

ÖKK

FOR COMPANIES:

Accommodating,
committed and reliable.



Fairness is our basic principle.

As an insurance company with a solid history we have been looking after companies and taking care of their risks for many years.

In this context, we consistently place the emphasis on people: they want customised solutions. Our work is geared towards good basic medical provision at affordable prices and, as such, we are fulfilling our social and socio-political responsibilities. This is another reason why those insured with us include more than 11'000 companies and associations as well as 150'000 private clients. Accommodating, committed and reliable.

What this means for you: we offer a price-performance ratio that provides value for money and is characterised by fairness.

We reward personal responsibility and attach great importance to preventative measures. We are mindful of the need for healthy finances and reserves which will enable us to continue meeting our obligations even during difficult times. And our employees, over 300 in all, are there to also assist you in your region.

Take a look at our innovative range of products and services and select the insurance variant that best suits your requirements: welcome to ÖKK!

For long-term solutions.

Companies concentrating on their business are pleased if the time and effort required to deal with administrative matters is kept to a minimum whilst they continue to enjoy excellent benefit provision. That's why we offer ideally coordinated, comprehensive insurance solutions. All-encompassing advice under one roof. We provide individual protection in the event of illness, lend assistance if an accident occurs at work or during leisure time, feature an impressive range of BVG products and support you with our Care Management.





Individual protection at affordable premiums: the ÖKK collective health insurance.

Health is a valuable asset. Better still when it costs less. As a company you will enjoy all the benefits of the ÖKK range of health insurance products. To everyone's advantage: the basic insurance covers the statutory requirements and the special ÖKK product lines fulfil individual needs. Your employees not only enjoy greater flexibility but also attractively priced premiums for the supplementary insurances. It's your choice.

COLLECTIVE FRAMEWORK AGREEMENT: ADVANTAGES AND SPECIAL TERMS FOR EMPLOYEES AND ASSOCIATION MEMBERS:

- Premium discounts on supplementary insurances
- Concessionary rates for family members as well
- Attractive programme of leisure pursuits with ÖKK Club and ÖKK Präventio
- Automatic continuation of insurance for the individual when he/she leaves the company
- The scope of insurance cover can be individually selected
- Settlement arranged between ÖKK and the insured person
- Advantages for the employees, no costs incurred by the company

ENHANCE YOUR CHOICE WITH ADDITIONAL ÖKK INSURANCES:

- ÖKK FLEX with free choice of ward on admission to hospital
- ÖKK FAMILY, the family package for security during every life phase
- ÖKK COMFORT for privacy in hospital
- ÖKK SALTO for young people aged between 19 and 28
- ÖKK RISK CAPITAL ACCIDENT and ÖKK RISK CAPITAL ILLNESS make up shortfalls in insurance in the event of disability and death caused by accident or illness
- ÖKK DENTAL for dental treatment
- ÖKK TOURIST provides good holiday cover

Compulsory cover and optional extras: the ÖKK accident insurance.

The compulsory insurance for employees, with individual choice of supplementary insurances, provides cover for accidents and illness at work as well as accidents occurring during leisure time. Clients have long been impressed with our low administration costs and the professional way we handle claims. With our Care Management we assist you in matters relating to absenteeism, administration, prevention and support.

THE ADVANTAGES FOR YOU AT A GLANCE:

- Continuation of 80% salary payment from the third day
- Medical treatment and stay in a hospital general ward without cost sharing
- Pension on disability and death
- Integrity allowance
- Attendance allowance
- Option to extend the non-occupational accident insurance by up to 6 months upon termination of the employment relationship

SUPPLEMENTARY ACCIDENT INSURANCES: ENHANCING AND IMPROVING.

- Daily allowance for the first and second day after the date of the accident
- Supplementary daily allowance of up to 100%
- Treatment in the private ward in a hospital worldwide
- Payment of capital sums for disability and death caused by accident





Health and income: the ÖKK insurance for loss of earnings.

Regaining your health is one thing. Not having to worry about your income whilst you are recovering is something else. We offer you a range of product variants specifically tailored to the needs of your company.

THE ADVANTAGES FOR YOU AT A GLANCE.

- Cover for illness, maternity and accident
- Individual waiting periods
- Daily allowance from just 25% incapacity to work
- Waiver of premiums when drawing benefits
- Cross-border employees are also covered
- Employees on assignments abroad can be included in the insurance
- Also for company owners as well as family employees
- Right to transfer to an individual insurance policy
- Care Management
- Electronic support for your absenteeism management

FULL COVER VARIANT.

Provides full insurance cover even for illnesses that already exist when employees join your company.

- Coordinated with BVG
- Simple joining procedure

COVER WITH DECLARATION OF HEALTH VARIANT.

Provides full insurance cover for all illnesses occurring after employees join your company. The benefits paid for existing illnesses and consequences of an accident are governed by the statutory obligation to continue payment of salary.

- Affordable premiums
- Declaration of health on joining your company

SCALED COVER VARIANT.

Covers your statutory obligation to continue payment of salary.

- No medical examination
- Also covers existing illness

MATERNITY BENEFIT VARIANT.

Covers shortfalls in the statutory maternity pay.

- No waiting period
- Flexible commencement date for benefits

Safe and sound: the ÖKK occupational benefit provision.

Those who invest in their occupational benefit provision want to be sure that their money is in good hands. We can vouch for that. We create transparency for you and your employees by offering modular benefit plans – you choose the ones you want. Your capital is safe and secure in our BVG collective fund.

THE ADVANTAGES FOR YOU AT A GLANCE:

- Option to choose between retirement pension and retirement capital
- Lean administration costs
- Additional capital sum on death
- Individual solutions for senior personnel
- Progressive, contemporary live-in partner solutions
- One hundred percent risk cover for decades of security
- Annuity purchase rates better than the market average





Finding a better solution together: the ÖKK Care Management.

Healthy, motivated and well-trained employees are a prerequisite for any company's success. ÖKK Care Management has a professional influence on the health-related factors and is an integrated approach to controlling and reducing your company's costs. We will provide you with personal advice and assistance and by means of our three services look for the solution that best meets your requirements:

PREVENTION.

Preventing illnesses and avoiding accidents is the best strategy. We will therefore analyse your situation, formulate potential measures and assist you in implementing them.

ABSENTEEISM MANAGEMENT.

Our absenteeism management will help you to reduce or avoid short and long-term absenteeism and increase your employees' motivation. In this context the fundamental requirement is to identify absenteeism at an early stage. To this end we will provide you with the Sunet absenteeism management software, advise you on how to calculate and analyse absenteeism and formulate measures for reducing the rate of absenteeism.

CASE MANAGEMENT.

Case management is a method of support which is applied to cases of longer-term absenteeism or repeated short-term absenteeism on the part of the employee as the result of illness or accident. The primary objective in this respect is to reintegrate the individual concerned into the work process as quickly as possible. Our Case Manager will conduct a situation analysis, agree objectives and formulate measures in discussion with the insured person, the employer and other parties involved.

THE ADVANTAGES FOR YOU AT A GLANCE:

- Reduction in illness/accident-related costs
- Improvement in employee performance
- Increase in employee satisfaction
- Making you a more attractive employer
- Enhanced competitiveness

Safe travel worldwide: ÖKK Business Travel.

People frequently spend more time on business travel than on leisure travel. That's why we offer you comprehensive protection for the special risks that are incurred when someone from your company is away on business. We provide an all-inclusive insurance for all your company's employees travelling abroad – regardless as to who is travelling. Providing cover for healthcare, lost luggage, or if an accident results in death or disability. We also offer you numerous additional services.

THE ADVANTAGES FOR YOU AT A GLANCE.

- Worldwide cover
- Costs for a private ward in a hospital abroad
- Repatriation to Switzerland
- Visits by two family members in the event of an incident
- Accident capital sum on death or disability
- Premature return journey
- Search and rescue costs
- Luggage insurance
- Reimbursement of expenses in the event of delayed luggage



We're there for you.

Being close at hand for our clients is important to us. The agency near you will provide you with all the advice you need under one roof. You will find us at www.oekk.ch/locations or call us on 0800 822 022. We look forward to hearing from you.

ÖKK

ON THE SAFE SIDE WITH ÖKK.

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