





# The all-round approach to staying healthy

The benefits of our supplementary health insurance - at a glance

### **Healthcare benefits** $\langle \! \rangle$

Explanation of benefits	Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day
$\mathscr{K}$ Health promotion and sport			
		Total CHF 400/year	
Gym membership fees			
Benefits for gym memberships lasting at least $\frac{1}{2}$ year	-	75% of the costs, up to CHF 200/year	-
Sports clubs			
Benefits for clubs for sports contested at the Olympic Games	-	75% of the costs, up to CHF 100/year	-
Exercise classes			
Benefits for exercise classes such as swimming, yoga, Pilates, etc.	-	75% of the costs, up to CHF 200/year	-
Mental fitness			
Mental health advice			
Costs for preventive and health-promoting benefits to improve mental health	-	-	-
Somplementary-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	
Therapies			
e.g. osteopathy and bioresonance	Acupuncture, anthroposophic medicine, TCM medicinal therapy, clas- sical homeopathy, and plant-based therapy	75% of the costs, up to CHF 1,000/year	-
Medical massages			
e.g. therapeutic and medical massages or lymph drainage	-	75% of the costs, up to CHF 200/year	-
Somplementary-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	-
Prevention			
The costs of certain investigations for the early detection of diseases and for precautionary measures are covered		Total CHF 500/year	
Gynecological screening examinations			
	The costs will be covered every three 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	-
Nutritional advice			
	Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/year	-
Weight reduction for children			
	Costs are covered if certain conditions are met	75% of the costs, up to CHF 300/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	-

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: <u>AXA.ch/outpatient</u>

Health COMPLET popular	
For all cases	
Total CHF 500/year	
75% of the costs, up to CHF 300/year	
75% of the costs, up to CHF 150/year	
75% of the costs, up to CHF 300/year	
75% of the costs, up to CHF 500 within three	
calendar years	
75% of the costs, up to CHF 3,000/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 200/year	

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

Total CHF 600/year

100% of the costs for preventive care in the intervening years

75% of the costs, up to CHF 500/year

75% of the costs, up to CHF 500/year

90% of the costs, up to CHF 500/year

75% of the costs, up to CHF 500/year

Explanation of benefits	Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day
F 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	-
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
OO Glasses and lenses			
Prescription glasses or contact lenses			
	CHF 180/year until age 18	-	CHF 150/year
⑦ Dental treatment			
Orthodontic measures			
e.g. dental braces for children	-	-	75% of the costs, up to CHF to age 20
A 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 med- icines list	-	75% of the costs (for medic Swissmedic but not covere healthcare insurance)
Recognized medical aids and devices			
	Legally specified benefits prescribed by a doctor	-	75% of the costs, up to CHF
- <i>S</i>			
§ ∑			
Psychotherapy treatment			
	Psychotherapy provided by specialist doctors, or psychological psychotherapy after being prescribed by a doctor	-	75% of the costs, up to CHF psychotherapy treatment b pists who are not registered insurance
$igodsymbol{\mathbb{M}}^1$ Home helps, house-minding, and nursing and care			
Individual assistance			
Assistance with household tasks (as prescribed by a doctor)	-	-	-
Sterilization (outpatient)			
Vasectomy and sterilization			
	-	-	-

	most
	Health COMPLET popular For all cases
	75% of the costs, up to CHF 1,000, within 3 years
	90% of the costs
	CHF 300/year
HF 10,000/year, up	75% of the costs, up to CHF 12,000/year, up to age 20
lication approved by red by mandatory	90% of the costs (for medication approved by Swissmedic but not covered by mandatory healthcare insurance)
HF 1,000/year	90% of the costs, up to CHF 2000/year
HF 1,000/year for t by psychothera- ed with basic health	75% of the costs, up to CHF 3,000/year for psychotherapy treatment by psychothera- pists who are not registered with basic health insurance
	Up to CHF 50/day, up to 30 days/year
	75% of the costs, up to CHF 1,000

Explanation of benefits	Mandatory basic insurance		Health ACTIF For your wellbeing	Health PLUS For every day
Transportation and rescue (that are not covered by basic health insu	irance.)			
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 CH
Rescue operations, emergency transportation, and repatriation		_		
Services provided 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				
The costs of treatments without an overnight stay in hospital are covered. A payment receipt must be presented for treatments abroad.	-		-	90% of the costs, up to CHF
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		-	100% of the costs
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	-		-	Up to CHF 1,000/case (accord meals), plus outbound and (economy)



Explanation of benefits	Mandatory basic insurance	Health ACTIF For your wellbeing	Health PLUS For every day
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.	-	-	-
🖡 Medical 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	-
Vaccinations			
	Vaccinations and immunizations (according to the Swiss vaccina- tion schedule)	-	90% of the costs
A Medications			
Medications prescribed by a pharmacist			
These services can also be obtained from a physician.	_	-	75% of the costs for medica by mandatory health insur- negative list into account

	most
	Health COMPLET For all cases
CHF 50,000/year	100% of the costs, up to CHF 100,000/year
	100% of the costs
	Up to CHF 20,000/year
HF 1,000/year	90% of the costs, up to CHF 2,000/year
	100% of the costs
commodation and nd inbound flights	Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights (economy)
	recognized pharmacies:
	Health COMPLET For all cases
_	75% up to max. CHF 100/year from the pre- vention budget
	75% of the costs, up to CHF 500/year from the screening budget
	90% of the costs
ications not covered urance, taking the	90% of the costs for medications not covered by mandatory health insurance, taking the negative list into account



Manda	tory 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 <sup>8)</sup> For accidents
	🞯 Your cost contribution for hosp	ital stay and birth in hospital (1-year qualifying	period <sup>3)</sup> )	🞯 Your cost contribu	tion for hospital stay a	nd birth in hospital (1-year qualifying period <sup>3)</sup> )	
You pay	Excess, deductible, and contribu- tion 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 <sup>1)</sup> , you benefit from a premium reduction.	Semi-Private: 20% cost contribution up to a maximum of CHF 2,000/year <sup>2)</sup> Private: 35% cost contribution up to a maximum of CHF 4,000/year <sup>2)</sup>	Semi-Private: 20% cost contribution up to a maximum of CHF 4,000/year <sup>21</sup> Private: 35% cost contribution up to a maximum of CHF 8,000/year <sup>21</sup>	The default cost contribution is CHF 0. With a cost contribution of CHF 1,000, CHF 3,000, and CHF 5,000 per year <sup>1)</sup> , you benefit from a premium reduction.	-
- 0	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 <sup>7)</sup> ).	AXA Healthcare covers 100% of the costs of a general and semi-private ward throughout Switzerland (less cost contribution 7).	AXA Healthcare covers 100 eral ward throughout Swit a semi-private ward (80% vate ward (65% cost cover limit selected, cost covera (less cost contribution <sup>7</sup> ).	zerland. You can request cost coverage) or a pri- age). From the maximum	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 cost contributions $7$ ). In addi- tion, AXA pays costs of up to CHF 50,000/claim for reconstruction as a result of an accident
	Accommodation			Accommodation			
	Multi-bed room	Multi-bed room	Two-bed room	Semi-Private: two-bed roc room	om, Private: single-bed	Single-bed room	Single-bed room
i	Your choice of doctor	Ne	Yes	Your choice of doctor	rivete word eelected	Vec	Ver
	No	No	res	Yes, if private or semi-p		Yes	Yes
	Birth at home (1-year qualifying	g period)			ear qualifying period)		
	Flat-rate birth payment			Flat-rate birth paymer CHF 1,500	nt	CHF 2,000	
		-	CHF 1,500			CHF 2,000	-
	낮 Child care			ਦ੍ਹੇ Child care			
	While parents are in hospital (up to	age 15)		While parents are in h	· · · ·		
	-	-	CHF 50/day, up to 30 days/year	CHF 50/day, up to 30 da	ays/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 (ir				ing person (in the sam		
	-	CHF 50/day, up to CHF 500/year	CHF 80/day, up to CHF 2000/year	CHF 80/day, up to CHF		CHF 160/day, up to CHF 4000/year	CHF 320/day, up to CHF 4000/year
	🛞 Hospital stay abroad			🛞 Hospital stay abro			
	Medical emergency <sup>3)7)</sup>			Medical emergency <sup>3)7)</sup>			
urer 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
h insur	Planned treatment <sup>3) 4)</sup>			Planned treatment <sup>3)4)</sup>			
ir health	A payment receipt must be pre- sented 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
You	Stay in a rehabilitation clinic or	a psychiatric clinic		🚭 Stay in a rehabilita	ation clinic or a psychia	tric clinic	
	Psychiatric clinic <sup>3)</sup>			Psychiatric clinic <sup>3)</sup>			
	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 general ward, througho	o 90 days/year in the out 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 general ward, througho	o 60 days/year in the out Switzerland	100% of the costs, up to 90 days/year taking into account the deductible chosen	100% of the costs
	😪 Spa treatments and convalesce	nce treatment		्रि Spa treatments ar	nd convalescence treat	nent	
		One treatment per year	One treatment per year	One treatment per yea	ar	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 da	ays/year	CHF 60/day, up to 21 days/year	CHF 120/day, up to 21 days/year
	Convalescence treatment			Convalescence treatm	nent		
	-	CHF 30/day, up to 21 days/year	CHF 60/day, up to 21 days/year	CHF 60/day, up to 21 da	ays/year	CHF 90/day, up to 21 days/year	CHF 180/day, up to 21 days/year

# **Benefits - Hospital Indemnity**

#### Optional supplement to AXA hospital products with acute-care hospital stay from 3 nights <sup>5</sup>

#### 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 year<sup>6</sup>: 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**

Mandatory basic insur- ance	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)						
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 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			

# Outpatient benefits Accident - Private

Accident - Private <sup>8)</sup> for accidents
Complementary-medicine therapies
Therapies
Complementary-medicine medication
Medical remedy
Glasses and lenses
Prescription glasses or contact lenses
Dental treatment
Reconstruction following an accident
Medication and medical aids
Medication prescribed by a doctor
Recognized medical aids and devices
Psychotherapy
Psychotherapy treatment
Home helps, house-minding, and nursing and care
<ul> <li>Individual assistance with household tasks (as prescribed by a doctor)</li> <li>House-minding during your stay in hospital</li> </ul>
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)
Transportation and rescue (that are not covered by basic health insura
Rescue, recovery and emergency transportation, and search opera- tions in Switzerland
Rescue operations, emergency transportation, and repatriation abroad or from another country
Search and recovery operations abroad
Medical treatments abroad
Planned treatment without an overnight stay in hospital. A payment receipt must be presented for treatments abroad.
Medical emergency (report emergencies abroad via: +41 58 218 11 11)

Travel for visits from a person close to the insured in medical emergencies, provided hospital stay lasts at least 7 days 100% of the costs, up to CHF 3,000/year

100% of the costs, up to CHF 1,000/year

100% of the costs up to CHF 2,000/year (incl. medical aids)

100% of the costs, worldwide

100% of the costs (for medication approved by Swissmedic but not covered by mandatory healthcare insurance)

100% of the costs, up to CHF 2,000/year (incl. glasses and lenses)

100% of the costs, up to CHF 3,000/year, as a supplement to mandatory accident insurance (UVGO)

Up to CHF 100/day, up to 30 days/year

Up to CHF 300/day

#### nce.)

100% of the costs

100% of the costs

Up to CHF 20,000/year

100% of the costs up to CHF 2,000/year, plus payment of the deductible in EU/EFTA countries

100% of the costs, plus payment of the deductible in EU/EFTA countries

Up to CHF 1,000/case (accommodation and meals), plus outbound and inbound flights (economy)

# **Benefits** - Capital

	<b>CAPITAL – Illness</b> For a lump-sum payment on disability or death	<b>CAPITAL – Accident</b> For a lump-sum payment on disability or death		
	Disability: Choose an insured amount - various age-dependent optio	ns 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% (dependir 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 - myTravel**<sup>9)</sup>

#### 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

# More time and money and less stress thanks to our services

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### 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.



#### \*\*\*\* 2025 1<sup>st</sup> place TOP INSURANCE 2025 VZ

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 "COM-PLET" package an "above-average" rating.

#### <sup>1)</sup> 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.

#### <sup>2)</sup> 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.

<sup>3)</sup> 1-year qualifying period for maternity cases

<sup>4)</sup> also applies for inpatient birth

<sup>5)</sup> excludes maternity

<sup>6)</sup> from age 70 max. 1 payout of selected sum insured per year

<sup>7)</sup> 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.

- <sup>8)</sup> benefits only as a result of an accident
- <sup>9)</sup> already included in COMPLET and PLUS

### 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.







Families save up to CHF 2,000 a year

ance solutions on the basis of the criteria you have chosen.

Select "Submit invoice" in the menu and our digital assistant will guide you step-by-step through the process.

### 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.





### Protected

This free service assists you with disputes with your basic health insurer regarding the switching or invoicing service, or with a recognized service provider regarding a medical treatment.



#### Free of charge

We cover court and administrative costs, and assist you with up to CHF 20,000 per legal case or up to CHF 40,000 for two legal cases per insured and calendar year.

### 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.

