

OVERVIEW OF BENEFITS	DESCRIPTION OF BENEFITS	ÖKK PREVENTION	ÖKK PARENTS	ÖKK SMILE 1,000	ÖKK SMILE 1,500	ÖKK SMILE 3,000	ÖKK SMILE 5,000
HOSPITAL	Accommodation, treatment and birth in Switzerland (list or contractual hospital)						
	Emergencies abroad						
	Reimbursement if lower cost ward in Switzerland is selected (from 16 years)						
	Free choice of doctor in a hospital in Switzerland (list or contractual hospital)						
	Psychiatric treatment in Switzerland (recognised psychiatric clinic or hospital)						
	Inpatient rehabilitation in Switzerland (recognised rehabilitation clinic)						
TRANSPORT, RESCUE, SEARCH	Medically required transport to nearest hospital or repatriation to Switzerland, rescue and recovery operations						
	Search activities						
	Travel expenses for medical treatment from 30km (public transport)						
	Travel expenses for dialysis, radiotherapy or chemotherapy from 30km (public transport)						
MEDICAL TREATMENT	Treatment by doctors and chiropractors in Switzerland						
	Emergencies abroad						
	Outpatient or inpatient vasectomies and sterilisation						
ALTERNATIVE MEDICINE	Alternative medical treatment by recognised doctors and therapists						
	Other therapeutic methods (treatment by non-recognised doctors and therapists)						
	Natural remedies						
VISUAL AIDS	Glasses and contact lenses						
	Laser eye treatment (from 18 years of age)						
PREVENTION	Gynaecological preventative examinations	90% of one examination per calendar year if basic insurance has not covered any costs for an examination in the current calendar year.					
	Check-up	90%, up to CHF 300 per calendar year					
	Inoculations	90%, up to CHF 200 per calendar year					
	Health account: areas of family, nutrition, movement (sport check 100%, up to CHF 100), other prevention	50%, up to CHF 300 per area, up to CHF 500 for all areas per calendar year					
DENTAL TREATMENT	Dental treatment (at social insurance tariff)			50%, up to CHF 1,000 per calendar year, incl. neighbouring countries of Switzerland*	75%, up to CHF 1,500 per calendar year, incl. neighbouring countries of Switzerland*	75%, up to CHF 3,000 per calendar year, incl. neighbouring countries of Switzerland*	75%, up to CHF 5,000 per calendar year, incl. neighbouring countries of Switzerland*
	Orthodontic treatment (at social insurance tariff)						
	Check-ups and prophylaxes (at social insurance tariff)			CHF 100 per calendar year, incl. neighbouring countries of Switzerland*	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*
	Wisdom tooth extractions (at social insurance tariff)						
MATERNITY	Antenatal courses, nursing consultations, pregnancy and postnatal courses		CHF 200 per pregnancy				
	Family room for birth in hospital (list or contractual hospital)		CHF 200 per day				
	Birth in a recognised birth house not on a cantonal hospital list		90%, up to CHF 1,000 per birth				
	Domestic help following hospital birth (medically prescribed), domestic help following home birth or outpatient birth (medically prescribed)		CHF 60 per day, up to CHF 600 per calendar year* CHF 60 per day, up to CHF 840 per calendar year*				
	Nursing allowance (breastfeeding)		CHF 150 per child				
	Rooming-in (bringing/accompanying child overnight, up to 12 years of age)		CHF 150 per day				
TREATMENT AND ASSISTANCE AT HOME	Home nursing care (by a recognised institution)						
	Domestic assistance (medically prescribed)		CHF 40 per day, up to CHF 600 per calendar year, for looking after a child up to 12 years of age*				
MEDICATION	Medication (with doctor's prescription)						
BALNEOTHERAPY AND CONVALESCENT THERAPY	Convalescent therapy/balneotheapy (medically prescribed)						
	Convalescent therapy, stay (medically prescribed)						
	Balneotheapy, stay (medically prescribed)						
	Thermal baths (medically prescribed)						
NON-MEDICAL PSYCHOTHERAPY	Outpatient psychotherapy by qualified non-medical psychotherapists						



More information can be found at oekk.ch

Add to your insurance cover with:

- **ÖKK TOURIST**
The travel insurance for relaxed holidays
- **ÖKK TOURIST SUBITO**
The temporary cover for your holidays
- **ÖKK PROTECT**
The health-related legal protection
- **ÖKK RISK CAPITAL ILLNESS**
The financial protection in the event of disability or death caused by illness
- **ÖKK RISK CAPITAL ACCIDENT**
The financial protection in the event of disability or death caused by accident
- **ÖKK COMPENSA**
The financial cover when unable to work
- **ÖKK BIKE**
The bike insurance for carefree outings



ÖKK1106e/10.23

Simple, straightforward insurance with ÖKK.

