

Simple, straightforward insurance with ÖKK.

Basic and supplementary insurance



Insurance that
makes sense.

ÖKK



Hello, Grüazi, Bun Di, Bonjour, Buongiorno!

Being healthy means quality of life, security and self-determination. We cannot take our health for granted – it deserves our attention and respect. This also includes providing for the future at an early stage so that we can enjoy financial security in every situation, be it illness, accident or maternity. Now and in the future.

With our flexible supplementary insurance policies, you can structure your insurance cover entirely according to your individual needs. Whether it is a free choice of doctor and hospital, financial assistance with sports activities or contributions towards complementary medicine: you decide what is important to you and how you would like to supplement your basic insurance.

We will be happy to help you with this and take the time to answer your questions – in person, on an equal footing and with a focus on finding solutions. We are there for you across Switzerland in our agencies, by phone and online at oekk.ch.

We look forward to supporting you – and to protecting your precious health in the best possible way.

Saverio Cerra
Head of Private Clients



For any situation in life.

You're in the right place with ÖKK:

Amounts repaid in record time

If you are insured with ÖKK, there are no long waiting periods. We repay the money you have spent on benefits quickly. ÖKK guarantees this.

Honest and personal advice – with common sense

From person to person: ÖKK will take the time for you and help wherever we can. Get in touch now and find out more.

Round-the-clock telemedical advice with Medgate

ÖKK is also there for you if you have any health-related questions: you can get free-of-charge medical advice around the clock from Medgate (0844 655 655) and in case of emergencies abroad, you can call the ÖKK emergency call centre (+41 41 210 44 88).

Only a few clicks gets a lot done: myÖKK is your clever, digital assistant

You can submit your receipts and invoices directly via the myÖKK app and amend your personal information. This means you have a clear overview of everything.

—→ oekk.ch/myoekk

The compulsory foundation

Everybody who lives in Switzerland needs **basic insurance**. The insured benefits are set out in the Swiss Health Insurance Act (KVG) and are the same with 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





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 contact them directly? Then the ÖKK BASIS insurance model is the right one for you.

—→ oekk.ch/basis

ÖKK CASAMED SELECT

Would you like to be able to choose between in-person and digital advice? With ÖKK CASAMED SELECT, you have a free choice of whether you go to a partner pharmacy in your area or contact the Medgate telemedical centre. The team of doctors is there to advise you around the clock, seven days a week, over the phone, by video or via chat. If necessary, Medgate or the partner pharmacy will refer you to a specialist or hospital. You must comply with the referral.

—→ 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? 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 in the Medgate app. The team of doctors will give you advice and then determine the next steps together with you.

—→ 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 is always your general practitioner or your telephone general practitioner from Medgate. If necessary, they can then refer you to a specialist or a hospital.

—→ 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



The same applies for all CASAMED models:

If you choose one of the CASAMED models, you must adhere to the agreed first point of contact. In the event of emergencies or gynaecological, paediatric or ophthalmological treatment, you may consult the relevant specialist directly. You can make changes to your basic insurance as of the start of the next calendar year. You can get in touch with us directly to do so or easily do it yourself via myÖKK.

Save on basic insurance

Change your insurance model

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, your HMO group practice, a partner pharmacy or the Medgate telemedical centre with digital doctor's appointments over the phone or via video or chat. If you opt for a CASAMED model, you pay lower premiums than with classic basic insurance. It is possible to switch from ÖKK BASIS to a CASAMED model as of the start of the next month.

—→ oekk.ch/casamed

Increase your deductible

Together with the excess and the hospital contribution, 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 possible to change your deductible as of the start of the next calendar year.

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

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

Calculate what savings you could make here:

—→ 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

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



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





Solid foundation: the start module for supplementary insurance

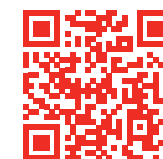
Put in place the foundation for perfect insurance cover:

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

Advantages

- Free choice of hospital, rehab or psychiatric clinic in Switzerland on a 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 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 hospital insurance for more peace and comfort

Make your stay in hospital meets 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

ÖKK HOSPITAL FLEX MINI

Stay flexible: choose between a general ward and a semi-private ward with greater comfort, and you only have to do so upon being admitted. With a cost contribution 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 contribution) when being admitted in Switzerland and in an emergency, abroad
- Free choice of doctor on a 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 contribution 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 contribution 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

Make your hospital stay as pleasant as possible and be sure to stay on a private ward anywhere in Switzerland. You enjoy the utmost of comfort and 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 that 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



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.

—→ oekk.ch/second-opinion

Second opinion via Medgate

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.

Healthy outlook: caring for your health.

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

Requirements: ÖKK START —→ oekk.ch/prevention

Advantages

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




Product video

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



CHF 800 for your health

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



BikeBonus

BikeBonus is the best for when you're on the move. Whether it's for protective equipment, cycling technique courses, seat analyses or bike services: ÖKK will cover half the costs.

