

ÖKK FAMILY FLEX Overview of benefits

| | DESCRIPTION OF BENEFITS | ÖKK FAMILY FLEX The convenient family insurance with free choice of hospital ward. |
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| 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 |
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| 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 |
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| 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.

We are there for you.

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