















ÖKK FLEX

Overview of benefits

	DESCRIPTION OF BENEFITS	ÖKK FLEX ¹⁾ The comprehensive health insurance with flexible choice of hospital ward.
Medical treatment 	Treatment carried out by doctors and chiropractors	90% with doctors abroad
	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	Private, semi-private ward, comfort single and twin rooms, general in Switzerland Cost sharing per year: Private 25 %, up to CHF 4,500 Semi-private 15 %, up to CHF 1,500 Comfort 10 %, up to CHF 200 Family special: Per family (persons in the same household) maximum 4,500 CHF
	Rooming-in (bringing the child to the hospital or accompanying the child to the hospital overnight)	CHF 50 per day
Emergencies abroad 	Medical treatment	100 %
	Hospital	Private, semi-private ward, comfort single and twin rooms, general Cost sharing per year: Private 25 %, up to CHF 4,500 Semi-private 15 %, up to CHF 1,500 Comfort 10 %, up to CHF 200 Family special: Per family (persons in the same household) maximum 4,500 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 500 per year
	Immunisations	90 %, up to CHF 300 per year
	Health account Area family, nutrition, exercise, other prevention	50 %, up to CHF 300 per area, up to CHF 600 for all areas per year
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 120,000 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 400 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	Private, semi-private ward, comfort single and twin rooms, general in Switzerland Cost sharing per year: Private 25 %, up to CHF 4,500 Semi-private 15 %, up to CHF 1,500 Comfort 10 %, up to CHF 200 Family special: Per family (persons in the same household) maximum 4,500 CHF
	Birth in a recognised maternity unit, which is not included in the cantonal hospital list	CHF 2,000 per birth
	Domestic help following birth in hospital	CHF 100 per day, up to CHF 1,000 per birth
	Domestic help following birth at home or out-patient birth	CHF 105 per day, up to CHF 1,500 per birth
	Breastfeeding allowance	CHF 250
Convalescent treatments 	Recuperation treatment, accommodation	CHF 70 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 500 per year
	Domestic help for looking after a child	up to CHF 70 per day, up to CHF 1,000 per year
Dental treatment 	Check-up and prophylaxis, as per social insurance tariff	CHF 100 per year
	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.
¹⁾ ÖKK FLEX includes ÖKK PREMIUM + ÖKK COMBI FLEX