













Basic insurance

Overview of benefits

		Description of benefits	 Basic insurance
Hospital		Accommodation, treatment and birth in Switzerland (list or contractual hospital)	General ward (tariff in canton of residence)
		Emergencies abroad	Up to double the tariff for the general ward in the canton of residence, in the EU according to bilateral agreements
		Psychiatric treatment in Switzerland (recognised psychiatric clinic or hospital)	General ward (tariff in canton of residence)
		Inpatient rehabilitation in Switzerland (recognised rehabilitation clinic)	General ward (tariff in canton of residence)
Transport, rescue, search		Medically required transport to nearest hospital or repatriation to Switzerland, rescue and recovery operations	50%, up to CHF 500 per year (transport) 50%, up to CHF 5,000 per year (rescue)
Medical treatment		Treatment by doctors and chiropractors in Switzerland	100%
		Emergencies abroad	Up to double the tariff in the canton of residence, in the EU according to bilateral agreements
Alternative medicine		Alternative medical treatment by recognised doctors and therapists	Acupuncture, anthroposophical medicine, Chinese medicine, homeopathy, phytotherapy
Visual aids		Glasses and contact lenses	CHF 180 per calendar year (up to the age of 18)
Prevention		Gynaecological preventative examinations	One examination every three calendar years
		Inoculations	In accordance with Benefits Ordinance
Dental treatment		Dental treatment (at social insurance tariff)	Illness to masticatory system, dental accidents
Maternity		Antenatal courses	Antenatal course with midwife: CHF 150
		Nursing consultations	Nursing consultation with midwife: 3 meetings
		Pregnancy and postnatal courses	No benefits for postnatal courses
Treatment and assistance at home		Home nursing care (by a recognised institution)	Examination, treatment, care
Medications		Medication (with doctor's prescription)	According to medication and specialist lists
Balneotherapy and convalescent therapy		Convalescent therapy/balneotherapy (medically prescribed)	Medical treatment
		Balneotherapy, stay (medically prescribed)	CHF 10 per day, up to 21 days per calendar year

The General Insurance Conditions of ÖKK LIVE apply with respect to the payment of benefits.