













# The all-round approach to staying healthy


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




# Healthcare benefits

Mandatory basic insurance	Health ACTIF For your wellbeing
 Health promotion and sport	
	Total CHF 400/year
Gym memberships (at least ½-year memberships)	
–	75% of the costs, up to CHF 200/year
Sports clubs, annual swimming and climbing memberships	
–	75% of the costs, up to CHF 100/year
Exercise classes	
–	75% of the costs, up to CHF 200/year
 Mental fitness	
–	–
 Complementary-medicine therapies	
The first 180 minutes of treatment are covered under the basic insurance	75% of the costs, up to CHF 1000/year
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
Medical massages	
–	75% of the costs, up to CHF 200/year
 Complementary-medicine medication	
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
 Prevention	
	Total CHF 500/year
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
Childbirth preparation and postnatal exercise classes	
CHF 150 for childbirth preparation classes	75% of the costs, up to CHF 300/year
Nutritional advice	
Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/year
Weight reduction for children	
Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/year
Medical screenings	
Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/year


Health PLUS For every day	Health COMPLET For all cases	Accident – Private <sup>8)</sup> For accidents
 Health promotion and sport		
	Total CHF 500/year	
Gym memberships (at least ½-year memberships)		
–	75% of the costs, up to CHF 300/year	–
Sports clubs, annual swimming and climbing memberships		
–	75% of the costs, up to CHF 150/year	–
Exercise classes		
–	75% of the costs, up to CHF 300/year	–
 Mental fitness		
–	CHF 500/3 years	–
–	Mental fitness (mental health advice) from a psychologist recognized by AXA: 75% of the costs, up to CHF 500 within three calendar years	–
 Complementary-medicine therapies		
	75% of the costs, up to CHF 3000/year	
Therapies (recognized methods such as osteopathy and bioresonance)		
–	75% of the costs, up to CHF 3000/year	100% of the costs, up to CHF 3000/year
Medical massages		
–	75% of the costs, up to CHF 200/year	
 Complementary-medicine medication		
Medical remedy (prescribed by a therapist recognized by AXA or by a doctor)		
–	75% of the costs, up to CHF 1000/year	100% of the costs, up to CHF 1000/year
 Prevention		
	Total CHF 600/year	
Preventive gynecological examination by a gynecologist		
–	100% of the costs for preventive care in the intervening years	–
Childbirth preparation and postnatal exercise classes		
–	75% of the costs, up to CHF 500/year	–
Nutritional advice		
–	75% of the costs, up to CHF 500/year	–
Weight reduction for children		
–	90% of the costs, up to CHF 500/year	–
Medical screenings		
–	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 <sup>8)</sup> 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
<div>  Transportation and rescue </div>	
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	–
Rescue missions, emergency transportation, and repatriation (abroad or from abroad)	
–	–
Search and recovery missions (abroad)	
–	–


<div>  Medical treatments abroad </div>	
Planned treatment (without overnight stay in hospital)	
–	–
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	–
Journeys for visits from a person close to the insured (in medical emergencies, provided hospital stay lasts at least 7 days)	
–	–



## Healthcare advice from pharmacies


Mandatory basic insurance	Health ACTIF For your wellbeing
<div>  Healthcare advice from a pharmacist (primary care) at a Galenica Pharmacy </div>	
–	–
<div>  Medical screenings and vaccinations at a Galenica Pharmacy (These services can also be obtained from a physician.) </div>	
HeartCheck and DiabetesCheck	
–	75% of the costs, up to CHF 300/year from the screening budget
Vaccinations	
Vaccinations and immunizations (according to Swiss vaccination schedule)	–
<div>  Medications (These services can also be obtained from a physician.) </div>	
Medications prescribed by a pharmacist	
–	–




Health PLUS For every day	Health COMPLET For all cases	Accident – Private <sup>8)</sup> For accidents
<div>  Transportation and rescue </div>		
Rescue, recovery and emergency transportation as well as search operations (in Switzerland)		
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)		
100% of the costs	100% of the costs	100% of the costs
Search and recovery missions (abroad)		
Up to CHF 20,000/year	Up to CHF 20,000/year	Up to CHF 20,000/year




<div>  Medical treatments abroad </div>		
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)		
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)		
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)







# 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	–	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	Two-bed room

Free choice of doctors			
No		No	Yes
Your health insurer pays	 Birth at home (1-year qualifying period)		
	Flat-rate birth payment		
	–	–	CHF 1500
	 Child care		
	While parents in hospital (up to age 15)		
	–	–	CHF 50/day, up to 30 days/year
	If the insured child has an accident		
	–	–	–
	 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 1000/day, up to 30 days/year
	Planned treatment <sup>3) 4)</sup>		
	–	CHF 500/day, up to 30 days/year	CHF 1000/day, up to 30 days/year

