



More information  
can be found  
at [oekk.ch](https://oekk.ch)

**Add to your insurance cover with:**

- **ÖKK TOURIST**  
The travel insurance for relaxed holidays
- **ÖKK TOURIST SUBITO**  
The temporary cover for your holidays
- **ÖKK PROTECT**  
The health-related legal protection
- **ÖKK RISK CAPITAL ILLNESS**  
The financial protection in the event of disability or death caused by illness
- **ÖKK RISK CAPITAL ACCIDENT**  
The financial protection in the event of disability or death caused by accident
- **ÖKK COMPENSA**  
Financial cover when unable to work

## The advantages at ÖKK

- **Excellent service – as confirmed by thousands of customers**  
ÖKK's customers are extremely satisfied – Comparis surveys are further proof of this.
- **Honest and personal advice**  
From person to person: ÖKK will take the time for you and help wherever we can.
- **You only choose the insurance that you really need**  
You can flexibly put together an individual basic and supplementary insurance solution.
- **Amounts repaid in record time**  
No long waiting times: we guarantee that we will repay the money you have spent on benefits quickly.
- **Only a few clicks gets a lot done: myÖKK is your clever, digital assistant**  
With the myÖKK app you can directly submit receipts and invoices and change your personal data.
- **Round-the-clock telemedical advice with Medgate**  
You benefit from free-of-charge medical advice: whether for health-related questions via Medgate or emergencies abroad via the ÖKK emergency call centre.
- **It pays to recommend us**  
For each policy concluded, you will receive up to 200 francs.



ÖKK1105e/09.24

# Simple, straightforward insurance with ÖKK.

## Overview of benefits



Insurance that makes sense. **ÖKK**

OVERVIEW OF BENEFITS	DESCRIPTION OF BENEFITS	BASIC INSURANCE	ÖKK START	ÖKK HOSPITAL FLEX MINI	ÖKK HOSPITAL FLEX	ÖKK HOSPITAL SEMI-PRIVATE	ÖKK HOSPITAL PRIVATE	ÖKK HOSPITAL GLOBAL	ÖKK HOSPITAL PRIVATE ACCIDENT
HOSPITAL	Accommodation, treatment and birth in Switzerland (list or contractual hospital)	General ward (tariff in Canton of residence)	General ward	General or semi-private ward Cost-sharing amount per calendar year: Semi-private 35%, up to CHF 4,500 Per family max. CHF 4,500	General, semi-private or private ward Cost-sharing amount per calendar year: Private 25%, up to CHF 4,500 Semi-private 15%, up to CHF 1,500 Per family max. CHF 4,500	Semi-private ward	Private ward	Private ward worldwide	In case of accidents and their consequences (not birth): private ward in Switzerland  In case of accident: private ward worldwide
	Emergencies abroad	Up to double the tariff for the general ward in the Canton of residence, in the EU according to bilateral agreements							
	Remuneration if a cheaper hospital ward is selected in Switzerland (from 16th birthday)					General ward: CHF 300 per day	Semi-private ward: CHF 200 per day General ward: CHF 400 per day	Semi-private ward: CHF 200 per day General ward: CHF 400 per day	
	Free choice of doctor in a hospital in Switzerland (list or contractual hospital)			On a semi-private ward	On a semi-private or private ward	On a semi-private ward	On a semi-private or private ward	On a semi-private or private ward worldwide	In case of emergency on private ward worldwide; in case of accident consequences on a private hospital ward in Switzerland
	Psychiatric treatment in Switzerland (recognised psychiatric clinic or hospital)	General ward (tariff in Canton of residence)	1st to 90th day: general ward 91st to 180th day: CHF 20 per day (in three calendar years)	1st to 90th day: general ward or semi-private ward (cost-sharing) 91st to 180th day: CHF 50 per day* (in three calendar years)	1st to 90th day: general ward, semi-private ward (cost-sharing) or private ward (cost-sharing) 91st to 180th day: CHF 50 per day* (in three calendar years)	1st to 90th day: semi-private ward 91st to 180th day: CHF 50 per day* (in three calendar years)	1st to 90th day: private ward 91st to 180th day: CHF 70 per day* (in three calendar years)	1st to 90th day: private ward worldwide 91st to 180th day: CHF 90 per day* (in three calendar years)	
Inpatient rehabilitation in Switzerland (recognised rehabilitation clinic)	General ward (tariff in Canton of residence)	General ward, up to 60 days per calendar year	General ward or semi-private ward (cost-sharing), up to 60 days per calendar year	General ward, semi-private ward (cost-sharing), or private ward (cost-sharing), up to 60 days per calendar year	Semi-private ward, up to 60 days per calendar year	Private ward, up to 60 days per calendar year	Private ward worldwide, up to 60 days per calendar year	Private ward, up to 60 days per calendar year	
TRANSPORT, RESCUE, SEARCH	Medically required transport to nearest hospital or rescue and recovery operations Repatriation to Switzerland	50%, up to CHF 500 per calendar year (transport) 50%, up to CHF 5,000 per calendar year (rescue in Switzerland)	CHF 50,000 per calendar year, excess of CHF 100 per claim		CHF 30,000 per calendar year*	CHF 30,000 per calendar year*	CHF 30,000 per calendar year*	CHF 100,000 per calendar year*	CHF 50,000 per calendar year (in addition to ÖKK START and ÖKK HOSPITAL)
	Search activities		CHF 20,000 per calendar year		CHF 10,000 per calendar year*	CHF 10,000 per calendar year*	CHF 10,000 per calendar year*	CHF 10,000 per calendar year*	CHF 10,000 per calendar year (in addition to ÖKK START and ÖKK HOSPITAL)
	Travel expenses for medical treatment from 30km (public transport)		90%, up to CHF 100 per calendar year		90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year*	90%, up to CHF 300 per calendar year (in addition to ÖKK START and ÖKK HOSPITAL)
	Travel expenses for dialysis, radiotherapy or chemotherapy from 30km (public transport)		In addition to the above travel expenses, 90%, up to CHF 300 per calendar year		In addition to the above travel expenses: 90%, up to CHF 300 per calendar year*	In addition to above travel expenses: 90%, up to CHF 300 per calendar year	In addition to the above travel expenses: 90%, up to CHF 300 per calendar year*	In addition to the above travel expenses: 90%, up to CHF 300 per calendar year*	
MEDICAL TREATMENT	Emergencies abroad	Up to double the tariff in the Canton of residence, in the EU according to bilateral agreements	100%	ÖKK NATURE MINI	ÖKK NATURE MIDI	ÖKK NATURE PLUS			
	Treatment by doctors and chiropractors in Switzerland	100%				Elective medical treatment abroad: 80%, up to CHF 5,000 per calendar year. Deductible: CHF 300 per calendar year			
	Vasectomies and sterilisation, outpatient or inpatient		50%, up to CHF 1,000						
ALTERNATIVE MEDICINE	Alternative medical treatment by recognised doctors and therapists	Acupuncture, anthroposophical medicine, Chinese medicine, homeopathy, phytotherapy by doctors with relevant training		80 %, up to CHF 1,000 per calendar year Deductible: CHF 300 per calendar year	80%, up to CHF 5,000 per calendar year Deductible: CHF 300 per calendar year	80%, up to CHF 10,000 per calendar year, incl. neighbouring countries of Switzerland Deductible: CHF 300 per calendar year			
	Other therapeutic methods (treatment by non-recognised doctors and therapists)				50%, up to CHF 500 per calendar year	50%, up to CHF 1,000 per calendar year, incl. neighbouring countries of Switzerland (in combination with ÖKK HOSPITAL GLOBAL worldwide)			
	Natural remedies			80%, up to CHF 300 per calendar year	80%, up to CHF 2,000 per calendar year	80%, up to CHF 4,000 per calendar year, incl. neighbouring countries of Switzerland (in combination with ÖKK HOSPITAL GLOBAL worldwide)			
VISUAL AIDS	Glasses and contact lenses	CHF 180 per calendar year (up to 18 years of age)	CHF 80 per calendar year worldwide		CHF 80 per calendar year worldwide* (can be accumulated for period of two years, provided no benefits are claimed in the first year)	CHF 200 per calendar year worldwide* (can be accumulated for period of two years, provided no benefits are claimed in the first year)			
	Laser eye treatment (from 18th birthday)					CHF 500 worldwide (one-off payment)			
AIDS	Costs covered for aids	According to List of Objects and Resources	50 %, up to CHF 300 per calendar year (medically prescribed and according to ÖKK list)						
PREVENTION	Gynaecological preventative examinations	One examination every three calendar years						ÖKK PREVENTION	
	Check-ups and urological check-ups							90% of one examination per calendar year if basic insurance has not covered any costs for an examination in the current calendar year.	
	Inoculations	In accordance with Benefits Ordinance						90%, up to CHF 300 per calendar year	
	Health account: areas of family, nutrition, movement (sports check 100%, up to CHF 100), other prevention							90%, up to CHF 200 per calendar year	
				ÖKK SMILE 1,000	ÖKK SMILE 1,500	ÖKK SMILE 3,000	ÖKK SMILE 5,000	50%, up to CHF 300 per area, up to CHF 500 for all areas per calendar year	
DENTAL TREATMENT	Dental treatment (at social insurance tariff)	Illness to masticatory system, dental accidents							
	Orthodontic treatment (at social insurance tariff)		70%, up to CHF 10,000 per calendar year, incl. neighbouring countries of Switzerland (up to 25 years of age)	50%, up to CHF 1,000 per calendar year, incl. neighbouring countries of Switzerland*	75%, up to CHF 1,500 per calendar year, incl. neighbouring countries of Switzerland*	75%, up to CHF 3,000 per calendar year, incl. neighbouring countries of Switzerland*	75%, up to CHF 5,000 per calendar year, incl. neighbouring countries of Switzerland*		
	Wisdom tooth extractions (at social insurance tariff)		90% incl. neighbouring countries of Switzerland						
	Check-ups and prophylaxes (at social insurance tariff)		CHF 60 per calendar year, incl. neighbouring countries of Switzerland (up to 25 years of age)	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*	CHF 100 per calendar year, incl. neighbouring countries of Switzerland*		ÖKK PARENTS
MATERNITY	Antenatal courses, nursing consultations, pregnancy and postnatal courses	Antenatal course with midwife: CHF 150 Nursing consultation with midwife: 3 meetings No benefits for postnatal courses							CHF 200 per pregnancy
	Family room for birth in hospital (list or contractual hospital)								CHF 200 per day
	Birth in a recognised birth house not on a cantonal hospital list								90%, up to CHF 1,000 per birth
	Domestic help following hospital birth (medically prescribed), domestic help following home birth or outpatient birth (medically prescribed)		CHF 40 per day, up to CHF 400 per calendar year						CHF 60 per day, up to CHF 600 per calendar year* CHF 60 per day, up to CHF 840 per calendar year*
	Nursing allowance (breastfeeding) Rooming-in (bringing/accompanying child overnight, up to 12 years of age)								CHF 150 per child CHF 150 per day
TREATMENT AND ASSISTANCE AT HOME	Home nursing care (by a recognised institution)	Examination, treatment, care							
	Domestic assistance (medically prescribed)		CHF 40 per day, up to CHF 400 per calendar year						CHF 40 per day, up to CHF 600 per calendar year, for looking after a child up to 12 years of age*
MEDICATION	Medication (with doctor's prescription)	According to medication and specialist lists	Optional medications: 90%, up to CHF 20,000 per calendar year						
BALNEOTHERAPY AND CONVALESCENT THERAPY	Convalescent therapy/balneotherapy (medically prescribed)	Medical treatment							
	Convalescent therapy, stay (medically prescribed)		CHF 50 per day, up to 21 days per calendar year						
	Balneotherapy, stay (medically prescribed)	CHF 10 per day, up to 21 days per calendar year	CHF 30 per day, up to 21 days per calendar year						
	Thermal baths (medically prescribed)		50%, up to 12 visits per calendar year						
NON-MEDICAL PSYCHOTHERAPY	Outpatient psychotherapy by qualified non-medical psychotherapists	Medically prescribed psychotherapy with therapist authorised under KVG	50%, up to CHF 1,000 per calendar year						* In addition to benefits from ÖKK START The General Insurance Conditions of ÖKK LIVE apply with respect to the payment of benefits.