



What you need to know as an employee

Your cooperation is important

Please ensure that you always include **our reference number** for the settlement of invoices with all involved service providers – doctors, pharmacy, hospital, etc. – so that this always runs smoothly.

If you receive a **bill for treatment directly**, please send it to us. Let us know if you have already settled this bill. If you have, we will ask you for your bank account details (IBAN).

In some cases, we may need **additional information**. If you receive a questionnaire, please return it without delay.

Your cooperation helps us ensure that we can check your claims quickly and settle the bills quickly.

How to reach us

Please submit the documents as follows:

- via email: schaden@axa.ch; our reference number in the subject line
- by post: AXA, P.O. Box 357, 8401 Winterthur; our reference number in the subject line

We provide these benefits

Doctors/dentists/specialists/chiropractors:	Free choice in the whole of Switzerland
Hospital:	Free choice in the general ward in Switzerland. Semi-private or private coverage may have been agreed under supplementary insurance.
Hospital stay outside of Europe:	In cases of emergency, the costs are limited to a maximum of twice the costs that would be incurred in Switzerland.
Travel, transportation, and rescue costs:	Provided these are medically necessary, AXA pays these costs. There are limits abroad.
Complementary/alternative medicine:	AXA contributes to the costs under certain conditions.

What happens in the case of incapacity for work

At full incapacity for work, daily benefits of 80% of the insured earnings (AHV basis) are insured from day 3.

You receive the accident certificate from your employer; please give this to the doctor who confirms the incapacity for work, and then send the completed accident certificate to your employer. We pay the daily benefits to the employer.