Hospital Flex 1 Your upgrade options	Hospital Flex 2	Hospital Private For the exclusive hospital stay	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 4000/year <sup>2)</sup>	<b>Semi-Private:</b> 20% cost contribution up to a maximum of CHF 4000/year <sup>2)</sup> <b>Private:</b> 35% cost contribution up to a maximum of CHF 8000/year <sup>2)</sup>	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
Free choice of doctors			
Yes, if private or semi-private ward selected		Yes	Yes
 Birth at home (1-year qualifying period)			
Flat-rate birth payment			
CHF 1500		CHF 2000	–
 Child care			
While parents 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
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			
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 1000/day, up to 30 days/year		100% of the costs	100% of the costs
Planned treatment <sup>3) 4)</sup>			
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	Hospital Flex 1 Your upgrade options	Hospital Flex 2	Hospital Private For the exclusive hospital stay	Accident – Private <sup>8)</sup> For accidents
Your health insurer pays	 Stay in a rehabilitation clinic or a psychiatric clinic			 Stay in a rehabilitation clinic or a psychiatric clinic			
	Psychiatric clinic <sup>3)</sup>			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	100% of the costs, up to 90 days/year	100% of the costs, up to 90 days/year		100% of the costs, up to 90 days/year	100% of the costs
	Rehabilitation clinic			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	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			 Spa treatments and convalescence treatment			
		One treatment per year	One treatment per year	One treatment per year		One treatment per year	
	Spa treatment			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	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			Convalescence treatment			
–	CHF 30/day, up to 21 days/year	CHF 60/day, up to 21 days/year	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>
<b>Insured amount</b>
CHF 1,000, 2,000, or 3,000
<b>Validity</b>
Valid worldwide; with accident or illness; independently of other insurance policies
<b>Disbursement conditions</b>
Max. 2 disbursements per year <sup>6)</sup> : 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
<b>Dental treatment and preventive dentistry (6-month qualifying period)</b>			
–	Total CHF 1000/year	Total CHF 2000/year	Total CHF 3000/year
<b>Dental treatment and correction of tooth misalignments (6-month qualifying period)</b>			
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
<b>Dental hygiene and bleaching (no qualifying period)</b>			
–	50%, up to CHF 200/year	75%, up to CHF 300/year	75%, up to CHF 500/year



# Benefits – capital

CAPITAL – Illness For a lump sum payment on disability or death	CAPITAL – Accident For a lump sum payment on disability or death
<b>Disability: Choose an insured amount – various age-dependent options are available</b>	
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)
<b>Upon death: Choose an insured amount – various age-dependent options are available</b>	
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
<b>Mandatory basic insurance – Your basic services</b>
EU/EFTA: according to bilateral agreements; other countries: max. double the CH tariff
<b>Validity</b>
Medical emergencies abroad (in- and outpatient)
<b>Specific benefits</b>
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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2024

1<sup>st</sup> place

Supplementary outpatient insurance



SonntagsZeitung

TOP INSURANCE 2022

ADDITIONAL HEALTH INSURANCE

In collaboration with: statista

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

<sup>1)</sup> 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.

<sup>2)</sup> 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.

<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 AXA, we find the lowest-cost basic insurer for you every year.

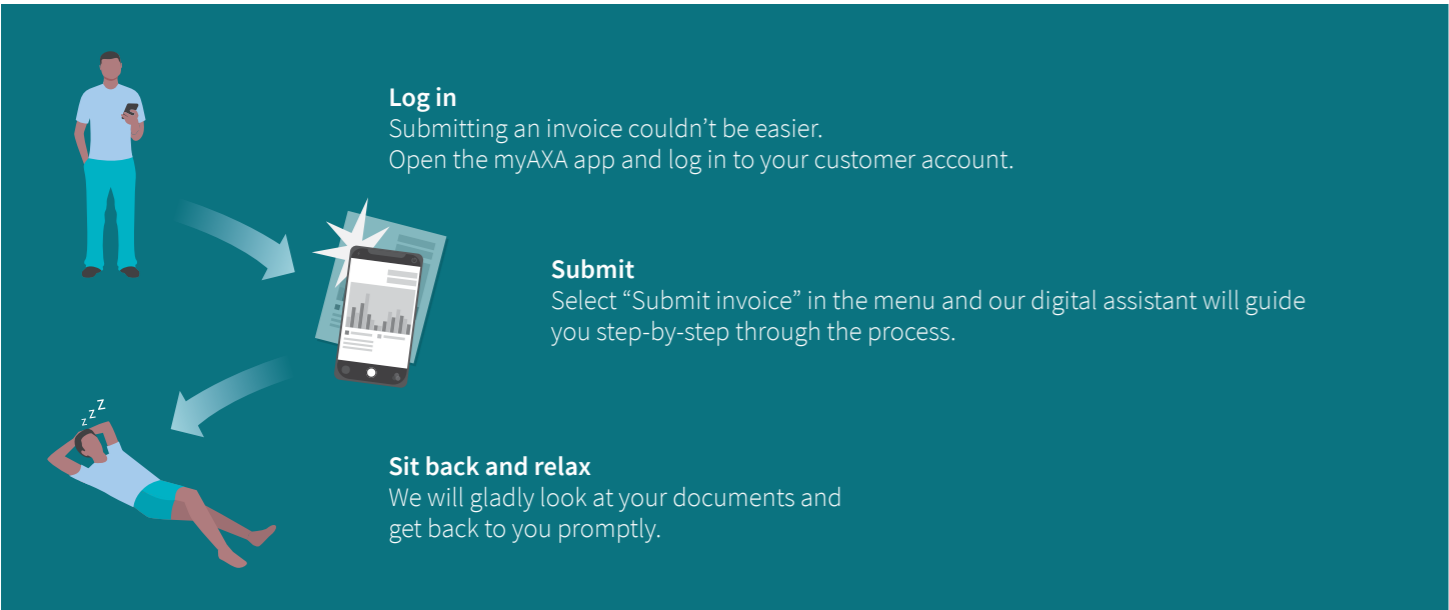


Families save up to **CHF 2,000 a year**




## 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:

