



# Healthcare from AXA



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[www.axa.ch/healthcare](http://www.axa.ch/healthcare)

## HEALTHCARE BENEFITS

Your basic services	
<b>Mandatory Basic Insurance</b>	
<b>Health promotion and sport</b>	
Gym memberships (at least ½-year memberships)	–
Sports clubs, annual swimming memberships, and medical training therapies	–
Movement courses (from 10-session subscriptions)	–
<b>Complementary-medicine therapies</b>	Every 6 months, the first 180 minutes of treatment are covered under basic insurance
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
Medical massages	–
<b>Complementary-medicine medication</b>	
Medical remedy (prescribed by doctors or naturopaths)*	Included on condition it is listed on the specialities list (SL) of the FOPH
<b>Prevention</b>	
Preventive gynecological examination by a gynecologist	The costs will be covered every three years
Childbirth preparation and postnatal exercise classes	CHF 150 for childbirth preparation classes
Nutritional advice	Costs are covered if certain conditions are met
Weight reduction for children	Costs are covered if certain conditions are met
Support to stop smoking	–
Medical screenings	Costs are covered if certain conditions are met
<b>Check-ups and vaccinations</b>	
Medical check-ups (medical tests of cardiovascular system, blood values or cholesterol)	–
Vaccinations	Preventive and protective vaccinations (according to Swiss vaccination schedule)
<b>Glasses and lenses</b>	
Prescription glasses or contact lenses	CHF 180/year until age 18
<b>The correction of tooth misalignments in children</b>	
Orthodontic measures (e.g. dental braces)	–
<b>Medication and medical aids</b>	
Medication prescribed by a doctor	Medication prescribed by a doctor according to the medicines and special medicines list
Recognized medical aids and devices	Legally specified benefits prescribed by a doctor
<b>Non-medical psychotherapy</b>	
Psychotherapy treatment*	–
<b>Home helps</b>	
Personnel to support your household (as prescribed by a doctor)*	–
<b>Sterilization (outpatient)</b>	
Vasectomy and sterilization	–
<b>Transportation and rescue</b>	
Rescue, recovery and emergency transportation as well as search operations (in Switzerland)*	Transportation (e.g. ambulance): 50 % of the costs, max. CHF 500/year Rescue services: 50 % of the costs, max. CHF 5,000/year
Rescue missions, transportation and repatriation (abroad)*	–
Search and recovery missions (abroad)	–
<b>Medical treatments abroad</b>	
Planned treatment (without overnight stay in hospital)*	–
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
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

For your wellbeing	For everyday	For all cases
<b>Health ACTIF</b>	<b>Health PLUS</b>	<b>Health COMPLET</b>
<b>Total CHF 400/year</b>		<b>Total CHF 500/year</b>
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
<b>75 % of the costs, up to CHF 1,000/year</b>		<b>75 % of the costs, up to CHF 3,000/year</b>
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
75 % of the costs, up to CHF 500/year	–	75 % of the costs, up to CHF 1,000/year
<b>Total CHF 500/year</b>		<b>Total CHF 600/year</b>
100 % of the costs for preventive care in the intervening years	–	100 % of the costs for preventive care in the intervening years
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 300/year	–	75 % of the costs, up to CHF 500/year
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
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
–	90 % of the costs	90 % of the costs
–	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
–	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)
–	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
–	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
–	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 <b>Mandatory Basic Insurance</b>	For all of Switzerland <b>Hospital General Ward</b>	For your desired treatment <b>Hospital Semi-Private</b>	For spontaneous decisions <b>Hospital Flex 2 (basic)</b>	<b>Hospital Flex 1 (exclusive)</b>	For the exclusive hospital stay <b>Hospital Private</b>
<b>Hospital stay and choice of doctors</b>			<i>Default cost contribution is CHF 0. Choose a cost contribution from CHF 1,000, 3,000 or 5,000 per year<sup>1</sup>, 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 year<sup>1</sup>, 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
<b>Birth in hospital (1 year qualifying period)</b>						
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
<b>Birth at home (1 year qualifying period)</b>						
Flat-rate birth payment	–	–	CHF 1,500	CHF 1,500	–	CHF 2,000
<b>Child care</b>						
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
<b>Rooming-in</b>						
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
<b>Hospital stay abroad</b>						
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
<b>Stay in a rehabilitation clinic or a psychiatric clinic</b>						
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
<b>Spa treatments and convalescence treatment</b>						
Spa treatment	CHF 10/day, max. 21 days/year	<b>One treatment per year</b> CHF 10/day, maximum 21 days/year (in addition to basic insurance)	<b>One treatment per year</b> CHF 30/day, max. 21 days/year	<b>One treatment per year</b> CHF 30/day, max. 21 days/year	–	<b>One treatment per year</b> 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 <b>Mandatory basic insurance</b>	<b>Dental insurance 1000</b>	<b>Dental insurance 2000</b>	<b>Dental insurance 3000</b>
Dental treatment and preventive dentistry (6 months qualifying period)	<b>Total CHF 1,000 / year</b>	<b>Total CHF 2,000 / year</b>	<b>Total CHF 3,000 / year</b>
Dental treatment and correction of tooth misalignments (6-month qualifying period)	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
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



## BENEFITS CAPITAL

	For a lump sum payment on disability or death <b>CAPITAL – Illness</b>	For a lump sum payment on disability or death <b>CAPITAL – Accident</b>
<b>Disability:</b> Choose an insurance amount – various age-dependent options available	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)
<b>On death:</b> Choose an insurance amount – various age-dependent options available	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

<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 or stays in rehabilitation clinics or psychiatric hospitals.

<sup>2</sup>For 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.