

Overview of ÖKK OPTIMA / ÖKK PREMIUM benefits

Benefit area	Benefit description	Basic insurance	Out-patient supplementary insurances	
		BASIS	ÖKK OPTIMA	ÖKK PREMIUM
Medical treatment	Treatment by doctors and chiropractors in Switzerland	100%		90% with doctors abroad
	Out-patient or in-patient vasectomy and sterilisation		50%, up to CHF 1000	50%, up to CHF 1000
Medication	Medication with medical prescription	As per list of medications and list of speciality medication	70%, medication not usually covered by insurance	90%, medication not usually covered by insurance
Emergency abroad	Medical treatment	Up to twice the tariff for the canton of residence, in accordance with the bilateral treaty in the EU	100%	100%
Alternative medicine	Alternative medical treatment by doctors and EMR therapists	Acupuncture, anthroposophic medicine, Chinese medicine, homoeopathy, phytotherapy with recognised doctors	70%, up to CHF 3000 per year	70%, up to CHF 10,000 per year
	Treatment by other qualified therapists		50%, up to CHF 500 per year	50%, up to CHF 1000 per year
	Natural remedies		70%	90%
Prevention	Gynaecological preventive check-up	One examination every three years	90% for one check-up per year, if the costs for the check-up were not covered by the basic insurance	90% for one check-up per year, if the costs for the check-up were not covered by the basic insurance
	Check-Up		90%, up to CHF 300 per year	90%, up to CHF 500 per year
	Immunisations	As per regulation on statutory benefits	90%, up to CHF 200 per year	90%, up to CHF 300 per year
	Health account areas: family, nutrition, exercise, other prevention		50%, up to CHF 200 per area, up to CHF 400 for all area (without family area) per year	50%, up to CHF 300 per area, up to CHF 600 for all areas per year
Glasses and contact lenses	Spectacle lenses and contact lenses	Children up to 18 years, CHF 180 per year	CHF 150 per year	CHF 200 per year
	Eye laser from 18 years			CHF 1000, one-off
Transport, Rescue, Search	Medically required transports to the nearest hospital or repatriation to Switzerland	50%, up to CHF 500 per year (transport) 50%, up to CHF 5000 per year (rescue)	CHF 50,000 per year, Retention CHF 100 per case	CHF 100,000 per year, Retention CHF 100 per case
	Search operation		CHF 20,000 per year	CHF 20,000 per year
	Travel expenses for regular medical treatment outside the place of residence from 30 km (public transport)		90%, up to CHF 100 per year	90%, up to CHF 400 per year
	Travel expenses for dialysis, radiation or chemotherapy from 30 km (public transport)			
Maternity	Antenatal classes and postnatal gymnastics	CHF 150, antenatal classes with midwives only	CHF 100 per pregnancy	CHF 200 per pregnancy
	Breastfeeding allowance		CHF 150	CHF 250
Convalescent treatments	Recuperation and convalescent spa treatment	Medical treatment		
	Spa treatment, stay	CHF 10 per day, up to 21 days per year		
	Thermal baths (with a doctor's prescription)		50%, up to 12 admissions per year	50%, up to 12 admissions per year
Dental treatment	Treatment by dentists	Disease of the masticatory system, dental accident		
	Check-up and prophylaxis, as per social insurance tariff		CHF 60 per year (for children and young adults up to the age of 25)	CHF 100 per year
	Orthodontic treatment for children and young adults up to the age of 25, as per social insurance tariff		70%, up to CHF 5000	70%
	Wisdom tooth extractions, as per social insurance tariff		90%	90%

year = calendar year

The general conditions of insurance (AVB, edition as per policy) are decisive for the provision of benefits.