














The all-round approach to staying healthy

The benefits of our supplementary health insurance^{1,2} at a glance



Healthcare benefits

Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases	Accident – Private ⁸⁾ For accidents
 Health promotion and sport	Total CHF 400/year	 Health promotion and sport	Total CHF 500/year	
Gym memberships (at least ½-year memberships)		Gym memberships (at least ½-year memberships)		
–	75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 300/year	–
Sports clubs, annual swimming and climbing memberships		Sports clubs, annual swimming and climbing memberships		
–	75% of the costs, up to CHF 100/year	–	75% of the costs, up to CHF 150/year	–
Exercise classes		Exercise classes		
–	75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 300/year	–
 Mental fitness		 Mental fitness		
Mental health advice (from a psychologist recognized by AXA)		Mental health advice (from a psychologist recognized by AXA)		
–	–	–	75% of the costs, up to CHF 500 within three calendar years	–
 Complementary-medicine therapies		 Complementary-medicine therapies		
The first 180 minutes of treatment are covered under the basic insurance	75% of the costs, up to CHF 1000/year		75% of the costs, up to CHF 3000/year	
Therapies (recognized methods such as osteopathy and bioresonance)		Therapies (recognized methods such as osteopathy and bioresonance)		
Acupuncture, anthroposophic medicine, traditional Chinese medicine drug therapy (TCM), classical homeopathy and phytotherapy from doctors with the corresponding additional training	75% of the costs, up to CHF 1000/year	–	75% of the costs, up to CHF 3000/year	100% of the costs, up to CHF 3000/year
Medical massages		Medical massages		
–	75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 200/year	
 Complementary-medicine medication		 Complementary-medicine medication		
Medical remedy (prescribed by a therapist recognized by AXA or by a doctor)		Medical remedy (prescribed by a therapist recognized by AXA or 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 1000/year	100% of the costs, up to CHF 1000/year
 Prevention	Total CHF 500/year	 Prevention	Total CHF 600/year	
Preventive gynecological examination by a gynecologist		Preventive gynecological examination by a gynecologist		
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		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		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		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		Medical screenings		
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	–

Mandatory basic insurance		Health ACTIF For your wellbeing
 Check-ups and vaccinations		
Medical check-ups (medical tests of cardiovascular system, blood values, or cholesterol)		
–	75% of the costs, up to CHF 500, within 3 years	
Vaccinations (that are not covered by basic health insurance. These services can also be obtained from and charged through a Galenica Pharmacy.)		
Preventive and protective vaccinations (according to Swiss vaccination schedule)		
–		

Glasses and lenses		
Prescription glasses or contact lenses		
CHF 180/year until age 18	–	


Dental treatment		
Orthodontic measures (e.g. dental braces) for children		
–	–	
Reconstruction following an accident		
–	–	

Medication and medical aids		
Medications prescribed by a physician (These services can also be obtained from and charged through a Galenica Pharmacy.)		
Medication prescribed by a doctor according to the special medicines list	–	
Recognized medical aids and devices		
Legally specified benefits prescribed by a doctor	–	

Psychotherapy		
Psychotherapy treatment		
Psychotherapy provided by specialist doctors, or psychological psychotherapy prescribed by a doctor	–	

Home helps, house-minding, and nursing and care		
Staff to assist with household tasks (as prescribed by a doctor)		
–	–	
House-minding during your stay in hospital		
–	–	
Home care (as prescribed by a doctor)		
–	–	

Sterilization (outpatient)		
Vasectomy and sterilization		
–	–	

Health PLUS For every day	Health COMPLET For all cases	Accident – Private ⁸⁾ For accidents
 Check-ups and vaccinations		
Medical check-ups (medical tests of cardiovascular system, blood values, or cholesterol)		
–	75% of the costs, up to CHF 1000, within 3 years	–
Vaccinations (that are not covered by basic health insurance. These services can also be obtained from and charged through a Galenica Pharmacy.)		
90% of the costs	90% of the costs	–

Glasses and lenses		
Prescription glasses or contact lenses		
CHF 150/year	CHF 300/year	100% of the costs up to CHF 2,000/year (incl. medical aids)

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	–
Reconstruction following an accident		
–	–	100% of the costs, worldwide

Medication and medical aids		
Medications prescribed by a physician (These services can also be obtained from and charged through a Galenica Pharmacy.)		
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)	100% of the costs (for medication approved by Swissmedic but not covered by mandatory healthcare insurance)
Recognized medical aids and devices		
75% of the costs, up to CHF 1000/year	90% of the costs, up to CHF 2000/year	100% of the costs, up to CHF 2,000/year (incl. glasses and lenses)

Psychotherapy		
Psychotherapy treatment		
75% of the costs, up to CHF 1000/year for psychotherapy treatment by psychotherapists who are not registered with basic health insurance	75% of the costs, up to CHF 3000/year for psychotherapy treatment by psychotherapists who are not registered with basic health insurance	100% of the costs, up to CHF 3000/year As a supplement to mandatory accident insurance (UVGO)

Home helps, house-minding, and nursing and care		
Staff to assist with household tasks (as prescribed by a doctor)		
–	Up to CHF 50/day, up to 30 days/year	Up to CHF 100/day, up to 30 days/year
House-minding during your stay in hospital		
–	–	
Home care (as prescribed by a doctor)		
–	–	Up to CHF 300/day

Sterilization (outpatient)		
Vasectomy and sterilization		
–	75% of the costs, up to CHF 1000	–

Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases	Accident – Private ⁸⁾ For accidents
Transportation and rescue		Transportation and rescue		
Rescue, recovery and emergency transportation as well as search operations (in Switzerland)		Rescue, recovery and emergency transportation as well as search operations (in Switzerland)		
Medically indicated patient transfer: 50% of the costs, max. CHF 500/year Rescue transportation: 50% of the costs, max. CHF 5000/year	–	100% of the costs, up to CHF 50,000/year	100% of the costs, up to CHF 100,000/year	100% of the costs
Rescue missions, emergency transportation, and repatriation (abroad or from abroad)		Rescue missions, emergency transportation, and repatriation (abroad or from abroad)		
–	–	100% of the costs	100% of the costs	100% of the costs
Search and recovery missions (abroad)		Search and recovery missions (abroad)		
–	–	Up to CHF 20,000/year	Up to CHF 20,000/year	Up to CHF 20,000/year
Medical treatments abroad		Medical treatments abroad		
Planned treatment (without overnight stay in hospital)		Planned treatment (without overnight stay in hospital)		
–	–	90% of the costs, up to CHF 1000/year	90% of the costs, up to CHF 2000/year	100% of the costs up to CHF 2,000/year, plus payment of the deductible EU/EFTA countries
Medical emergency (inpatient and outpatient)		Medical emergency (inpatient and outpatient)		
EU/EFTA countries: local country 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	100% of the costs, plus payment of the deductible EU/EFTA countries
Journeys for visits from a person close to the insured (in medical emergencies, provided hospital stay lasts at least 7 days)		Journeys 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)	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)



Healthcare advice from pharmacies

Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases	Accident – Private ⁸⁾ For accidents
Healthcare advice from a pharmacist (primary care) at a Galenica Pharmacy				
–	–	–	75% up to max. CHF 100 p.a. from the prevention budget	–
Medical screenings and vaccinations at a Galenica Pharmacy (These services can also be obtained from a physician.)				
HeartCheck and DiabetesCheck				
–	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 Swiss vaccination schedule)	–	90% of the costs	90% of the costs	–
Medications (These services can also be obtained from a physician.)				
Medications prescribed by a pharmacist				
–	–	75% of the costs for medications not required under mandatory health insurance, taking the negative list into account	90% of the costs for medications not required under mandatory health insurance, taking the negative list into account	–



