

# Simple, straightforward insurance with ÖKK.

Basic and supplementary insurance



Insurance that  
makes sense.

**ÖKK**



## Hello, Grüazi, Bun Di, Bonjour, Buongiorno

Is your health important to you? It is to us. That's why we offer a wide range of insurance cover, which you can tailor in line with your personal needs. Choose from our various supplementary insurance policies, which ideally complement your basic insurance.

Would you like a free choice of hospital ward? Do you want financial support to help you stay fit and healthy? Is alternative medicine important or would you like help with the cost of glasses lenses? Together we will find the right insurance solution to meet both your current and future needs – simple and straightforward.

We would welcome the opportunity to help you make the right decision for your health. We are there for you across Switzerland – in person in our agencies, over the phone and online at [oekk.ch](https://oekk.ch).

Come and experience our outstanding customer service.

We look forward to offering you insurance that makes sense for you.

Simon Neuner  
CEO



**For any situation in life.**

### **You're in the right place with ÖKK:**

#### **Personal, close and understandable**

We speak your language. We are there for you in person to deal with any issues you may have. Take advantage of our straightforward service.

#### **Always there for you**

Use the free-of-charge medical advice from our partner Medgate (0844 655 655) or the ÖKK emergency call centre (+41 41 210 44 88) for emergencies abroad.

#### **Quick and straightforward repayments**

You don't have to wait long with us. We repay the money you have spent on benefits quickly. We give you our word.

#### **myÖKK – simple, quick and clear**

With the myÖKK app, you always have access to your insurance data. You can submit bills and invoices directly and amend your personal data yourself.

—> [oekk.ch/myoekk](https://oekk.ch/myoekk)

# The compulsory foundation

Everybody who lives in Switzerland needs **basic insurance**. The insured benefits are set out in the the Swiss Health Insurance Act (KVG) and are the same at every health insurer. This means that you are insured against the financial consequences of illness, accident and maternity. ÖKK BASIS, our classic basic insurance, offers you a free choice of doctor. Alternatively you can choose between four further basic insurance models (CASAMED) and save on premiums.

You can easily calculate your premium online using the premium calculator:

—→ [oekk.ch/premium-calculator](https://oekk.ch/premium-calculator)





Save on premiums  
with the  
CASAMED models

### ÖKK BASIS

Do you always want to be able to have a free choice of which medical specialist treats you and, if necessary, be able to easily contact them directly? Then the ÖKK BASIS insurance model is the right one for you.

—→ [oekk.ch/basis](https://oekk.ch/basis)

### ÖKK CASAMED SELECT

Are your doctor's opening hours inconvenient for you or is there an ÖKK partner pharmacy just near your house? With ÖKK CASAMED SELECT, depending on the situation you have a free choice of whether you first contact Medgate by phone, enter your symptoms on the Medgate app or contact one of our partner pharmacies. If necessary, your Medgate specialist or pharmacist will organise a referral to another specialist or hospital.

—→ [oekk.ch/select](https://oekk.ch/select)

### ÖKK CASAMED 24

Are you often away from home or do you prefer to describe symptoms of an illness over the phone? Is it important that you can contact a medical specialist around the clock? Then ÖKK CASAMED 24 is the right choice for you. With this model, you must always first contact the Medgate telemedical centre or enter your symptoms on the Medgate app. The Medgate specialist will give you advice and then determine the next steps together with you. The team of Medgate doctors, which includes paediatricians, is there for you seven days a week, around the clock.

—→ [oekk.ch/casamed24](https://oekk.ch/casamed24)

### ÖKK CASAMED GENERAL PRACTITIONER

If you have had the same doctor for years and you value the personal relationship with them, then ÖKK CASAMED GENERAL PRACTITIONER is a good choice for you. With this model, your first point of contact for health-related questions is always your general practitioner. If necessary, they can then easily refer you to a specialist or a hospital.

—→ [oekk.ch/general-practitioner](https://oekk.ch/general-practitioner)

### ÖKK CASAMED HMO

With the ÖKK CASAMED HMO basic insurance model, your first point of contact for health-related questions is your HMO group practice. They are home to a team of doctors and other specialists, who will advise you accordingly. If you need to be referred to another specialist or hospital, they will do so immediately.

—→ [oekk.ch/hmo](https://oekk.ch/hmo)



#### The same applies for all CASAMED models:

If you choose one of the CASAMED models, it is important that you adhere to the agreed first point of contact. In the event of emergencies or gynaecological, paediatric or optometric treatment, you can of course contact a specialist directly. You can make changes to your basic insurance as of the end of each year. You can get in touch with us directly to do so or easily do it yourself via myÖKK.

# Save money on basic insurance

## Change your insurance model

A little change can help you save money: in contrast to the classic ÖKK BASIS insurance model, with the CASAMED basic insurance models your first point of contact for health-related questions is always your general practitioner, an ÖKK partner pharmacy, the telemedical service or an HMO group practice. If you opt for a CASAMED model, you pay lower premiums than with classic basic insurance.

—> [oekk.ch/casamed](https://oekk.ch/casamed)

## Increase your deductible

Together with the excess, the deductible is the amount that every insured person contributes towards the cost of personal healthcare. If you choose a high deductible, you can save money on your premiums each month. It is always possible to change your deductible at the start of a calendar year.

Adults can choose from one of the following deductibles: CHF 300, CHF 500, CHF 1,000, CHF 1,500, CHF 2,000, CHF 2,500.

ÖKK offers the following deductibles for children: CHF 0, CHF 200, CHF 400, CHF 600.

Calculate what savings you could make here:

—> [oekk.ch/deductible-calculator](https://oekk.ch/deductible-calculator)

## Exclude accident insurance

You don't need to be insured twice for accidents. If you work at least eight hours a week for the same employer, you are already insured against the financial consequences of an accident. You can therefore exclude accident cover from your basic insurance, either in the myÖKK customer portal or via the contact form. The same applies if you are self-employed and have taken out voluntary accident insurance.

—> [oekk.ch/accident-cover](https://oekk.ch/accident-cover)

## Pay premium invoices in advance

If you pay your premiums every six months or annually instead of monthly, that's less work for both you and us. That's why we can offer you a discount:

- annual payment: 1%
- semi-annual payment: 0.5%

—> [oekk.ch/save](https://oekk.ch/save)



## Valuable add-ons

If basic insurance doesn't cover everything you want from your health insurance, then **supplementary insurance policies** are a valuable addition. With the ÖKK START basic module, we offer a straightforward foundation around which you can put together your individual insurance solution. There are numerous insurance modules from which you can choose those that meet your personal needs.

Calculate your premiums here:

—→ [oekk.ch/premium-calculator](https://oekk.ch/premium-calculator)





## The foundation for add-ons

Put in place the foundation for perfect insurance cover: **ÖKK START** allows you to close any gaps in basic insurance cover and add the first key supplementary benefits. The module also serves as a solid foundation for many other ÖKK supplementary insurance policies, which can be combined in line with your needs. —> [oekk.ch/start](https://oekk.ch/start)

### Advantages

- Free choice of hospital, rehab or psychiatric clinic in Switzerland on general ward anywhere in Switzerland (list or contractual hospital)
- Emergency medical treatment around the world
- Contributions towards transport, search, rescue and recovery costs
- Contributions towards glasses lenses and contact lenses
- Contributions towards orthodontic treatments (up to age 25)



### Product video

How does ÖKK apply its common sense to ÖKK START? Find out in the video.

# Your free choice in hospital

Make your stay in hospital meet all your needs. **ÖKK HOSPITAL** ensures your comfort and privacy from the first night. Depending on the insurance model, you have a free choice of hospital, ward and doctor.

Requirements: ÖKK START. —> [oekk.ch/hospital](https://oekk.ch/hospital)

## ÖKK HOSPITAL FLEX MINI

Stay flexible: choose between a general ward or semi-private ward with greater comfort, and you can do so upon being admitted. With a cost-sharing amount of 35% (max. CHF 4,500 per year), you can stay on a semi-private ward and/or be treated by the chief medical specialist.

### Advantages

- Flexible choice of hospital ward  
(general or semi-private with cost-sharing amount) when being admitted in Switzerland and in an emergency, abroad
- Free choice of doctor on semi-private ward in Switzerland
- Costs covered for a second medical opinion before a planned operation

## ÖKK HOSPITAL FLEX

You can choose to stay on a general, semi-private or private ward when being admitted to hospital. With a cost-sharing amount of 15% (semi-private, max CHF 1,500 per year) / 25% (private, max. CHF 4,500 per year), you have a free choice of hospital ward and/or can be treated by senior physicians if you wish.

### Advantages

- Free choice of hospital ward when being admitted in Switzerland and in an emergency, abroad (general, semi-private or private wards with cost-sharing for semi-private and private)
- Free choice of doctor on private and semi-private ward in Switzerland
- Costs covered for a second medical opinion before a planned operation
- Contributions towards transport, search, rescue and recovery costs in emergencies



### Product video

How does ÖKK apply its common sense to ÖKK HOSPITAL? Find out in the video.







### ÖKK HOSPITAL PRIVATE

Tailor your hospital stay with as much comfort as possible and be sure to stay on a private ward anywhere in Switzerland. You enjoy the utmost of comfort, a high degree of privacy and can be treated by the senior consultant if you wish.

#### Advantages

- Private ward in a hospital in Switzerland and in emergencies, abroad
- CHF 200 / CHF 400 reimbursement per day if you choose to be treated on a semi-private / general ward
- Free choice of doctor in a hospital in Switzerland
- Costs covered for a second medical opinion before a planned operation
- Contributions towards transport, search, rescue and recovery costs in emergencies



### ÖKK HOSPITAL SEMI-PRIVATE

The comfortable solution for hospital stays: with ÖKK HOSPITAL SEMI-PRIVATE, you are insured for a semi-private hospital ward anywhere in Switzerland. You stay in a room with a maximum of two beds and have the option of being treated by the chief medical specialist.

#### Advantages

- Semi-private ward in a hospital in Switzerland and in emergencies, abroad
- CHF 300 reimbursement per day if you choose to be treated on a general ward
- Free choice of doctor in a hospital in Switzerland
- Costs covered for a second medical opinion before a planned operation
- Contributions towards transport, search, rescue and recovery costs in emergencies

### ÖKK HOSPITAL GLOBAL

When travelling abroad, it is especially important to ensure you have the optimum insurance for a hospital stay. With ÖKK HOSPITAL GLOBAL, you are always insured for a private hospital ward anywhere in the world. You enjoy a free choice of doctor and hospital anywhere in the world, the utmost of comfort and a high degree of privacy.

#### Advantages

- Private hospital ward worldwide
- CHF 200 / CHF 400 reimbursement per day if you choose to be treated on a semi-private / general ward in Switzerland
- Free choice of doctor and hospital worldwide
- Costs covered for a second medical opinion before a planned operation
- Contributions towards transport, search, rescue and recovery costs in emergencies



### ÖKK HOSPITAL PRIVATE ACCIDENT

Accidents can happen anywhere, even when travelling. ÖKK HOSPITAL PRIVATE ACCIDENT ensures that you have access to a private hospital ward anywhere in the world in case of accident.

#### Advantages

- private hospital ward anywhere in the world in case of accident
- accident consequences are treated on a private ward in Switzerland
- in emergencies, free choice of doctor and hospital anywhere in the world as well as contributions to transport, search, rescue and recovery costs

→ [oekk.ch/private-accident](https://oekk.ch/private-accident)



**Cast your doubts aside.**

## Peace of mind thanks to a second medical opinion

You often need to hear a second opinion. Especially when it comes to making decisions about your health. If you are insured with ÖKK, you can get an opinion from our partner Medgate over the phone at any time. We also cover the costs for a written second medical opinion via [meinezweitmeinung.ch](https://meinezweitmeinung.ch) if you have supplementary hospital insurance or private accident insurance with us. —> [oekk.ch/second-opinion](https://oekk.ch/second-opinion)

### Second opinion via Medgate or [meinezweitmeinung.ch](https://meinezweitmeinung.ch)

Are you about to make an important medical decision and want a second opinion? Everyone insured with ÖKK can call 0844 655 655 for free-of-charge medical advice at any time. If you are insured at ÖKK with one of the following products, you can also obtain a second medical opinion before a planned procedure free-of-charge via the independent platform [meinezweitmeinung.ch](https://meinezweitmeinung.ch) at any time.

- ÖKK HOSPITAL FLEX MINI, FLEX, SEMI-PRIVATE, PRIVATE or GLOBAL
- ÖKK HOSPITAL PRIVATE ACCIDENT
- ÖKK FAMILY FLEX
- ÖKK COMBI FLEX, SEMI-PRIVATE, PRIVATE or GLOBAL
- ÖKK PRIVATE ACCIDENT

You will receive a written second opinion together with answers to your questions within ten days in writing.

# Your health protection

Is your health important to you? Do you play a lot of sport or want to do so? We want to reward you for this. With **ÖKK PREVENTION**, you can benefit from up to CHF 800 support per year.

Requirements: ÖKK START. —> [oekk.ch/prevention](https://oekk.ch/prevention)

## Advantages

- Contribution towards gym membership, swimming pool subscription, membership of sports clubs and nutritional advice
- Benefit from BikeBonus and NordicBonus at no extra cost (see page 24)
- Contributions towards medical check-ups and gynaecological preventative examinations



## Product video

How does ÖKK apply its common sense to ÖKK PREVENTION? Find out in the video.



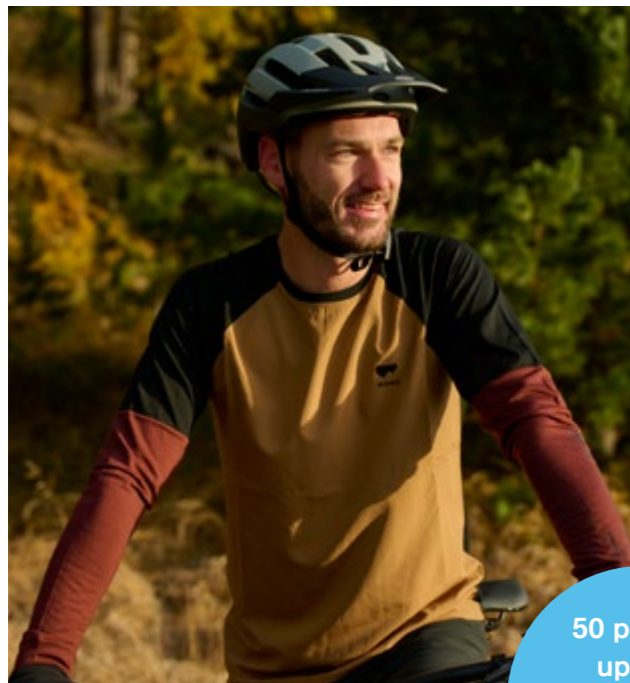
**A healthy outlook for a healthy life.**

# CHF 800 for your health

ÖKK supports cycling and cross-country skiing fans. Benefit from our BikeBonus and NordicBonus – and get up to half of your costs back.



**Here's what your statement of benefits could look like:**



**BikeBonus**  
 BikeBonus is the best for when you're on the move. ÖKK covers half the costs of protective equipment, technique courses, seat position analyses and services.  
 Safely on the move?  
 —> [oekk.ch/bikebonus](https://oekk.ch/bikebonus)

50 percent up to a maximum of CHF 300.– per year

**NordicBonus**  
 ÖKK supports cross-country skiers, reimbursing 50% of the costs of their cross-country skiing passes or cross-country skiing courses.  
 Do you need a push?  
 —> [oekk.ch/nordicbonus](https://oekk.ch/nordicbonus)



	Your expenses	You will receive
<b>Medical check-up</b> 90%, up to CHF 300.–	CHF 400.–	CHF 300.–
<b>Club membership, sports course</b> 100%, up to CHF 100.–	CHF 300.–	CHF 100.–
<b>Gym / pool membership, performance diagnostics</b> 50%, up to CHF 300.–	CHF 200.–	CHF 100.–
<b>BikeBonus</b> Bike service, bike helmet, cycling technique course, bike fitting, bike lights etc.	CHF 600.–	CHF 300.–
<b>NordicBonus</b> Cross-country skiing pass and cross-country skiing courses 50%, up to CHF 300.–		
<b>Benefits from ÖKK PREVENTION</b> Overall up to CHF 800.– per year		<b>CHF 800.–</b>

\*When you take out the two supplementary insurance policies ÖKK START and ÖKK PREVENTION, you will automatically benefit from BikeBonus and NordicBonus.

# The addition for alternative medicine and glasses

If you prefer an alternative approach, **ÖKK NATURE** not only contributes towards the costs of a variety of alternative and complementary medical treatments and remedies, with the **ÖKK NATURE MIDI** and **ÖKK NATURE PLUS** modules, you also benefit from contributions towards the costs of glasses lenses, contact lenses and laser eye treatments. There are three types of supplementary insurance.

Requirements: **ÖKK START** —→ [oekk.ch/nature](https://oekk.ch/nature)



## ÖKK NATURE MINI

ÖKK NATURE MINI covers a variety of recognised alternative and complementary medical therapy methods, such as acupuncture, homeopathy and kinesiology.

### Advantages

- Cost contribution of 80% towards recognised alternative medical treatments carried out by a doctor or recognised therapist (up to CHF 1,000 per year, deductible: CHF 300)
- Cost contribution of 80% towards natural remedies (up to CHF 300 per year)

## ÖKK NATURE MIDI

In addition to various alternative medical therapy methods, such as acupuncture, homeopathy and kinesiology, **ÖKK NATURE MIDI** contributes towards the costs of glasses lenses and contact lenses.

### Advantages

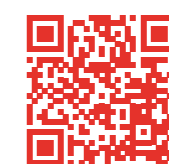
- Cost contribution of 80% towards recognised alternative medical treatments carried out by a doctor or recognised therapist (up to CHF 5,000 per year, deductible: CHF 300)
- Cost contribution of 50% towards additional alternative medical treatments carried out by qualified personnel (up to CHF 500 per year)
- Cost contribution of 80% towards natural remedies (up to CHF 2,000 per year)
- Cost contribution of a total of CHF 80 per year towards glasses lenses and contact lenses worldwide, cumulative over two years (additional CHF 80 per year from **ÖKK START**)
- for people up to 18 years old: additional cost contribution of CHF 180 per year towards glasses lenses and contact lenses from **ÖKK BASIS**

## ÖKK NATURE PLUS

ÖKK NATURE PLUS also contributes towards the costs of various recognised therapy methods and natural remedies worldwide. It also includes generous benefits towards glasses lenses and contact lenses as well as laser eye treatment – even abroad.

### Advantages

- Cost contribution of 80% towards recognised alternative medical treatments in Switzerland or its neighbouring countries carried out by a doctor or recognised therapist (up to CHF 10,000 per year, deductible: CHF 300)
- Cost contribution of 50% towards additional alternative medical treatment in Switzerland or its neighbouring countries carried out by qualified personnel (up to CHF 1,000 per year)
- Cost contribution of 80% towards natural remedies (up to CHF 4,000 per year)
- Cost contribution of a total of CHF 200 per year towards glasses lenses and contact lenses worldwide, cumulative over two years (additional CHF 80 per year from **ÖKK START**)
- for people up to 18 years old: additional cost contribution of CHF 180 per year towards glasses lenses and contact lenses from **ÖKK BASIS**
- One-time contribution of CHF 500 towards laser eye treatment in Switzerland or abroad
- Cost contribution of 80% towards outpatient traditional treatments abroad (up to CHF 5,000 per year, deductible: CHF 300)



### Product video

How does **ÖKK** apply its common sense to **ÖKK NATURE**? Find out in the video.

# The add-on for dental treatment

Does your smile rapidly disappear when the dentist's bill arrives in the post box? That doesn't have to be the case. **ÖKK SMILE** dental insurance protects you from high costs which are not covered by basic insurance for the most part. There are four types of ÖKK SMILE insurance, which is valid for treatments carried out in Switzerland and its neighbouring countries.

Requirements: ÖKK START → [oekk.ch/smile](https://oekk.ch/smile)

## Advantages

- CHF 100 per year towards prophylaxes and check-ups
- Contributions towards dental treatments (e.g. fillings and root canal treatments)
- Contributions towards prosthetic preventative measures (e.g. crowns, bridges, dentures and pivot teeth)
- Contributions towards orthodontic treatments
- Free of charge for children up to three years of age

## Your options

There are four types of ÖKK SMILE insurance. You can choose how much is contributed towards your costs, with your premiums being higher or lower accordingly.

- ÖKK SMILE 1,000: 50%, up to CHF 1,000 per year
- ÖKK SMILE 1,500: 75%, up to CHF 1,500 per year
- ÖKK SMILE 3,000: 75%, up to CHF 3,000 per year
- ÖKK SMILE 5,000: 75%, up to CHF 5,000 per year



**At ÖKK, we don't see our customers grinding their teeth.**

# The add-on for pregnancy and parenthood

Having a child is the best thing in the world for many people. Don't let high costs spoil your happiness. **ÖKK PARENTS** protects you from high costs that can arise before and after the birth.

Requirements: ÖKK START —→ [oekk.ch/parents](https://oekk.ch/parents)

## Advantages

- Antenatal and postnatal courses
- Rooming-in: stay overnight in the hospital as a family
- Family room in hospital
- Nursing allowance (breastfeeding)
- Domestic assistance following birth

# Guaranteed insurance cover for the future

Nobody knows what the future holds. With **ÖKK OPTION** you know that you will be accepted into our supplementary insurance policies, no matter your state of health. You get to decide when you activate the option and accordingly also the supplementary insurance. The option can be redeemed until the age of 60. Depending on whether you choose **OPTION 5** or **OPTION 10**, you can change to the required insurance at any time within the next five/ten years without having to again provide information on your health. After activating the insurance, there is a one-year waiting period, after which you can claim benefits in full.

Requirement: ÖKK START or its OPTION —→ [oekk.ch/option](https://oekk.ch/option)

## Advantages

- Reserve a particular insurance cover for the future
- Guaranteed acceptance into required supplementary insurance policy
- No restrictions or subsequent health check.
- You decide when to convert your Option into the supplementary insurance policy.

## ÖKK OPTION is possible for the following supplementary insurance policies:

- ÖKK START
- ÖKK HOSPITAL (all types)
- ÖKK NATURE (all types)
- ÖKK SMILE (all types)





# For relaxed holidays

You can relax the most when you are properly insured – not least when you're on holiday. With **ÖKK TOURIST** travel insurance, you are well protected if anything goes wrong when you are on holiday. You can put together the right cover from four elective modules. —> [oekk.ch/tourist](https://oekk.ch/tourist)

## Advantages

- Worldwide cover all year round
- Avoid high costs abroad
- 24/7 emergency call centre
- For individuals and families
- Four individually combinable modules

## Your elective modules

### Treatment costs

Common sense also comes in useful when you're travelling: ÖKK TOURIST covers the costs of emergency treatment at a doctor's practice or hospital worldwide. This insurance also includes a number of helpful services, such as extra return journeys for you and your family members, providing contacts for hospitals and doctors nearby as well as the ÖKK emergency call centre, which you can contact round the clock from anywhere in the world and which can provide translation assistance.

### Travel legal protection

Protect yourself against high legal costs abroad. The insurance covers any lawyer, expert and court costs arising in connection with legal protection cases outside Switzerland and Liechtenstein.

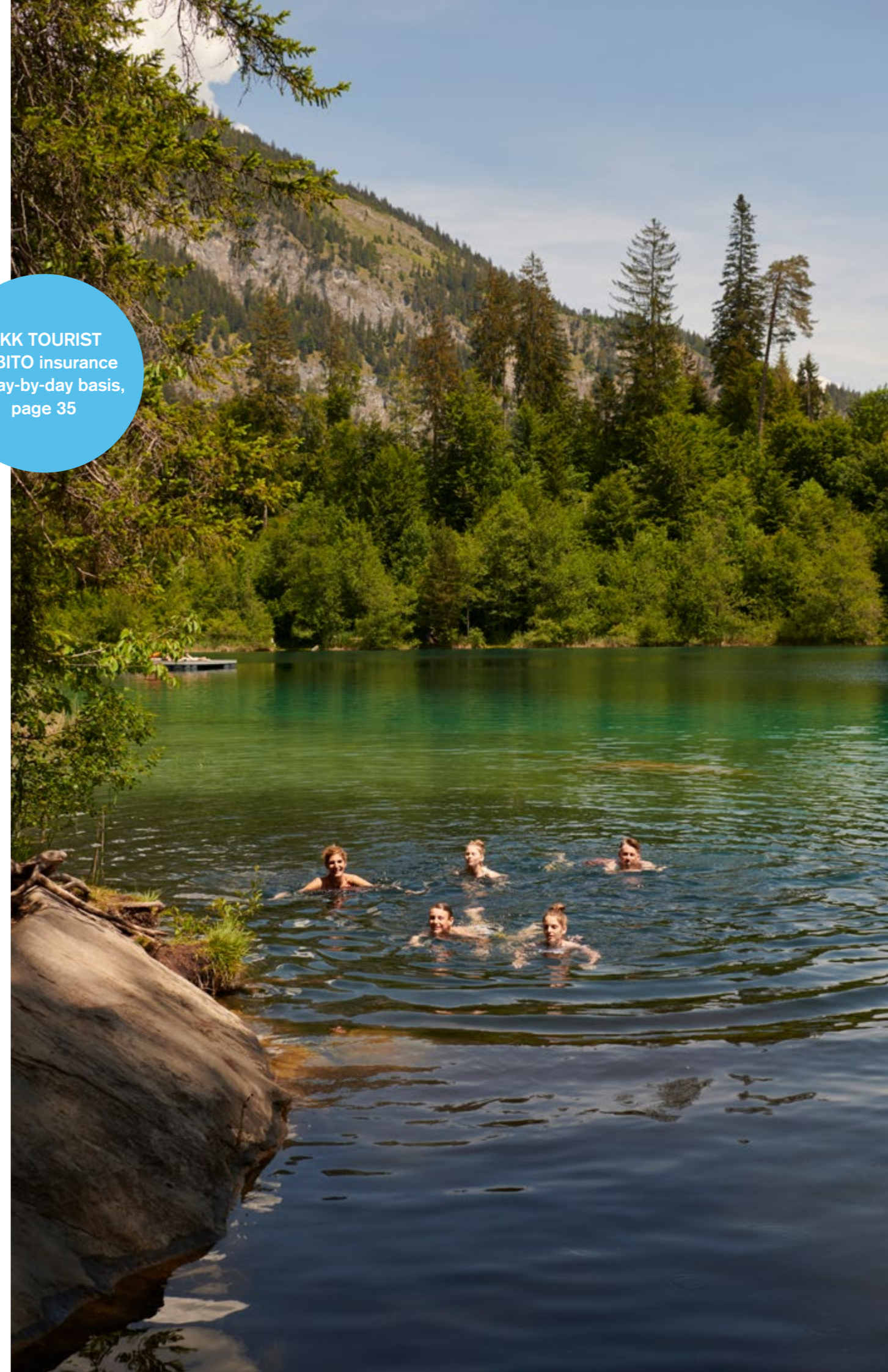
### Cancellation costs

Do you have to change your travel plans at short notice? The insurance covers the cancellation or additional costs for travel services booked worldwide if you cannot embark upon the trip, if you can only embark upon the trip with a delay or if you have to cancel the trip prematurely as a result of illness, or accident. ÖKK TOURIST also pays a contribution towards the additional costs if you have to extend your trip.

### Luggage

Have you arrived at your destination, but your luggage hasn't? The insurance covers the costs worldwide resulting from the theft, loss or damage to luggage. All items that you take on the journey for your own person necessity are insured. The insurance does not cover cash, tickets, souvenirs, gifts etc.

ÖKK TOURIST  
SUBITO insurance  
on day-by-day basis,  
page 35





**The best protection for spontaneous travel.**

## Short-term travel insurance

With our short-term travel insurance, you have exactly the protection you need, at exactly the right time – for example if you are going on a spontaneous weekend excursion or for your next beach holiday. Simply take out **ÖKK TOURIST SUBITO** online on a day-to-day basis and enjoy your travels straightaway without a care in the world.

### Advantages

- You only pay when and for as long as you need cover
- Worldwide cover
- Avoid high costs abroad
- 24/7 emergency call centre
- For individuals and families
- Four modules that can be combined in line with your needs  
(see ÖKK TOURIST, page 32)
- You also take it out even if you're not (yet) insured with ÖKK.

—→ [oekk.ch/tourist-subito](https://oekk.ch/tourist-subito)

## Bike insurance

Would you like to be out on your bike without a care in the world? Choose the right insurance module for you and easily conclude an **ÖKK BIKE** policy online.

### Advantages

- Worldwide insurance for crash/accident damage, theft, handling errors and vandalism
- Costs covered in case of accident or mechanical problems (CH and FL)
- Costs of hiring replacement bike covered – even abroad
- From CHF 49 per year
- Only CHF 100 excess
- You also take it out even if you're not (yet) insured with ÖKK.

—→ [oekk.ch/bike-insurance](https://oekk.ch/bike-insurance)

# The health-related legal protection

Even if you are in the right, legal disputes can cost a lot of money. That doesn't have to be the case. With ÖKK PROTECT, you are protected in case of any health-related disputes, for example in the event of claims for compensation or for legal disputes with insurers. —> [oekk.ch/protect](https://oekk.ch/protect)

## Advantages

- Financial support for legal problems related to health matters
- Legal advice and if necessary, legal representation by specialists
- For individuals and families
- Monthly premium of CHF 2





## Financial protection in the event of death or disability

You cannot protect yourself against unexpected events, but you can against the financial consequences of them. **ÖKK RISK CAPITAL ILLNESS** and **ÖKK RISK CAPITAL ACCIDENT** capital insurance offer you and your family financial protection in the event of disability or death.

—> [oekk.ch/risk-capital](https://oekk.ch/risk-capital)

### Advantages

- Guaranteed lump sum payment to you or your relatives in the event of disability or death
- Ensures good medical cover and conversion work to privately owned homes
- Can be taken out for accident or illness

## Protected in case of inability to work

Your savings should not have to suffer in the event you are unable to work for health reasons. **ÖKK COMPENSA** daily allowance insurance helps offset any loss of income in the case of accident, illness or birth.

—> [oekk.ch/compensa](https://oekk.ch/compensa)

### Advantages

- Avoid financial shortfalls if you are unable to work for health reasons (from 25%)
- Close the gap to gross pay
- Maintain your standard of living
- For employees, self-employed workers and inactive people



## Savings on supplementary insurance

### Family discount

Your family is important to you, as it is to us. Anybody under 18 can therefore receive a 50% family discount on various supplementary insurance policies. For people aged 19 to 25, there is a discount of up to 20%.

Requirements: ÖKK START as well as one of the below supplementary insurance policies

### The discount applies for the following supplementary insurance policies:

- ÖKK HOSPITAL  
(all types, excl. HOSPITAL PRIVATE ACCIDENT)
- ÖKK NATURE (all types)
- ÖKK PREVENTION (all types)
- ÖKK SMILE (all types)
- ÖKK PARENTS

—> [oekk.ch/saving-supplementary-insurance](https://oekk.ch/saving-supplementary-insurance)

### Pay premium invoices in advance

As is the case with basic insurance, you can also save on supplementary insurance premiums if you pay them every six months or annually. This is less work for both you and us.

### We grant the following discounts for advance payments:

- Annual prepayment: 1%
- Semi-annual prepayment: 0.5%

# Changing insurance made easy

Do you like your health insurance to be straightforward? Then you've come to the right place at ÖKK. Follow these three steps to easily change your insurance to ÖKK.

## Step 1: Personal or digital consultation

Have a personal consultation with one of our employees – either in your own home or at an ÖKK agency near you. Or our virtual assistant in the premium calculator will help you put together the right insurance solution for you.

—> [oekk.ch/premium-calculator](https://oekk.ch/premium-calculator)

## Step 2: Concluding a policy

You can conclude the required insurance policies by mail or directly online. When concluding supplementary insurance policies, you have to answer certain questions about your health. So that we can check your application as quickly as possible, it is important that the information you provide is complete and truthful.

You will always receive a definitive confirmation of acceptance by e-mail or post.

## Step 3: Terminate your existing insurance

Do not terminate your existing health insurance (in particular, your supplementary insurance) until you have received our confirmation of acceptance. You will receive a pre-printed termination form from us. Please be aware of the various notice periods:

- Supplementary insurance: notice given by end of September
- Basic insurance: notice given by end of November

We will happily send out the notices of termination on your behalf. Send us the completed termination form by no later than two weeks before the end of the notice period to [privateclients@oekk.ch](mailto:privateclients@oekk.ch) or to the mailing address on the form.



Sign up easily using your myÖKK login

# Simpla app – Living a healthy life

It helps you get hot and sweaty, relax, cook and eat healthily – in short, it aids your well-being and health. It provides motivation for you to stick to your goals, allows you to collect points, which can then be used to reward you for your efforts. All of this and more can be found on a single platform: the Simpla app. —> [Download and benefit from the Simpla app now](#)



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