

ÖKK OPTION

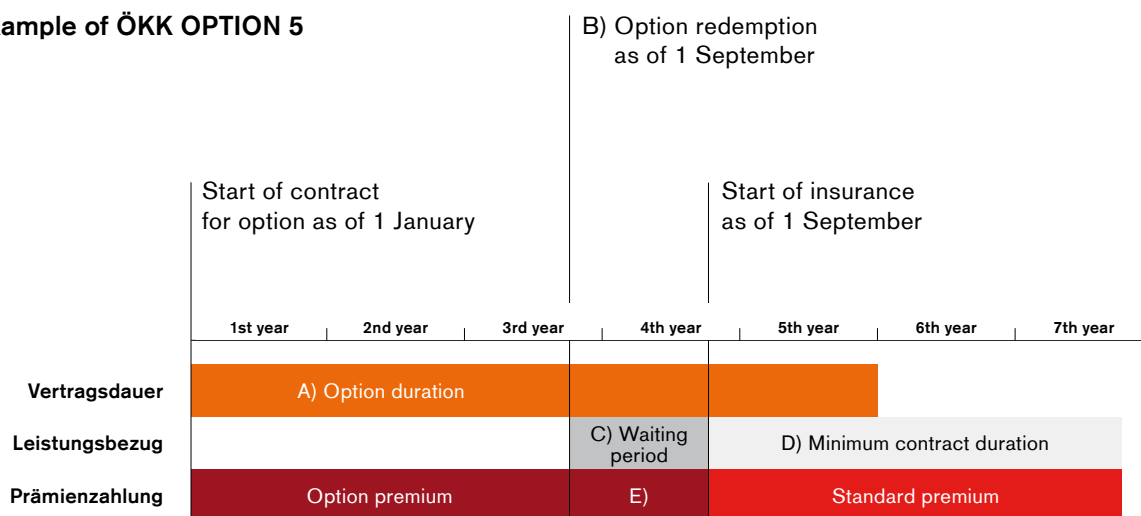
Your future protection – guaranteed today

With ÖKK OPTION, you can reserve a particular insurance cover for a certain point in the future. Do you not yet require certain insurance cover, such as ÖKK HOSPITAL, ÖKK NATURE or ÖKK SMILE, but think that this may change at some point in the future? Are you also aware that your health could change over time and that your health insurer might not accept you into a supplementary insurance policy because of this? If so, then you can already choose ÖKK OPTION 5 or ÖKK OPTION 10 today. You receive a guarantee that you will be accepted into the required insurance policy in future. This means that you submit an application now (including a health declaration) and can change to the required insurance at any time within the next five/ten years without having to again provide information on your health.

The Option is available for the following insurance policies:

- ÖKK START
- ÖKK HOSPITAL: FLEX MINI, FLEX, SEMI-PRIVATE, PRIVATE, GLOBAL, PRIVATE ACCIDENT
- ÖKK NATURE: MINI, MIDI, PLUS
- ÖKK SMILE: 1'000, 1'500, 3'000, 5'000

Example of ÖKK OPTION 5



- A) It is possible to redeem the Option during this period (5 years).
- B) You can always redeem the Option on the first day of the following month, subject to providing ÖKK notification in writing.
- C) There is a one-year waiting period. During this time, it is not yet possible to receive any benefits.
- D) The waiting period does not count towards the minimum contract duration of the respective insurance policy.
- E) You continue to pay the Option premium during the waiting period.