



# 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
<b>Health promotion and sport</b>				
		<b>Total CHF 400/year</b>		<b>Total CHF 500/year</b>
<b>Gym membership fees</b>				
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
<b>Sports clubs</b>				
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
<b>Exercise classes</b>				
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
<b>Mental fitness</b>				
<b>Mental health advice</b>				
Costs for preventive and health-promoting benefits to improve mental health	–	–	–	75% of the costs, up to CHF 500 within three calendar years
<b>Complementary-medicine therapies</b>				
Benefits for complementary-medicine therapeutic methods	The first 180 minutes of treatment are covered under the basic insurance	<b>75% of the costs, up to CHF 1,000/year</b>		<b>75% of the costs, up to CHF 3,000/year</b>
<b>Therapies</b>				
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
<b>Medical massages</b>				
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
<b>Complementary-medicine medication</b>				
<b>Medical remedy</b>				
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
<b>Prevention</b>				
The costs of certain investigations for the early detection of diseases and for precautionary measures are covered		<b>Total CHF 500/year</b>		<b>Total CHF 600/year</b>
<b>Gynecological screening examinations</b>				
	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
<b>Childbirth preparation and postnatal exercise classes</b>				
	CHF 150 for childbirth preparation classes	75% of the costs, up to CHF 300/year	–	75% of the costs, up to CHF 500/year
<b>Nutritional advice</b>				
	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
<b>Weight reduction for children</b>				
	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
<b>Medical screenings</b>				
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
<b>Check-ups and vaccinations</b>				
<b>Medical check-ups</b>				
	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
<b>Vaccinations</b>				
These services can also be obtained from a pharmacy recognized by AXA.	Preventive and protective vaccinations (according to the <a href="#">Swiss vaccination schedule</a> )	-	90% of the costs	90% of the costs
<b>Glasses and lenses</b>				
<b>Prescription glasses or contact lenses</b>				
	CHF 180/year until age 18	-	CHF 150/year	CHF 300/year
<b>Dental treatment</b>				
<b>Orthodontic measures</b>				
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
<b>Medication and medical aids</b>				
<b>Medication prescribed by a doctor</b>				
These services can also be obtained from a pharmacy recognized by AXA.	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)
<b>Recognized medical aids and devices</b>				
	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
<b>Psychotherapy</b>				
<b>Psychotherapy treatment</b>				
	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
<b>Home helps, house-minding, and nursing and care</b>				
<b>Individual assistance</b>				
Assistance with household tasks (as prescribed by a doctor)	-	-	-	Up to CHF 50/day, up to 30 days/year
<b>Sterilization (outpatient)</b>				
<b>Vasectomy and sterilization</b>				
	-	-	-	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](https://www.axa.ch/outpatient)

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Explanation of benefits	Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases
<b>Transportation and rescue (that are not covered by basic health insurance.)</b>				
<b>Rescue, recovery, and emergency transportation</b>				
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
<b>Rescue operations, emergency transportation, and repatriation</b>				
Services provided abroad or from another country	-	-	100% of the costs	100% of the costs
<b>Search and recovery operations (abroad)</b>				
	-	-	Up to CHF 20,000/year	Up to CHF 20,000/year
<b>Medical treatments abroad</b>				
<b>Planned treatment</b>				
The costs of treatments without an overnight stay in hospital are covered	-	-	90% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2,000/year
<b>Medical emergency</b>				
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
<b>Visits by a relative or close friend</b>				
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
<b>Health advice provided by a pharmacist in a pharmacy recognized by AXA</b>				
	-	-	-	75% up to max. CHF 100/year from the prevention budget
<b>Medical screenings and vaccinations at a pharmacy recognized by AXA</b>				
<b>Heart check and diabetes check</b>				
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
<b>Vaccinations</b>				
	Vaccinations and immunizations (according to the Swiss vaccination schedule)	-	90% of the costs	90% of the costs
<b>Medications</b>				
<b>Medications prescribed by a pharmacist</b>				
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](https://www.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](https://www.axa.ch/outpatient)



# Hospital benefits

Mandatory basic insurance	Hospital General Ward For all of Switzerland	Hospital Semi-Private For your desired treatment
<b>You pay</b>		
<b>Your cost contribution for hospital stay and birth in hospital (1-year qualifying period <sup>3)</sup>)</b>		
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.
<b>Cost coverage</b>		
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> ).
<b>Accommodation</b>		
Multi-bed room	Multi-bed room	Two-bed room
<b>Your choice of doctor</b>		
No	No	Yes
<b>Birth at home (1-year qualifying period)</b>		
<b>Flat-rate birth payment</b>		
–	–	CHF 1,500
<b>Child care</b>		
<b>While parents are in hospital (up to age 15)</b>		
–	–	CHF 50/day, up to 30 days/year
<b>Rooming-in</b>		
<b>Stay of an accompanying person (in the same room)</b>		
–	CHF 50/day, up to CHF 500/year	CHF 80/day, up to CHF 2000/year
<b>Hospital stay abroad</b>		
<b>Medical emergency <sup>3)</sup></b>		
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
<b>Planned treatment <sup>3)4)</sup></b>		
–	CHF 500/day, up to 30 days/year	CHF 1,000/day, up to 30 days/year
<b>Stay in a rehabilitation clinic or a psychiatric clinic</b>		
<b>Psychiatric clinic <sup>3)</sup></b>		
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
<b>Rehabilitation clinic</b>		
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
<b>Spa treatments and convalescence treatment</b>		
<b>One treatment per year</b>		
<b>Spa treatment</b>		
CHF 10/day, up to 21 days/year	CHF 10/day, up to 21 days/year	CHF 30/day, up to 21 days/year
<b>Convalescence treatment</b>		
–	CHF 30/day, up to 21 days/year	CHF 60/day, up to 21 days/year

