



Healthcare from AXA



Calculate the premium and further information www.axa.ch/healthcare

 HEALTHCARE BENEFITS	Your basic services Mandatory Basic Insurance	For your wellbeing Health ACTIF	For everyday Health PLUS	For all cases Health COMPLET
Health promotion and sport		Total CHF 400/year		Total CHF 500/year
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 memberships, and medical training therapies	–	75% of the costs, up to CHF 100/year	–	75% of the costs, up to CHF 150/year
Movement courses (from 10-session subscriptions)	–	75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 300/year
Complementary-medicine therapies	Every 6 months, the first 180 minutes of treatment are covered under basic insurance	75% of the costs, up to CHF 1,000/year		75% of the costs, up to CHF 3,000/year
Therapies (recognized methods such as osteopathy and bioresonance)	Acupuncture, anthroposophic medicine, drug therapy (TCM), classical homeopathy and phytotherapy from doctors with the corresponding additional training	75% of the costs, up to CHF 1,000/year	–	75% of the costs, up to CHF 3,000/year
Medical massages	–	75% of the costs, up to CHF 200/year	–	75% of the costs, up to CHF 200/year
Complementary-medicine medication				
Medical remedy (prescribed by doctors or naturopaths)	Included on condition it is listed on the specialities 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		Total CHF 500/year		Total CHF 600/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	–	100% of the costs for preventive care in the intervening years
Childbirth preparation and postnatal exercise classes	CHF 150 for childbirth preparation classes	75% of the costs, up to CHF 300/year	–	75% of the costs, up to CHF 500/year
Nutritional advice	Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/year	–	75% of the costs, up to CHF 500/year
Weight reduction for children	Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/year	–	90% of the costs, up to CHF 500/year
Support to stop smoking	–	75% of the costs, up to CHF 300/year	–	90% of the costs, up to CHF 500/year
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
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 a 3-year period	–	75% of the costs, up to CHF 1,000, within a 3-year period
Vaccinations	Preventive and protective vaccinations (according to Swiss vaccination schedule)	–	90% of the costs	90% of the costs
Glasses and lenses				
Prescription glasses or contact lenses	CHF 180/year until age 18	–	CHF 150/year	CHF 300/year
The correction of tooth misalignments in children				
Orthodontic measures (e.g. dental braces)	–	–	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



**HEALTHCARE
BENEFITS**

	Your basic services Mandatory Basic Insurance	For your wellbeing Health ACTIF	For everyday Health PLUS	For all cases Health COMPLET
Medication and medical aids				
Medication prescribed by a doctor	Medication prescribed by a doctor according to the special medicines list	–	75% of the costs (for medication approved by Swiss-med but not covered by mandatory healthcare insurance)	90% of the costs (for medication approved by Swiss-med but not covered by mandatory healthcare insurance)
Recognized medical aids and devices	Legally specified benefits prescribed by a doctor	–	75% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2,000/year
Non-medical psychotherapy				
Psychotherapy treatment	–	–	75% of the costs, up to CHF 1,000/year	75% of the costs, up to CHF 3,000/year
Home helps				
Personnel to support your household (as prescribed by a doctor)	–	–	–	Up to CHF 50/day, maximum 30 days/year
Sterilization (outpatient)				
Vasectomy and sterilization	–	–	–	75% of the costs, up to CHF 1,000
Transportation and rescue				
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 5,000/year	–	100% of the costs, up to CHF 50,000/year	100% of the costs, up to CHF 100,000/year
Rescue missions, transportation and repatriation (abroad)	–	–	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
Medical treatments abroad				
Planned treatment (without overnight stay in hospital)	–	–	90% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2,000/year
Medical emergency (in- 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
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 inward and outward flights (economy)



