



The all-round approach to staying healthy

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



Healthcare benefits

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, annual swimming and climbing memberships				
Benefits for active membership in a sports club 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 counseling and weight reduction for children				
	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
Consultation with personal health coaches				
Partial coverage for personal health coaching if the coach is entered in the Empirical Medicine Register (EMR).	–	75% of the costs, up to CHF 300/year	–	75% 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

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](#)

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most popular

Explanation of benefits	Mandatory basic insurance
 Check-ups and vaccinations	
Medical check-ups	
	Preventive tests of the cardiovascular system, blood values, or cholesterol
Vaccinations	
These services can also be obtained from a pharmacy recognized by AXA.	Preventive and protective vaccinations (according to the 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	–
 Medication and medical aids	
Medication prescribed by a doctor	
These services can also be obtained from a pharmacy recognized by AXA.	Medication prescribed by a doctor according to the special medicines list
Recognized medical aids and devices	
	Medical aids prescribed by a doctor as per the list of aids and devices (MiGeL)
 Psychotherapy	
Psychotherapy treatment	
	Psychotherapy provided by specialist doctors, or psychological psychotherapy after being prescribed by a doctor
 Home helps, house-minding, and nursing and care	
Individual assistance	
Assistance with household tasks (as prescribed by a doctor)	–
 Sterilization (outpatient)	
Vasectomy and sterilization	
	–

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](#)

Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases
75% of the costs, up to CHF 500, within 3 years	–	75% of the costs, up to CHF 1,000, within 3 years
–	90% of the costs	90% of the costs
–	CHF 150/year	CHF 300/year
–	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
–	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)
–	75% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2000/year
–	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
–	–	Up to CHF 50/day, up to 30 days/year
–	–	75% of the costs, up to CHF 1,000

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most popular

Explanation of benefits	Mandatory basic insurance
 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
Rescue operations, emergency transportation, and repatriation	
Services provided abroad or from another country	–
Search and recovery operations (abroad)	
	–

 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.	–	
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	
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	–	

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
 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					
Cardiac check-up, diabetes check-up and allergy check-up					
These benefits are available at a pharmacy recognized by AXA or 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](#)

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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	Inpatient benefits 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	–	The 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 4,000/year ²⁾	Semi-Private: 20% cost contribution up to a maximum of CHF 4,000/year ²⁾ Private: 35% cost contribution up to a maximum of CHF 8,000/year ²⁾	The 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			
	Multi-bed room	Multi-bed room	Two-bed room		Semi-Private: two-bed room, Private: single-bed room		Single-bed room	Single-bed room
	Your choice of doctor				Your choice of doctor			
	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 1,500		CHF 1,500		CHF 2,000	–
	Child care				Child care			
	While parents are in hospital (up to age 15)			While parents are 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 (up to age 15)							
	–	–	–		–		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

Mandatory basic insurance		Hospital General Ward For all of Switzerland	Hospital Semi-Private For your desired treatment
Your health insurer pays	 Hospital stay abroad		
	Medical emergency ³⁾⁷⁾		
	EU/EFTA: according to bilateral agreements; other countries: max. double the CH tariff (report emergencies abroad via: +41 58 218 11 11)	CHF 500/day, up to 30 days/year	CHF 1,000/day, up to 30 days/year
	Planned treatment ³⁾⁴⁾		
	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 ³⁾		
	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 ⁸⁾ For accidents
 Hospital stay abroad			
Medical emergency ³⁾⁷⁾			
CHF 1,000/day, up to 30 days/year	100% of the costs	100% of the costs	
Planned treatment ³⁾⁴⁾			
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 ³⁾			
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 ⁵⁾

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 year⁹⁾: 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 ⁸⁾ 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. 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 – myTravel⁹⁾