Your health insurer pays

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
<b>You pay</b>			
<b>Your cost contribution for hospital stay and birth in hospital (1-year qualifying period <sup>3)</sup>)</b>			
<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.	–
<b>Cost coverage</b>			
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
<b>Accommodation</b>			
Semi-Private: two-bed room, Private: single-bed room		Single-bed room	Single-bed room
<b>Your choice of doctor</b>			
Yes, if private or semi-private ward selected		Yes	Yes
<b>Birth at home (1-year qualifying period)</b>			
<b>Flat-rate birth payment</b>			
CHF 1,500		CHF 2,000	–
<b>Child care</b>			
<b>While parents are in hospital (up to age 15)</b>			
CHF 50/day, up to 30 days/year		CHF 50/day, up to 60 days/year	100% of the costs, max. 60 hours/year
<b>Rooming-in</b>			
<b>Stay of an accompanying person (in the same room)</b>			
CHF 80/day, up to CHF 2000/year		CHF 160/day, up to CHF 4000/year	CHF 320/day, up to CHF 4000/year
<b>Hospital stay abroad</b>			
<b>Medical emergency <sup>3)</sup></b>			
CHF 1,000/day, up to 30 days/year		100% of the costs	100% of the costs
<b>Planned treatment <sup>3)4)</sup></b>			
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
<b>Stay in a rehabilitation clinic or a psychiatric clinic</b>			
<b>Psychiatric clinic <sup>3)</sup></b>			
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
<b>Rehabilitation clinic</b>			
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
<b>Spa treatments and convalescence treatment</b>			
<b>One treatment per year</b>			
<b>Spa treatment</b>			
CHF 30/day, up to 21 days/year		CHF 60/day, up to 21 days/year	CHF 120/day, up to 21 days/year
<b>Convalescence treatment</b>			
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

• Individual assistance with household tasks (as prescribed by a doctor)  
• House-minding during your stay in hospital 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 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



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 “**COMPLET**” 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.

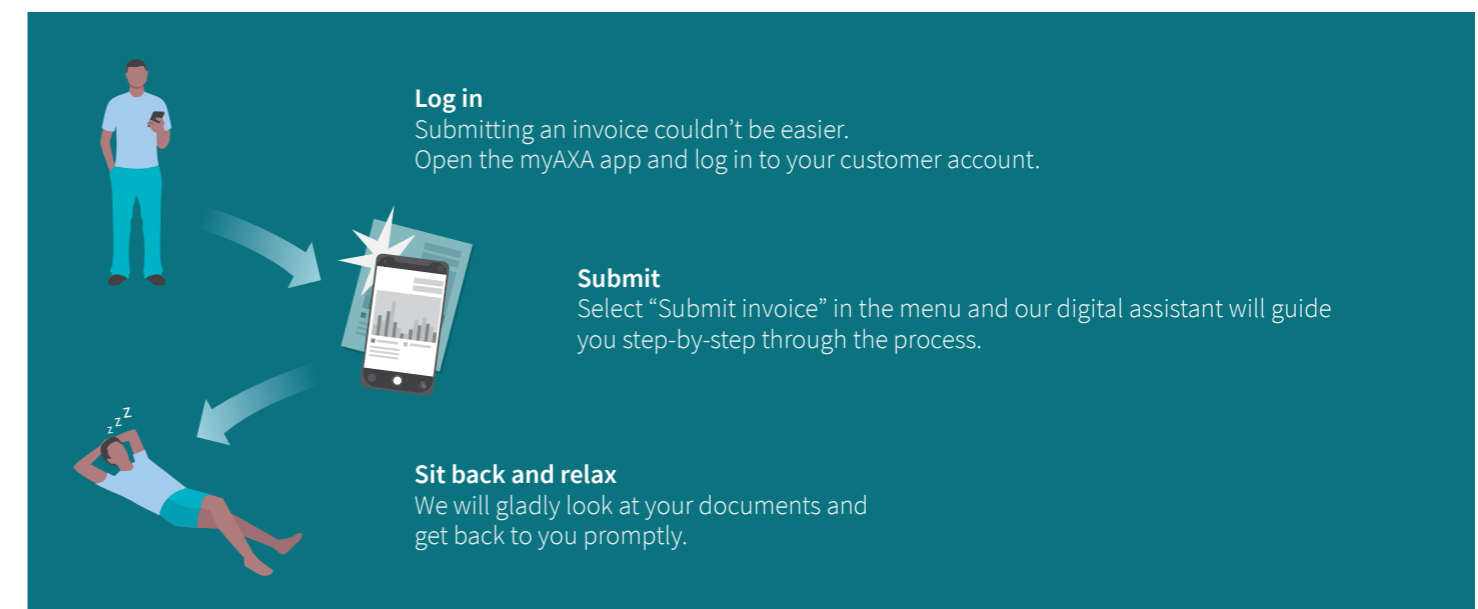


Families save up to **CHF 2,000 a year**



## 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:



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



### 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.



### 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.

### Submit

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





