

ÖKK CASAMED HMO

The clever way to save money

ÖKK CASAMED HMO – THE PRINCIPLE

ÖKK CASAMED HMO is a successful managed-care model operated by ÖKK. For medical questions or problems always consult your ÖKK CASAMED HMO practice first and inform it that you are insured with ÖKK CASAMED HMO.

HMO PRACTICE

ÖKK CASAMED HMO is affiliated to the HMO practices of Sanacare. ÖKK CASAMED HMO policy holders receive high quality medical care in a modern group practice at affordable premiums (www.sanacare.ch).

I AM ILL – WHAT DO I DO?

As an ÖKK CASAMED HMO policy holder always contact your ÖKK CASAMED HMO practice first if you have any health problems.



REFERRAL

For treatments with another doctor, a specialist or in a hospital, you first need a referral issued by your CASAMED HMO practice. The costs for treatments and operations performed without a referral must be paid by the ÖKK CASAMED HMO policy holder him/herself. If the situation is repeated you may be transferred from ÖKK CASAMED HMO 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.

Your paediatrician
up to your 16th birthday.

Inform these doctors that you are insured with ÖKK CASAMED HMO. You need a referral for all other ophthalmological, gynaecological and paediatric check-ups, treatments or operations. Contact your ÖKK CASAMED HMO practice first.

EMERGENCY – WHAT DO I DO?

If you are unable to consult your ÖKK CASAMED HMO practice in an emergency, then contact the emergency doctor, the nearest doctor or nearest hospital. After the emergency treatment has been carried out inform your ÖKK CASAMED HMO practice and discuss what further steps are to be taken.

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

Send your doctors' invoices and receipts for refund as well as notices of referral to ÖKK.

STAYS ABROAD AND PERIOD OF NOTICE.

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

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

CONTACT AND ADVICE

→ Your HMO practice will be happy to advise you (for contact details see the insurance policy).

INFORMATION ON THE INSURANCE

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