



ÖKK

The ÖKK 2011 range of
products and services

The attractive insurance packages

ÖKK FAMILY

The attractive insurance package for the whole family, which emphasises prevention, alternative medicine and generous benefits for childbirth.

ÖKK FAMILY FLEX

The flexible insurance package for children and adults with the choice of ward upon hospital admission (semi-private, Comfort single and twin-bedded rooms, general)

ÖKK STANDARD

The ideal addition to the basic insurance services with full cover in the general hospital ward in Switzerland.

ÖKK COMFORT

The insurance variant, which guarantees privacy. In a single or twin-bedded room in one of our contract hospitals (AG, AR, BE, BL, FR, GR, JU, LU, NW, OW, SG, SO and SZ).

ÖKK FLEX

You remain flexible and decide depending on the situation. Choose your ward as soon as you are admitted to a hospital (private, semi-private, Comfort single or twin-bedded room, general)

ÖKK SEMI-PRIVATE

The insurance for higher demands: Medical treatment and stay in a semi-private hospital ward.

ÖKK PRIVATE

Choose the comfortable insurance: privately insured in hospitals in Switzerland and in an emergency also abroad.

ÖKK GLOBAL

Enjoy the comforts at any time and anywhere with full cover in a private hospital ward anywhere in the world.

SUPPLEMENTARY INSURANCE:

- ÖKK SALTO for young adults with medical treatment, hospital treatment and travel insurance
 - ÖKK RISK CAPITAL ACCIDENT covers insurance shortfalls in the event of disability and death caused by accident
 - ÖKK RISK CAPITAL ILLNESS covers insurance shortfalls in the event of disability and death caused by illness
 - ÖKK DENTAL makes generous contributions towards dental treatment, prophylaxis and check-ups
 - ÖKK TOURIST provides worldwide security for holiday emergencies
 - ÖKK COMPENSA offers protection from loss of earnings in the event of incapacity to work
 - ÖKK PRIVATE ACCIDENT offers first class coverage in the event of an accident
 - ÖKK PROTECT is your patient and legal health protection
 - ÖKK MONDIAL offers international insurance packages for cross-border employees and persons residing abroad
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Advantages for the cost-conscious

ÖKK CASAMED – GOOD COVER AT AFFORDABLE PRICES

ÖKK insurance packages can also be taken out as ÖKK CASAMED models (family doctor and HMO system).

You save up to 15%.

- ÖKK CASAMED 24: If you have any health questions or problems, always call Callmed 24 first. A team of doctors will advise you and decide what step needs to be taken next. If you require treatment, you will be referred to a doctor or specialist immediately. Exceptions: You can consult ophthalmologists and gynaecologists directly.
- ÖKK CASAMED FAMILY DOCTOR: Your first port of call is always your family doctor, which you have chosen from the ÖKK family doctors list. Should treatment be required with a specialist, your family doctor will refer you immediately. Exceptions: You can consult paediatricians, ophthalmologists and gynaecologists directly.
- ÖKK CASAMED HMO: Always first consult your HMO centre doctor. Should treatment with a specialist be required, the referral will be made immediately. Exceptions: You can consult paediatricians, ophthalmologists and gynaecologists directly.

CHOICE OF ANNUAL EXCESS INSURANCE

Increasing the annual excess insurance will reduce your ÖKK BASIS (basic insurance) by up to 44% of the premium month after month. Choose from the possible variants:

- Adults: CHF 300 CHF 500 CHF 1,000 CHF 1,500 CHF 2,000 CHF 2,500
- Children: CHF 0 CHF 200 CHF 400 CHF 600

Adults will save even more on their premiums with an annual excess insurance in the COMBI hospital insurance:

- In case of an annual excess insurance of 2,000 CHF, you save up to 20 to 30 percent on your premium
- In case of an annual excess insurance of 5,000 CHF, you save up to 40 to 50 percent on your premium

You can also select a no-claims discount variant in the ÖKK COMBI hospital insurance (except for those with an annual excess insurance).

ADVANTAGES FOR FAMILIES:

- Up to 80% children's discount on ÖKK BASIS (basic insurance) up to the age of 18
- Up to 50% family discount on ÖKK FAMILY and ÖKK FAMILY FLEX for children and young adults up to 25 years of age
- From the third child supplementary insurances are free
- Free premiums in the child's birth month

Expect more

Personal contact with our clients is important to us. We will be happy to advise you and show you our wide range of products and services. Together, we will look for the best solution for you and assist you if your situation changes. Make use of the medical advice around the clock on 0844 655 655. This telephone service is available to all our clients.

Overview of ÖKK benefits for insurance packages 2011

Area of benefits	Description of benefits	Basic insurance ÖKK BASIS as per Health Insurance Act (KVG)
Medical treatment	Treatment by doctors and chiropractors Recognised therapies and analyses prescribed by doctors	Canton of residence and place of work Medical advice around the clock: 0844 655 655
	In-patient or out-patient vasectomy and sterilisation	
Medications	Medications with doctor's prescription	As per list of medications and specialty medication list
Hospital	Hospital stay and hospital treatment in a hospital included on a list of cantonal hospitals	General ward as per list of hospitals for the canton of residence
	Rooming-in (bringing the child to the hospital or accompanying the child to the hospital overnight)	
Emergency abroad	Medical treatment	Up to twice the tariff for the canton of residence, or in accordance with the bilateral treaty in the EU
	Hospital	Up to twice the tariff for the canton of residence, or in accordance with the bilateral treaty in the EU
Alternative medicine	Alternative medicine treatment by doctors and EMR therapists	Acupuncture by recognised doctors
	Treatment by other qualified therapists	
	Natural medicines	
Prevention	Preventive gynaecological check-up	One check-up every three years
	Check-Up	
	Immunisations	As per regulation on statutory benefits
	Health account Sectors: family, nutrition, exercise, other prevention	
Glasses and contact lenses	Glasses and contact lenses	
	Eye laser	
Transportation, rescue, search	Transportation required for medical reasons to the nearest hospital or repatriation to Switzerland	50 %, up to CHF 500.00 per year (transportation)
	Search and rescue	50 %, up to CHF 5,000 per year (rescue)
	Search	
Maternity	Antenatal classes and postnatal gymnastics	CHF 100.00 antenatal classes with midwives only
	Birth in a hospital and maternity unit included in a list of cantonal hospitals	General ward as per list of hospitals for the canton of residence
	Birth in a recognised maternity unit that is not included in a list of cantonal hospitals	
	Help at home after hospital birth Help at home after home birth or outpatient birth	
	Nursing mothers' allowance	
Convalescent treatments	Recuperation and convalescent spa treatment	Medical treatment
	Recuperation treatment, stay	
	Spa treatment, stay	CHF 10.00 per day up to 21 days per year
	Thermal baths (prescribed by a doctor)	
Home care	Home nursing care	Examination, treatment, care
	Help at home	
	Help at home for looking after a child	
Dental treatment	Treatment by dentists	Diseases of the mastication system, dental accident
	Check-up and prophylaxis	
	Maxillary corrective treatment for children and young adults up to age 25, as per KVG tariff	
	Wisdom tooth extractions	

KVG = Health Insurance Act year = calendar year
General Conditions of Insurance (GCI, issue as per policy) are decisive for the provision of benefits

ÖKK FAMILY	ÖKK FAMILY FLEX
90 % with KVG doctors in Switzerland	90 % with KVG doctors in Switzerland
50 % up to CHF 1,000 per year	50 % up to CHF 1,000 per year
90 %, medications not usually covered by insurance	90 %, medications not usually covered by insurance
General ward in Switzerland	Semi-private, comfort single and two-bedded rooms, general wards in Switzerland Cost sharing per year: Semi-private 15 %, up to 1,500 CHF Comfort 10 %, up to CHF 200.00 Family special: per family (persons in the same household) maximum CHF 3,000
90 %, up to CHF 100.00 per day	100 %
General hospital ward up to 1 year	Semi-private, comfort single and two-bedded rooms, general wards Cost sharing per year: Semi-private 15 %, up to CHF 1,500.00 Comfort 10 %, up to CHF 200.00 Family special: per family (persons in the same household) maximum CHF 3,000
70 %, up to CHF 10,000.00 per year	70 %, up to CHF 10,000.00 per year
50 %, up to CHF 1,000.00 per year	50 %, up to CHF 1,000.00 per year
90 %	90 %
90 % of one examination per year, unless an examination was paid for by the basic insurance	90 % of one examination per year unless an examination was paid for by the basic insurance
90 %, up to CHF 300.00, provided that no claims have been made to the basic insurance for two years	90 %, up to CHF 300.00 for 3 years,
50 %, up to CHF 200.00 per year from the health account, family sector	50 %, up to CHF 200.00 per year, from the health account, family sector
50 %, up to CHF 200.00, per sector, up to CHF 500.00, for all sectors per year	50 %, up to CHF 200.00 per sector, up to CHF 500.00, for all sectors per year
CHF 200.00 per year	CHF 200.00 per year
CHF 50,000.00 per year, excess CHF 100.00 per case	CHF 50,000.00 per year, excess CHF 100.00 per case
CHF 20,000.00 per year	CHF 20,000.00 per year
CHF 200.00 per pregnancy	CHF 200.00 per pregnancy
Comfort twin-bedded room, family room and general wards in Switzerland in a hospital according to the ÖKK list (public hospitals)	Semi-private ward, Comfort twin-bedded room, family room and general wards in Switzerland in a hospital according to the ÖKK list (public hospitals) Cost sharing per year: Semi-private 15 %, up to CHF 1,500 Semi-private family room 15 %, up to CHF 1,500 Family special: per family (persons in the same household) maximum CHF 3,000
90 %, up to CHF 1,000.00 per birth	90 %, up to CHF 1,000.00 per birth
CHF 100.00 per day, up to CHF 700.00 per year CHF 100.00 per day, up to CHF 1,200.00 per year	CHF 100.00 per day, up to CHF 700.00 per year CHF 100.00 per day, up to CHF 1,200.00 per year
CHF 250.00	CHF 250.00
CHF 40.00 per day, up to 21 days per year	CHF 40.00 per day, up to 21 days per year
CHF 10.00 per day, up to 21 days per year	CHF 10.00 per day, up to 21 days per year
50 %, up to 12 admissions per year	50 %, up to 12 admissions per year
Up to CHF 50.00 per day, up to CHF 1,000.00 per year Up to CHF 100.00 per day, up to CHF 2,000.00 per year	Up to CHF 50.00 per day, up to CHF 1,000.00 per year Up to CHF 100.00 per day, up to CHF 2,000.00 per year
CHF 60.00 per year (for children and young adults up to age 25)	CHF 60.00 per year (for children and young adults up to age 25)
70 %	70 %
90 %	90 %

ÖKK STANDARD includes ÖKK OPTIMA + COMBI GENERAL	ÖKK COMFORT includes ÖKK OPTIMA + COMBI COMFORT
90 % with KVG doctors in Switzerland	90 % with KVG doctors in Switzerland
50 % up to CHF 1,000 per year	50 % up to CHF 1,000 per year
70 %, medications not usually covered by insurance	70 %, medications not usually covered by insurance
General ward in Switzerland	General ward, single- and two-bedded rooms in Switzerland Contract hospitals in AG, AI, AR, BL, BE, FR, GR, JU, LU, NW, OW, SG, SO and SZ.
50 %, up to CHF 50.00 per day	50 %, up to CHF 50.00 per day
100 %	100 %
General hospital ward	General hospital ward
70 %, up to CHF 3,000.00 per year	70 %, up to CHF 3,000.00 per year
50 %, up to CHF 500.00 per year	50 %, up to CHF 500.00 per year
70 %	70 %
90 % of one examination per year, unless an examination was paid for by the basic insurance	90 % of one examination per year, unless an examination was paid for by the basic insurance
90 %, up to CHF 300.00 per year	90 %, up to CHF 300.00 per year
90 %, up to CHF 200.00 per year	90 %, up to CHF 200.00 per year
50 %, up to CHF 200.00, per sector, up to CHF 400.00, for all sectors (excluding the family sector) per year	50 %, up to CHF 200.00, per sector, up to CHF 400.00, for all sectors (excluding the family sector) per year
CHF 150.00 per year	CHF 150.00 per year
CHF 55,000.00 per year, excess CHF 100.00 per case	CHF 55,000.00 per year, excess CHF 100.00 per case
CHF 20,000.00 per year	CHF 20,000.00 per year
CHF 100.00 per pregnancy	CHF 100.00 per pregnancy
General ward in Switzerland	General ward, comfort single and twin-bedded rooms in Switzerland Contract hospitals in AG, AR, BE, BL, FR, GR, JU, LU, NW, OW, SG, SO and SZ.
90 %, up to CHF 1,000.00 per birth	90 %, up to CHF 1,000.00 per birth
CHF 40.00 per day, up to CHF 560.00 per year CHF 60.00 per day, up to CHF 840.00 per year	CHF 40.00 per day, up to CHF 560.00 per year CHF 60.00 per day, up to CHF 840.00 per year
CHF 150.00	CHF 150.00
CHF 40.00 per day, up to 21 days per year	CHF 40.00 per day, up to 21 days per year
CHF 10.00 per day, up to 21 days per year	CHF 10.00 per day, up to 21 days per year
50 %, up to 12 admissions per year	50 %, up to 12 admissions per year
CHF 20.00 per day, up to CHF 280.00 per year CHF 40.00 per day, up to CHF 560.00 per year	CHF 20.00 per day, up to CHF 280.00 per year CHF 40.00 per day, up to CHF 560.00 per year
CHF 60.00 per year (for children and young adults up to age 25)	CHF 60.00 per year (for children and young adults up to age 25)
70 %, up to CHF 5,000.00	70 %, up to CHF 5,000.00
90 %	90 %