HOSPITAL BENEFITS

	Your basic services Mandatory Basic Insurance	For all of Switzerland Hospital General Ward	For your desired treatment Hospital Semi-Private	For spontaneous decisions Hospital Flex 1	Hospital Flex 2	For the exclusive hospital stay Hospital Private
You pay	Your cost contribution with hospital stay and birth in hospital (1 year qualifying period ³⁾) Excess, deductible, and contribution to hospital costs of CHF 15 per day	–	<i>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.</i>	Semi-Private 20% cost contribution up to a maximum of CHF 2,000/year ²⁾	Semi-Private 20% cost contribution up to a maximum of CHF 4,000/year ²⁾	<i>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.</i>
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 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 (less cost contribution ⁷⁾). 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⁾).
Accommodation	Multi-bed room	Multi-bed room	Two-bed room	Semi-Private: Two-bed room, Private: Single-bed room		Single-bed room
Free choice of doctors	No	No	Yes	Yes, if private or semi-private ward selected		Yes
Birth at home (1 year qualifying period)						
Flat-rate birth payment	–	–	CHF 1,500	CHF 1,500		CHF 2,000
Child care						
While parents in hospital (up to age 15)	–	–	CHF 50/day, max. 30 days/year	CHF 50.– /Tag, max. 30 Tage/Jahr		CHF 50/day, max. 60 days/year
Rooming-in						
Stay of an accompanying person (in the same room)	–	CHF 50/night, max. CHF 500/year	CHF 80/night, max. CHF 2,000/year	CHF 80/night, max. CHF 2,000/year		CHF 160/night, max. CHF 4,000/year
Hospital stay abroad						
Medical emergency ³⁾	EU/EFTA: according to bilateral agreements, other countries: max. double the CH tariff	CHF 500/day, max. 30 days/year	CHF 1,000/day, max. 30 days/year	CHF 1,000/day, max. 30 days/year		100% of the costs
Planned treatment ^{3) 4)}	–	CHF 500/day, max. 30 days/year	CHF 1,000/day, max. 30 days/year	CHF 1,000/day, max. 30 days/year		CHF 1,000/day, max. 60 days/year
Stay in a rehabilitation clinic or a psychiatric clinic						
Psychiatric clinic	General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, max. 90 days/year	100% of the costs, max. 90 days/year	100% of the costs, max. 90 days/year		100% of the costs, max. 90 days/year
Rehabilitation clinic	General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, max. 60 days/year	100% of the costs, max. 60 days/year	100% of the costs, max. 60 days/year		100% of the costs, max. 90 days/year
Spa treatments and convalescence treatment		One treatment per year	One treatment per year	One treatment per year		One treatment per year
Spa treatment	CHF 10/day, max. 21 days/year	CHF 10/day, max. 21 days/year (in addition to basic insurance)	CHF 30/day, max. 21 days/year	CHF 30/day, max. 21 days/year		CHF 60/day, max. 21 days/year
Convalescence treatment	–	CHF 30/day, max. 21 days/year	CHF 60/day, max. 21 days/year	CHF 60/day, max. 21 days/year		CHF 90/day, max. 21 days/year

 **BENEFITS HOSPITAL INDEMNITY**

Optional supplement to AXA hospital products with acute-care hospital stay from 3 nights⁵⁾

Your basic services	Mandatory basic insurance	Insured amount	Validity	Disbursement conditions
	–	CHF 1,000, 2,000, or 3,000	Valid worldwide; with accident or illness; independently of other insurance policies	Max. 2 disbursements per year ⁶⁾ ; 1st payment of IA for hospital stay of min. 3 consecutive nights; 2 nd payment of IA with a further hospital stay of min. 7 consecutive nights in same year (the sequence of the hospital stays is immaterial); IA paid out twice for single stay of at least 10 consecutive nights

 **BENEFITS FOR TEETH**

Dental treatment and preventive dentistry (6 months qualifying period)

Dental treatment and correction of tooth misalignments (6-month qualifying period)

Dental hygiene and bleaching (no qualifying period)

Your basic services	Mandatory basic insurance	Dental insurance 1000	Dental insurance 2000	Dental insurance 3000
	–	Total CHF 1,000/year	Total CHF 2,000/year	Total CHF 3,000/year
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 2,000/year	75%, up to CHF 3,000/year
	–	50%, up to CHF 200/year	75%, up to CHF 300/year	75%, up to CHF 500/year

 **BENEFITS CAPITAL**

Disability: Choose an insurance amount – various age-dependent options available

On death: Choose an insurance amount – various age-dependent options available

For a lump sum payment on disability or death	CAPITAL – Illness	For a lump sum payment on disability or death	CAPITAL – Accident
From CHF 0 to CHF 300,000, coverage ends at the end of the year after you turn 60		From CHF 0 to CHF 300,000 progression up to 350% (depending on level of disability)	
From CHF 0 to CHF 300,000, coverage ends at the end of the year after you turn 60		From CHF 0 to CHF 300,000	

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 or 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 IA 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.