Hospital benefits

	Mandatory basic insurance	Hospital General Ward For all of Switzerland	Hospital Semi-Private For your desired treatment	Hospital Flex 1 Your upgrade options	Hospital Flex 2	Hospital Private For the exclusive hospital stay	Accident – Private ⁸⁾ For accidents
You pay	Your cost contribution for hospital stay and birth in hospital (1-year qualifying period ³⁾)			Your cost contribution for hospital stay and birth in hospital (1-year qualifying period ³⁾)			
	Excess, deductible, and contribution to hospital costs of CHF 15/day	–	Default cost contribution is CHF 0. With a cost contribution of CHF 1,000, CHF 3,000, and CHF 5,000 per year ¹⁾ , you benefit from a premium reduction.	Semi-Private: 20% cost contribution up to a maximum of CHF 2,000/year ²⁾ Private: 35% cost contribution up to a maximum of CHF 4000/year ²⁾	Semi-Private: 20% cost contribution up to a maximum of CHF 4000/year ²⁾ Private: 35% cost contribution up to a maximum of CHF 8000/year ²⁾	Default cost contribution is CHF 0. With a cost contribution of CHF 1,000, CHF 3,000, and CHF 5,000 per year ¹⁾ , you benefit from a premium reduction.	–
Your health insurer pays	Cost coverage			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 ⁷⁾).	AXA Healthcare covers 100% of the costs of a general ward throughout Switzerland (less cost contribution ⁷⁾).	AXA Healthcare covers 100% of the costs of a general and semi-private ward throughout Switzerland (less cost contribution ⁷⁾).	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 ⁷⁾).		AXA Healthcare covers 100% of the costs of a general, semi-private, and private ward, throughout Switzerland (less cost contribution ⁷⁾).	In the event of an accident, coverage in line with Hospital Private: private ward throughout Switzerland (less cost contributions ⁷⁾). In addition, AXA pays costs of up to CHF 50,000/claim for reconstruction as a result of an accident
	Accommodation			Accommodation		Accommodation	
	Multi-bed room	Multi-bed room	Two-bed room	Semi-Private: two-bed room, Private: single-bed room		Single-bed room	Single-bed room
	Free choice of doctors			Free choice of doctors			
	No	No	Yes	Yes, if private or semi-private ward selected		Yes	Yes
Your health insurer pays	Birth at home (1-year qualifying period)			Birth at home (1-year qualifying period)			
	Flat-rate birth payment			Flat-rate birth payment			
	–	–	CHF 1500	CHF 1500		CHF 2000	–
	Child care			Child care			
	While parents in hospital (up to age 15)			While parents in hospital (up to age 15)			
	–	–	CHF 50/day, up to 30 days/year	CHF 50/day, up to 30 days/year		CHF 50/day, up to 60 days/year	100% of the costs, max. 60 hours/year
	If the insured child has an accident			If the insured child has an accident			
	–	–	–	–		–	100% of the costs, max. 60 hours/year, for care, plus up to CHF 100/day, max. CHF 3000/year, for tutoring
	Rooming-in			Rooming-in			
	Stay of an accompanying person (in the same room)			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	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			Hospital stay abroad				
Medical emergency³⁾			Medical emergency³⁾				
EU/EFTA: according to bilateral agreements; other countries: max. double the CH tariff	CHF 500/day, up to 30 days/year	CHF 1000/day, up to 30 days/year	CHF 1000/day, up to 30 days/year		100% of the costs	100% of the costs	
Planned treatment³⁾⁴⁾			Planned treatment³⁾⁴⁾				
–	CHF 500/day, up to 30 days/year	CHF 1000/day, up to 30 days/year	CHF 1000/day, up to 30 days/year		CHF 1000/day, up to 60 days/year	CHF 2000/day, up to 60 days/year	

Mandatory basic insurance	Hospital General Ward For all of Switzerland	Hospital Semi-Private For your desired treatment
Stay in a rehabilitation clinic or a psychiatric clinic		
Psychiatric clinic³⁾		
General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, up to 90 days/year	100% of the costs, up to 90 days/year
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	100% of the costs, up to 60 days/year
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

Your health insurer pays

Hospital Flex 1 Your upgrade options	Hospital Flex 2	Hospital Private For the exclusive hospital stay	Accident – Private ⁸⁾ For accidents
Stay in a rehabilitation clinic or a psychiatric clinic			
Psychiatric clinic³⁾			
100% of the costs, up to 90 days/year	100% of the costs, up to 90 days/year	100% of the costs	
Rehabilitation clinic			
100% of the costs, up to 60 days/year	100% of the costs, up to 90 days/year	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 ⁵⁾

Insured amount

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

Validity

Valid worldwide; with accident or illness; independently of other insurance policies

Disbursement conditions

Max. 2 disbursements per year⁶⁾: 1st payment of the sum insured (SI) for 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 1000/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
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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
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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 - myTravel⁹⁾

The flexible insurance for medical emergencies or accidents abroad

Mandatory basic insurance – Your basic services

EU/EFTA: according to bilateral agreements; other countries: max. double the CH tariff

Validity

Medical emergencies abroad (in- and outpatient)

Specific benefits

100% of the costs for medical emergencies (in- and outpatient), rescue missions, transportation, and repatriation as well as return transportation of the body, 100% of the costs for search and recovery missions abroad up to max. CHF 20,000/year, journeys 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



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We have received a number of awards for our supplementary insurance options. Handelszeitung rated us **“Top” in additional health insurance.** And VZ-Vermögenszentrum gave the benefits offered by the **“Complet” package an “above-average” rating.**

¹⁾ For the products Private and Semi-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 hospitals.

