AXA Healthcare covers 100% of the costs of a general, semi-private, and private ward, throughout Switzerland (less cost contribution <sup>7)</sup> ).	In the event of an accident, coverage in line with Hospital Private: private ward throughout Switzerland (less cost contributions <sup>7)</sup> ). In addition, AXA pays costs of up to CHF 50,000/claim for reconstruction as a result of an accident
Accommodation			
Semi-Private: two-bed room, Private: single-bed room		Single-bed room	Single-bed room
Your choice of doctor			
Yes, if private or semi-private ward selected		Yes	Yes
Birth at home (1-year qualifying period)			
Flat-rate birth payment			
CHF 1,500		CHF 2,000	–
Child care			
While parents are in hospital (up to age 15)			
CHF 50/day, up to 30 days/year		CHF 50/day, up to 60 days/year	100% of the costs, max. 60 hours/year
Rooming-in			
Stay of an accompanying person (in the same room)			
CHF 80/day, up to CHF 2000/year		CHF 160/day, up to CHF 4000/year	CHF 320/day, up to CHF 4000/year
Hospital stay abroad			
Medical emergency <sup>3)</sup>			
CHF 1,000/day, up to 30 days/year		100% of the costs	100% of the costs
Planned treatment <sup>3) 4)</sup>			
CHF 1,000/day, up to 30 days/year		CHF 1,000/day, up to 60 days/year	CHF 2,000/day, up to 60 days/year
Stay in a rehabilitation clinic or a psychiatric clinic			
Psychiatric clinic <sup>3)</sup>			
100% of the costs, up to 90 days/year in the general ward, throughout Switzerland		100% of the costs, up to 90 days/year taking into account the deductible chosen	100% of the costs
Rehabilitation clinic			
100% of the costs, up to 60 days/year in the general ward, throughout Switzerland		100% of the costs, up to 90 days/year taking into account the deductible chosen	100% of the costs
Spa treatments and convalescence treatment			
One treatment per year		One treatment per year	
Spa treatment			
CHF 30/day, up to 21 days/year		CHF 60/day, up to 21 days/year	CHF 120/day, up to 21 days/year
Convalescence treatment			
CHF 60/day, up to 21 days/year		CHF 90/day, up to 21 days/year	CHF 180/day, up to 21 days/year



Benefits - Hospital Indemnity

Optional supplement to AXA hospital products with acute-care hospital stay from 3 nights <sup>5)</sup>

Insured amount


CHF 1,000, 2,000, or 3,000

Validity

Valid worldwide following accident or illness, independently of other insurance policies


Disbursement conditions

Max. 2 disbursements per year<sup>6)</sup>: 1st payment of the sum insured (SI) for a hospital stay of min. 3 consecutive nights; 2nd payment of the SI for a further hospital stay of min. 7 consecutive nights in the same year (the sequence of the hospital stays is immaterial); SI paid out twice for single stay of at least 10 consecutive nights.



Benefits - Dental

Mandatory basic insurance	Dental insurance 1000	Dental insurance 2000	Dental insurance 3000
Dental treatment and preventive dentistry (6-month qualifying period)			
–	Total CHF 1,000/year	Total CHF 2000/year	Total CHF 3000/year
Dental treatment and correction of tooth misalignments (6-month qualifying period)			
Treatment of severe diseases of the masticatory system or of dental injuries due to accidents	50%, up to CHF 1,000/year	75%, up to CHF 2000/year	75%, up to CHF 3000/year
Dental hygiene and bleaching (no qualifying period)			
–	50%, up to CHF 200/year	75%, up to CHF 300/year	75%, up to CHF 500/year



Outpatient benefits Accident - Private

Accident - Private <sup>8)</sup> for accidents	
Complementary-medicine therapies	
Therapies	100% of the costs, up to CHF 3,000/year
Complementary-medicine medication	
Medical remedy	100% of the costs, up to CHF 1,000/year
Glasses and lenses	
Prescription glasses or contact lenses	100% of the costs up to CHF 2,000/year (incl. medical aids)
Dental treatment	
Reconstruction following an accident	100% of the costs, worldwide
Medication and medical aids	
Medication prescribed by a doctor	100% of the costs (for medication approved by Swissmedic but not covered by mandatory healthcare insurance)
Recognized medical aids and devices	100% of the costs, up to CHF 2,000/year (incl. glasses and lenses)
Psychotherapy	
Psychotherapy treatment	100% of the costs, up to CHF 3,000/year, as a supplement to mandatory accident insurance (UVGO)
Home helps, house-minding, and nursing and care	
<ul style="list-style-type: none"><li>Individual assistance with household tasks (as prescribed by a doctor)</li><li>House-minding during your stay in hospital</li></ul>	Up to CHF 100/day, up to 30 days/year
Home care (costs are covered if the services are provided by trained nurses or a recognized home-nursing organization and have been prescribed by a doctor)	Up to CHF 300/day
Transportation and rescue (that are not covered by basic health insurance.)	
Rescue, recovery and emergency transportation, and search operations in Switzerland	100% of the costs
Rescue operations, emergency transportation, and repatriation abroad or from another country	100% of the costs
Search and recovery operations abroad	Up to CHF 20,000/year
Medical treatments abroad	
Planned treatment without an overnight stay in hospital. A payment receipt must be presented for treatments abroad.	100% of the costs up to CHF 2,000/year, plus payment of the deductible in EU/EFTA countries
Medical emergency (report emergencies abroad via: +41 58 218 11 11)	100% of the costs, plus payment of the deductible in EU/EFTA countries
Travel for visits from a person close to the insured in medical emergencies, provided hospital stay lasts at least 7 days	Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights (economy)



# Benefits – Capital

CAPITAL – Illness For a lump-sum payment on disability or death	CAPITAL – Accident For a lump-sum payment on disability or death
Disability: Choose an insured amount – various age-dependent options are available	
From CHF 0 to CHF 300,000, coverage ends at the end of the year in which you turn 60	From CHF 0 to CHF 300,000, progression up to 350% (depending on level of disability)
Upon death: Choose an insured amount – various age-dependent options are available	
From CHF 0 to CHF 300,000, coverage ends at the end of the year in which you turn 60	From CHF 0 to CHF 300,000

# Benefits – myTravel<sup>9)</sup>

The flexible insurance for medical emergencies or accidents abroad
Mandatory basic insurance – Your basic benefits
EU/EFTA: according to bilateral agreements; other countries: max. double the CH tariff
Validity
Medical emergency (report emergencies abroad via: +41 58 218 11 11)
Specific benefits
100% of the costs for medical emergencies (in- and outpatient), rescue operations, transportation, and repatriation as well as repatriation of the body, 100% of the costs for search and recovery operations abroad up to max. CHF 20,000/year, travel for visits from a person close to the insured (in the event of a hospital stay of at least 7 days) up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights (economy), additional travel expenses if you return early up to max. CHF 500/insured person, payment of deductibles in EU and EFTA countries

★★★★★

2025

1<sup>st</sup> place

Supplementary outpatient insurance

VZ

Vermögens Zentrum

PME

HANDELSZEITUNG

TOP INSURANCE 2025

Prevention & Health

HZ INSURANCE

statista

Our supplementary health insurance options have won multiple awards. The *Handelszeitung* ranks us “**Top**” in the **supplemental health insurance category**. And VZ-Vermögenszentrum gave the benefits offered by the “**COM-PLET**” package an “**above-average**” rating.

<sup>1)</sup> For the products Semi-Private and Private, choose from a cost contribution of CHF 1,000, 3,000, or 5,000 per year.  
As soon as your cost contribution has been used up, we assume full costs (after deduction of excess and deductible in the basic insurance policy). The cost contribution applies to inpatient stays in hospital, births in hospital, planned treatments abroad, and stays in rehabilitation clinics or psychiatric clinics.

<sup>2)</sup> For the products Flex 1 and Flex 2, choose in advance how you want to be insured every time you go into hospital.  
You contribute a percentage of the costs of each hospital invoice in the private and semi-private ward. Once your total contribution has been used up, we assume full costs (after deduction of excess and deductible in the basic insurance policy). If, prior to a hospital stay, no semi-private or private ward is selected, a general ward will apply. This means: no cost participation, a free choice of hospital throughout Switzerland, but no free choice of doctor.

<sup>3)</sup> 1-year qualifying period for maternity cases

<sup>4)</sup> also applies for inpatient birth

<sup>5)</sup> excludes maternity

<sup>6)</sup> from age 70 max. 1 payout of selected sum insured per year

<sup>7)</sup> Your cost contribution in your basic insurance consists of the excess you have selected, the deductible, and the contribution to hospital costs of CHF 15 per day.

<sup>8)</sup> benefits only as a result of an accident

<sup>9)</sup> already included in COMPLET and PLUS

# More time and money and less stress thanks to our services

## Our switching service for basic health insurance

Comparing prices, obtaining quotations, terminating cover – all of this takes time. Let us do the work for you. With supplementary health insurance from us, we find the lowest-cost basic insurer for you every year.

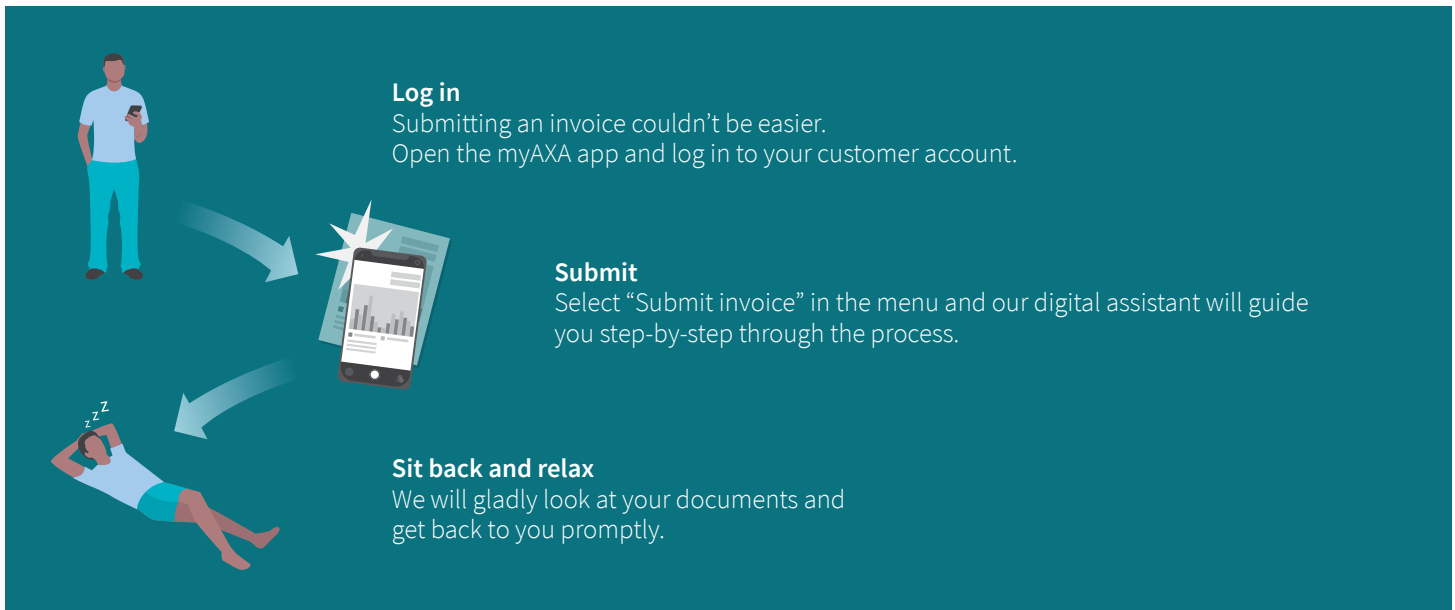


Families save up to  
**CHF 2,000 a year**




## Our invoicing service

You can submit all of your medical bills to us. We take care of processing them and passing them on to the relevant basic health insurance provider.




# Our legal protection service

If any disputes arise with your basic insurer in connection with the switching or invoicing service, we will be happy to assist you as soon as your contract enters into effect.




Services relating to the legal protection service are provided by AXA-ARAG.



**Protected**

This free service assists you with disputes with your basic health insurer regarding the switching or invoicing service, or with a recognized service provider regarding a medical treatment.




**Free of charge**

We cover court and administrative costs, and assist you with up to CHF 20,000 per legal case or up to CHF 40,000 for two legal cases per insured and calendar year.

# Our services for planned treatment in a hospital abroad

Do you want to receive medical treatment in a hospital abroad? We contribute to the costs of scheduled, medically necessary hospital stays in acute-care hospitals, psychiatric clinics, and rehabilitation clinics abroad.









## Planned treatment in a hospital abroad

SUMMARY SHEET ON THE SERVICE PACKAGE FROM AXA

With AXA supplementary insurance, you can also receive medically necessary treatment in a hospital abroad. We cover up to CHF 1,000 per day.


Hospitals in the AXA network from the following countries:






**Notify**

Contact AXA before being treated as an in-patient abroad.




**Treat**

Benefit from AXA's Europe-wide network. Select your hospital of choice and get treatment.



**Submit**

After completing treatment, you just need to submit the medical report and invoice.



**Reimburse**

Now, it's up to AXA: you are reimbursed as quickly as possible. **Important:** No excess or deductible in the basic insurance is payable.

Are you looking for a suitable hospital abroad? Scan the QR code and find a reliable hospital in the AXA network:

