















# ÖKK STANDARD

## Overview of benefits

	DESCRIPTION OF BENEFITS	ÖKK STANDARD <sup>1)</sup> The simple and clever health insurance.
Medical treatment 	Out-patient or in-patient vasectomy or sterilisation	50 %, up to CHF 1,000
Medication 	Medication with doctor's prescription	70 %, medication not usually covered by insurance
Hospital 	Accommodation and treatment	General ward in Switzerland
	Rooming-in (bringing the child to the hospital or accompanying the child to the hospital overnight)	CHF 50 per day
	Daily hospital allowance for in-patient stay in a hospital, rehabilitation or psychiatric clinic	CHF 15 per day, up to 730 days, waiting period: 5 days per year
Emergencies abroad 	Medical treatment	100 %
	Hospital	General hospital ward
Alternative medicine 	Alternative medical treatment by doctors and EMR therapists	70 %, up to CHF 3,000 per year
	Treatment by additional qualified therapists	50 %, up to CHF 500 per year
	Natural remedies	70 %
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 400 for all areas
	Areas family, nutrition, exercise, other prevention	(without family area) per year
Glasses and contact lenses 	Glasses and contact lenses	CHF 150 per year
Transport, rescue, search 	Medically required transport to the nearest hospital or repatriation to Switzerland. Rescue and recovery operation	CHF 60,000 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 100 per pregnancy
	Birth in a hospital or maternity unit	General ward in Switzerland
	Birth in a recognised maternity unit, which is not included in the cantonal hospital list	CHF 1,000 per birth
	Domestic help following birth in hospital	CHF 60 per day, up to CHF 600 per birth
	Domestic help following birth at home or out-patient birth	CHF 60 per day, up to CHF 840 per birth
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 40 per day, up to CHF 400 per year
	Domestic help for looking after a child	up to CHF 40 per day, up to CHF 600 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 %, up to CHF 5,000
	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.  
<sup>1)</sup> ÖKK STANDARD includes ÖKK OPTIMA + ÖKK COMBI GENERAL