















# ÖKK FAMILY FLEX

## Overview of benefits

	DESCRIPTION OF BENEFITS	ÖKK FAMILY FLEX The convenient family insurance with free choice of hospital ward.
Medical treatment 	Out-patient or in-patient vasectomy or sterilisation	50 %, up to CHF 1,000
Medication 	Medication with doctor's prescription	90 %, medication not usually covered by insurance
Hospital 	Accommodation and treatment	Semi-private ward, comfort single and twin rooms, general in Switzerland. Cost sharing per year:   Semi-private 15 %, up to CHF 1,500 Comfort 10 %, up to CHF 200 Family special:           Per family (persons in the same household) maximum 3,000 CHF
	Rooming-in (bringing the child to the hospital or accompanying the child to the hospital overnight)	100 %
Emergencies abroad 	Medical treatment	100 %
	Hospital	Semi-private ward, comfort single and twin rooms, general Cost sharing per year:   Semi-private 15 %, up to CHF 1,500 Comfort 10 %, up to CHF 200 Family special:           Per family (persons in the same household) maximum 3,000 CHF
Alternative medicine 	Alternative medical treatment by doctors and EMR therapists	70 %, up to CHF 10,000 per year
	Treatment by additional qualified therapists	50 %, up to CHF 1,000 per year
	Natural remedies	90 %
Prevention 	Preventive gynaecological check-up	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
	Immunisations	90 %, up to CHF 200 per year
	Health account	50 %, up to CHF 200 per area, up to CHF 500 for all areas per year
	Area: family, nutrition, exercise, other prevention	
Glasses and contact lenses 	Glasses and contact lenses	CHF 200 per year
Transport, rescue, search 	Medically required transport to the nearest hospital or repatriation to Switzerland. Rescue and recovery operation	CHF 50,000 per year, retention CHF 100 per case
	Search operation	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
	Travel expenses for dialysis, radiation or chemotherapy from 30 km (public transport)	90 %, up to CHF 300 per year
Maternity 	Antenatal and postnatal classes and postnatal gymnastics	CHF 200 per pregnancy
	Birth in a hospital or maternity unit	Semi-private ward, semi-private family room, comfort single and twin room, family room and general in a hospital in Switzerland. ÖKK contributes a maximum of CHF 200 per day for single, twin and family rooms Cost sharing per year:   Semi-private 15 %, up to CHF 1,500 Semi-private family room 15 %, up to CHF 1,500 Family special: Per family (persons in the same household) maximum CHF 3,000  Cost sharing for hospitals not included in the cantonal hospital list: Comfort, single, twin or family rooms, 10% up to CHF 200 per year
	Birth in a recognised maternity unit, which is not included in a cantonal hospital list	CHF 2,000 per birth
	Domestic help following birth in hospital	CHF 100 per day, up to CHF 700 per birth
	Domestic help following birth at home or out-patient birth	CHF 100 per day, up to CHF 1,200 per birth
	Breastfeeding allowance	CHF 250
Convalescent treatments 	Recuperation treatment, accommodation	CHF 50 per day, up to 21 days per year
	Spa treatment, accommodation	CHF 30 per day, up to 21 days per year
	Thermal baths (with a doctor's prescription)	50 %, up to 12 admissions per year
Home care 	Domestic help	up to CHF 50 per day, up to CHF 1,000 per year
	Domestic help for looking after a child	up to CHF 100 per day, up to CHF 2,000 per year
Dental treatment 	Check-up and prophylaxis, as per social insurance tariff	CHF 60 per year (for children and young adults up to the age of 25)
	Orthodontic treatment for children and young adults up to the age of 25, as per social insurance tariff	70 %
	Wisdom tooth extractions, as per social insurance tariff	90 %

KVG = health insurance law, year = calendar year.  
The general conditions of insurance (AVB) are decisive for the provision of benefits.