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Medical treatment	Treatment by doctors and chiropractors Recognised therapies and analyses prescribed by doctors	Canton of residence and place of work Medical advice around the clock: 0844 655 655
	In-patient or out-patient vasectomy and sterilisation	
Medications	Medications with doctor's prescription	As per list of drugs and specialty medication list
Hospital	Hospital stay and hospital treatment in a hospital included on a list of cantonal hospitals	General ward as per list of hospitals for the canton of residence
	Rooming-in (bringing the child to the hospital or accompanying the child to the hospital overnight)	
Emergency abroad	Medical treatment	Up to twice the tariff for the canton of residence, or in accordance with the bilateral treaty in the EU
	Hospital	Up to twice the tariff for the canton of residence, or in accordance with the bilateral treaty in the EU
Alternative medicine	Alternative medicine treatment by doctors and EMR therapists	Acupuncture by recognised doctors
	Treatment by other qualified therapists	
	Natural medicines	
Prevention	Preventive gynaecological check-up	One check-up every three years
	Check-Up	
	Immunisations	As per regulation on statutory benefits
	Health account Sectors: family, nutrition, exercise, other prevention	
Glasses and contact lenses	Glasses and contact lenses	
	Eye laser	
Transportation, rescue, search	Transportation required for medical reasons to the nearest hospital or repatriation to Switzerland	50 %, up to CHF 500.00 per year (transportation)
	Search and rescue	50 %, up to CHF 5,000 per year (rescue)
	Search	
Maternity	Antenatal classes and postnatal gymnastics	CHF 100.00 antenatal classes with midwives only
	Birth in a hospital and maternity unit included in a list of cantonal hospitals	General ward as per list of hospitals for the canton of residence
	Birth in a recognised maternity unit that is not included in a list of cantonal hospitals	
	Help at home after hospital birth	
	Help at home after home birth or outpatient birth	
	Nursing mothers' allowance	
Convalescent treatments	Recuperation and convalescent spa treatment	Medical treatment
	Recuperation treatment, stay	
	Spa treatment, stay	CHF 10.00 per day up to 21 days per year
	Thermal baths (prescribed by a doctor)	
Home care	Home nursing care	Examination, treatment, care
	Help at home	
	Help at home for looking after a child	
Dental treatment	Treatment by dentists	Diseases of the mastication system, dental accident
	Check-up and prophylaxis	
	Maxillary corrective treatment for children and young adults up to age 25, as per KVG tariff	
	Wisdom tooth extractions	

KVG = Health Insurance Act year = calendar year
 General Conditions of Insurance (GCI, issue as per policy) are decisive for the provision of benefits

ÖKK FLEX includes ÖKK PREMIUM + COMBI FLEX	ÖKK SEMI-PRIVATE includes ÖKK PREMIUM + COMBI SEMI-PRIVATE
90% with doctors in Switzerland and abroad	90% with doctors in Switzerland and abroad
50% up to CHF 1,000 per year	50% up to CHF 1,000 per year
90%, medications not usually covered by insurance	90%, medications not usually covered by insurance
Private, semi-private, comfort single and two-bedded room, general wards in Switzerland Cost sharing per year: Private 25%, up to CHF 4,500.00 Semi-private 15%, up to CHF 1,500.00 Comfort 10%, up to CHF 200.00 Family special: per family (persons in the same household) maximum CHF 4,500	Semi-private ward in Switzerland
50%, up to CHF 50.00 per day	50%, up to CHF 50.00 per day
100%	100%
Private, semi-private, comfort single- and two-bedded room, general ward Cost sharing per year: Private 25%, up to CHF 4,500.00 Semi-private 15%, up to CHF 1,500.00 Comfort 10%, up to CHF 200.00 Family special: per family (persons in the same household) maximum CHF 4,500	Semi-private hospital ward
70%, up to CHF 10,000.00 per year	70%, up to CHF 10,000.00 per year
50%, up to CHF 1,000.00 per year	50%, up to CHF 1,000.00 per year
90%	90%
90% of one examination per year, unless an examination was paid for by the basic insurance	90% of one examination per year, unless an examination was paid for by the basic insurance
90%, up to CHF 500.00 per year	90%, up to CHF 500.00 per year
90%, up to CHF 300.00 per year	90%, up to CHF 300.00 per year
50%, up to CHF 300.00, per sector, up to CHF 600.00, for all sectors per year	50%, up to CHF 300.00, per sector, up to CHF 600.00, for all sectors per year
CHF 200.00 per year	CHF 200.00 per year
CHF 1,000.00, one-time	CHF 1,000.00, one-time
CHF 115,000.00 per year, excess CHF 100.00 per case	CHF 115,000.00 per year, excess CHF 100.00 per case
CHF 20,000.00 per year	CHF 20,000.00 per year
CHF 200.00 per pregnancy	CHF 200.00 per pregnancy
Private, semi-private, comfort single- and two-bedded, general wards in Switzerland Cost sharing per year: Private 25%, up to CHF 4,500.00 Semi-private 15%, up to CHF 1,500.00 Comfort 10%, up to CHF 200.00 Family special: per family (persons in the same household) maximum CHF 4,500	Semi-private ward in Switzerland
90%, up to CHF 2,000.00 per birth	90%, up to CHF 2,000.00 per birth
CHF 70.00 per day, up to CHF 980.00 per year CHF 105.00 per day, up to CHF 1,470.00 per year	CHF 70.00 per day, up to CHF 980.00 per year CHF 105.00 per day, up to CHF 1,470.00 per year
CHF 250.00	CHF 250.00
CHF 70.00 per day, up to 21 days per year	CHF 70.00 per day, up to 21 days per year
CHF 20.00 per day, up to 21 days per year	CHF 20.00 per day, up to 21 days per year
50%, up to 12 admissions per year	50%, up to 12 admissions per year
CHF 35.00 per day, up to CHF 490.00 per year CHF 70.00 per day, up to CHF 980.00 per year	CHF 35.00 per day, up to CHF 490.00 per year CHF 70.00 per day, up to CHF 980.00 per year
Up to CHF 100.00 per year	Up to CHF 100.00 per year
70%	70%
90%	90%

ÖKK PRIVATE includes ÖKK PREMIUM + COMBI PRIVATE	ÖKK GLOBAL includes ÖKK PREMIUM + COMBI GLOBAL
90% with doctors in Switzerland and abroad	90% with doctors in Switzerland and abroad
50% up to CHF 1,000 per year	50% up to CHF 1,000 per year
90%, medications not usually covered by insurance	90%, medications not usually covered by insurance
Private wards in Switzerland	Private ward worldwide
50%, up to CHF 50.00 per day	50%, up to CHF 50.00 per day
100%	100%
Private hospital ward	Private hospital ward
70%, up to CHF 10,000.00 per year	70%, up to CHF 10,000.00 per year
50%, up to CHF 1,000.00 per year	50%, up to CHF 1,000.00 per year
90%	90%
90% of one examination per year, unless an examination was paid for by the basic insurance	90% of one examination per year unless an examination was paid for by the basic insurance
90%, up to CHF 500.00 per year	90%, up to CHF 500.00 per year
90%, up to CHF 300.00 per year	90%, up to CHF 300.00 per year
50%, up to CHF 300.00 per sector, up to CHF 600.00, for all sectors per year	50%, up to CHF 300.00 per sector, up to CHF 600.00, for all sectors per year
CHF 200.00 per year	CHF 200.00 per year
CHF 1,000.00, one-time	CHF 1,000.00, one-time
CHF 125,000.00 per year, excess CHF 100.00 per case	Complete cost coverage, excess CHF 100.00 per case
CHF 20,000.00 per year	CHF 20,000.00 per year
CHF 200.00 per pregnancy	CHF 200.00 per pregnancy
Private ward in Switzerland	Private ward worldwide
Complete cost coverage	Complete cost coverage
CHF 90.00 per day, up to CHF 1,260.00 per year	CHF 110.00 per day, up to CHF 1,540.00 per year
CHF 135.00 per day, up to CHF 1,890.00 per year	CHF 165.00 per day, up to CHF 2,310.00 per year
CHF 250.00	CHF 250.00
CHF 90.00 per day, up to 21 days per year	CHF 110.00 per day, up to 21 days per year
CHF 30.00 per day, up to 21 days per year	CHF 40.00 per day, up to 21 days per year
50%, up to 12 admissions per year	50%, up to 12 admissions per year
CHF 45.00 per day, up to CHF 630.00 per year	CHF 55.00 per day, up to CHF 770.00 per year
CHF 90.00 per day, up to CHF 1,260.00 per year	CHF 110.00 per day, up to CHF 1,540.00 per year
Up to CHF 100.00 per year	CHF 100.00 per year
70%	70%
90%	90%

ÖKK

ON THE SAFE SIDE WITH ÖKK

0800 838 000

ONLINE QUOTATION

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