

CASAMED insurance models

You can save money on premiums with ÖKK's alternative insurance models. The difference between these and regular basic insurance is that you can choose your first point of contact for any health questions: a telemedical centre, a pharmacy, your GP or an HMO centre. A key aspect is the artificial intelligence of the Medgate app, in which the digital treatment plan can be accessed.

CASAMED SELECT

Your first point of contact is Medgate's specialist doctors. You can contact them by phone or via the Medgate app round the clock.

You can also choose to contact an ÖKK partner pharmacy first of all.

ÖKK partner pharmacies:

www.oekk.ch/partner-pharmacies

Medgate: www.medgate.ch

CASAMED 24

Your first point of contact is Medgate's specialist doctors. They will provide advice round the clock via the Medgate app, by phone or video chat.

Medgate: www.medgate.ch/en-us/medgate

CASAMED GENERAL PRACTITIONER

Your first point of contact is always your general practitioner who you selected from ÖKK's list of general practitioners.

ÖKK list of general practitioners:

www.oekk.ch/practitioners

CASAMED HMO

HMO stands for Health Maintenance Organisation.

Your first point of contact is always your doctor at the HMO centre.

Find an HMO centre in your area: www.oekk.ch/hmo

How it works

When you are insured under a CASAMED model, if you have a question or problem related to your health you must always first of all get in touch with your contact and tell them that you are insured with CASAMED. The doctor or pharmacist will then provide you with advice and determine the next steps for your treatment. If necessary, your CASAMED contact will refer you to another doctor, a specialist or a hospital.

ÖKK Kranken- und Unfallversicherungen AG
Bahnhofstrasse 13, P.O. Box, 7302 Landquart
info@oekk.ch, 0800 838 000

Insurance that **ÖKK**
makes sense.



Changing insurance model

Do you already have your basic insurance with ÖKK and would like to switch to a different model?

Choose the insurance type that is best for you and return the slip to us.

First name: _____ Last name: _____

Street, no.: _____ Post code, place: _____

Insurance no.: _____

Does the change also apply for other family members? If so, for whom? _____

CASAMED SELECT _____

CASAMED 24 _____

CASAMED GENERAL PRACTITIONER, general practitioner (name, location): _____

CASAMED HMO, HMO centre (name, location): _____

Standard model (free choice of doctor) _____

Exceptions

There are situations in which you do not have to contact your CASAMED contact first of all. This includes consultations at

- your optician for check-ups,
- your gynaecologist for routine check-ups and obstetric care, as well as
- your paediatrician up to the child's 16th birthday.

Emergencies are also exceptions. If, in case of emergency, you are unable to consult the telemedical centre, the pharmacy, your general practitioner or the HMO centre, you should visit your nearest doctor or hospital. ÖKK will bear the costs for the emergency medical treatment. After the emergency treatment, you must inform your CASAMED contact (within 20 days) and discuss the next steps to be taken. This helps to avoid instances where you may have to bear any costs yourself.

Referral to another doctor

If you wish to consult other doctors instead of the telemedical centre, pharmacy or HMO centre, then you need to have a referral issued in advance. You must bear any costs arising in connection with treatments or operations that are carried out without a referral. If you contact doctors other than those specified under your chosen CASAMED model, you can switch to an ÖKK variant with a free choice of doctor.

Doctor's bills / claim documentation

You send your doctor's bills and claim documentation to ÖKK. Your ÖKK insurance card is used as a means of identification in pharmacies, at specialists and in hospital.

Stays abroad

If you are planning a stay abroad of more than six months, please contact your ÖKK agency in advance. You will then be transferred to the insurance variant with a free choice of doctor at the end of the current month.

Changing insurance model

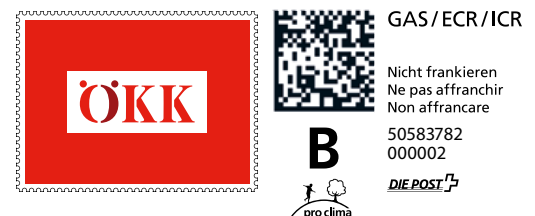
Insured persons with a standard deductible (CHF 300 for adults / CHF 0 for children) can change from the standard model (free choice of doctor) to a CASAMED model as of the start of a calendar month. Insured persons with a higher deductible (optional deductible) can only change to a CASAMED model as of the start of a new calendar year. In this case, ÖKK must be notified of the change by 30 November.

If you would like to change from a CASAMED model back to the standard model, you can also only do this as of 1 January (notification by 30 November).

It is possible to change between the various CASAMED models as of 1 January of the following calendar year (notification by 30 November).

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