

# ÖKK CASAMED 24

The clever way to save money

## ÖKK CASAMED 24 – THE PRINCIPLE

ÖKK CASAMED 24 is a modern family doctor system operated by ÖKK. For questions relating to health matters or in the event of health problems always phone Callmed 24 first.

### CALLMED 24

#### At your service around the clock.

At Callmed 24, a team of doctors gives you telephone advice and support around the clock, seven days a week (including public holidays). The consultation is free for you. There is no excess or deductible. All you pay for is the cost of your phone call.

#### Independent and qualified doctors.

Callmed 24 is staffed by the independent Medgate tele-consultation centre, with 30 qualified doctors at its disposal ([www.medgate.ch](http://www.medgate.ch)).

### I AM ILL – WHAT DO I DO?

As an ÖKK CASAMED 24 policy holder always phone Callmed 24 first if you have any health problems. Telephone 0848 227 224.

The doctor will advise you and determine what further steps are to be taken. If treatment is required you will be immediately referred to a doctor or specialist in your vicinity.



### DO I ALWAYS HAVE TO PHONE CALLMED 24?

If you have to consult other doctors or therapists always inform Callmed 24 in advance.

If you consult doctors, specialists or therapists without the agreement of Callmed 24 then you must pay the costs yourself. If the situation is repeated you may be transferred from ÖKK CASAMED 24 to the insurance variant with the freedom to choose a doctor.

## WHICH DOCTORS CAN I CONSULT DIRECT?

**Your ophthalmologist**  
for check-ups.

**Your gynaecologist**  
for routine check-ups and obstetric care.

Inform these doctors that you are insured with ÖKK CASAMED 24. For all other ophthalmological and gynaecological check-ups, treatments or operations contact Callmed 24 first.

### EMERGENCY – WHAT DO I DO?

In the event of an emergency, Callmed 24 can usually either help you or arrange for help. If you have consulted a doctor or gone to the nearest hospital direct in the event of an emergency then inform Callmed 24 about the emergency treatment as soon as possible (within 20 days). This will avoid you having to pay the costs yourself.

#### Further treatment after the emergency.

Discuss with Callmed 24 what further steps are to be taken.



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## MEDICAL CONSULTATION

### Preparation.

Prepare yourself for the consultation with Callmed 24:

- make a note of your personal medical history (chronic illnesses, operations, allergies) in keyword form
- set out the current health problem
- the medication you are currently taking (incl. leaflets) should be at hand
- have the ÖKK insurance card ready at hand

### Confidentiality.

The consultation with Callmed 24 is confidential and subject to doctor-patient confidentiality.

### Medical history.

The consultation will be recorded and forms an important basis in the further course of treatment. At your request a copy of the consultation will be sent to the doctor.

### Data protection.

You can of course request that the phone call is not recorded. ÖKK has no access to the records of the discussion or to personal data of a highly sensitive nature.

### Advice.

The team of doctors will also advise you on general health matters and on the side effects of medications.

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## WHERE DO I SEND DOCTORS' INVOICES AND RECEIPTS FOR REFUND?

Send doctors' invoices and receipts for refund to ÖKK. Inform pharmacies, specialists and hospitals that you're insured with ÖKK CASAMED 24. Show your ÖKK insurance card as evidence of cover.

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## STAYS ABROAD AND PERIOD OF NOTICE

When spending more than six months abroad, you are automatically reallocated to the insurance variant with the freedom to choose a doctor at the end of the current month.

Transfer from ÖKK CASAMED 24 to this insurance variant is permitted, giving three months' notice to the end of a calendar year.

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## CONTACT AND ADVICE

### Medical advice around the clock.

Callmed 24:

Telephone 0848 227 224

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## INFORMATION ON THE INSURANCE

- Please contact your ÖKK agency (for contact details see the insurance policy).