



Healthcare from AXA



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HEALTHCARE BENEFITS

Health promotion and sport

Gym memberships (at least 1/2-year memberships)

Sports clubs, annual swimming memberships, and medical training therapies

Movement courses (from 10-session subscriptions)

Complementary medicine

Medical remedy (prescribed by doctors or naturopaths)*

Therapies (recognized methods such as osteopathy and bioresonance)*

Medical massages

Prevention

Preventive gynecological examination by a gynecologist

Childbirth preparation and postnatal exercise classes

Nutritional advice

Weight reduction for children

Support to stop smoking

Medical screenings

Check-ups and vaccinations

Medical check-ups (medical tests of cardiovascular system, blood values or cholesterol)

Vaccinations

Glasses and lenses

Prescription glasses or contact lenses

The correction of tooth misalignments in children

Orthodontic measures (e.g. dental braces)

Medication and medical aids

Medication prescribed by a doctor

Medical aids and objects

Non-medical psychotherapy

Psychotherapy treatment*

Home helps

Personnel to support your household (as prescribed by a doctor)*

Sterilization (outpatient)

Vasectomy and sterilization

Transportation and rescue

Rescue, recovery and emergency transportation as well as search operations (in Switzerland)*

Rescue missions, transportation and repatriation (abroad)*

Search and recovery missions (abroad)

Medical treatments abroad

Planned treatment (without overnight stay in hospital)*

Medical emergency (in- and outpatient)*

Journeys for visits from a person close to the insured (in medical emergencies, provided hospital stay lasts at least 7 days)

*1-year waiting period for maternity cases

Your basic services	For your wellbeing	For everyday	For all cases
Mandatory Basic Insurance	Health ACTIF	Health PLUS	Health COMPLET
	Total CHF 400/year		Total CHF 500/year
	75 % of the costs, up to CHF 200/year	–	75 % of the costs, up to CHF 300/year
	75 % of the costs, up to CHF 100/year	–	75 % of the costs, up to CHF 150/year
	75 % of the costs, up to CHF 200/year	–	75 % of the costs, up to CHF 300/year
	75 % of the costs, up to CHF 1,000/year		75 % of the costs, up to CHF 3,000/year
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
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
–	75 % of the costs, up to CHF 200/year	–	75 % of the costs, up to CHF 200/year
	Total CHF 500/year		Total CHF 600/year
The costs will be covered every three years	100 % of the costs for preventive care in the intervening years	–	100 % of the costs
CHF 150 for childbirth preparation classes	75 % of the costs, up to CHF 300/year	–	75 % of the costs, up to CHF 500/year
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
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
–	75 % of the costs, up to CHF 300/year	–	90 % of the costs, up to CHF 400/year
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
–	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
Preventive and protective vaccinations (according to Swiss vaccination schedule)	–	90 % of the costs	90 % of the costs
CHF 180/year until age 18	–	CHF 150/year (in addition to basic insurance)	CHF 300/year (in addition to basic insurance)
–	–	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 prescribed by a doctor according to the medicines and 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)
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
–	–	75 % of the costs, up to CHF 1,000/year	75 % of the costs, up to CHF 3,000/year
–	–	–	Up to CHF 50 /day, maximum 30 days/year
–	–	–	75 % of the costs, up to CHF 1,000
Transportation (e.g. ambulance): 50 % of the costs, max. CHF 500/year Rescue services: 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
–	–	100 % of the costs	100 % of the costs
–	–	Up to CHF 20,000/year	Up to CHF 20,000/year
–	–	90 % of the costs, up to CHF 1,000/year	90 % of the costs, up to CHF 2,000/year
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
–	–	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)



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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 2 (basic)	Hospital Flex 1 (exclusive)	For the exclusive hospital stay Hospital Private
Hospital stay and choice of doctors			<i>Default cost contribution is CHF 0. Choose a cost contribution from CHF 1,000, 3,000 or 5,000 per year¹, and profit from a premium reduction.</i>			<i>Default cost contribution is CHF 0. Choose a cost contribution from CHF 1,000, 3,000 or 5,000 per year¹, and profit from a premium reduction.</i>
Free choice of hospital	General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, all of Switzerland, multi-bed room	100% of the costs, all of Switzerland, two-bed room	100% of the costs, all of Switzerland, Semi-Private: two-bed room, Private: one-bed room	100% of the costs, all of Switzerland after deductibles	100% of the costs, all of Switzerland, one-bed room
Free choice of doctors	–	–	100% of the costs, all of Switzerland	100% of the costs, all of Switzerland after deductibles	100% of the costs, all of Switzerland after deductibles	100% of the costs, all of Switzerland
Birth in hospital (1 year qualifying period)						
Free choice of hospital	General ward (hospitals on the KVG list), max. tariff of your canton of residence	100% of the costs, all of Switzerland, multi-bed room	100% of the costs, all of Switzerland, two-bed room	100% of the costs, all of Switzerland, Semi-Private: two-bed room, Private: one-bed room	100% of the costs, all of Switzerland after deductibles	100% of the costs, all of Switzerland, one-bed room
Free choice of doctors	–	–	100% of the costs, all of Switzerland	100% of the costs, all of Switzerland after deductibles	100% of the costs, all of Switzerland after deductibles	100% of the costs, all of Switzerland
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/day, max. 30 days/year		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*	EU/EFTA: according to bilateral agreements Other countries: 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 (1-year qualifying period with hospital birth)*	–	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, maximum 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 FOR TEETH

Your basic services Mandatory basic insurance	Dental insurance 1000	Dental insurance 2000	Dental insurance 3000
Dental treatment and preventive dentistry (6 months qualifying period)	Total CHF 1,000 / year	Total CHF 2,000 / year	Total CHF 3,000 / year
Dental treatment and correction of tooth misalignments (6-month qualifying period)	50%, up to CHF 1,000 / year	75%, up to CHF 2,000 / year	75%, up to CHF 3,000 / year
Dental hygiene and bleaching (no qualifying period)	–	75%, up to CHF 300 / year	75%, up to CHF 500 / year



BENEFITS CAPITAL

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-year waiting period for maternity cases

¹For 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.

²For the products Flex 2 and Flex 1, 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.