Safely on the move?

—> oekk.ch/bikebonus


50 percent,
up to 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





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

	Your expenses	You will receive
Medical check-up <small>90%, up to CHF 300</small>	CHF 400	CHF 300
Gym membership <small>50%, up to CHF 300</small>	CHF 300	CHF 150
Club membership, sports course <small>100%, up to CHF 100</small>	CHF 200	CHF 100
(Online) nutritional advice <small>50%, up to CHF 300</small>	CHF 100	CHF 50
BikeBonus Bike service, bike helmet, cycling technique course, bike fitting, etc. NordicBonus Cross-country skiing pass and courses <small>50%, up to CHF 300</small>	CHF 400	CHF 200
Benefits from ÖKK PREVENTION* <small>Overall up to CHF 800 per year</small>		CHF 800

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

Perspective: insurance for alternative medicine and glasses

If you like having an alternative: **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, contact lenses and laser eye treatments. This supplementary insurance is available in three versions.

Requirements: **ÖKK START** —→ oekk.ch/nature



ÖKK NATURE MINI

ÖKK NATURE MINI covers a variety of recognised alternative and complementary medical treatments, such as acupuncture, homoeopathy 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 with a deductible of CHF 300)
- Cost contribution of 80% towards natural remedies (up to CHF 300 per year)

ÖKK NATURE MIDI

In addition to various alternative medical treatments, such as acupuncture, homoeopathy and kinesiology, ÖKK NATURE MIDI also contributes towards the costs of glasses 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 with a deductible of CHF 300)
- Cost contribution of 50% towards additional alternative medical treatments carried out by qualified persons (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 and contact lenses worldwide, cumulative over two years (additional CHF 80 per year from ÖKK START)

ÖKK NATURE PLUS

ÖKK NATURE PLUS also contributes towards the costs of various recognised therapy methods and natural remedies worldwide. In addition, it includes generous benefits towards glasses 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 with a deductible of CHF 300)
- Cost contribution of 50% towards additional alternative medical treatment in Switzerland or its neighbouring countries carried out by qualified persons (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 and contact lenses worldwide, cumulative over two years (additional CHF 80 per year from ÖKK START)
- One-time contribution of CHF 500 towards laser eye treatment in Switzerland or abroad
- Cost contribution of 80% towards conventional outpatient treatments abroad (up to CHF 5,000 per year with a deductible of CHF 300)



Product video

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

For a beaming smile: your dental insurance

ÖKK SMILE 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

Advantages

- CHF 100 per year towards prophylaxes and check-ups
- Contributions towards dental treatments (e.g. fillings and root canal treatments)
- Contributions towards prosthetic treatments (e.g. crowns, bridges, dental prostheses 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.**

Relaxed parents: the insurance for your family

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

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

Keeping your options open: your insurance option for later

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 provide information on your health again. After activating the insurance, there is a one-year waiting period, after which you can claim benefits in full.

Requirements: ÖKK START or its OPTION —→ oekk.ch/option

Advantages

- Reserve a particular type of insurance cover for the future
- Guaranteed future acceptance into the desired 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 carefree holidays: your travel insurance

Would you like to know you are well covered so you can relax on your travels? Medical treatments abroad or repatriations to Switzerland are often expensive and are not sufficiently covered by statutory health and accident insurance. Choose from our four modules and combine them in line with your personal needs. —→ oekk.ch/tourist

Advantages

- Worldwide cover all year round
- Avoid high costs abroad
- ÖKK 24/7 emergency call centre
- Ideal supplement to basic insurance
- Four individually combinable modules

Treatment costs module

In the case of accident, illness or premature birth abroad, **ÖKK TOURIST** covers the costs of emergency treatment in a doctor's practice or hospital (usually on a general ward) anywhere in the world. Repatriation to Switzerland or transport to the nearest suitable hospital are organised for you and the costs are also covered.

Travel legal protection insurance

ÖKK TOURIST covers lawyer, expert and court costs incurred in relation to legal protection claims outside Switzerland and Liechtenstein.

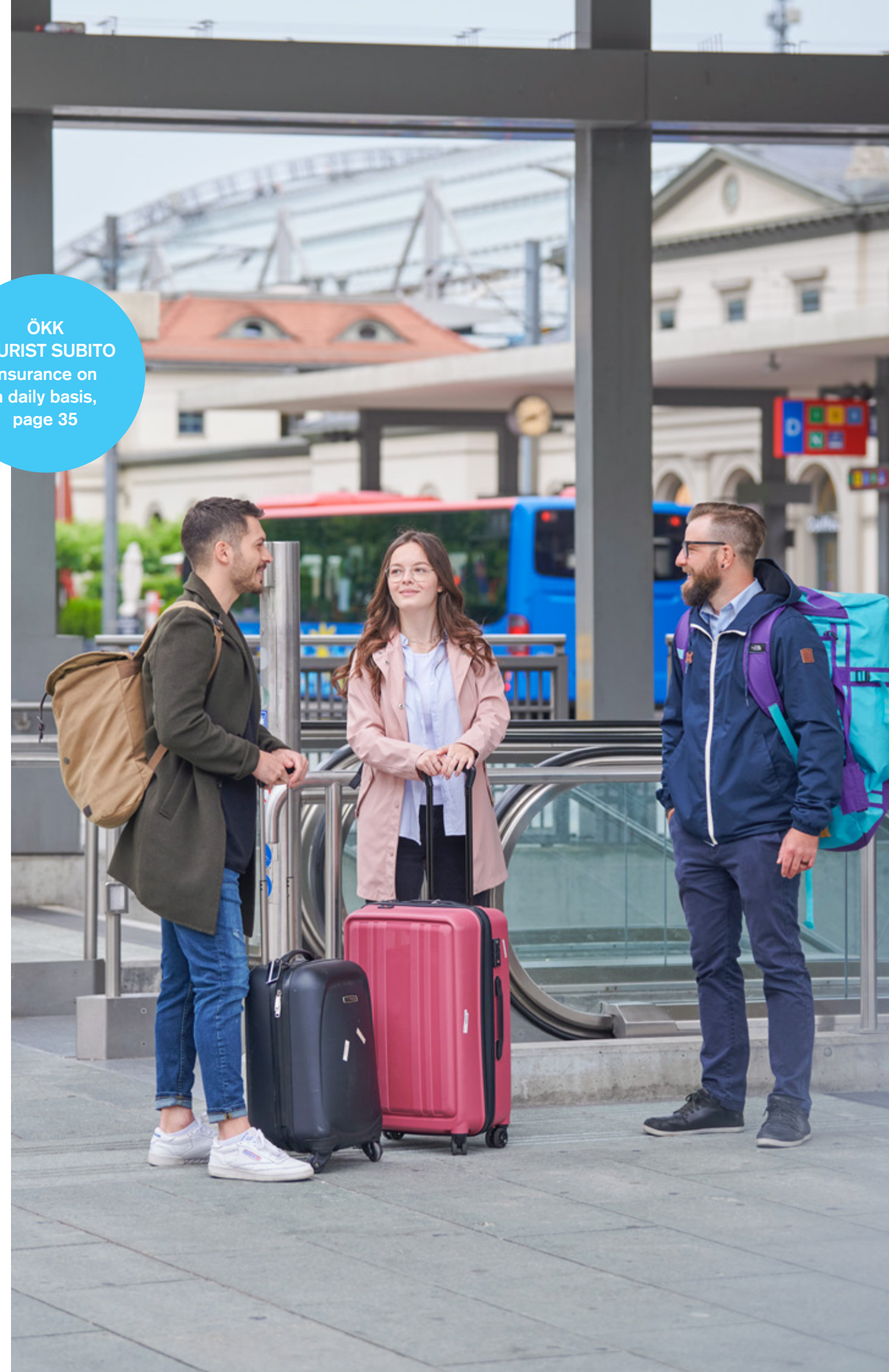
Luggage module

ÖKK TOURIST covers costs worldwide resulting from damage to or theft or loss of luggage. All items for personal use are insured.

Cancellation costs module

ÖKK TOURIST 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 or extend it as a result of illness or accident.

ÖKK
TOURIST SUBITO
insurance on
a daily 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 daily basis and enjoy your travels straight away 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

Legal cover: health-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

Advantages

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





Strong support: your financial buffer for disability or death

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

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

Reliable safety net: insurance in case of loss of earnings

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

Advantages

- Avoid financial shortfalls if you are unable to work for health reasons (from 25%)
- Close the gap to your gross salary
- Maintain your standard of living
- For employees, self-employed workers and people who are not in employment



Savings on supplementary insurance

Family discount

Your family is important to you. It is to us, too. Anybody under 18 therefore receives a 50% family discount on various supplementary insurance policies. For people aged 19 to 25, the discount is 20%.

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

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

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, at an ÖKK agency near you or via video. Or our virtual assistant in the premium calculator will help you to put together the right insurance solution.

—→ oekk.ch/premium-calculator

Step 2: Take out a policy

You can take out the required insurance policies by post 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 must be given by end of September
- Basic insurance: notice must be 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 or to the postal address on the form.

0800 838 000, privatkunden@oekk.ch, oekk.ch



Easy registration with your myÖKK login

Simpla – the app that rewards you

Would you like to improve your sleep, change your diet, reduce your stress levels or become more active? Simpla will support and reward you with up to CHF 200 per year

– in the form of attractive vouchers. —→ oekk.ch/simpla



simpla