²⁾ For the products Flex 1 and Flex 2, choose how you want to be insured in advance of every time you enter 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.

³⁾ 1-year qualifying period for maternity cases

⁴⁾ also applies for inpatient birth

⁵⁾ excludes maternity

⁶⁾ from age 70 max. 1 payout of selected sum insured per year

⁷⁾ 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.

⁸⁾ benefits only as a result of an accident

⁹⁾ already included in COMPLET and PLUS

More time and money and less stress thanks to our services

Our switching service for basic health insurance

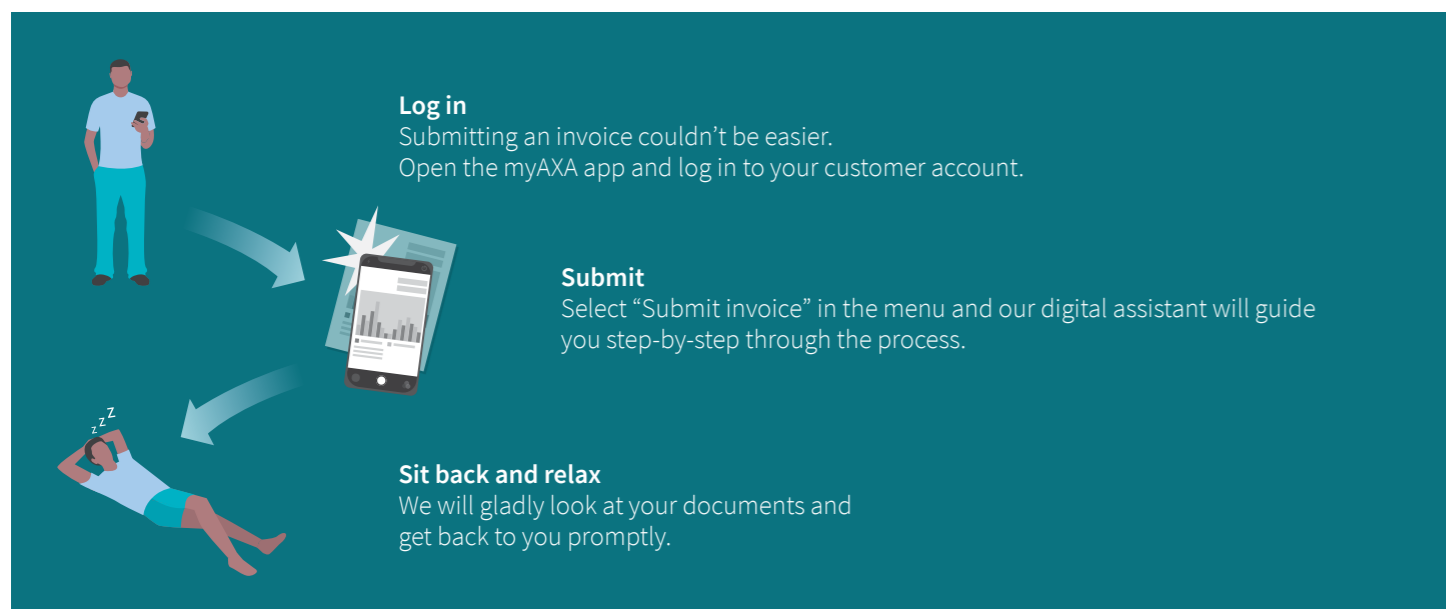
Comparing prices, obtaining quotations, terminating cover – all of this takes time. Let us do the work for you. With supplementary health insurance from AXA, we find the lowest-cost basic insurer for you every year.

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



Our invoice 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 invoice service, we will be happy to assist you as soon as your contract enters into effect.




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

Protected
Whether it's a change in your basic insurance provider or the benefits due under the Federal Health Insurance Act: Our legal protection service ensures the best possible protection.

Free of charge
We cover court and administrative costs, and support 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 inpatient treatment 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:

