




AXA Healthcare



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	For accidents ACCIDENT – PRIVATE⁸⁾
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 and climbing 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	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 (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	100% 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	100% 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 400/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	100% of the costs up to CHF 2,000/year (incl. medical aids)



HEALTHCARE BENEFITS

Your basic services Mandatory Basic Insurance	For your wellbeing Health ACTIF	For everyday Health PLUS	For all cases Health COMPLET	For accidents ACCIDENT – PRIVATE ⁸⁾
Dental treatment				
Orthodontic measures (e.g. dental braces) for children	–	–	75 % of the costs, up to CHF 10,000/year, up to age 20	–
Reconstruction following an accident	–	–	–	100 % of the costs, worldwide
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 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	Legally specified benefits prescribed by a doctor	–	75 % of the costs, up to CHF 1,000/year	100 % of the costs, up to CHF 2,000/year (incl. glasses and lenses)
Non-medical psychotherapy				
Psychotherapy treatment	–	–	75 % of the costs, up to CHF 1,000/year	100 % of the costs, up to CHF 3,000/year
Home helps, house-minding, and nursing and care				
Staff to assist with household tasks (as prescribed by a doctor)	–	–	–	Up to CHF 100/day, maximum 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 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
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	100 % of the costs up to CHF 2,000/year, plus payment of the deductible EU/EFTA countries
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, 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)



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		For the exclusive hospital stay Hospital Private	For accidents ACCIDENT – PRIVATE ⁸⁾	
				Hospital Flex 1	Hospital Flex 2			
You pay	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 per day	–	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⁾	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⁾	Private 35% cost contribution up to a maximum of CHF 8,000/year ²⁾	–	–	
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. 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 possible cost contributions ⁷⁾). In addition, AXA pays costs of up to CHF 50,000/claim for reconstruction as a result of an accident
	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	
	Free choice of doctors	No	No	Yes	Yes, if private or semi-private ward selected	Yes	Yes	
Your health insurer pays	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	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 CHF 100/day, max. CHF 300/year for tutoring	
	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	CHF 320/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	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	CHF 2,000/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	100% of the costs	
	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	100% of the costs	
	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	CHF 120/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	CHF 180/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	<i>Valid worldwide; with accident or illness; independently of other insurance policies</i>	<i>Max. 2 disbursements per year⁶⁾: 1st payment of IA for hospital stay of min. 3 consecutive nights; 2nd payment of IA for a further hospital stay of min. 7 consecutive nights in the same year (the sequence of the hospital stays is immaterial); IA paid out twice for single stay of at least 10 consecutive nights</i>	



BENEFITS FOR DENTAL

Dental treatment and preventive dentistry (6-month 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	

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, and 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.

⁸⁾ Benefits only as a result of an accident



BENEFITS CAPITAL

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

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

For a lump sum payment on disability or death	For a lump sum payment on disability or death	
CAPITAL – Illness	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	



BENEFITS myTravel*

The flexible insurance for illness or accidents abroad.

Your basic services

Mandatory Basic Insurance

EU/EFTA: according to bilateral agreements, other countries: max. double the CH tariff

Validity

Medical emergencies abroad (in- and outpatient)

Specific benefits

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.

Take it out now at AXA.ch/myTravel

* already included in COMPLET and PLUS