



Explanation of benefits	Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases
\mathscr{K} Health promotion and sport		Tor your wellbeing	Tor every day	1 of all cases
		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 thre 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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☐ Check-ups and vaccinations					
Medical check-ups					
	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
Vaccinations		_			
These services can also be obtained from a pharmacy recognized by AXA.	Preventive and protective vaccinations (according to the <u>Swiss</u> <u>vaccination schedule</u>)		-	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
© 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
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		-	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)
Recognized medical aids and devices					
- C	Medical aids prescribed by a doctor as per the list of aids and devices (MiGeL)		-	75% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2000/year
∮ Ž̂ Psychotherapy					
, _ ;					
Psychotherapy treatment	Develope the ready provided by encodeliet dectors or psychological			750/c of the costs up to CUE 1 000 / year for	7504 of the costs we to CLIF 2 000 Wearfor
	Psychotherapy provided by specialist doctors, or psychological psychotherapy after being prescribed by a doctor		F	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
Mama halps house minding and nursing and save					
Home helps, house-minding, and nursing and care					
Individual assistance					Lip to CUE ED/dov up to 20 dove / com
Assistance with household tasks (as prescribed by a doctor)	-		-	-	Up to CHF 50/day, up to 30 days/year
Sterilization (outpatient)					
Vasectomy and sterilization					

75% of the costs, up to CHF 1,000

				most
Explanation of benefits	Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day	Health COMPLET For all cases
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	-	100% of the costs, up to CHF 50,000/year	100% of the costs, up to CHF 100,000/year
Rescue operations, emergency transportation, and repatriation				
Services provided abroad or from another country	-	-	100% of the costs	100% of the costs
Search and recovery operations (abroad)				
	-	-	Up to CHF 20,000/year	Up to CHF 20,000/year
_				
Medical treatments abroad				
Planned treatment				
The costs of treatments without an overnight stay in hospital are covered	d.		90% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2,000/year

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	
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	-

-	90% of the costs, up to CHF 1,000/year	90% of the costs, up to CHF 2,000/year
	100% of the costs	100% of the costs
-		
-	Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights	Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights

(economy)

(economy)



				AXA.ch/
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 prevention budget
Wedical 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



Hospital benefits

Mand	latory 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
	Your cost contribution for hosp	ital stay and birth in hospital (1-year qualifying	period ³⁾)	② Your cost contribution for hospital stay a	nd birth in hospital (1-year qualifying period ³)	
You pay	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 4,000/year ²⁾ Semi-Private: 20% 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.	-
	Cost coverage			Cost coverage		
Your health insurer pays	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?).	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 ").	In the event of an accident, coverage in line with Hospital Private: private ward throughou Switzerland (less cost contributions ⁷). In add tion, AXA pays costs of up to CHF 50,000/clair 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
	Birth at home (1-year qualifying	g 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
	Rooming-in			Rooming-in		
	Stay of an accompanying person (in	n the same room)		Stay of an accompanying person (in the sam	e 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			Rospital stay abroad		
	Medical emergency ³⁾⁷⁾			Medical emergency ³⁾⁷⁾		
surer pays	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	CHF 1,000/day, up to 30 days/year	100% of the costs	100% of the costs
ins .	Planned treatment ^{3) 4)}			Planned treatment ³⁾⁴⁾		
healtl	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	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
Your	Stay in a rehabilitation clinic or	ra psychiatric clinic		Stay in a rehabilitation clinic or a psychi	atric clinic	
	Psychiatric clinic ³⁾			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	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			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	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 convalesce	ence treatment		Spa treatments and convalescence treat	ment	
		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



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 year⁶): 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

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)					
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			
	dentistry (6-month qualifying period Total CHF 1,000/year of tooth misalignments (6-month qualifying to CHF 1,000/year o qualifying period)	dentistry (6-month qualifying period) Total CHF 1,000/year Total CHF 2000/year of tooth misalignments (6-month qualifying period) 50%, up to CHF 1,000/year 75%, up to CHF 2000/year of qualifying period)			



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 insura	nnce.)
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)



CAPITAL - Illness

CAPITAL - Accident

For a lump-sum payment on disability or death

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





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

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
- g) already included in COMPLET and PLUS

More time and money and less stress thanks to our services

Our switching service for basic health insurance

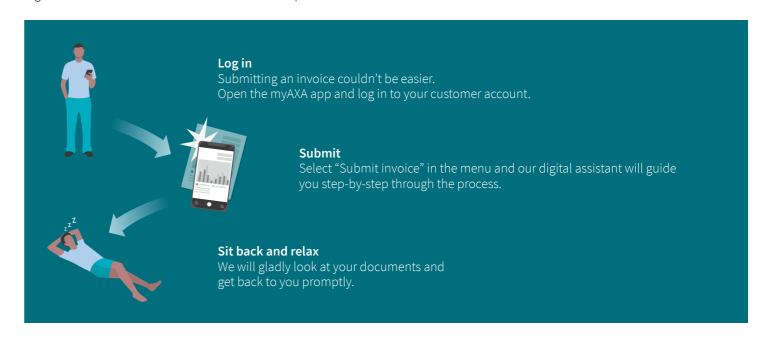
Comparing prices, obtaining quotations, terminating cover – all of this takes time. Let us do the work for you. With supplementary health insurance from us, we find the lowest-cost basic insurer for you every year.





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.



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.

