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#### 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**  
Financial cover for disability or death caused by illness
- **ÖKK RISK CAPITAL ACCIDENT**  
Financial cover for disability or death caused by accident
- **ÖKK COMPENSA**  
Financial cover for inability to work

## The advantages at ÖKK

- **Top rating for value for money – a two-fold advantage**  
ÖKK has been named the best health insurer and winner of the value for money category in the 2025 Comparis survey.
- **Honest and personal advice**  
From person to person: ÖKK will take the time for you and help wherever we can.
- **You only choose the insurance that you really need**  
You can flexibly put together an individual basic and supplementary insurance solution.
- **Amounts repaid in record time**  
No long waiting times: we guarantee that we will repay the money you have spent on benefits quickly.
- **Only a few clicks gets a lot done: myÖKK is your clever, digital assistant**  
With the myÖKK app you can directly submit receipts and invoices and change your personal data.
- **Round-the-clock telemedical advice with Medgate**  
You benefit from free-of-charge medical advice: whether for health-related questions via Medgate or emergencies abroad via the ÖKK emergency call centre.
- **It pays to recommend us**  
For each policy concluded, you will receive up to 200 francs.

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#### Simpla – the app that rewards you

Is your health important to you? Simpla will support and reward you with up to CHF 200 per year. —> [oekk.ch/simpla](https://oekk.ch/simpla)



simpla

# 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**
HOSPITAL	Hospital stay, treatment and birth in Switzerland (list or contractual hospital)	General ward (tariff in canton of residence)	General ward	General or semi-private ward Cost contribution per calendar year: semi-private 35%, up to CHF 4,500 Max. CHF 4,500 per family	General, semi-private or private ward Cost contribution per calendar year: private 25%, up to CHF 4,500 Semi-private 15%, up to CHF 1,500 Max. CHF 4,500 per family	Semi-private ward	Private ward	Private ward worldwide	In case of accidents and their consequences (not birth): private ward in Switzerland
	Emergencies abroad	Up to double the tariff for the general ward in the canton of residence, in the EU according to bilateral agreements							In case of accident: private ward worldwide
	Remuneration if a cheaper hospital ward is selected in Switzerland (from 16 years of age)								
	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 a 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 (in three calendar years)	1st to 90th day: general ward or semi-private ward (cost contribution) 91st to 180th day: CHF 50 per day* (in three calendar years)	1st to 90th day: general ward, semi-private ward (cost contribution) or private ward (cost contribution) 91st to 180th day: CHF 50 per day* (in three calendar years)	1st to 90th day: semi-private ward 91st to 180th day: CHF 50 per day* (in three calendar years)	1st to 90th day: private ward 91st to 180th day: CHF 70 per day* (in three calendar years)	1st to 90th day: private ward worldwide 91st to 180th day: CHF 90 per day* (in 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 contribution), up to 60 days per calendar year	General ward, semi-private ward (cost contribution) or private ward (cost contribution), 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	In the event of accident: private ward, up to 60 days per calendar year
TRANSPORT, RESCUE, SEARCH	Medically required transport to nearest hospital or rescue and recovery operations Repatriation to Switzerland	50%, up to CHF 500 per calendar year (transport) 50%, up to CHF 5,000 per calendar year (rescue in Switzerland); no benefits for repatriation	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*	In the event of accident: CHF 50,000 per calendar year (in addition to ÖKK START)
	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*	In the event of accident: CHF 10,000 per calendar year (in addition to ÖKK START)
	Travel expenses for medical treatment from 30 km (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*	In the event of accident: 90%, up to CHF 300 per calendar year (in addition to ÖKK START)
	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	Emergencies abroad	Up to double the tariff in the canton of residence, in the EU according to bilateral agreements	100%	ÖKK NATURE MINI	ÖKK NATURE MIDI	ÖKK NATURE PLUS			
	Treatment by doctors and chiropractors	In Switzerland: 100%				Abroad: 80%, up to CHF 5,000 per calendar year Deductible: CHF 300 per calendar year			
	Vasectomies and sterilisation, outpatient or inpatient		50%, up to CHF 1,000						
ALTERNATIVE MEDICINE	Alternative medical treatment by recognised doctors and therapists	Acupuncture, anthroposophical medicine, Chinese medicine, homoeopathy, phytotherapy by doctors with relevant training		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 18 years of age)	CHF 80 per calendar year worldwide		CHF 80 per calendar year worldwide* (can be accumulated for period of two years, provided no benefits are claimed in the first year)	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 18th birthday)					CHF 500 worldwide (one-off payment)			
AIDS	Costs covered for aids	According to List of Objects and Resources	50%, up to CHF 300 per calendar year (medically prescribed and according to ÖKK list)					ÖKK PREVENTION	
PREVENTION	Preventative gynaecological examinations	One examination every three calendar years						90% of one examination per calendar year if basic insurance has not covered any costs for an examination in the current calendar year	
	Check-ups, including urological							90%, up to CHF 300 per calendar year	
	Vaccinations	In accordance with Benefits Ordinance						90%, up to CHF 200 per calendar year	
	Health account: areas of family, nutrition, exercise and other prevention								
				ÖKK SMILE 1,000	ÖKK SMILE 1,500	ÖKK SMILE 3,000	ÖKK SMILE 5,000	50%, up to CHF 300 per area (sports check as part of "exercise": 100%, up to CHF 100); CHF 500 per calendar year for all areas together	
DENTAL TREATMENT	Dental treatment (at social insurance tariff)	Illness of 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)	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*		
	Wisdom tooth extractions (at social insurance tariff)		90%, incl. neighbouring countries of Switzerland*						
	Check-ups and prophylaxes (at social insurance tariff)		CHF 60 per calendar year, incl. neighbouring countries of Switzerland (up to 25 years of age)	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*		ÖKK PARENTS
MATERNITY	Antenatal courses, nursing consultations, pregnancy and postnatal courses	Antenatal course with midwife: CHF 150 Nursing consultation with midwife: 3 sessions No benefits for postnatal courses							CHF 200 per pregnancy No benefits for nursing consultations
	Family room for birth in hospital (list or contractual hospital)								CHF 200 per day
	Birth in a recognised birth centre (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 40 per day, up to CHF 400 per calendar year						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 health care (medically prescribed)	Examination, treatment, care (by a recognised institution)							
	Domestic assistance (medically prescribed)		CHF 40 per day, up to CHF 400 per calendar year						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)	According to medication and specialist lists	Optional medications: 90%, 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 10 per day, up to 21 days per calendar year	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					The General Insurance Conditions of ÖKK LIVE apply with respect to the payment of benefits. * In addition to benefits from ÖKK START ** For stays/treatments on semi-private and private wards in Switzerland, please pay attention to the lists of hospitals and private practitioners with limited or no cost coverage at <a href="https://oekk.ch/hospital-negative-lists">oekk.ch/hospital-negative-lists</a> .	