Overview of benefits



Insurance that makes sense. **ÖKK**

OVERVIEW OF BENEFITS	DESCRIPTION OF BENEFITS	BASIC INSURANCE	ÖKK START	ÖKK HOSPITAL FLEX MINI	ÖKK HOSPITAL FLEX	ÖKK HOSPITAL SEMI-PRIVATE	ÖKK HOSPITAL PRIVATE	ÖKK HOSPITAL GLOBAL	ÖKK HOSPITAL PRIVATE ACCIDENT	ÖKK NATURE MINI	ÖKK NATURE MIDI	ÖKK NATURE PLUS	
HOSPITAL	Accommodation, treatment and birth in Switzerland (list or contractual hospital)	General ward (tariff in canton of residence)	General ward	General or semi-private ward Cost-sharing amount per calendar year: Semi-private 35%, up to CHF 4,500 Per family max. CHF 4,500	General, semi-private or private ward Cost-sharing amount per calendar year: Private 25%, up to CHF 4,500 Semi-private 15%, up to CHF 1,500 Per family max. CHF 4,500	Semi-private ward	Private ward	Private ward worldwide	In case of accident and consequences of accident (not childbirth): private ward in Switzerland In case of accident: private ward worldwide				
	Emergencies abroad	Up to double the tariff for the general ward in the canton of residence, in the EU according to bilateral agreements											
	Reimbursement if lower cost ward in Switzerland is selected (from 16 years)						General ward: CHF 300 per day	Semi-private ward: CHF 200 per day General ward: CHF 400 per day	Semi-private ward: CHF 200 per day General ward: CHF 400 per day				
	Free choice of doctor in a hospital in Switzerland (list or contractual hospital)				On a semi-private ward	On a semi-private or private ward	On a semi-private ward	On a semi-private or private ward	On a semi-private or private ward worldwide	In case of emergency on private ward worldwide. In case of accident consequences on a private hospital ward in Switzerland			
	Psychiatric treatment in Switzerland (recognised psychiatric clinic or hospital)	General ward (tariff in canton of residence)	1st to 90th day: general ward 91st to 180th day: CHF 20 per day (within three calendar years)	1st to 90th day: general ward or semi-private ward (cost-sharing), 91st to 180th day: CHF 50 per day* (within three calendar years)	1st to 90th day: general ward, semi-private ward (cost-sharing) or private ward (cost-sharing) 91st to 180th day: CHF 50 per day* (within three calendar years)	1st to 90th day: semi-private ward 91st to 180th day: CHF 50 per day* (within three calendar years)	1st to 90th day: private ward 91st to 180th day: CHF 70 per day* (within three calendar years)	1st to 90th day: private ward worldwide 91st to 180th day: CHF 90 per day* (within three calendar years)					
Inpatient rehabilitation in Switzerland (recognised rehabilitation clinic)	General ward (tariff in canton of residence)	General ward, up to 60 days per calendar year	General ward or semi-private ward (cost-sharing), up to 60 days per calendar year	General ward, semi-private ward (cost-sharing), or private ward (cost-sharing), up to 60 days per calendar year	Semi-private ward, up to 60 days per calendar year	Private ward, up to 60 days per calendar year	Private ward worldwide, up to 60 days per calendar year	Private ward, up to 60 days per calendar year					
TRANSPORT, RESCUE, SEARCH	Medically required transport to nearest hospital or repatriation to Switzerland, rescue and recovery operations	50%, up to CHF 500 per calendar year (transport) 50%, up to CHF 5,000 per calendar year (rescue)	CHF 50,000 per calendar year, excess of CHF 100 per claim		CHF 30,000 per calendar year*	CHF 30,000 per calendar year*	CHF 30,000 per calendar year*	CHF 100,000 per calendar year*	CHF 50,000 per calendar year (in addition to basic insurance, ÖKK START and ÖKK HOSPITAL)				
	Search activities		CHF 20,000 per calendar year		CHF 10,000 per calendar year*	CHF 10,000 per calendar year*	CHF 10,000 per calendar year*	CHF 10,000 per calendar year*	CHF 10,000 per calendar year (in addition to ÖKK START and ÖKK HOSPITAL)				
	Travel expenses for medical treatment from 30km (public transport)		90%, up to CHF 100 per calendar year		90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year (in addition to ÖKK START and ÖKK HOSPITAL)				
	Travel expenses for dialysis, radiotherapy or chemotherapy from 30km (public transport)		In addition to the above travel expenses, 90% up to CHF 300 per calendar year		In addition to the above travel expenses, 90% up to CHF 300 per calendar year*	In addition to the above travel expenses, 90% up to CHF 300 per calendar year*	In addition to the above travel expenses, 90% up to CHF 300 per calendar year*	In addition to the above travel expenses, 90% up to CHF 300 per calendar year*					
MEDICAL TREATMENT	Treatment by doctors and chiropractors in Switzerland	100%											
	Emergencies abroad	Up to double the tariff in the canton of residence, in the EU according to bilateral agreements	100%									Elective medical treatment worldwide: 80%, up to CHF 5,000 per calendar year Deductible: CHF 300 per calendar year	
	Outpatient or inpatient vasectomies and sterilisation		50%, up to CHF 1,000										
ALTERNATIVE MEDICINE	Alternative medical treatment by recognised doctors and therapists	Acupuncture, anthroposophical medicine, Chinese medicine, homeopathy, phytotherapy								80%, up to CHF 1,000 per calendar year Deductible: CHF 300 per calendar year	80%, up to CHF 5,000 per calendar year Deductible: CHF 300 per calendar year	80%, up to CHF 10,000 per calendar year, incl. neighbouring countries of Switzerland Deductible: CHF 300 per calendar year	
	Other therapeutic methods (treatment by non-recognised doctors and therapists)										50%, up to CHF 500 per calendar year	50%, up to CHF 1,000 per calendar year, incl. neighbouring countries of Switzerland (in combination with ÖKK HOSPITAL GLOBAL worldwide)	
	Natural remedies									80%, up to CHF 300 per calendar year	80%, up to CHF 2,000 per calendar year	80%, up to CHF 4,000 per calendar year, incl. neighbouring countries of Switzerland (in combination with ÖKK HOSPITAL GLOBAL worldwide)	
VISUAL AIDS	Glasses and contact lenses	CHF 180 per calendar year (up to the age of 18)	CHF 80 per calendar year worldwide									CHF 200 per calendar year worldwide* (can be accumulated for period of two years, provided no benefits are claimed in the first year)	
	Laser eye treatment (from 18 years of age)											CHF 500 worldwide (one-off payment)	
PREVENTION	Gynaecological preventative examinations	One examination every three calendar years											
	Check-up												
	Inoculations	In accordance with Benefits Ordinance											
	Health account: areas of family, nutrition, movement (sport check 100%, up to CHF100), other prevention												
DENTAL TREATMENT	Dental treatment (at social insurance tariff)	Illness to masticatory system, dental accidents											
	Orthodontic treatment (at social insurance tariff)		70%, up to CHF 10,000 per calendar year, incl. neighbouring countries of Switzerland (up to 25 years of age)										
	Check-ups and prophylaxes (at social insurance tariff)		CHF 60 per calendar year, incl. neighbouring countries of Switzerland (up to 25 years of age)										
	Wisdom tooth extractions (at social insurance tariff)		90%, incl. neighbouring countries of Switzerland										
MATERNITY	Antenatal courses, nursing consultations, pregnancy and postnatal courses	Antenatal course with midwife: CHF 150 Nursing consultation with midwife: 3 meetings No benefits for postnatal courses											
	Family room for birth in hospital (list or contractual hospital)												
	Birth in a recognised birth house not on a cantonal hospital list												
	Domestic help following hospital birth (medically prescribed), domestic help following home birth or outpatient birth (medically prescribed)		CHF 40 per day, up to CHF 400 per calendar year										
	Nursing allowance (breastfeeding)												
Rooming-in (bringing/accompanying child overnight, up to 12 years of age)													
TREATMENT AND ASSISTANCE AT HOME	Home nursing care (by a recognised institution)	Examination, treatment, care											
	Domestic assistance (medically prescribed)		CHF 40 per day, up to CHF 400 per calendar year										
MEDICATION	Medication (with doctor's prescription)	According to medication and specialist lists	90%, optional medications up to CHF 20,000 per calendar year										
BALNEOTHERAPY AND CONVALESCENT THERAPY	Convalescent therapy/balneotherapy (medically prescribed)	Medical treatment											
	Convalescent therapy, stay (medically prescribed)		CHF 50 per day, up to 21 days per calendar year										
	Balneotherapy, stay (medically prescribed)		CHF 30 per day, up to 21 days per calendar year										
	Thermal baths (medically prescribed)		50%, up to 12 visits per calendar year										
NON-MEDICAL PSYCHOTHERAPY	Outpatient psychotherapy by qualified non-medical psychotherapists	Medically prescribed psychotherapy with therapist authorised under KVG	50%, up to CHF 1,000 per calendar year									* In addition to benefits from ÖKK START The General Insurance Conditions of ÖKK LIVE apply with respect to the payment of benefits.	