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

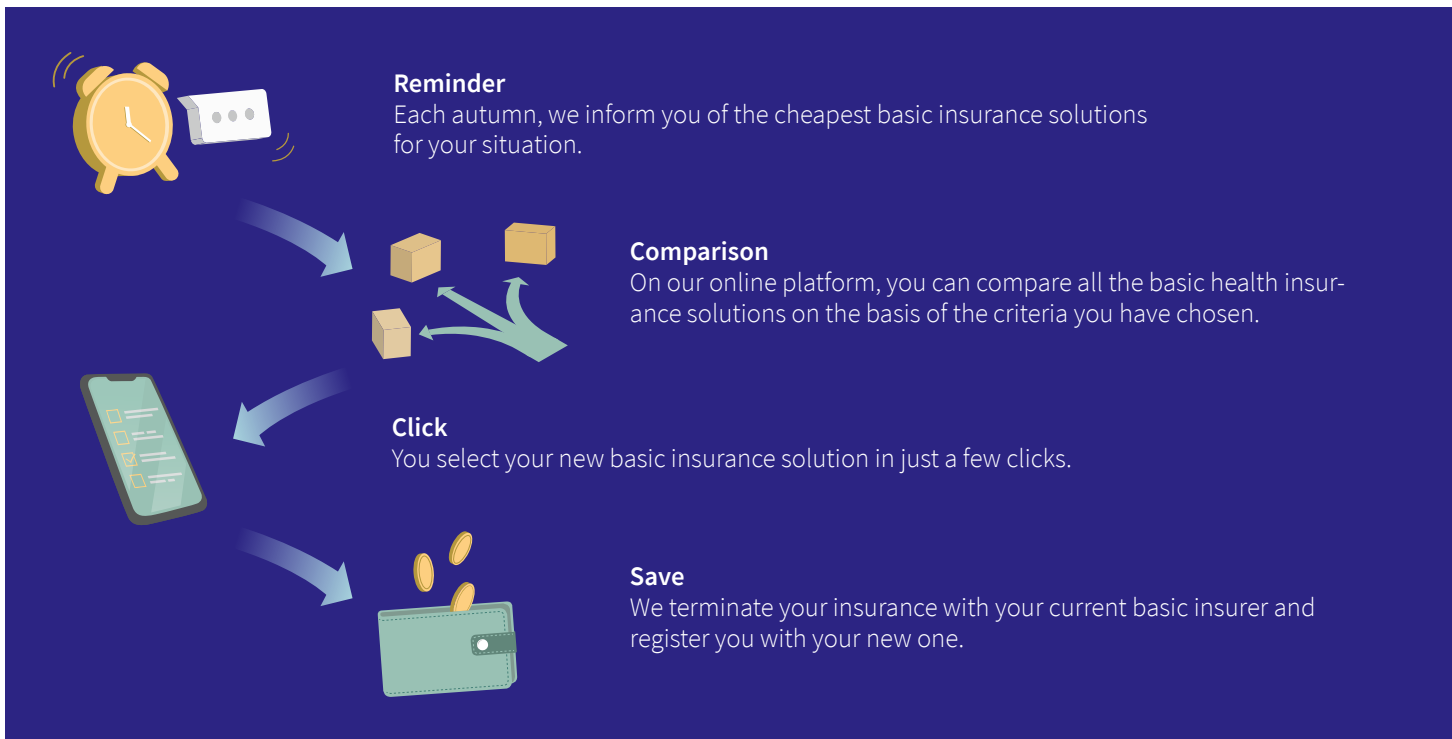
More time and money and less stress thanks to our services

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.



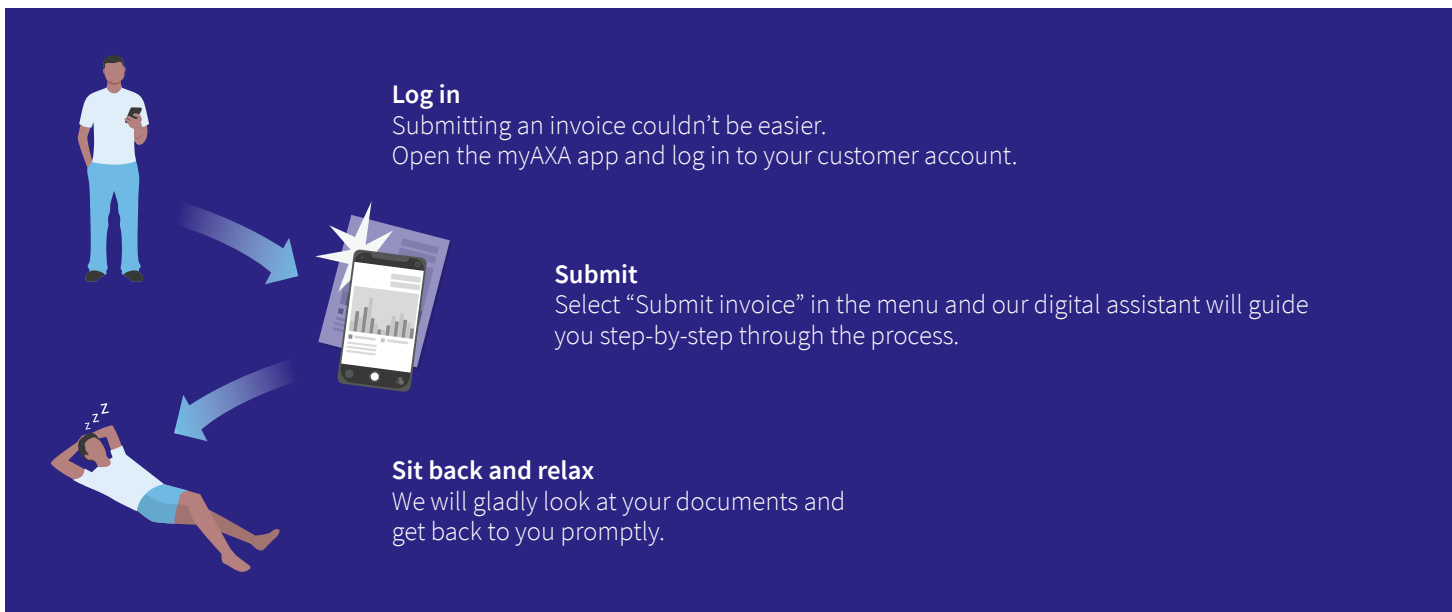
Families save up to **CHF 2,000 a year**



Our 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.

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.



¹⁾ 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.

²⁾ 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.

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

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.

