

ÖGK at a glance Benefits and services 2024



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All information and values refer to the applicable provisions as of 1 January 2024. ASVG = General Social Insurance Act

Our ÖGK

The Austrian Health Insurance Fund (ÖGK) is the largest statutory health insurance fund in Austria. It looks after around 7.5 million people. With ÖGK, you are well looked after – at every stage of your life.

Well looked after

ÖGK provides protection in the event of illness and helps people to get well again. But we also support you in staying healthy and living a healthy life. We are also a reliable and competent partner during pregnancy. Our benefits include benefits in kind (e.g. medical assistance, medication, hospital treatment, home nursing care, therapeutic appliances, patient transport, preventive care) and cash benefits (e.g. sickness benefit, weekly allowance, reintegration allowance, rehabilitation allowance).

Over 20,000 contractual partners, such as doctors, therapists, hospitals, transport services and providers of therapeutic appliances, provide healthcare services on behalf of ÖGK. We also operate 89 healthcare facilities at 70 locations. Your e-card gives you access to the large medical care network throughout Austria. ÖGK takes care of you.

ÖGK is mainly financed by statutory health insurance contributions from employees and their employers. Pensioners also pay contributions.



Careful management of the insurance premiums entrusted to us ensures the sustainable efficiency of our social and healthcare system. They form the strong foundation of our social health insurance. As ÖGK is more than just a health insurance company. The Austrian system of compulsory insurance has many advantages over the regulations in other countries, where people are often not protected at all or insufficiently protected against risks.

Protection for all

In contrast to private insurance, compulsory insurance automatically protects everyone who is gainfully employed domestically, regardless of income, gender or age. Nobody can be excluded because they need expensive medication, need more benefits in old age, earn little or have become unemployed. In most cases, dependants are also insured free of



charge. This creates a large community of insured persons based on solidarity, which equalises the individual risks.

Socially just and affordable

The amount of health insurance contributions depends on your income.

Higher earners take on part of the financing of benefits for people with lower incomes in a spirit of solidarity. This means that all insured persons have the same entitlement to high-quality healthcare when they need it regardless of how much they have paid in.

No risk exclusion

People with high health risk factors, pre-existing conditions and chronic illnesses are not excluded from health insurance cover. The amount of the premiums is also not dependent on the health risk.

No waiting periods

Anyone who fulfils the legal requirements is automatically insured and the cover applies from the first day. This means that benefits can be claimed immediately from the start of the insurance.

My health insurance premium

You will see the social security premium on your payslip. The majority of this goes to pension insurance and part to unemployment insurance. The health insurance contribution for employees and workers is 3.87 per cent of their salary or wage.

Pensioners pay 5.10 per cent of their pension as a health insurance premium. Employers also pay social security contributions for their employees.

How high is the health insurance premium?

Gross monthly earnings	Employee
EUR 1,000.00	EUR 38.70
EUR 2,000.00	EUR 77.40
EUR 3,000.00	EUR 116.10
EUR 4,000.00	EUR 154.80
EUR 5,000.00	EUR 193.50
EUR 6,060.00 and above	EUR 234.50 (highest premi- um payment)

Well insured

My compulsory insurance

The principle of compulsory insurance has proven its worth in Austria since the end of the 19th century and is an excellent basis for one of the best healthcare systems in the world. Compulsory insurance means that the law automatically brings people together to form a community of insured persons if certain conditions are met. No application is necessary.

The following persons, among others, are compulsorily insured with ÖGK:

- Employed persons
- Apprentices and trainees
- Pensioners
- Recipients of benefits from the unemployment insurance scheme
- Recipients of childcare allowance
- Recipients of a benefit under the minimum security and social assistance laws of the federal states
- Recipients of rehabilitation allowance
- · Asylum seekers
- War survivors

My co-insurance

From newborn babies to retired people. From stepchildren to carers. The group of protected persons is much larger than the group of our insured persons. Not only insured persons can use the services of ÖGK. Many of their family members (dependants) are also insured with ÖGK – usual-

ly free of charge. As a rule, relatives must have their habitual residence domestically and must not have statutory health insurance themselves.

Requirements for the status of a relative

- Habitual residence domestically (exception: Children and grandchildren during school or vocational training abroad)
- No own health insurance according to the ASVG or another law
- No entitlement to health care from a health care institution of a public employer
- No gainful employment abroad which, if pursued in Austria, would give rise to compulsory health insurance under the ASVG or another law, and no pension based on such gainful employment. This applies accordingly to employment with an international organisation and the receipt of a pension on the basis of this employment.

What you need to do

We need the form "Verification of eligibility for dependants" from you. You can fill it out and hand it in at any ÖGK customer service centre or send it to us by post, e-mail or fax. The test form is available at our customer service centres or on our website at www.gesundheitskasse.at.



You can find out which additional documents are required for the coinsurance of dependants in the overview table on the following pages. The purpose of this table is to provide you with a concise overview of the groups of people who are considered dependants. You will also find the necessary requirements there.

What else you should know

Children are generally insured until they reach the age of 18. In addition, a check form must be completed. In certain situations, no verification form is required for the extension of co-insurance for children and grandchildren who have reached the age of 18. The co-insurance is automatically extended by us if the young person is registered with ÖGK and there is a recognised entitlement to family allowance.

If these two conditions are met, the tax office informs the ÖGK electronically that the child is still entitled to family allowance after the age of 18.

It is therefore no longer necessary to submit proof of entitlement to family allowance. If no family allowance is received for the child, it is necessary to submit the relevant evidence.

Children (grandchildren) **up** to the age of 18

CIRCLE OF PERSONS	REQUIREMENTS	
Children	None	
Selected children (adopted children)		
Stepchildren	Permanent domestic partnership with the insured person	
Grandchildren		
Foster children	Free catering by the insured person	
	The care relationship is based on an official authorisation.	
	Permanent domestic partnership with the insured person (also applies to unrelated foster children)	

	DURATION (TIME LIMIT)	REQUIRED DOCUMENTS
	Completion of the 18th year of age. In addition, see under the heading: "Children after the age of 18"	Birth certificate
	Critical arter the age of 10	(Corrected) birth certificate
	co-insurance every three years).	 Check form "Eligibility for relatives" Birth certificate current marriage certificate of the stepparent
		 Check form "Eligibility for relatives" Birth certificate of the grandchild Birth certificate of the parent in a straight line
		Check form "Eligibility for relatives" Birth certificate
		 Check form "Eligibility for relatives" Birth certificate Official care licence
		 Check form "Eligibility for relatives" Document proving the relationship by blood or marriage

Children **after** reaching the age of 18*

CIRCLE OF PERSONS	REQUIREMENTS	
If the child is in school education or vocational training	Recognised school or vocational training that predominantly requires the child's labour.	
	 Regular studies in the first degree programme or Bachelor's degree programme Studies are pursued seriously and purposefully. 	
	Ordinary degree programme in the second stage of studies or Master's or doctoral programme	
If the child is unable to work due to illness or infirmity	Since reaching the age of 18 (or since completing school or vocational training)	
If the child is unemployed	Since reaching the age of 18 (or since completing school or vocational training)	

*) Children are considered dependants until they reach the age of 18. In addition, health insurance cover can be extended under the following conditions.

DURATION (TIME LIMIT)	ADDITIONAL DOCUMENTS REQUIRED
Max. until the age of 27 (Time limit: 30 November of the calendar year in which the end of the school attendance certificate submitted falls)	Confirmation of school attendance
Max. until the age of 27 (Time limit: 30 November of the calendar year in which the end of the academic year falls)	 If family allowance is received for the child, proof of this If no family allowance is received: Confirmation of continuation as a regular student Confirmation of academic success (positive examinations totalling eight semester hours per week or at least 16 ECTS credits) – not required in the first year of study
Max. until the age of 27 (Time limit: 30 November of the calendar year in which the end of the academic year falls)	 Proof of successful completion of the first diploma examination or the first viva voce examination or completion of a Bachelor's degree programme Confirmation of continuation as a regular student
Individual	 If increased family allowance is received, proof of this If no increased family allowance is received, current medical report from a specialist
For a maximum of 24 months following recognised school/vocational training or recognised studies (maximum until the age of 29)	 Proof of completion of school/vocational training, studies Confirmation from the insured person that he/she is unemployed

Spouse or Registered partner

CIRCLE OF PERSONS	REQUIREMENTS	
Spouse	Non-application of the reasons for exclusion (see list on page 16)	
Registered partner		

Household member/household member

CIRCLE OF PERSONS	REQUIREMENTS	
A household member/a household member from the group of parents, selected parents, step-parents and foster parents, children, selected children, stepchildren and foster children, grandchildren or siblings	 Household partnership with the insured person for at least ten months Unpaid housekeeping by the relative/relatives No spouse or registered partner of the insured person who is able to work lives in the joint household. Non-application of the reasons for exclusion (see list on page 16) The status of a relative is maintained even if the person deemed to be a relative is no longer able to run the household. 	

	DURATION (TIME LIMIT)	REQUIRED DOCUMENTS
	Check form "Eligibility for relatives"Marriage certificate	
		Check form "Eligibility for relatives"Partnership certificate

DURATION (TIME LIMIT)	REQUIRED DOCUMENTS
Unlimited (Co-insurance is reserved for a period of three years, after which the ÖGK requires the "Eligibility for dependants" check form again)	 Check form "Eligibility for relatives" Documents as proof of the family relationship

Non-related head of household

CIRCLE OF PERSONS	REQUIREMENTS
One with the person running the household who is not related to the insured person (partner/cohabiting partner)	 Household partnership with the insured person for at least ten months Unpaid housekeeping by the relative/ relatives
	There is no spouse or registered partner capable of working living in the same household.
	 The status of a relative is maintained even if the person deemed to be a relative is no longer able to run the household. Non-application of the reasons for exclusion (see list on page 16)

Caring relative/family carer

CIR	CLF	OF P	ERSO	NS

- Spouse
- Registered partner
- Persons who are related or related by marriage to the person in need of care in a direct line or up to the fourth degree of the collateral line
- Selected children, stepchildren, foster children
- Selected, step and foster parents
- A person not related to the insured person who has lived with him/her for at least ten months in the same household and has been running the household for him/her free of charge for this period if there is no spouse or registered partner capable of work living in the same household.

REQUIREMENTS

- The family carer cares for the insured person who is entitled to a care allowance of at least level 3 according to the Federal Care Allowance Act or according to the provisions of the provincial care allowance acts.
- The care is not provided for gainful employment in a home environment.
- Caring for a relative mainly requires the relative's labour.
- Non-application of the reasons for exclusion (see list on page 16)

	DURATION (TIME LIMIT)	REQUIRED DOCUMENTS
1	Unlimited (Co-insurance is reserved for the du- ration of three years, after which a new application is required).	Check form "Eligibility for relatives"

DURATION (TIME LIMIT) REQUIRED DOCUMENTS • Check form "Eligibility for relatives" Unlimited (Co-insurance is reserved for a period of • Certificates for complete proof of three years, after which the ÖGK again relationship (e.g. birth certificates, requires the "Eligibility for dependants" marriage certificates, registration cercheck form). tificates) • If care is to be provided by a non-related head of household, the eligibility requirements as a non-related head of household must first be met.

Reasons for exclusion from the status of next of kin

Spouses, registered partners, household members, other relatives, cohabiting partners or carers are only deemed to be dependants if they do not belong to one of the following groups of people:

 Persons who belong to the group of self-employed freelancers. These include doctors, lawyers, patent attorneys, notaries, self-employed pharmacists and chartered accountants. All these persons also receive a pension under the Federal Law on the Social Insurance of Self-Employed Persons (FSVG), the Commercial Social Insurance Act (GSVG) or the Notary Insurance Act (NVG). The same applies if

- they receive a retirement, disability or death benefit from an institution of their legal professional representation.
- Persons who pursue gainful employment abroad that would give rise to compulsory statutory health insurance domestically. Or persons who receive a pension on the basis of this gainful employment. This applies to all family members, including children and grandchildren.
- Persons who are employed by an international organisation or receive a pension as a result of this employment. This also applies to all members of this group of people.
- For self-insured persons with health insurance (§ 16 Asvg), the group of eligible dependants is limited to spouses, registered partners, children and grandchildren.

Premium-based co-insurance

The legislator has stipulated that an additional premium must be paid for certain co-insured family members.

An additional premium must be paid for co-insured spouses, registered partners and persons running the household if the co-insured person is not a spouse or registered partner.

- is bringing up a child living in the same household (including adopted children, stepchildren, foster children or grandchildren) or
- has raised a child living in the same household for at least four years in the past (this also includes



child-raising periods from a previous relationship or as a single parent) or

- is entitled to care allowance from level three or
- is caring for an insured person who is entitled to care allowance from level three.

Furthermore, if the insured person does not receive sickness, weekly or unemployment benefit or unemployment assistance or if social protection needs are established.

The additional premium is prescribed to the insured person by us. It is the insured persons and not their dependants who have to pay this. The additional premium amounts to 3.40 per cent of the basic premium (pension or other income). For insured persons who are employed, the basic premium is the earned income subject to social insurance premiums (including special payments). For pensioners with health insurance, the basic premium is the current monthly pension payment plus special payments. In the case of self-insured persons in health insurance, the basic premium used for this is the basis for calculation. In the case of multiple insurance, the additional premium from each individual employment relationship must be paid up to the respective maximum basic premium.

The additional premium for dependants is only provided for the duration of their co-insurance. ÖGK checks

whether the additional premium for co-insurance is payable. The insured person may receive a questionnaire and an information sheet. If we do not receive a reply from you, we will have to impose the additional premium on you.

The additional premium for relatives does not remain with ÖGK, but flows into the federal budget via the hospital financing system.

e-card for co-insured relatives

Welcome to life. Babies are automatically sent their own e-card after birth as soon as ÖGK has received the birth certificate from the civil status authority. All other family members will automatically receive their e-card from ÖGK once they have been registered in the health insurance fund's data system – unless they already have an e-card.

Voluntary insurance

Don't have statutory health insurance? Please enquire whether you are eligible for co-insurance before submitting your application.

Persons who are not compulsorily insured in a statutory health insurance scheme can apply for self-insurance – as long as they are domestic residents. This is the so-called "voluntary health insurance according to § 16 ASVG". If the required pre-insurance periods have been completed, insured persons are immediately entitled

to health insurance benefits for themselves and their eligible dependants; otherwise after a waiting period of six months. The entitlement extends to all benefits in kind such as medical treatment, medication, hospitalisation, remedies or aids.

The monthly premium is currently 495.58 euros. You have the option of applying for a reduction in the basic premium. Don't forget to enclose all proof of income with your application.

Self-insurance ends with the start of compulsory insurance or at the end of the calendar month in which you declare your withdrawal in writing.

In principle, however, self-insurance ends at the earliest on expiry of six consecutive calendar months. Exceptions are the cancellation of the requirements or deregistration due to the commencement of family status. The insurance also ends if the premiums due for two calendar months have not been paid.

Additional benefits for students

There are additional simplifications for students. On the one hand, there is no waiting time. On the other hand, habitual residence domestically is sufficient. The following also applies: The monthly premium is 69.13 euros. The subsidised student insurance is subject to income limits and duration of study. Please enquire at one of the more than 100 ÖGK customer service centres throughout Austria.

Special regulation in the case of caring for a close relative or a disabled child

There is also relief for people who care for a close relative or a disabled child: the waiting period and the blocking period are cancelled. The contributions for self-insurance are borne by the equalisation fund for family allowances.

Both forms of self-insurance are subject to certain conditions:

- the absence of compulsory insurance and the possibility of co-insurance
- the existence of social vulnerability (according to the guidelines for exemption from the prescription fee)
- the predominant use of labour due to home care by the applicant. In the case of caring for a disabled child, increased family allowance must be granted for the disabled child and in the case of caring for a close relative, there must be an entitlement to care allowance of at least level 3.

We recommend that you contact the ÖGK insurance service. We will be happy to help you.

Self-insurance for part-time/ marginal employment

Are you employed part-time? Part-time employees resident in Austria can insure themselves for health and pension insurance at a current monthly premium of EUR 73.20. This is referred to as "self-insurance in health

and pension insurance in accordance with § 19a ASVG". The prerequisites are that you are only employed parttime and do not yet have compulsory health and/or pension insurance. The remuneration you receive must not exceed the applicable marginal earnings threshold. This changes every year and is adjusted to the inflation rate. In 2024 it will be 518.44 euros.

The insurance begins at the same time as you start your part-time employment, provided that you apply for this voluntary insurance for the first time and do so within six weeks of starting work. If you are in one or more part-time jobs and are paid with the service cheque, the insurance starts with the first job – if you submit the application by the end of the following month at the latest. In all other cases, the insurance begins on the day after the application is submitted.

The insurance ends,

- immediately when you end your part-time employment.
- immediately if you take up employment with full insurance (health, accident and pension insurance).
- immediately if compulsory health and/or pension insurance (e.g. unemployment benefit or unemployment assistance, start of military or civilian service) is taken out.
- at the end of the month if you deregister from self-insurance.
- at the end of the month for which you paid the last premium.
- for insured persons with a service



cheque, at the end of the following month for which no service cheque has been received if no cheque has been submitted in two consecutive months.

This type of self-insurance guarantees you benefits in kind, such as medical treatment, medication, hospitalisation and medical aids or therapeutic appliances. You are also entitled to cash benefits – these are sickness benefit and weekly allowance. The following also applies: The periods of self-insurance are also taken into account for the pension.

Please do not forget: Self-insured persons must report all changes relevant to the insurance in writing within one week. This applies to a change of address as well as taking up employment. Students must submit a confirmation of continuation upon application and annually thereafter by 31 December of each calendar year at the latest.

Details can be found on our website at www.gesundheitskasse.at.

Live healthy

OGK has developed a broad health promotion and prevention programme for its policyholders. In addition to webinars, on-site programmes directly in the regions of the ÖGK are particularly important: The spectrum ranges from nutritional advice and tobacco cessation programmes to workshops, lectures, action days and measures to promote dental health. The ÖGK offer is huge and is aimed at all insured persons – from birth to old age.

For babies and pregnant women, for example, there are nutrition programmes and early help networks. Children of school age are looked after by the "Healthy School" network. Workplace health promotion is dedicated to a healthy workplace. Various senior citizens' programmes help older people to stay healthy for as long as possible. The ÖGK programme covers different habitats and age groups. It encourages people to exercise more and eat more healthily, helps with addiction problems and promotes mental health.

There is something interesting and useful for everyone. The aim is for us all to be able to spend more years in good health.

You can find out which offers and dates are available in your immediate vicinity at your nearest customer service centre or at www.gesundheitskasse.at.

On the following pages you will find an insight into the comprehensive range of services offered by your health insurance fund.

Preventive medical check-up

Do you want to recognise potential health problems at an early stage? Do you want information on a healthier lifestyle? A health check will help you with this. The ÖGK invites people aged 18 and over to go for a check-up. This is free of charge and covers all important health risks. The first point of contact is usually the family doctor. The preventive medical check-up is also available at many social insurance health centres. Some specialists in internal medicine and pulmonary medicine also offer preventive medical check-ups. Many elective doctors have a "VU contract" and bill ÖGK directly for examinations. In these cases, payment and reimbursement of costs are not necessary.

The preventive medical check-up focuses on the following areas:

- Prevention of cardiovascular diseases
- Metabolic diseases (e.g. diabetes)
- Counselling for the early detection of cancer
- Prevention of diseases of old age (age-related visual impairment, hearing loss)



How does a preventive medical check-up work?

First, you fill out a questionnaire on various topics (e.g. your own previous illnesses, hereditary predisposition, exercise, alcohol consumption). Your doctor will take certain body measurements such as height, weight, hip circumference, blood pressure and body mass index (BMI). Blood will be drawn to determine your blood sugar and blood lipid levels.

The most common health risks that can be influenced, such as obesity, high blood pressure, smoking and lack of exercise, are clarified during the check-up. The focus is not on abstract figures, but on the personal risk profile of the participants analysed, who thus find out how their health is doing. Special emphasis is placed on information and counselling. This means that the test subjects can decide for themselves what they want to

do for themselves – for example, exercise more, eat more consciously, stop smoking and drink less alcohol.

Medical examinations for young people

In accordance with its statutory mandate, ÖGK invites compulsorily insured young people (i.e. all young people who are already in employment) aged between 15 and 18 to undergo a so-called adolescent check-up once a year. The purpose of this free health check is to recognise illnesses as early as possible and help young people to live healthier lives. The focus is on exercise, diet, smoking, alcohol consumption and risky sexual behaviour.

The examination takes place as part of a confidential consultation with a doctor at a vocational school, a company or an ÖGK health centre. Consultancy is the key: The doctor addresses the individual life situation and gives the young person tips on how to change unhealthy behaviour if necessary. Counselling services are also provided or further medical clarifications recommended. The examinations follow a certain pattern: After the basic examination in the first year, the results are checked and compared in the following years. It goes without saying that the entire examination is subject to medical confidentiality.

Breast cancer screening programme "early detection"

The Austrian breast cancer screening programme "early detection" is generally aimed at healthy women with no signs of the disease.

Why women should use the programme

Experts are convinced that early detection programmes save lives if they are carried out systematically and in accordance with binding standards. The breast cancer screening programme does not prevent breast cancer. But the chances of recovery are often much better if the cancer is recognised early.

Mammography is currently regarded as the most reliable method for the early detection of breast cancer. The Austrian breast cancer screening programme ensures that women can rely on the quality of the examination: All



radiologists participating in the programme are certified and ensure the high quality of the programme. They have low-radiation digital devices. Each mammogram is also reviewed a second time by a second radiologist. This dual control principle should help to avoid misdiagnoses.

How does the programme work?

For women aged between 45 and 74, the e-card is automatically activated for mammography every two years. Women aged between 40 and 44 and aged 75 and over can register for the programme by calling the free service line on 0800 500 181 or by visiting www.frueh-erkennen.at.



After making an appointment with a radiologist, women can go for an examination with their e-card; A doctor's referral is not necessary. The list of mammography locations can be found on the above-mentioned website. The e-card is automatically reactivated two years after the mammogram. Women also receive a reminder letter. If a woman is recommended a shorter period for the next mammogram for medical reasons, the invitation will of course be sent earlier.

When complaints occur

In the event of breast cancer, if symptoms occur, in suspected cases or if there is a family history of increa-

sed risk, a doctor can refer you for a diagnostic mammogram at any time, regardless of your age.

"early detection" is a joint initiative of the federal government, social insurance, the federal states and the Austrian Medical Association. All information about the mammography programme can be found at www.frueh-erkennen.at.

Diabetes under control with "Active Therapy"

Are you diabetic or do you know someone who is? ÖGK offers a long-term care programme for patients with type 2 diabetes mellitus called "Active Therapy – Diabetes under control" This is intended to help people suffering from type 2 diabetes to receive more intensive medical care and more knowledge about the disease.

The key points of the programme

"Active Therapy" doctors ensure that, in addition to regular eye checks, foot examinations and determination of the long-term blood glucose value (HbA1c), an in-depth individual discussion is held with patients every year.

Unnecessary duplicate examinations are avoided by the structured programme. At the same time, diabetics receive diabetes training as well as extensive information material and a diabetes handbook. Together with

the doctors, sensible and achievable therapy goals are set, which are checked, changed and updated during regular examinations. Diabetics are thus motivated to actively participate in their therapy and influence the success of their treatment. Participation in the programme is free of charge.

Scientifically tested and found to be very good

The benefits of "Active Therapy – Diabetes under control" have been scientifically proven. The results of a long-term study by the Medical University of Graz show a 30 per cent lower risk of death, fewer diabetes-specific secondary diseases such as heart attacks or strokes, lower medical costs and an overall better state of health among the participants. All information and the list of participating doctors can be found at www.therapie-aktiv.at.

Living consciously +

Staying fit and healthy for as long as possible – that is the aim of ÖGK's new "Living consciously +" programme. Health-promoting measures can help you stay healthy for a long time. Age-related impairments can thus be compensated for and independence maintained for longer.

With its new, free "Living consciously+" programme, ÖGK invites everyone from midlife onwards to join in and stay healthy. Developed by

experts, the programme is tailored to the needs of people in this phase of life. The topics are varied and range from relaxation, exercise, fall prevention and nutrition to mental fitness and good preparation for the consultation with the doctor. In addition to a 24-part video series, a comprehensive brochure offers a compact overview of the most important topics on health promotion and prevention - to watch, participate and reflect on. To actively prevent falls, the "Steady on your feet & active" programme offers comprehensive free documentation as well as courses in Upper Austria, Styria and Salzburg.

The materials (brochures and videos) are available at www.gesundheitskas.se.at/bewusstleben, but can also be ordered free of charge as printed brochures and DVDs.

Questions about the programme:

Tel.: 05 0766-158008

(Mon-Fri, 08:00 to 12:00) **Email:** bewusstleben@oegk.at

Workplace health promotion

Healthy employees in healthy companies. This is the aim of ÖGK's workplace health promotion programme. ÖGK advises and supports companies free of charge in the planning and implementation of health promotion projects.



What BGF offers companies

Joint measures by employees and employers are intended to improve health and performance in the workplace. Work structures, work processes and the working environment are specifically focussed on. Work can be organised in a healthy way by optimising operational framework conditions. However, the aim is not only to change operational framework conditions. Employees should be encouraged and motivated to lead a healthy lifestyle.

Our portfolio

- Top consultants support and advise companies of all sizes and from all sectors on project implementation and sustainability – free of charge.
- Measures to promote a healthier lifestyle (diet, exercise, leadership, stress, etc.)

 Annual events for networking and knowledge transfer

One programme, multiple benefits Companies benefit through:

- Increased job satisfaction and labour productivity
- Increased product and service quality
- Improved operational communication and cooperation
- Long-term reduction in healthcare costs
- Image enhancement for the company

Advantages for employees:

- Less workload
- Reduced health complaints
- Increased well-being
- Better working atmosphere
- Healthier behaviour at work and during leisure time

School health promotion

Health on the timetable. ÖGK would like to make health in schools an important topic, because a healthy environment creates the crucial basis for pupils to develop healthily. With its service centres, the ÖGK is the first point of contact for schools.

It supports them in the planning and implementation of health-promoting projects, free of charge, according to precise quality criteria, holistically and sustainably. The "Healthy School Service Centres", which are anchored



regionally in the federal states, aim to accompany the path to a healthy school, provide needs-based support and provide impetus.

The offer

As part of the projects, internal school project teams work with the support of the "Healthy School Service Centre" to create healthy framework conditions for the school. The numerous offers include individual process support for schools in accordance with the quality management cycle, free and quality-assured information material on school health promotion, financial support for measures within the framework of school supervision and the provision of offers from regional ÖGK cooperation partners.

Advantages of school-based health promotion at a glance

The school becomes a health-pro-

moting living environment. Everyone involved in everyday school life is on board.

Advantages for pupils:

- Strengthening personal skills and performance potential
- Promotion of health-conscious and responsible behaviour
- Better school climate
- Promotion of health through optimal framework conditions (active breaks, healthy snacks)

Advantages for teachers:

 Promotion of job satisfaction and thus indirectly higher quality of education and upbringing for the children

Advantages for parents:

- healthy and balanced children
- better learning ability in a healthy setting

Quit smoking

Getting off cigarettes is not easy. ÖGK offers professional help – because it's easier with support.

The ÖGK's nicotine and tobacco cessation programme includes, for example, outpatient individual and group cessation courses as face-to-face and online offers, as well as online lectures and online courses for the special target group of pregnant women (and smokers who want to have children). Information videos and brochures on the subject of nicotine and nicotine cessation round off the programme. Information and dates can be found at www.gesundheitskasse.at/rauchfrei

Experienced health psychologists at ÖGK's smoking-free telephone service provide free advice from Monday to Friday between 10.00 and 18.00 on 0800 810 013. The experts will also be happy to call you back.

The offer of the smoking-free telephone

- Information and counselling on all aspects of smoking
- Support in starting a smoking-free life
- Support after quitting smoking to prevent relapses
- Mediation of cessation programmes throughout Austria

Are you interested? On the page <u>www.rauchfrei.at</u> there is information about the counselling process on the phone, facts about tobacco and nicotine as well as tips and tricks for quitting smoking. Cessation offers throughout Austria can be found directly on the homepage. In the blog, the experts regularly comment on current topics and pick up on interesting focal points.

We also have the free smoking-free app for you. Among other things, it counts the smoking-free days and the money you save as a result. The app can be linked to social networks and sends personalised messages.

The Smoking-free Telephone is an initiative of the Social Insurance, the provinces and the Federal Ministry of Social Affairs, Health, Care and Consumer Protection. It is operated by ÖGK.

Smoking-free telephone Telephone: 0800 810 013

Mon-Fri 10 a.m. – 6 p.m. Email: <u>info@rauchfrei.at</u>

www.rauchfrei.at

www.facebook.com/RauchfreiTelefon

www.rauchfreiapp.at





Eat right from the start!

ÖGK supports the "Eat right from the start!" programme Expectant parents and parents of babies and toddlers as well as their relatives in all questions concerning the topics ...

- Nutrition during pregnancy and breastfeeding
- Nutrition for children in the first year of life
- Nutrition for one- to three-year-old children

A varied and balanced diet right from the start lays the foundation for a healthy upbringing. In free workshops, interested parents receive scientifically proven and up-to-date nutritional recommendations as well as everyday tips and suggestions.

Further information, available dates and interesting explanatory and recipe videos on the "Eat right from the start!" programme can be found at www.gesundheitskasse.at/revan.

Vaccinations

Vaccination is the most effective protection against certain infectious diseases and sometimes the only one, because: Some of these diseases, which can be serious or even fatal, are difficult to treat. Vaccination ensures that it doesn't get that far in the first place. Some vaccinations last for a long time, others need to be boosted annually (e.g. influenza) or every few years.

Vaccinations for adults in Austria are mostly paid for privately. The ÖGK is not legally responsible for vaccinations, but is involved in Austria-wide vaccination programmes – such as the Austrian childhood vaccination programme or the "Public Influenza Vaccination Programme" (influenza). You can receive a subsidy for tick vaccinations (TBE).

More information at www.gesundheitskasse.at/impfen and at www.impfen.gv.at

Get moving – Healthy back

Back and spinal complaints are widespread among the population due to a lack of exercise. Jerky or uniform movements and an unfavourable or one-sided posture also put a lot of strain on our spine. If you exercise your back regularly, premature signs of wear and tear can be prevented and painful tension reduced. Many experts are therefore calling for regular exercise as a preventive measure.

The "Get moving - Healthy back" programme comprises guided group exercise classes lasting 14 weeks with two sessions each. Participation in the course is free of charge, registration is required.

An experienced course leader guides participants towards a healthier life with more exercise:

- Simple exercises strengthen the core muscles.
- Joint mobility training helps to loosen or release tension.
- Tips for a back-friendly everyday life relieve the strain on the spine.
- The fun in the group motivates you to keep going and exercise more.

This is accompanied by free online exercise counselling with experts to clarify individual questions. Webinars provide background information on "healthy backs", exercise tips and input for back-friendly everyday life.

At home, you can work on your own back health using the wide range of exercise instructions in the "Get moving - Healthy back" brochure.

Goals and target group

The course programme is open to anyone aged 18 and over who already suffers from mild back pain or has risk factors for developing back pain. All interested parties are cordially invited to attend the accompanying online offers (exercise counselling and webinars).

The aim of "Get moving - Healthy back" is to motivate participants to make a lasting change in behaviour with more active exercise, reduce existing back problems and lower the risk of developing back problems.

More information on the programme at www.gesundheitskasse.at/ruecken.



Get healthy

Medical assistance

Do you feel ill? If you fall ill, you generally have a free choice of doctor. You can seek medical assistance as follows:

- Panel doctors
- Contract group practices
- Contract facilities

 (e.g. hospital outpatient clinics)
- Doctors in ÖGK healthcare facilities (e.g. health centres)
- · Primary care units

- Flective doctors.
 - These are doctors who do not have a contract with ÖGK.
- Elective group practices

Generally **free treatment** on presentation of the e-card and possibly a referral or referral slip.

Insured persons must initially pay the fee themselves.

Upon presentation of the net fee note, ÖGK will reimburse 80 per cent of the amount that would have been paid by ÖGK for the same services if a panel doctor had been used. In particular, the fee note must contain the first name and surname of the insured person, the insurance number, home address, confirmation of payment, the date of issue and precise details of the medical services provided, including the date.

Our tip: Use the online submission via My ÖGK using ID Austria simply, securely and conveniently from home with www.meineoegk.at.

The following services are treated in the same way as medical treatment:

- Physiotherapeutic, logopaedicphoniatric-audiological or occupational therapy treatment required on the basis of a doctor's prescription by members of the higher medical-technical service as well as a service provided by a therapeutic masseuse or masseur.
- A diagnostic service by a clinical psychologist required on the basis of a medical prescription or psychotherapeutic referral.
- Psychotherapeutic treatment by psychotherapists if a medical examination has taken place before the second session.
- Clinical-psychological treatment by clinical psychologists if a medical examination has taken place before the second session.

These services can only be covered by ÖGK if the treatments are carried out by persons who are authorised to carry out these therapies/diagnostics independently.

Planned treatment abroad

If it is not possible to carry out appropriate treatment in Austria, the patient can also be treated abroad. In medically justified cases and only with the prior authorisation of ÖGK, the costs of planned treatment in another EU or EEA country, Great Britain or Switzerland as well as in countries with bilateral social security agreements may be covered. Austria has such bilateral social security agree-



ments with Bosnia-Herzegovina, North Macedonia, Montenegro, Serbia and Turkey.

In all other countries, patients must initially bear the costs of treatment themselves. The invoices with corresponding proof of payment can be submitted for reimbursement. The following information should be provided so that any claim for reimbursement of costs can be checked quickly and unbureaucratically:

- detailed information on the services provided
- Details of the treatment centre
- Diagnosis
- Timely submission before planned treatment/surgery abroad
- Statement as to why treatment/surgery cannot be carried out in Austria
- Cost estimate
- Date of service provision
- Name of the patient (incl. national insurance number)
- Bank details (incl. IBAN and BIC)

Foreign-language invoices must also be clearly legible and clearly stamped by the treatment centre. The form "Health treatment abroad" must also be completed. You can find this on our website at www.gesundheitskasse.at.

As a rule, the amount of reimbursement shall not exceed 80 per cent of the cash tariff applicable for equivalent treatment in Switzerland.

Physiotherapy, speech therapy and occupational therapy treatments

ÖGK offers its insured persons occupational therapy, speech therapy and physiotherapy on prior prescription. In addition to the ÖGK health centres throughout Austria, it has various contractual partners such as freelance therapists and institutes.

This offer is constantly being expanded. If you use the services of therapists who do not have a contract with ÖGK, you can apply for reimbursement after the therapy.

Psychotherapeutic treatments

ÖGK offers its insured persons and their relatives psychotherapy at health insurance costs under certain conditions. You can find more information on the offers in your federal state on our website at www.gesundheitskasse.at.

Cost subsidy for psychotherapy For psychotherapeutic services provided by psychotherapists in priva-



te practice, the fee must be paid in advance. ÖGK will provide a cost subsidy on presentation of the balanced, detailed fee invoice.

The height can be found in the following table:

Cost subsidy	Service
EUR 19.30	Individual session (30 minutes)
EUR 33.70	Individual session (60 minutes)
EUR 8.50	Group session (45 minutes)
EUR 12.10	Group session (90 minutes)
EUR 20.50	Group session (135 minutes)
EUR 42.70	Family session (75 minutes)
EUR 60.10	Family session (100 minutes)

You can obtain the application form for a cost subsidy from our customer service centres. You can also find it at www.gesundheitskasse.at.

Prerequisites for psychotherapy:

- The existence of a mental disorder that is to be regarded as an illness in the sense of social insurance law. It is not possible to cover the costs of pure problem counselling on various issues.
- Written proof that a medical examination was carried out at the
 latest before the second psychotherapeutic treatment. This confirmation can be made informally or using the form provided.
- For treatments requiring more than ten therapy sessions, an application for authorisation of psychotherapy is required for a cost subsidy.

It is not possible to undergo therapy on account at a contract facility or health centre and receive a cost subsidy at the same time.

e-card

The e-card is your personal key to the healthcare system. And this key is really secure. No health or treatment data is stored on the e-card. only personal data (name, title, gender, national insurance number, date of birth). In addition, a photo of the cardholder has been included on newly issued e-cards since 1 January 2020. You can find more information on this at www.chipkarte.at/ foto. If your details change (address, name, title), please inform our customer service centres of these changes by sending a copy of the appropriate document.

The European Health Insurance Card (EHIC) is located on the back of the e-card. You can find out more about this in the chapter "Medical treatment on holiday".

Legislation provides for a service fee for the e-card, which is collected on 15 November for the following year. The service fee for 2024 is EUR 13.35 (2025: EUR 13.80). The service charge does not apply to certain groups of people, such as those in marginal employment, pensioners and those in military or civilian service.



Have you lost your e-card?

If your e-card is stolen or lost, staff at the Serviceline will be happy to help you. This can be reached by dialling 050 124 33 11 from Monday to Friday between 7 a.m. and 7 p.m. at local rates throughout Austria. As soon as you report the loss of your e-card, the card will be blocked. Your new e-card will be sent to you immediately by post.

Of course, you can also use the "Re-order e-card" online service at www.meineoegk.at to apply for a new e-card to be issued due to loss, theft or damage. Use this QR code.

Medical treatment on holiday

Holidays are the best time of the year. Don't forget the right health insurance cover in your luggage. Whether e-card or European Health Insurance Card, be prepared for an emergency, both at home and abroad.

Between Bregenz and Eisenstadt: Domestic holidays

Anyone spending their holiday in Austria can obtain medical assistance from our contractual partners on presentation of their e-card.

Between Constance and Helsinki: Holidays abroad

The European Health Insurance Card (EHIC) is printed on the back of the e-card, provided that the relevant previous insurance periods have been completed. Benefits in kind can be claimed directly from contractual partners in these countries with the EHIC. This standardised, personal card must be presented directly to the service provider (doctor, hospital, etc.) if necessary. However, this is subject to the condition that the service provider can settle with a statutory health insurance fund in the country of residence. In any case, deductibles in accordance with the legal provisions of the country of treatment must be borne by the patient.

Whether it's a city trip abroad or a holiday by the sea: Social health insurance cover for temporary stays in



many European countries is guaranteed by the conclusion of intergovernmental social security agreements and the Agreement on the European Economic Area (EEA) or the European Union (EU).

Such agreements currently exist with the following countries:

- EU countries (Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France, Greece, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, Czech Republic, Hungary, Cyprus (Greek part))
- EEA countries (Iceland, Liechtenstein and Norway)
- Switzerland
- United Kingdom
- Countries with bilateral agreements

In North Macedonia, service providers such as doctors can be utilised directly with the EHIC.

In Bosnia-Herzegovina, Serbia and Montenegro, the EHIC must be presented to the foreign health insurance provider responsible for the holiday destination in order to obtain a valid treatment certificate.

In Turkey, a holiday sickness certificate is required, which you can obtain from your employer or the ÖGK. This must also be exchanged for a valid treatment certificate with the foreign health insurance provider prior to medical treatment.

Countries with which Austria does not have a social security agreement

However, if a holiday is spent in a country with which Austria has not concluded a social security agreement, or if no contractual partner of the foreign insurance institution is used for medical treatment, the sick person must initially pay the costs incurred themselves.

In cases of medically necessary medical treatment, ÖGK will reimburse 80 per cent of the amount it would have had to pay in Austria on submission of balanced invoices.

If necessary institutional care is utilised abroad in 2024, a care cost allowance of EUR 399.97 per day is given. This daily flat rate is reduced by ten per cent for relatives after the age of 18. If the costs are below the daily flat rate, only the actual expenses will be reimbursed.

ÖGK recommends obtaining private health insurance when travelling abroad to countries with which there are no social security agreements (e.g. USA or China). However, as there are also a wide variety of regulations in the contracting states and very high co-payments are often incurred, it is also recommended that you obtain private travel insurance to cover these amounts.

The benefits catalogue of social health insurance does not cover the costs of repatriation. It is therefore particularly important to obtain appropriate private insurance when you book your holiday abroad.

Remedies

In many cases, you will need medication such as tablets or ointments to get well. These are prescribed by your doctor on a prescription that is valid for one month and can be filled at any public pharmacy or medicine cabinet at ÖGK's expense. The law provides for a prescription fee of currently 7.10 euros per pack. Certain people can be exempt from the prescription fee or are automatically exempt.

Almost all commonly used medicines are freely prescribable, currently around 4,325 preparations. In addition, there are medicines that require authorisation, for which your doctor will obtain approval from the ÖGK Medical Service.

Exemption from the prescription fee

WITHOUT APPLICATION	WITH APPLICATION
 Recipients of a compensatory allowance Civilian servants Recipients of a benefit under the minimum security and social assistance laws of the federal states Asylum seekers 	For persons whose monthly net income does not exceed • 1,217.96 euros (for single persons) • 1,921.46 euros (for married couples or registered partnerships or cohabiting couples). These amounts increase by 187.93 euros per child. If the insured person's family includes persons with their own income, this must be taken into account.
For patients with notifiable communicable diseases. Please note: This exemption only applies to medication required to treat the notifiable communicable disease.	For persons who demonstrate above-average expenditure as a result of their illness, provided that the monthly net income does not exceed 1,400.65 euros (for single persons) 2,209.68 euros (for married couples or registered partnerships or cohabiting couples). These amounts increase by 187.93 euros per child. If the insured person's family includes persons with their own income, this must be taken into account.

Voluntarily insured persons pursuant to § 16 ASVG who receive assistance or a subsidy from a social welfare organisation to cover their living expenses and their relatives cannot be exempted from the prescription fee.

What is net income and how is it calculated?

Net income is the sum of all income in cash or cash equivalents – less statutory deductions (social security contributions, income tax). When calculating the net income of the insured person, the income of the spouse or registered partner (partner) living in the same household must be taken into account in full. The income of other persons living in the same household as the applicant is to be taken into account at 12.5 per cent.

Prescription fee cap (REGO)

ÖGK helps wherever it can: For insured persons with a high need for medication and a low income, there is an additional option for exemption from the prescription fee. Each insured person only has to pay prescription charges until they reach two per cent of their annual net income with the total prescription charges paid in a calendar year. There is a minimum limit in the amount of the equalisation supplement guideline rate. Once the upper prescription fee limit has been exceeded, the person is automatically exempt for the rest of the year. The income of co-insured dependants (e.g. spouse or children) is not taken



into account when calculating the net income. Prescription fees paid by the insured person for co-insured persons are included in reaching this upper limit.

Exemptions based on the prescription fee cap always end on 31 December of a calendar year. Therefore, from 1 January of the following year, the prescription fees must again be paid by this group of people until the upper prescription fee limit is reached.

Elective prescriptions

Have you been prescribed a medicine by an elective doctor without a prescription rights contract with ÖGK? Elective doctors without a prescription rights contract with ÖGK cannot issue electronic prescriptions, but continue to only issue prescripti-

ons in paper form. Patients can easily redeem these optional prescriptions for freely prescribable medicines in all Austrian pharmacies. This group of medicines includes most commonly used medicines. If you fill a prescription from an elective doctor without a prescription authorisation contract in a pharmacy, your eligibility and therefore your current insurance cover will be checked by inserting your e-card. Nothing more is necessary. A possible exemption from the prescription fee can also be easily determined in this way. As in the past, elective prescriptions for medicines requiring authorisation must be sent to the ÖGK medical service by the pharmacies or the insured persons themselves.

Therapeutic appliances

Do you need glasses, orthopaedic insoles or compression stockings? ÖGK ensures your supply of therapeutic appliances. These are granted on medical prescription if their costs exceed a certain minimum amount. The articles of association stipulate a maximum amount of 1,616.00 euros for the costs to be covered by the ÖGK.

The insured person must pay a share of 10 per cent of the cost of the aid, but at least 40.40 euros. There is no minimum deductible for persons who constantly require utilities. However, 10 per cent of the costs for such therapeutic appliances must be borne by the insured person.



The cost share for glasses and contact lenses is at least 121.20 euros. For children over the age of 15 who are still dependants in the sense of social insurance law, a cost contribution of at least 40.40 euros applies. The ÖGK cost contribution is based on the tariffs agreed with the opticians. The excess is therefore deducted from the tariff and not from the actual cost of the visual aid.

There is no cost sharing for therapeutic appliances for

- Persons who are exempt from paying the prescription fee (due to special social protection needs)
- Children up to the age of 15 (one day before their 15th birthday)
- Insured persons/dependants for whom increased family allowance is due, regardless of age



Exceptions:

- Persons who are exempt from the prescription fee due to exceeding the upper prescription fee limit are not exempt from the co-payment.
- Persons who are assigned to the ÖGK on the basis of provisions in the War Victims' Compensation Act, the Armed Forces Compensation Act or the Victims' Welfare Act.

Resources

Whether prostheses or wheelchairs, ÖGK provides support with aids: If you have a physical disability, your doctor will prescribe the necessary aids. This also applies to mutilations and disfigurements. Some articles require prior authorisation from the ÖGK. As a rule, the contractual partner forwards the required documents to us. Subsidies for therapeutic appli-

ances are not granted if another institution takes care of this (e.g. accident insurance, pension insurance, war victims' benefits).

The same applies to cost sharing by insured persons as for therapeutic appliances. The ÖGK covers the costs up to a fixed maximum amount, i.e. 1,616.00 euros; 4,040.00 euros for prostheses and wheelchairs. The insured person's share of the costs for customised orthopaedic shoes is 58.14 euros. Certain aids, such as wheelchairs, are made available on loan by ÖGK under certain conditions.

If you suffer from incontinence, our contract partners will provide you with absorbent incontinence products such as nappies and pants. You can find more information about the requirements and criteria on our homepage www.gesundheitskasse.at.

Hospital care

Do you need to go to hospital? If and as long as the illness requires it, ÖGK covers the costs in full in the general fee class of a hospital financed by the provincial health fund (e.g. provincial hospitals, religious order hospitals) or in a private contract hospital (private hospital financing fund).

Insured persons must pay a cost premium to be determined and collected by the legal entity of the hospital (e.g. municipalities, provinces). For co-insured relatives, the insured per-

son must pay a premium to the costs in the amount stipulated by law. Both the cost premium for insured persons and the cost premium for relatives must be paid for a maximum of 28 days per calendar year.

This excludes:

- Maternity stays (maternity stays of up to ten days)
- Stays for the purpose of organ donation. ÖGK also covers the registration costs required for an organ transplant at an organ bank.
- Persons up to the age of 18

For medically necessary treatment in hospitals that are neither financed by the provincial health fund nor subject to the private hospital financing fund and with which no contractual relationship exists (e.g. foreign hospitals), ÖGK currently pays a daily care cost subsidy of 399.97 euros, but not more than the actual costs incurred. Relatives who have reached the age of 18 receive a daily flat rate reduced by ten per cent.

Medical home nursing

Do you need help at home? Insured persons and relatives can make use of medical home nursing instead of institutional care. It can only be carried out on a doctor's orders and must be provided by members of the senior healthcare and nursing service. It therefore only includes medical services and qualified nursing services (e.g. wound care, injections, tube feeding).

Medical home care therefore does not include basic care of the patient such as personal hygiene, washing hair or brushing teeth. Domestic care such as cleaning, cooking or making beds is also excluded.

Medical home nursing is care that replaces hospital care and is therefore limited in time. It can last a maximum of four weeks for one and the same insured event. In addition, it can continue to be granted following authorisation by the medical service.

Medical rehabilitation measures

We want you to be able to lead an independent life again, if possible without outside help and care. That is why we also have medical rehabilitation measures in our programme following medical treatment.

The following measures can be considered as part of medical rehabilitation:

- Accommodation in hospitals that are primarily used for rehabilitation (rehabilitation centres)
- Provision of prostheses, orthopaedic aids and other aids
- Medical assistance as well as remedies and therapeutic appliances in connection with other medical rehabilitation measures
- Travel and transport costs (in accordance with the statutory provisions and depending on the financial

circumstances of the insured person or relatives)

The benefits listed must be applied for in advance by the insured person (application for rehabilitation, spa or convalescent stay) and medically justified by the attending physician. This application is reviewed and approved by the ÖGK. Application forms are available from hospitals, doctors and ÖGK customer service centres. In the case of accommodation in rehabilitation facilities, the insured person must make an additional payment for a maximum of 28 days per calendar year. For 2024, this is based on the gross earned income or gross pension of the insured person:

Additional payment	Gross earned income or gross pension	
daily	from	to
EUR 9.70	EUR 1,217.97	EUR 1,799.34
EUR 16.62	EUR 1,799.35	EUR 2,380.73
EUR 23.56	more than 2,380.73 euros	

The co-payment does not apply for

- Low income (gross earned income up to 1,217.96 euros)
- Pensioners who receive an equalisation supplement
- spouses or registered partners living in the same household who receive an equalisation supplement
- Accompanying persons
- Children and young people who have not yet reached the age of 18

- Secondary patients in oncological, family-oriented rehabilitation
- Recipients of a benefit under the minimum security and social assistance laws of the federal states
- Persons with a special need for social protection in accordance with the guidelines on exemption from co-payments for rehabilitation measures

The insured person does not have to contribute to the costs of medical aids and therapeutic appliances as part of medical rehabilitation measures. If medically necessary, the costs of these aids are covered in full by ÖGK. The extent of what is necessary must not be exceeded.

Sick leave

In social insurance, sick leave is called "incapacity for work due to illness". A person is unfit for work if he or she is unable to carry out his or her employment that justifies compulsory insurance, or is only able to do so at the risk of aggravating his or her conditi-



on. This incapacity to work due to illness is generally determined by a doctor. She or he will then issue the sick note. Every employee is obliged to report any incapacity for work to the employer without delay. What you need to think about if you are unable to work:

Who determines incapacity for work due to illness?

Your incapacity to work due to illness is generally determined by the treating contract doctor and reported to ÖGK by him or her. As a rule, the start of incapacity for work is the day determined by the doctor. The notification of incapacity for work must also be made if you are not entitled to sickness benefit from ÖGK. As long as the incapacity for work has not been reported to the health insurance provider, the entitlement to sickness benefit is suspended.

Notification of illness by the elective doctor

If you are treated by an elective doctor and he or she certifies your incapacity for work, you must report this to ÖGK immediately. The ÖGK or the doctor authorised by it to do so is responsible for determining incapacity for work (start and end of incapacity for work).

The sick note in connection with outpatient treatment in hospital

In the case of outpatient hospital treatment, the outpatient card issued does not count as a sick note. The

contract doctor is also responsible for determining any incapacity for work.

Reporting sick after an inpatient hospitalisation or rehabilitation stay

If you are still unable to work after an inpatient hospitalisation or rehabilitation stay, you must have your incapacity to work certified by a panel doctor. A sick note after an operation requiring authorisation is only possible if this has also been approved by ÖGK.

Please be sure to report

Ask your doctor whether your illness is due to an accident at work, the consequences of a previous accident at work, an occupational disease or a service-related injury under the War Victims' Compensation Act 1957 (KOVG 1957), the Army Compensation Act (HEG) or the Army Compensation Act (HVG) or to a road traffic accident, a brawl or the direct consequence of drunkenness (the misuse of narcotics).

In the event of deliberate concealment or deliberate misrepresentation of such facts relevant to the determination of entitlement, you must repay any benefits wrongly paid.

Follow the doctor's instructions

You will be treated and advised by your doctor. But you also need to make a premium to your health by leading a responsible lifestyle. You should therefore behave in a way that is conducive to your recovery whi-



le you are unable to work. This also includes following the doctor's instructions exactly. For example, prescribed bed rest must be observed.

Obligation to report

Insured persons who receive benefits are obliged to notify ÖGK of any changes such as their place of residence, marital status or entitlement to benefits for dependants within two weeks. The commencement of gainful employment must be reported within seven days (this also applies to the commencement or continuation of marginal employment). Any change of residence during the period of incapacity for work must be notified in advance. If you intend to leave Austria during your incapacity for work, this requires the prior consent of the ÖGK medical service.

Sick call and survey service

The ÖGK is authorised to verify compliance with the doctor's orders through its sickness absence inspectors. Follow the doctor's instructions during the period of incapacity for work. Avoid any behaviour that could impair your recovery.

For example, it is not permitted to take up gainful employment in the profession for which the incapacity for work was medically diagnosed during the period of incapacity for work. ÖGK is also authorised to check the state of health in the interests of the insured community. The invitation to a medical examination must be honoured. If the invitation cannot be honoured for important reasons (e.g. bedridden), we must be informed immediately, together with a confir-



mation from the attending physician. In the context of medical checkups, it may be necessary for you to be asked to submit findings or to appear in person, in which case you are obliged to co-operate in accordance with § 366 ASVG.

Sick leave during a stay abroad

If you fall ill during a stay abroad, you must notify us immediately of your incapacity to work. The doctor treating you will usually issue you with the necessary confirmation of your incapacity for work. It must contain all the features of an Austrian sick note, in particular

- Personal data (name, date of birth)
- Start and end of sick leave
- Diagnosis that led to sick leave
- Stamped signature of the attending physician
- Date of issue

Attention: Relocation outside Austria during sick leave is only granted in exceptional cases

ÖGK will decide whether to recognise the sick leave on the basis of the documents submitted. In individual cases we also require proof of treatment.

Health report

ÖGK must be notified immediately of the end of the incapacity for work. In principle, the attending physician determines your fitness for work and sends it to us electronically. If the notification is not made electronically, please send us the health report immediately. You can either hand them in directly at our customer service centres or send them to us by post or fax, for example. You can also report your health direct-

ly via My ÖGK (<u>www.meineoegk.at</u>). It's quick, easy and convenient from the comfort of your own home.

Sickness benefit

If you are ill for a longer period of time, you will continue to receive your salary from your employer in accordance with the relevant statutory provisions. If your entitlement to continued remuneration is exhausted. ÖGK will pay you sickness benefit. This is intended to be at least partial compensation for the earnings subject to premiums that are lost due to incapacity to work as a result of illness (sick leave). Therefore, only compulsorily insured persons are entitled to sickness benefit. These include apprentices and employees, but also recipients of cash benefits from unemployment insurance and selfinsured persons in marginal emplovment.

Duration of entitlement to sickness benefit

Sickness benefit is generally due from the fourth day of incapacity for work, taking into account any entitlement to continued payment of remuneration from the employment or service relationship for the duration of this sick leave. However, there are legally regulated maximum limits.

The statutory minimum entitlement period is 26 weeks. This entitlement period is increased to 52 weeks if you

have been insured with health insurance for at least six months in the twelve months prior to the start of your incapacity for work. In individual cases, the entitlement to sickness benefit can be extended by up to 78 weeks on the basis of a medical assessment by the ÖGK Medical Service, provided that the insured person is expected to regain their ability to work or be reintegrated into the labour market within this period.

A pension benefit (disability, invalidity or old-age pension) awarded during the period of sickness benefit entitlement can end the sickness benefit entitlement.

Special features:

- Your incapacity for work begins within three weeks of the end of your health insurance. If you are entitled to sickness benefit, you are entitled to sickness benefit for a maximum of 26 weeks.
- If there are no more than 13 weeks between two periods of incapacity for work due to the same illness, these periods are added together.





Amount of sickness benefit

The amount of sickness benefit basically depends on three factors:

- the assessment basis (maximum up to the maximum monthly basic premium)
- the duration of the incapacity for work
- whether family members are present

The assessment basis for sickness benefit is the gross earnings subject to premiums that the insured person was entitled to in the premium period preceding the end of the full entitlement to remuneration. If there is an entitlement to special payments, the sickness benefit is increased by 17 per cent.

As a result of the wave of inflation, the legislator has enabled an increase in sickness benefit with the Inflation Relief Package III. ÖGK will therefore increase the sickness benefit for 2024 by 9.7 per cent as of 1 January 2024 (provided the assessment basis is in the previous year).

The sickness benefit amounts to

- 50 per cent from the 4th to the 42nd day of incapacity for work,
- 60 per cent from the 43rd day of incapacity for work of the assessment basis.

Recipients of unemployment insurance benefits are entitled to sickness benefit in the amount of the last benefit received from this insurance. The sickness benefit for self-insured persons pursuant to § 19a ASVG amounts to EUR 6.21 per day (annually variable fixed amount).

If you have a family, you may be able to receive a family supplement in addition to your sickness benefit. From the 43rd day of incapacity for work, the sickness benefit is to be increased by 10 per cent of the assessment basis if there is at least one relative without their own income and the insured person is a single parent or the spouse (partner) has no income of their own. If there is an entitlement to continued payment of remuneration beyond the 42nd day of incapacity for work, the sickness benefit is only increased from the day on which the entitlement to remuneration ceases completely. An application is required here.

There is no entitlement to a family allowance for recipients of sickness benefit on the basis of a benefit from unemployment insurance or self-insurance pursuant to § 19a ASVG.

CALCULATION EXAMPLE FOR SICKNESS BENEFIT

Mr Max Mustermann is unable to work from 07.11.2023. In October 2023, he received remuneration subject to premiums in the amount of 2,500.00 euros. The full remuneration entitlement has already been exhausted. Mr Mustermann is also entitled to two special payments per year.

Basic premium	ros	
Daily value (1/30)83.33 eur	ros	
Consideration of special payments (17 per cent supplement)14.17 eur	ros	
Assessment basis	ros	
Daily gross sickness benefit entitlement from 10 November 2023 48.75 euros (50 per cent of the assessment basis)		
Daily gross sickness benefit entitlement from 19 December 2023 58.50 eur (60 per cent of the assessment basis)	ros	
Daily gross sickness benefit entitlement from 1 January 2024 EUR 64 (60 per cent of the assessment basis increased by 9.7 per cent)	.18	

Mr Mustermann will receive a daily gross sickness benefit of 48.75 euros from 10 November 2023 and 58.50 euros gross from 19 December 2023. Due to the valorisation, the assessment basis is to be increased by 9.7 percent as of 1 January 2024. As a result, he is entitled to gross sickness benefit of EUR 64.18 per day from 1 January 2024.



Special sickness benefit

Persons with a valid employment relationship are entitled to special sickness benefit,

- who are still unable to work,
- for whom the maximum period of entitlement to sickness benefit has expired and who are not entitled to sickness benefit again,
- who receive a negative decision from the pension insurance institution regarding an application for a disability or occupational disability pension,
- who have filed a complaint against the rejected pension and
- are not entitled to rehabilitation allowance.

An application is required.

This special sickness benefit is granted at the longest until the proceedings before the ordinary courts have been legally concluded, but only for as long as the incapacity to work due to illness persists.

For persons,

- whose entitlement to unemployment insurance benefits is suspended during hospitalisation,
- for whom the maximum duration of their sickness benefit entitlement has expired and
- for whom no new entitlement to sickness benefit has yet arisen due to a lack of recovery of the ability to work,

is entitled to a special sickness benefit in the amount last received for the duration of necessary hospitalisati-



on that cannot be postponed (rehabilitation stays during follow-up treatment). No separate application is required.

Cancellation of entitlement to sickness benefit (refusal)

Sickness benefit is not payable for the period of incapacity for work as a result of an illness contracted by the insured person through culpable involvement in a brawl, provided that this person has been convicted by a final judgement under § 91 of the Criminal Code (StGB). It is also not due as a direct consequence of intoxication or substance abuse.

The needy, co-insured relatives living domestically are entitled to half of the sickness benefit that the insured person would have been entitled to if his or her maintenance was mainly provided by the insured person due to a



lack of other care and if they were not culpably involved in the cause of this denial.

Suspension of sickness benefit

The entitlement to sickness benefit is suspended,

- if and as long as the incapacity for work is not reported to ÖGK. This is usually done for you by the doctor.
- if and as long as the employer continues to pay the wage or salary (entitlements under employment law). Therefore: Half the wage/salary entitlement means half the sickness benefit.
- if and as long as the employer still pays holiday pay or compensation in lieu of notice.
- if and as long as transitional allowance is drawn from the pension or accident insurance.
- if and as long as carer's allowance is drawn.

- if and as long as civilian or military service is performed.
- if and as long as a summons to a medical check-up is not adhered to without excuse.
- if the provisions of the patient regulations have repeatedly not been followed or the instructions of the attending physician have been violated.
- as long as transitional benefits are received from the Pension Insurance Institution or the General Accident Insurance Institution.
- as long as rehabilitation allowance is received.
- if institutional care is refused despite the prerequisites being met.
- if you are in custody or on remand.

Payout

In order to be able to pay you your sickness benefit, we need the following documents from you:

- Sick note
- A "confirmation of employment and remuneration", which contains information on the amount of income and the duration of any continued payment of remuneration. This is issued by the employer.
- Recipients of cash benefits under the Unemployment Insurance Act do not require a "confirmation of employment and remuneration".
 The required data is provided to the ÖGK electronically by the Public Employment Service Austria (AMS).

Please do not forget to give us your bank details.

According to the provisions of the Income Tax Act, sickness benefit is subject to income tax (with the exception of sickness benefit from an unemployment insurance benefit). Daily sickness benefit is exempt from income tax up to an amount of 30.00 euros. ÖGK is obliged to withhold 20 per cent wage tax from the sickness benefit exceeding the daily amount of EUR 30.00 and pay it to the tax office. The amount of income tax withheld can be found on the sick leave certificate. You will receive this at the end of your incapacity for work.

Reintegration allowance

Partial reintegration

Employees who are physically or mentally ill for a longer period of time can agree a partial reintegration programme with their employer. In order to facilitate reintegration into everyday working life, employees can temporarily reduce their working

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hours after a long period of illness and thus gradually return to work.

Statutory accompanying measures are provided for the financial and social security protection of the persons concerned. Employees are entitled to a reintegration allowance from health insurance funds in addition to the remuneration from part-time employment corresponding to the reduction in working hours.

Eligibility requirements:

- At least six weeks of continuous incapacity to work.
- The valid employment relationship must have existed continuously for at least three months before the start of the partial reintegration period – no change to the employment contract.
- Written agreement between the employee and the employer. This agreement must also include a reintegration plan in which the start, duration and extent of employment must be recorded (no change to the employment contract – apart from the change in working hours).
- Medical opinion by the occupational health service or counselling by "fit2work".
- Medical confirmation that you have regained your ability to work.
- The reduced salary must be above the marginal earnings threshold.
- The reduced working week is at least twelve hours.
- In principle, the partial reintegration period must be started no later than

one month after the end of the period of at least six weeks of incapacity for work.

- The medical expediency must be given (authorisation by the ÖGK Medical Service).
- The last utilisation of partial reintegration must be at least 18 months ago.

Partial reintegration may not be agreed for the duration of

- a ban on employment under the Maternity Protection Act,
- parental leave under the Maternity ty Protection Act or the Paternity Leave Act,
- · military or civilian service,
- partial retirement,
- a partial pension (extended partial retirement) or
- an apprenticeship in accordance with the Vocational Training Act.

Furthermore, there is currently no entitlement to a reintegration allowance for persons who are not subject to the Labour Contract Law Adjustment Act (AVRAG) or comparable regulations.

The reduction in working hours must be at least 25 per cent and no more than 50 per cent. The weekly working time must be at least twelve hours. For questions regarding labour law, please contact the Chamber of Labour: www.arbeiterkammer.at

Reintegration allowance

The reintegration allowance is paid as

partial compensation for the income that is lost due to the reduction in working hours. The basis for calculation is the increased sickness benefit to which the employee is entitled. This corresponds to 60 per cent of the assessment basis, which is generally the salary (including pro rata consideration of special payments). As a result of the wave of inflation, the inflation relief package III will increase the assessment basis for the reintegration allowance by 9.7 per cent from 1 January 2024 (provided this is in the previous year). The reintegration allowance is then due on a pro rata basis in accordance with the agreed normal weekly working hours.

According to the provisions of the Austrian Income Tax Act, the reintegration allowance is subject to income tax. The daily reintegration allowance is exempt from wage tax up to an amount of 30.00 euros. If the daily reintegration allowance exceeds EUR 30.00, ÖGK is obliged to withhold 20 per cent of the reintegration allowance in excess of EUR 30.00 in wage tax and pay it to the tax office.

Please note when applying for the reintegration allowance: The reintegration agreement, the reintegration plan and any medical documents must be sent to ÖGK by post, fax or e-mail or handed in personally at a customer service centre in good time before the start of the partial reintegration period. Partial reintegration can be commenced at the earliest on the

day after notification of the authorisation of the reintegration allowance.

Rehabilitation allowance

Instead of sending them into early retirement, the aim is to enable people with health impairments to remain in employment for longer through targeted occupational and/or medical rehabilitation measures. In the event of temporary incapacity for work (disability), a rehabilitation allowance is paid instead of a temporary disability pension (invalidity pension).

The rehabilitation allowance is granted to those persons,

- for whom a temporary disability or occupational incapacity for at least six months has been recognised by the pension insurance,
- for whom vocational rehabilitation is not reasonable and appropriate, and
- born on or after 1 January 1964.

Amount and duration of the rehabilitation allowance

Rehabilitation allowance is generally a benefit for an indefinite period of time until the pension insurance institution decides that

- there is no longer any (temporary) disability or occupational incapacity, or
- vocational rehabilitation is now indicated or
- permanent disability or occupational incapacity exists.

Like sickness benefit, the amount is generally based on the income from

the last job, although unlike sickness benefit, rehabilitation allowance is subject to a minimum amount (= equalisation supplement reference rate). The cost-of-living relief package III will also increase the assessment basis for the rehabilitation allowance (if this is in the previous year) by 9.7 per cent from 1 January 2024.

According to the provisions of the Austrian Income Tax Act, rehabilitation allowance is exempt from income tax up to a daily amount of 30.00 euros. If a higher rehabilitation allowance is due, wage tax of 20 per cent must be paid on the amount exceeding EUR 30.00.

Coincidence with sickness benefit

If there is an entitlement to rehabilitation allowance during an entitlement to sickness benefit, the sickness benefit is suspended.

Coincidence with earned income

If, while receiving rehabilitation allowance, you are in gainful employment with a monthly income above the marginal earnings threshold (EUR 518.44) that is not relevant for the assessment, you are only entitled to a partial rehabilitation benefit.

Suspension of the rehabilitation allowance

The entitlement to rehabilitation allowance is suspended,

 if and as long as the employer continues to pay the wage or salary from a gainful activity relevant for



the assessment of the rehabilitation allowance (entitlement to continued payment of remuneration under employment law) or the relevant gainful activity continues to be exercised. The following applies: Half the wage/salary entitlement means half the rehabilitation allowance.

 if and as long as the employer still pays holiday pay or compensation in lieu of notice.

Entitlement to rehabilitation allowance may be suspended if you frustrate or delay the processes or measures provided for in the case management process by repeatedly failing to fulfil your obligations to cooperate. This is because as part of case management, the person undergoing rehabilita-

tion is contacted and invited by the responsible case manager so that the need for the necessary medical measures can be determined and a care plan drawn up.

Withdrawal

The pension insurance institution can withdraw your rehabilitation allowance if you refuse to co-operate in your rehabilitation.

Cure and recovery

ÖGK may grant suitable measures to strengthen health, taking into account the progress of medical science and its financial capacity. These are voluntary services. This includes, in particular, stays at health resorts and convalescent stays. The benefits

listed must be applied for in advance by the insured person and medically justified by the attending physician (application for rehabilitation, spa or convalescent stay).

This application is reviewed and approved by the ÖGK. Corresponding application forms are available from doctors and at ÖGK customer service centres. For more information, please contact the doctor you trust. The staff at the ÖGK customer service centres will also be happy to help you.

Insured persons or their relatives must make an additional payment for accommodation in contract facilities. For 2024, this is based on the gross earned income or gross pension of the insured person:

Additional payment	Gross earned income or gross pension	
daily	from	to
EUR 9.70	EUR 1,217.97	EUR 1,799.34
EUR 16.62	EUR 1,799.35	EUR 2,380.73
EUR 23.56	more than 2,380.73 euros	

The co-payment does not apply for

- low income (gross earned income or gross pension up to EUR 1,217.96).
- Pensioners who receive an equalisation supplement.
- spouses or registered partners living in the same household who receive an equalisation supplement.
- Recipients of a benefit under the



minimum security and social assistance laws of the federal states.

 Persons who have a special social need for protection in accordance with the guidelines on exemption from co-payments for measures to consolidate health.

Transport costs

ÖGK covers transport costs within Austria if it is medically certified that the insured person or family member who is unable to walk cannot use public transport due to their physical or mental condition, even with an accompanying person.

Transport costs are covered at the contractually agreed rates for the following transport services:

- to the nearest suitable hospital for institutional care or from this hospital to the patient's home,
- in the event of transfer for inpatient



treatment from a hospital to the nearest suitable hospital for medical reasons,

- for outpatient treatment to the nearest suitable panel doctor, the nearest suitable panel (group) practice or to the nearest suitable facility (panel facility) or to the patient's home,
- for the customised fitting of therapeutic aids and aids.

If the patient is temporarily absent from his/her place of residence at the time of the necessary transport, ÖGK will cover the costs of transport from the hospital to the patient's home up to the cost of transport from this place of residence (place of the incident or accident) to the nearest suitable hospital.

The following types of transport are possible:

- Patient transport
- Simple patient transport

- Qualified patient transport or rescue transport
- Emergency doctor transport

The respective type of transport must be certified by a doctor on the basis of the physical or mental condition of the patient. If a private motor vehicle is used, ÖGK will reimburse costs amounting to half the official kilometre allowance.

If an elective hospital, an elective doctor, an elective group practice or an elective facility is used, the above criteria apply with the proviso that the transport costs are reimbursed up to a maximum of the amount that would have been reimbursed if the nearest corresponding (contract) facility had been used.

The costs of domestic air transport to the nearest suitable hospital will be covered if, due to the condition of the patient or the urgency of the case, transport by land would not have been justifiable. The medical necessity of the air transport must be certified by a doctor and recognised by the ÖGK.

Rescue costs and the costs of transport to the valley are not reimbursed in the event of accidents in the course of sport and tourism. For this reason, it is recommended that you take appropriate precautions, as an emergency can otherwise quickly become a financial problem.

A child comes

Are you having a baby? If you are expecting children, you are well catered for with us. ÖGK offers a range of services to female policyholders. These include benefits in kind and the weekly allowance. Female (co-insured) dependants are entitled to benefits in kind.

The insured event of maternity occurs

- at the beginning of the eighth week before the expected delivery. This is also when the absolute ban on employment under the provisions of the Maternity Protection Act begins.
- In individual cases, on the day on which it is established on the basis of a medical certificate from a specialist, labour inspector or public health officer that the life or health of the mother or child would be endangered if she continued to work or took up employment (individual employment ban),
- on the day of delivery if this took place before the beginning of the eighth week before the expected date of delivery,
- at the beginning of the eighth week before the actual delivery, if the date of the expected delivery has not been determined.

Benefits in kind

In the event of maternity, you are entitled to the following benefits:

• Medical assistance, midwife



assistance, assistance from qualified paediatric or infant nurses

- Remedies (medicines) and therapeutical appliances
- Nursing care in a hospital or maternity home

ÖGK pays for childbirth and care in a hospital or maternity centre for a maximum of ten days. During this time, the ten per cent share of costs is waived for insured persons, even if they are caring for relatives.

Weekly allowance

According to the Maternity Protection Act, employed women may not be employed by their employer during the last eight weeks before the expected birth and during the first eight weeks after the birth.



After premature or multiple births and a caesarean section, the period after delivery is extended to twelve weeks.

You are entitled to a weekly allowance during this ban on employment. If the life or health of the mother or child is at risk if employment continues, the duration of the employment ban is extended. The weekly allowance is then due before the start of the eightweek period. This requires a certificate from a specialist in gynaecology or internal medicine. In special cases, an official or labour inspection medical certificate is required.

Amount of the weekly allowance

The net earnings from the last 13 weeks (three calendar months) prior to the occurrence of the insured event are decisive for the amount

of the weekly allowance. These earnings must initially be increased by 14 per cent, 17 per cent or 21 per cent, depending on the amount of special payments due. From this increased net income, the daily average is calculated, which ÖGK pays out as a daily weekly allowance.

In order to claim weekly allowance, a confirmation issued by the doctor stating the expected date of delivery must be sent to ÖGK. In addition, a confirmation of employment and remuneration completed by the employer is required. After the birth, a birth certificate issued by the registry office must be submitted to the ÖGK. In the case of a premature birth or birth by caesarean section, a corresponding confirmation from the hospital is required.

The entitlement to weekly allowance is suspended as long as the entitlement to continued remuneration exists.

Recipients of unemployment benefit receive a weekly allowance equal to the amount of the unemployment insurance benefit increased by 80 per cent. The weekly allowance for self-insured persons pursuant to § 19a ASVG amounts to EUR 11.35 per day (annually variable fixed amount).

Recipients of childcare allowance may receive a weekly allowance in the amount of the daily childcare allowance.



Childcare allowance

Benefits under the Childcare Allowance Act (KBGG) and the Family Time Bonus Act (FamZeitbG):

- Childcare allowance account (KBG account) or income-related childcare allowance (eaKBG)
- Aid to the KBG account
- Partnership bonus
- Family time bonus

Childcare allowance account (lumpsum benefit)

The childcare allowance account is a lump-sum benefit that recognises and partially compensates parents' childcare services. Parents receive the lump-sum childcare allowance regardless of whether they were in gainful employment before the birth of their child.

Income-related childcare allowance

The primary function of the income-related childcare allowance is to give parents who only want to take a short break from working life and have a higher income the opportunity to receive an income replacement during this time.

Each system has different effects, e.g. in the area of additional income or supplementary benefits (e.g. multiple child supplement, allowance), so it is necessary to weigh up the differences in order to choose the best possible individual variant:

General eligibility requirements for childcare allowance

- Entitlement to and receipt of family allowance for the child,
- Centre of life of applicant parent and child in Austria,
- a permanent (at least 91 days) joint household with the child and identical main residence registrations at this address,

- Carrying out and submitting the parent-child pass examinations (formerly mother-child pass examinations) on time and
- Compliance with the additional earnings limit per calendar year.

Non-Austrians must also be legally resident in Austria (NAG card) or fulfil certain requirements under asylum law.

In the case of separated parents, the applicant parent must also have custody of the child (with predominant care of the child) and receive family allowance.

The childcare allowance is paid from the day of the child's birth at the earliest. A corresponding application must be submitted to the last responsible health insurance provider. If applications are submitted late, the childcare allowance will be paid retroactively for a maximum of 182 days.

Reference variant lump-sum childcare allowance as an account

- If only one parent receives the benefit: between 365 and a maximum of 851 days
- In the case of receipt from both parents: between 456 (365 + 91) and a maximum of 1063 days (851 + 212)

AMOUNT OF THE DAILY CHILDCARE ALLOWANCE

maximum 39.33 Euro

at least 16.87 Euro

The daily rate depends on the selected reference period. The longer you draw, the lower the daily amount. The amount of the benefit therefore depends on the individually selected benefit period. The entitlement period can be changed once at the request of the receiving parent up to 91 days before the end of the chosen entitlement period. The second parent is also bound by this change.

In the case of multiple births, the childcare allowance for the second and each additional multiple child is increased by 50 per cent of the respective daily rate.

Additional earnings limit for lumpsum childcare allowance as an account

In addition to the absolute additional earnings limit of EUR 18,000.00 per year, there is an individual additional earnings limit for the lump-sum childcare allowance account. This amounts to 60 per cent of the total amount of relevant income for the calendar year prior to the birth in which no childcare allowance was received (limited to a maximum of three calendar years prior to the birth of the child).

The basis for determining the individual additional earnings limit is the data from the tax assessment notice for the calendar year prior to the birth of the child in which no childcare allowance was received. Attention: A tax assessment notice for the year in

question may only be available after an employee assessment has been carried out. Please contact your tax office for more information.

Childcare allowance as a substitute for earned income

- For a maximum of 365 days from the birth of the child in the case of receipt from one parent
- For a maximum of 426 days from the birth of the child if both parents receive the benefit

AMOUNT OF THE DAILY CHILDCA-RE ALLOWANCE

maximum 76.60 Euro at least 39.33 Euro

There is no increase in the daily amount for multiple births. The additional earnings limit for income-related childcare allowance is EUR 8,100.00 per year.

This applies to both reference types: You can switch between the parents twice. The minimum subscription period for a block is 61 days. A simultaneous withdrawal of 31 days is possible. However, this shortens the total claim period.

Special requirements for receiving childcare allowance as a substitute for earned income

- Actual employment subject to social insurance contributions (subject to health and pension insurance) in the last 182 days before the start of maternity leave or before the birth of the child and no receipt of unemployment insurance benefits during this period
- Provisional daily rate: 80 per cent of the weekly allowance
- A comparative calculation is also carried out



CHILDCARE ALLOWANCE ACCOUNT

Amount and duration of entitlement

The period for which the childcare allowance is paid as an account can be chosen flexibly within a predefined framework:

- Basic variant for utilisation by one parent: 365 days from the birth of the child; Both parents: 456 days from the birth of the child; Daily amount: EUR 39.33
- Longest variant for utilisation by one parent: 851 days from the birth of the child Both parents: 1063 days from the birth of the child;

Daily amount: EUR 16.87

In the shortest variant, the childcare allowance amounts to EUR 39.33 per day, in the longest variant EUR 16.87 per day. The longer you draw, the lower the daily amount. The amount of the benefit depends on the individually selected benefit period.

Of the total amount available per child, 20 per cent is non-transferable and reserved for the second parent (91 days in the shortest variant).

INCOME-RELATED CHILDCARE ALLOWANCE

Amount and duration of entitlement

The daily allowance principle also applies to income-related childcare allowance:

- Entitlement max. 365 days from birth
- Amount max. 76.60 euros per day

The gainful employment in the 182 calendar days immediately before the birth of the child or before maternity leave must be continuous and subject to compulsory health and pension insurance in Austria.

The calculation of favourability carried out by ÖGK is based on the income from the last calendar year before the birth of the child.

Of the total amount available per child, 20 per cent is nontransferable and reserved for the second parent (61 days).



Contribution to the lump-sum childcare allowance account

Entitlement to a lump-sum childcare allowance account

- single parents, if they present a document stating the identity of the other parent or, in the absence of such a document, if they make a corresponding declaration. You must make a declaration that you are not in a partnership with the other parent or another person. The additional income of the receiving parent may not exceed 8,100.00 euros per calendar year.
- Couples, i.e. mothers/fathers who are married or cohabiting. The additional income of the receiving parent may not exceed 8,100.00 euros per calendar year. The additional income of the other parent (partner) may not exceed 18,000.00 euros per calendar year.

The prerequisite for the granting of the allowance is the award of the childcare allowance. Recipients of the income-related childcare allowance do not receive any allowance.

The allowance is paid out for a maximum of 365 days from the first application in the amount of 6.06 euros per day.

Partnership bonus

If both parents have received child-care allowance in approximately equal shares (50:50 to 60:40), there is a partnership bonus of 500.00 euros per parent. A corresponding application must be submitted within 124 days of the last day of the maximum possible period of entitlement for both parents in the chosen variant.

Family time bonus

Family time is a 28-day to 31-day break from work. A father (including an adoptive or foster father) is entitled to the bonus for his child if

- there is an entitlement to family allowance for this child and family allowance is actually received
- he, the child and the other parent have their centre of life in Austria
- he is on family leave during the entire entitlement period
- he, the child and the other parent live in the same household on a permanent basis and have the same main residence registration
- he has been in gainful employment subject to compulsory health and pension insurance in the last 182 days before the start of entitlement and has not received any unemployment insurance benefits during this period
- he, the child and the other parent, if they are not Austrian citizens, can prove that they have a residence permit in accordance with the Settlement and Residence Act or the Asylum Act 2005. An application for family leave must be submitted within 91 days of the birth of the child. The family time bonus cannot be claimed at the same time as the childcare allowance. The amount of the bonus is 52.46 euros per day. There is health and pension insurance during the family period.

Parent-child passport examinations (formerly mother-child passport examinations)

Parent-child passport examinations help to protect the health of the expectant mother and her children. The rapid detection and treatment of possible illnesses is an essential task of the parent-child passport examinations.

If the ten mandatory parent-child pass examinations are not carried out or documented in good time, the entitlement to childcare allowance is reduced by EUR 1,300.00 per parent (plus EUR 650.00 for each additional multiple child). This applies to both the KBG account and the incomerelated childcare allowance.



Healthy teeth

Do you have toothache, crooked teeth or even missing teeth? The following services are offered in the ÖGK dental health centres and by contracted dentists.

- Conservative surgical dental treatment
- Orthodontics
- Dentures

These are free of charge on presentation of the e-card. However, some services are subject to a patient contribution or fulfil certain conditions.

Conservative surgical dental treatment

The free conservative surgical dental treatment in the ÖGK dental health centres or at the contracted dental practitioners includes, among other things

- examining the condition of the teeth, including taking x-rays and providing dental advice
- Dental fillings made of amalgam in the posterior region
- For children up to the age of 15, pregnant women and breastfeeding mothers, fillings should generally be carried out without amalgam.
- Plastic fillings in the anterior region
- · Root canal treatments
- · surgical interventions
- Removal of teeth and tooth roots
- Tartar removal
- Oral hygiene for children and adolescents between the ages of 10 and 18.



If services are provided by an elective dentist in Switzerland or abroad that are covered by the contract, you must first pay the invoice yourself and then submit it. You will receive a reimbursement from ÖGK amounting to 80 per cent of the corresponding contract rates.

Orthodontics and braces

Regular visits to your dentist will help to recognise misaligned teeth in good time. Jaw adjustments (braces) correct misalignments of the teeth. Your dentist will decide which type of jaw adjustment is most suitable. You can choose between removable and fixed orthodontic appliances as well as small orthodontic appliances. In certain cases, children receive "free braces".

This applies to both removable and fixed braces: The general prerequisite for cost sharing by ÖGK is that the treatment proposal is submitted and approved by the ÖGK Dental Service. The dentist treating the patient usually takes care of the submission. Ask to be sure

"Free braces" for children and young people

The "free braces" are paid for by the ÖGK if medically necessary. This is determined on the basis of the internationally recognised IOTN index (Index of Orthodontic Treatment Needs), which is divided into severity levels IOTN 1 to 5. The ÖGK will cover the costs for a severity grade 4 or 5 deformity.

The scheme includes two health insurance benefits:

- Early childhood orthodontic treatment for severe malocclusions is carried out up to the age of around ten and is usually performed using removable braces ("interceptive treatment").
- Fixed braces for children and adolescents between the ages of around twelve and 18 ("main orthodontic treatment").

There must be at least one year of treatment interruption between the end of "interceptive treatment" and the start of "main orthodontic treatment". Before the start of the "main orthodontic treatment", the degree of misalignment of the

jaw must be reassessed by the contract orthodontist. Whether a child receives early childhood treatment with removable braces or fixed braces depends on the development of the jaw.

"Interceptive treatments" are carried out by dentists or orthodontists who have a contract with ÖGK. The majority of ÖGK's dental health centres also offer this service. The "main orthodontic treatment" is available exclusively from contracted orthodontists and in almost all ÖGK dental health centres.

All information about braces at dentists or orthodontists without a health insurance contract and possible reimbursement of costs can be found on the homepage www.gesundheitskasse.at.

Removable braces

ÖGK covers 70 per cent of the costs for contract dentists, which is currently EUR 774.90 (rate in 2024) per year of treatment. 30 per cent is paid by the patient themselves, i.e. 332.10 euros per year of treatment. Aligner therapies are not considered removable braces. ÖGK does not cover any costs for this.

Elective dentists are free to set their own fees. A price comparison is therefore worthwhile. ÖGK recommends that its insured persons obtain a cost estimate. ÖGK reimburses 80 per cent of the health insuran-



ce contribution, currently EUR 619.92 (rate in 2024) per year of treatment. This is a fixed amount and has nothing to do with how much the elective dentist actually charges.

Please note: Some contract orthodontists are also elective dentists. If your child receives removable braces and is not entitled to "free braces", the same conditions apply for these contract orthodontists as for elective dentists. That means: You must first pay your invoice yourself and can then submit the netted fee note for reimbursement. If in doubt, ask your contracted orthodontist whether he or she provides the removable braces as a contracted dentist or as an elective dentist.

Fixed braces

If the requirements for "free braces"

are not met, the following applies: A cost subsidy of up to 774.90 euros (rate of 2024) per year of treatment is currently possible for fixed braces. It does not matter whether the practitioner is a dentist or an orthodontist with or without a health insurance contract. You must apply to the ÖGK for the cost subsidy and submit the balanced invoice. Authorisation by the ÖGK Dental Service is absolutely necessary.

Dentures

In general, a distinction is made between removable dentures (e.g. dentures) and fixed dentures (e.g. crowns). Fixed dentures are not a contractual benefit. Your dentist knows which dentures are best suited for you.

Removable dentures

ÖGK pays for removable dentures including medically necessary retaining elements (clasp crowns) for its insured persons and their co-insured relatives

Your treating contract dentist (contract facility) will issue you with the "Application for cost coverage for dentures" form for the fabrication of dentures. You must obtain authorisation from the ÖGK before starting treatment.

In the case of removable dentures, the patient is required to share the costs. You pay 25 per cent of the tariff costs as a deductible for treatment by a contract dentist. This concerns

- Plastic and metal framework prostheses and their repair,
- Full metal crowns on clasp teeth and
- Veneering metal-ceramic crowns for partial dentures.

The contract dentist or a contract facility will settle the health insurance portion directly with ÖGK and will only invoice you for the patient portion.

If you use an elective dentist, you will initially pay for the services yourself. You can then submit the fee note (including proof of payment) to the ÖGK for reimbursement. You will be reimbursed by ÖGK for 80 per cent of the tariff costs reduced by the deductible.

Fixed dentures

Fixed dentures such as crowns, bridge abutments, pontics and pin teeth, cast pin abutments, implants etc. are not covered by ÖGK. The costs of these private services must be paid in full by the patient.

In medically justified special cases, a subsidy is paid if authorisation has been obtained from the ÖGK Dental Service prior to treatment. This is the case with

- Patients with cleft lip and palate
- Tumour patients in post-operative rehabilitation
- Patients after polytraumatic jaw fractures in post-traumatic rehabilitation
- Patients with extreme jaw conditions (e.g. atrophy of the alveolar ridge)
- Aplasia in the area of teeth one to five in the upper or lower jaw

Free oral hygiene for children and young people

ÖGK covers the costs of oral hygiene once a year (at least twelve months apart) for insured persons and coinsured relatives between the ages of 10 and 18. If a patient in this group undergoes orthodontic treatment with fixed appliances, ÖGK covers the costs of oral hygiene twice a year. There must be at least six months between the two dates. The free oral hygiene service is available from all

contract dentists and ÖGK dental health centres. If you have an elective dentist, you will receive a reimbursement of 80 per cent of the contract rate, which is 51.84 euros in 2024.

Service plus

Telephone health counselling 1450

Health problems at the weekend or sudden symptoms can be worrying. When pain occurs in the middle of the night or at the weekend, an insect bite swells up or there is cramping in the stomach, people are often unsure whether they should seek medical assistance and which centre would be the right one to go to in this situation.

The telephone health counselling service offers quick and competent support in such cases. Specially trained, qualified nurses provide advice directly over the phone by dialling 1450. The employees help quickly and unbureaucratically. They offer help and answers to all health-related questions and guide those affected to where they can receive the best care for their health problem.

The telephone health counselling 1450 is a joint project of the Federal Ministry of Social Affairs, Health, Care and Consumer Protection, the social insurance funds and the federal provinces.

The service on the phone is very simple: Do you suddenly have a health problem that worries you?

- Call 1450 without an area code using your mobile phone or landline - 365 days a year, at any time of day or night.
- Using a standardised questionnaire, the specially trained, qualified nursing staff will determine what your concerns are.
- As soon as the urgency and a suitable procedure have been determined, the team will plan the further care with you. The recommendations range from tips for self-treatment to consultation with a registered (specialist) doctor to a visit to a hospital outpatient clinic. And don't worry: If your problem turns out to be acute, the emergency services will be called.

The service is free of charge. You only pay the usual call charges according to your telephone tariff.

When it hurts! 1450. Further information is also available at <u>www.gesundheitskasse.at</u> or <u>www.1450.at</u>.



There for you online

Website and social media

ÖGK is there for you online 24 hours a day, seven days a week. The website offers comprehensive information, services and news for insured persons, employers and contractual partners. Just take a look – it's worth it: www.gesundheitskasse.at

You can also visit us on social media (Facebook, Instagram, LinkedIn or YouTube). Practical (health) tips, stories about ÖGK and its 12,000 employees, recipes and interactive elements such as surveys and quizzes await you. We are a growing community – be a part of it. We look forward to your likes, shares and comments!









No more waiting: Your preferred date at ÖGK

Simple, fast, secure: ÖGK policyholders have the option of making personal consultation appointments online at most customer service centres. This option is available for the e-card with photo and for benefit-related questions on sick leave, co-insurance, exemption from prescription charges or pregnancy and birth. The big advantage for you: Any waiting times are avoided and your counsellor is available to you immediately. And if something should come up, you can easily cancel the appointment online.

Simply select your desired date for your request on page www.gesundheitskasse.at/termin. When booking an appointment for the first time, you must create a customer profile once.



Online service - Meine ÖGK

This is now online. Submitting applications, printing out confirmations, calling up information – where a lot of paper and long journeys used to be necessary, Meine ÖGK is used today. The comprehensive 24-hour service is available free of charge to all ÖGK policyholders.

You can use Meine ÖGK to conveniently take care of all your health insurance needs.

- Submit invoices from elective doctors
- Show cost reimbursements
- View insurance periods (insurance data extract)
- Apply for childcare allowance
- Apply for self-insurance
- Show paid prescription charges
- Show medical treatments
- Query pension account and much more

Your personal data is protected by the latest security standards. To register with Meine ÖGK (www.meineoegk.at) you need the ID Austria. You can find more information about ID Austria at www.oesterreich.gv.at/id-austria/.

Ombudsman's office

If you are ill, it is important to get help quickly and unbureaucratically. The ombudsman's offices of the ÖGK in the federal states are your points of contact if you are looking for advice and support. They mediate in the



event of misunderstandings and disagreements and work closely with other health and social services to find satisfactory solutions for all parties involved. The aim is to provide a high quality of service for insured persons on the basis of statutory provisions and medical decisions. This is also the right place for suggestions, feedback and praise. You can find the ombudsman for your federal state at www.gesundheitskasse.at/ombudsstelle.

Support fund

Help in emergencies: ÖGK would like to help people in financial difficulties and therefore offers voluntary grants from the support fund (U-Fonds). Insured persons can apply for a subsidy in the event of financial burdens in connection with an illness or medical treatment that results in a health insurance

benefit. The family and income circumstances of the person concerned are taken into account.

To receive a grant from the support fund, a written application must be submitted together with the relevant documents.

Among other things, proof of income from all persons living in the joint household (e.g. wage and salary slips, proof of pension) as well as invoices and cost estimates are essential.

Further information on the support fund is available from our customer service centres and at www.gesundheitskasse.at.

ELGA – the electronic health record

The electronic health record ELGA links health data that exists at various points in the healthcare system. This means that the health data is not stored centrally, but only the information that the relevant health data is available and can be accessed by authorised health service providers (doctors in private practice, hospitals, laboratories, etc.). Data security is guaranteed at all times: Access to ELGA data is subject to the strictest access restrictions, and data transport is exclusively encrypted. Communication between ELGA healthcare providers must take place via their

own healthcare networks. Patients have the opportunity to view their own health data via the ELGA access portal www.gesundheit.gv.at - this is possible anytime and anywhere using ID Austria or e-card. You also have an overview of who has viewed which data, can control data access and also delete document references. It is possible to object to participation in ELGA in whole or in part.

ELGA offers patients quick and uncomplicated help: Thanks to ELGA, treating physicians, hospitals, pharmacies and care facilities are able to quickly and easily view preliminary findings, discharge reports or medication currently being taken by insured persons. This information supports medical, nursing or therapeutic treatment and care - especially when several healthcare facilities or professional groups work together to provide treatment. The big advantages: Doctors have quick and easy access to information for the best possible treatment. This also applies to emergencies. In addition, duplicate or even multiple examinations can be avoided.

ELGA is a joint project of the federal government, the provinces and the Austrian social insurance system. Further information can be found at www.elga.gv.at.

e-medication

If you have to take several medications at the same time, it can be easy to lose track. However, this can sometimes be dangerous, as some active ingredients have interactions – whether with prescription medicines or over-the-counter products.

E-medication is part of ELGA and increases safety when taking medication. Patients themselves as well as doctors, outpatient clinics and hospitals thus have an up-to-date overview of prescribed medicines and medicines dispensed in pharmacies – including non-prescription medicines that are relevant to interactions.

Doctors can see at a glance which preparations have already been prescribed by other doctors and have been collected from the pharmacy. Pharmacies can also access this and thus offer better advice on the additional purchase of over-the-counter medicines.

This is because a lack of information about the medication status of patients can lead to multiple prescriptions, undesirable interactions caused by the ingredients or an overdose of the active ingredients. It is important that the e-card is inserted in the pharmacy. Only then can over-the-counter medicines be stored in the e-medication list.

e-vaccination card

The switch from the sickness certificate to the e-card has shown the way – now the paper vaccination card is to become a thing of the past in the long term. With the e-vaccina-

tion certificate, every citizen receives a tool for preventive healthcare that documents their vaccinations and provides personalised vaccination recommendations. The vaccination data is stored in a central Austrian vaccination register. The e-vaccination certificate is considered an important cornerstone for comprehensive documentation of a nation-wide Covid-19 vaccination programme.

e-prescription

A prescription can be filled at the pharmacy without a paper prescription. By inserting the e-card, scanning the QR code or entering the e-prescription ID in the pharmacy, the prescribed medication is automatically retrieved. This allows the e-prescription to be redeemed and the associated prescription fee to be recorded. However, patients can still have their prescriptions printed out on paper in the surgeries on request. A major advantage of the e-prescription: The prescription fees are credited to the prescription fee account on a daily basis. Patients are exempt from the prescription fee the day after the prescription fee limit is exceeded.

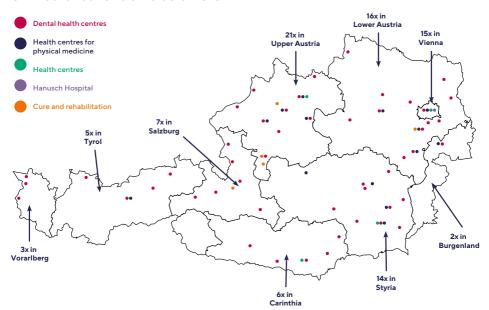


My healthcare facilities

ÖGK operates 89 of its own healthcare facilities throughout Austria. 4,800 highly qualified doctors, dentists, nurses, therapists, psychologists, technicians and administrative staff make an important premium to medical care for people in Austria.

ÖGK's health centres and dental health centres offer low-threshold medical and dental treatment to the highest medical standards. In the health centres for physical medicine, patients are helped to live as pain-free and independently as possible again by improving their mobility and strength. In the five spa and rehabilitation centres, patients are professionally accompanied on their individual path to better health. ÖGK's Hanusch Hospital in Vienna cares for around 200,000 patients every year and performs around 20,000 operations according to the latest medical standards.

89 healthcare facilities of ÖGK



My healthcare facilities and customer service centres

From Jennersdorf to Dornbirn, from Mistelbach to Hermagor: ÖGK is there for you everywhere in the country – and always close by. On the following pages you will find the addresses and telephone numbers of ÖGK's customer service centres and healthcare facilities at a glance, clearly arranged by federal state and postcode. Contact us if you need help and advice!

VIENNA

My dental health centre Innere Stadt **1010** Vienna, Renngasse 15

Tel. +43 5 0766-1140400

Customer service Leopoldstadt **1020** Vienna, Lassallestraße 9b

Tel. +43 5 0766-118000

My Health Centre Landstraße

General medicine, eye outpatient clinic, dermatology outpatient clinic, diabetes outpatient clinic, ECG and ergometry, nutritional advice, vascular outpatient clinic, gynaecology outpatient clinic, haematology outpatient clinic, dispensing of remedies, cardiac outpatient clinic, ENT outpatient clinic, internal outpatient clinic, laboratory, psychotherapy, thyroid outpatient clinic, urology outpatient clinic, preventive medical check-up

1030 Vienna, Strohgasse 28

Tel. +43 5 0766-1140300

My dental health centre Landstraße **1030** Vienna, Strohgasse 28

Tel. +43 5 0766-1140360

My Mariahilf Health Centre

Eye outpatient clinic, dermatology outpatient clinic, diabetes outpatient clinic, endoscopy, ECG and ergometry, nutritional advice, gastroenterology outpatient clinic, vascular outpatient clinic, gynaecology outpatient clinic, haematology outpatient clinic, dispensing of remedies, cardiac outpatient clinic, ENT outpatient clinic, internal outpatient clinic, Interdisciplinary initial assessment outpatient clinic, Interdisciplinary oncological aftercare outpatient clinic (IONA), Adolescent examination, Child and adolescent psychotherapy, Laboratory, Lung outpatient clinic, Neurology outpatient clinic, Orthopaedics outpatient clinic, Psychiatry outpatient clinic, Psychotherapy, Radiology, Rheumatology outpatient clinic, Urology outpatient clinic, Preventive medical check-up

1060 Vienna, Mariahilfer Straße 85-87

Tel. +43 5 0766-1140600

Mariahilf customer service 1060 Vienna, Mariahilfer Straße 85-87	Tel. +43 5 0766-118000
My dental health centre Mariabilf	
My dental health centre Mariahilf 1060 Vienna, Mariahilfer Straße 85-87	Tel. +43 5 0766-1140760
My new health centre for physical medicine 1070 Vienna, Andreasgasse 3	Tel. +43 5 0766-1115070
My health centre Favoriten General medicine, eye outpatient clinic, surgery management, dermatology outpatient clinic, dia and ergometry, endoscopy putritional advise, grand ergometry, endoscopy putritional advise, grand	betes outpatient clinic, ECG

General medicine, eye outpatient clinic, surgery outpatient clinic and wound management, dermatology outpatient clinic, diabetes outpatient clinic, ECG and ergometry, endoscopy, nutritional advice, gastroenterology outpatient clinic, vascular outpatient clinic, gynaecology outpatient clinic, Cardiac Outpatient Clinic, ENT Outpatient Clinic, Internal Outpatient Clinic, Paediatric Outpatient Clinic, Laboratory, Pulmonary Outpatient Clinic, Neurology Outpatient Clinic, Nuclear Medicine, Orthopaedics Outpatient Clinic, Osteology- Endocrinology Outpatient Clinic, Radiology, Rheumatology Outpatient Clinic, Thyroid Outpatient Clinic, Urology Outpatient Clinic, Preventive medical check-up

1100 Vienna, Wienerbergstraße 13

Customer service favourites 1100 Vienna, Ada-Christen-Gasse 12	Tel. +43 5 0766-118000
Customer service Wienerberg	
1100 Vienna, Wienerbergstraße 15-19	Tel. +43 5 0766-110
My health centre for physical medicine Favoriten 1100 Vienna, Wienerbergstraße 13	Tel. +43 5 0766-114290
My dental health centre Favoriten	
1100 Vienna, Wienerbergstraße 13	Tel. +43 5 0766-114291
Customer service Simmering	
1110 Vienna, Guglgasse 8, Gasometer B	Tel. +43 5 0766-118000
My dental health centre Simmering	
1110 Vienna. Herbortgasse 22	Tel. +43 5 0766-1140100

Customer service Meidling

1120 Vienna, Tanbruckgasse 3

Tel. +43 5 0766-118000

New location from May 2024:

1120 Vienna, Vio Plaza, Schönbrunner Straße 230

My Hanusch Hospital

1140 Vienna, Heinrich-Collin-Straße 30

Tel. +43 1 910 21

Departments with beds: Internal Medicine (1st Medical Department), Cardiology (2nd Medical Department), Haematology and Oncology (3rd Medical Department), Anaesthesiology and Intensive Care Medicine, Ophthalmology, Surgery and Vascular Surgery, ENT, Gynaecology, Orthopaedics and Traumatology, Urology as well as numerous outpatient clinics and centres

Customer service Penzing

1140 Vienna, Hütteldorfer Straße 112

Tel. +43 5 0766-118000

My dental health centre Hernals

1170 Vienna, Rhigasgasse 8

Tel. +43 5 0766-1140150

Customer service Döbling

1190 Vienna, Heiligenstädter Straße 31

Tel. +43 5 0766-118000

My Health Centre Floridsdorf

General medicine, eye outpatient clinic, dermatology outpatient clinic, diabetes outpatient clinic, ECG and ergometry, nutritional advice, vascular outpatient clinic, gynaecology outpatient clinic, haematology outpatient clinic, cardiac outpatient clinic, ENT outpatient clinic, internal outpatient clinic, paediatric outpatient clinic, laboratory, speech therapy, neurology outpatient clinic, orthopaedics outpatient clinic, psychiatry outpatient clinic, psychotherapy, radiology, rheumatology outpatient clinic, urology outpatient clinic, preventive medical check-ups, wound management

1210 Vienna, I	Karl- <i>F</i>	Aschen	brenner-	Gasse 3
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Tel. +43 5 0766-1140200

Customer service Floridsdorf

1210 Vienna, Franz-Jonas-Platz 11

Tel. +43 5 0766-118000

My dental health centre Floridsdorf

1210 Vienna, Karl-Aschenbrenner-Gasse 3

Tel. +43 5 0766-1140260

Customer service Aspern 1220 Vienna, Erzherzog-Karl-Straße 250	Tel. +43 5 0766-118000
Customer service Kagran 1220 Vienna, Kagraner Platz 1	Tel. +43 5 0766-118000
Customer service childcare allowance Vienna 1220 Vienna, Kagraner Platz 1	Tel. +43 5 0766-1114070
Customer service Liesing 1230 Vienna, DrNeumann-Gasse 9	Tel. +43 5 0766-118000
New location from May 2024: Customer Service Meidling 1120 Vienna, Vio Plaza, Schönbrunner Straße 230	
My dental health centre Liesing 1230 Vienna, DrNeumann-Gasse 9	Tel. +43 5 0766-1187830

LOWER AUSTRIA

Customer service Stockerau 2000 Stockerau, Parkgasse 17	Tel. +43 5 0766-126100
Customer service Hollabrunn 2020 Hollabrunn, Pfarrgasse 11	Tel. +43 5 0766-126100
Customer service Korneuburg 2100 Korneuburg, Bankmannring 22	Tel. +43 5 0766-126100
Customer service Mistelbach 2130 Mistelbach, Roseggerstraße 46	Tel. +43 5 0766-126100
My dental health centre Mistelbach 2130 Mistelbach, Roseggerstraße 46	Tel. +43 5 0766-121360

Customer service Gänserndorf 2230 Gänserndorf, Umfahrungsstraße Nord 3	Tel. +43 5 0766-126100
My dental health centre Gänserndorf 2230 Gänserndorf, Umfahrungsstraße Nord 3	Tel. +43 5 0766-120560
Customer service Schwechat 2320 Schwechat, Sendnergasse 9	Tel. +43 5 0766-126100
My dental health centre Schwechat 2320 Schwechat, Sendnergasse 9	Tel. +43 5 0766-122360
Customer service Mödling 2340 Mödling, Josef-Schleussner-Straße 4	Tel. +43 5 0766-126100
My dental health centre Mödling 2340 Mödling, Josef-Schleussner-Straße 4	Tel. +43 5 0766-121460
Customer service Bruck an der Leitha 2460 Bruck an der Leitha, Stefaniegasse 4	Tel. +43 5 0766-126100
Mein Peterhof Baden 2500 Baden, Sauerhofstraße 9-15	Tel. +43 2252 481 77
Inpatient stays: • Rehabilitation of the musculoskeletal system and orthopaedic/traumatological surgery or rheuma • Pneumological rehabilitation, e.g. for COPD, ast Outpatient rehabilitation: Musculoskeletal system and rheumatology	tic diseases
Customer service Baden 2500 Baden, Vöslauer Straße 14	Tel. +43 5 0766-126100
My health centre for physical medicine Baden 2500 Baden, Vöslauer Straße 14	Tel. +43 5 0766-120275 +43 5 0766-120279

My dental health centre Baden 2500 Baden, Vöslauer Straße 14	Tel. +43 5 0766-120260
Customer service Neunkirchen	
2620 Neunkirchen, Stockhammergasse 23	Tel. +43 5 0766-126100
My dental health centre Neunkirchen	
2620 Neunkirchen, Stockhammergasse 23	Tel. +43 5 0766-121560
Customer service Wr. Neustadt	
2700 Wr. Neustadt, Wiener Straße 69	Tel. +43 5 0766-126100
My health centre for physical medicine Wr. Neustadt	
2700 Wr. Neustadt, Wiener Straße 69	Tel. +43 5 0766-122275
My dental health centre Wr. Neustadt	
2700 Wr. Neustadt, Wiener Straße 69	Tel. +43 5 0766-122260
Customer service St. Pölten	
3100 St. Pölten, Kremser Landstraße 3	Tel. +43 5 0766-126100
My health centre for physical medicine St. Pölten	
3100 St. Pölten, Kremser Landstraße 3	Tel. +43 5 0766-126661
	Tel. +43 5 0766-126669
My dental health centre St. Pölten	
3100 St. Pölten, Kremser Landstraße 3	Tel. +43 5 0766-121860
Customer service Lilienfeld	
3180 Lilienfeld, Liese Prokop Straße 11	Tel. +43 5 0766-126100
Customer service Scheibbs	
3270 Scheibbs, Bahngasse 1	Tel. +43 5 0766-126100
Customer service Amstetten	
3300 Amstetten, Anzengruberstraße 8	Tel. +43 5 0766-126100

My dental health centre Amstetten 3300 Amstetten, Anzengruberstraße 8	Tel. +43 5 0766-120160
Customer service Waidhofen an der Ybbs 3340 Waidhofen an der Ybbs, Zelinkagasse 19	Tel. +43 5 0766-126100
Customer service Pöchlarn 3380 Pöchlarn, Regensburger Straße 21	Tel. +43 5 0766-126100
Customer service Klosterneuburg 3400 Klosterneuburg, Hermannstraße 6	Tel. +43 5 0766-126100
Customer service Tulln 3430 Tulln, Zeiselweg 2-6	Tel. +43 5 0766-126100
My dental health centre Tulln 3430 Tulln, Zeiselweg 2-6	Tel. +43 5 0766-122060
Customer service Krems 3500 Krems, DrJosef-Maria-Eder-Gasse 3	Tel. +43 5 0766-126100
My dental health centre Krems 3500 Krems, DrJosef-Maria-Eder-Gasse 3	Tel. +43 5 0766-121060
Customer service Horn 3580 Horn, Hopfengartenstraße 21/2	Tel. +43 5 0766-126100
Customer service Waidhofen an der Thaya 3830 Waidhofen an der Thaya, Raiffeisenpromenade 2E/1b	Tel. +43 5 0766-126100
Customer service Zwettl 3910 Zwettl, Weitraer Straße 15	Tel. +43 5 0766-126100
Customer service Gmünd 3950 Gmünd, Hamerlinggasse 25	Tel. +43 5 0766-126100
My dental health centre in Gmünd 3950 Gmünd, Hamerlinggasse 25	Tel. +43 5 0766-120660

UPPER AUSTRIA

Customer service Weyer 3335 Weyer, Marktplatz 8	Tel. +43 5 0766-14323970
My Health Centre Linz 4020 Linz, Garnisonstraße 1a Psychotherapy, preventive medical check-up	Tel. +43 5 0766-140
Customer service Linz 4020 Linz, Gruberstraße 77	Tel. +43 5 0766-14
My health centre for physical medicine and rehab 4020 Linz, Garnisonstraße 1a	oilitation Linz Tel. +43 5 0766-14503100
My dental health centre Linz 4020 Linz, Derfflingerstraße 2a	Tel. +43 5 0766-14103300
My dental health centre for children and adolesce 4020 Linz, Garnisonstraße 1a	ents Linz Tel. +43 5 0766-14103400
My dental health centre Linz Voest 4020 Linz, Stahlstraße 2-4	Tel. +43 5 0766-14253300
Customer service Linz Kleinmünchen 4030 Linz, Zeppelinstraße 60	Tel. +43 5 0766-14233700
My dental health centre Linz Kleinmünchen 4030 Linz, Zeppelinstraße 60	Tel. +43 5 0766-14233300
Customer service Linz Urfahr 4040 Linz, Hauptstraße 16-18	Tel. +43 5 0766-14243900
Customer service Traun 4050 Traun, Bahnhofstraße 15	Tel. +43 5 0766-14353900
Customer service Eferding 4070 Eferding, Stephan-Fadinger-Straße 4	Tel. +43 5 0766-14143900

Customer service Rohrbach 4150 Rohrbach, Stadtplatz 16	Tel. +43 5 0766-14303900
Customer service Bad Leonfelden 4190 Bad Leonfelden, Ringstraße 77	Tel. +43 5 0766-14243970
Customer service Gallneukirchen 4210 Gallneukirchen, Reichenauerstraße 1a, 1. OG	Tel. +43 5 0766-14243970
Customer service Steyregg 4221 Steyregg, Weißenwolffstraße 3, 1st floor	Tel. +43 5 0766-14243970
Customer service Pregarten 4230 Pregarten, Tragweiner Straße 29	Tel. +43 5 0766-14283900
Customer service Freistadt 4240 Freistadt, Sankt-Peter-Straße 6	Tel. +43 5 0766-14163900
My dental health centre Freistadt 4240 Freistadt, Sankt-Peter-Straße 6	Tel. +43 5 0766-14163300
Customer service Perg 4320 Perg, Gartenstraße 14	Tel. +43 5 0766-14273900
Customer service Grein 4360 Grein, Rathausgasse 1	Tel. +43 5 0766-14273970
My health centre for physical medicine and rehabit 4400 Steyr, Sepp-Stöger-Straße 11	litation Steyr Tel. +43 5 0766-14323100
My dental health centre Steyr Automotive 4400 Steyr, Schönauerstraße 5	Tel. +43 5 0766-14333300
My dental health centre Steyr 4400 Steyr, Sepp-Stöger-Straße 11	Tel. +43 5 0766-14323300
Customer service Steyr 4400 Steyr, Sepp-Stöger-Straße 11	Tel. +43 5 0766-14323900

Customer service Schwanenstadt **4690** Schwanenstadt, Stadtplatz 54

Tel. +43 5 0766-14363970

My health centre Linzerheim Bad Schallerbach **4701** Bad Schallerbach, Grieskirchner Straße 6

Tel. +43 5 0766-14425500

Inpatient stays:

- Healthcare active (GVA)
- Treatment for musculoskeletal system and rheumatology, e.g. for degenerative orthopaedic diseases and after orthopaedic/rheumatological operations
- Smoking cessation (for severe nicotine dependence and tobacco-related secondary diseases, e.g. COPD, CHD, PAD, carcinomas and if frequent attempts to stop smoking have already been made)
- ANNA ("Relatives take time out"): Cure for family carers
- Follow-up treatment after operations such as endoprostheses, spinal surgery, etc. (for co-insured relatives)

Customer service Grieskirchen	
4710 Grieskirchen, Trattnach-Arkade 1	Tel. +43 5 0766-14183900
Customer service Peuerbach	
4722 Peuerbach, Rathausplatz 1	Tel. +43 5 0766-14183970
Customer service Schärding	
4780 Schärding, Max-Hirschenauer-Straße 18	Tel. +43 5 0766-14313900
My dental health centre Schärding	
4780 Schärding, Max-Hirschenauer-Straße 18	Tel. +43 5 0766-14313300
Customer service Ebensee	
4802 Ebensee, Hauptstraße 34	Tel. +43 5 0766-14383900
Customer service Gmunden	
4810 Gmunden, Miller-von-Aichholz-Straße 46	Tel. +43 5 0766-14173900
My dental health centre in Gmunden	
4810 Gmunden, Miller-von-Aichholz-Straße 46	Tel. +43 5 0766-14173300

My health centre Tisserand Bad Ischl **4820** Bad Ischl, Kaltenbachstraße 31

Tel. +43 5 0766-14415500

Inpatient stays:

- Post-inpatient convalescence after surgical procedures (including gynaecological, urological and ENT operations)
- Oncological aftercare
- Cure for the musculoskeletal system (including rheumatology)
- Convalescence from exhaustion syndromes (e.g. post-Covid syndrome)
- Cure for deaf people (our team speaks sign language)
- ANNA ("Relatives take time out"): Cure for family carers

Customer service Bad Ischl 4820 Bad Ischl, Bahnhofstraße 12	Tel. +43 5 0766-14383900
My dental health centre Bad Ischl 4820 Bad Ischl, Bahnhofstraße 12	Tel. +43 5 0766-14383300

My health centre Hanuschhof Bad Goisern **4822** Bad Goisern, Unterjoch 18

Tel. +43 5 0766-14405500

Inpatient stays:

- Healthcare active (GVA)
- Recovery / cure for musculoskeletal system and rheumatology, e.g. after orthopaedic/traumatological operations
- Cure for chronic pain syndrome
- Cure for burnout prophylaxis
- ANNA ("Relatives take time out"): Cure for family carers
- Follow-up treatment after surgery (e.g. endoprostheses of large joints) for coinsured relatives

Outpatients:

• Active therapies and multimodal physical therapies

Customer service Bad Goisern 4822 Bad Goisern, Untere Marktstraße 1	Tel. +43 5 0766-14383900
Customer service Gosau 4824 Gosau, Vordertalstraße 30	Tel. +43 5 0766-14383900

Customer service Vöcklabruck 4840 Vöcklabruck, Franz-Schubert-Straße 31	Tel. +43 5 0766-14363900
My health centre for physical medicine and rehab 4840 Vöcklabruck, Franz-Schubert-Straße 31	ilitation Vöcklabruck Tel. +43 5 0766-14363100
My dental health centre Vöcklabruck 4840 Vöcklabruck, Franz-Schubert-Straße 31	Tel. +43 5 0766-14363300
Customer service Ried 4910 Ried, Marktplatz 3	Tel. +43 5 0766-14293900
Customer service Ostermiething 5121 Ostermiething, Bergstraße 30	Tel. +43 5 0766-14393970
Customer service Mattighofen 5230 Mattighofen, Brauereistraße 8a	Tel. +43 5 0766-14263900
Customer service Braunau 5280 Braunau am Inn, Jahnstraße 1	Tel. +43 5 0766-14393900
My dental health centre Braunau 5280 Braunau am Inn, Jahnstraße 1	Tel. +43 5 0766-14393300
Customer service Mondsee 5310 Mondsee, Kirchengasse 16	Tel. +43 5 0766-14363970
SALZBURG	
Customer service Salzburg 5020 Salzburg, Engelbert-Weiß-Weg 10	Tel. +43 5 0766-178000
My dental health centre Salzburg 5020 Salzburg, Engelbert-Weiß-Weg 10	Tel. +43 5 0766-175555
Customer service Hallein 5400 Hallein, Burgfriedstraße 2	Tel. +43 5 0766-178200

My dental health centre in Hallein 5400 Hallein, Burgfriedstraße 2	Tel. +43 5 0766-178282
	101. 140 0 0700 170202
Customer service Bischofshofen	
5500 Bischofshofen, Gasteinerstraße 29	Tel. +43 5 0766-178300
My dental health centre Bischofshofen	
5500 Bischofshofen, Gasteinerstraße 29	Tel. +43 5 0766-178383
Customer service Tamsweg	
5580 Tamsweg, Bahnhofstraße 7	Tel. +43 5 0766-178574
My dental health centre Tamsweg	
5580 Tamsweg, Bahnhofstraße 7	Tel. +43 5 0766-178586
My health centre Goldegg	
5622 Goldegg im Pongau, Hofmark 51a	Tel. +43 5 0766-175200

Inpatient stays:

- Convalescence after surgical procedures (including gynaecological and urological operations)
- Oncological aftercare following chemotherapy and/or radiotherapy
- Convalescence from exhaustion syndromes (e.g. treated depression, adjustment disorder or anxiety disorder)
- Convalescence in post/long covid syndrome
- Metabolic diseases such as type II diabetes, lipometabolic disorders and metabolic syndrome
- Degenerative and inflammatory diseases of the muscular and skeletal system

Customer service Zell am See 5700 Zell am See, Ebenbergstraße 3	Tel. +43 5 0766-178450
My dental health centre Zell am See 5700 Zell am See, Ebenbergstraße 3	Tel. +43 5 0766-178484
My dental health centre Mittersill 5730 Mittersill, Felberstraße 1	Tel. +43 5 0766-178601

TYROL

My health centre for physiotherapy, occupational therapy and speech therapy, physical medicine Innsbruck	
6020 Innsbruck, Klara-Pölt-Weg 8	Tel. +43 5 0766-182003 Tel. +43 5 0766-182004
Customer service Innsbruck	
6020 Innsbruck, Klara-Pölt-Weg 2	Tel. +43 5 0766-180 Tel. +43 5 0766-182004
My dental health centre Innsbruck	T .42 F 07// 102200
6020 Innsbruck, Klara-Pölt-Weg 8	Tel. +43 5 0766-182200
Customer service Schwaz 6130 Schwaz, Ullreichstraße 1a	Tel. +43 5 0766-183512
My dental health centre Schwaz 6130 Schwaz, Postgasse 2	Tel. +43 5 0766-183541
- Cliwaz, Postgasse Z	Tel. +43 3 0700-103341
Customer service Zell am Ziller 6280 Zell am Ziller, Aufeld 1b	Tel. +43 5 0766-183112
Customer service Wörgl	T 40 5 07// 400/40
6300 Wörgl, Poststraße 6c	Tel. +43 5 0766-183612
My dental health centre in Wörgl 6300 Wörgl, Poststraße 6c	Tel. +43 5 0766-183641
Customer service Kufstein 6330 Kufstein, Kronthalerstraße 4	Tel. +43 5 0766-183712
- Kuistein, Krontnaierstrabe 4	Tei. +43 5 0700-103/12
Customer service Kitzbühel 6370 Kitzbühel, Achenweg 16	Tel. +43 5 0766-183812
Customer service Telfs	
6410 Telfs, Untermarktstraße 48	Tel. +43 5 0766-183132

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Customer service Imst 6460 Imst, DrCarl-Pfeiffenberger-Straße 24	Tel. +43 5 0766-183312
Customer service Landeck	
6500 Landeck, Fischerstraße 40	Tel. +43 5 0766-183412
Customer service Reutte	
6600 Reutte, DrMachenschalk-Straße 1	Tel. +43 5 0766-183212
My dental health centre Reutte	
6600 Reutte, DrMachenschalk-Straße 1	Tel. +43 5 0766-183241
Customer service Lienz	
9900 Lienz, Bründlangerweg 1	Tel. +43 5 0766-183912

VORARLBERG

Customer service Bludenz 6700 Bludenz, Bahnhofstraße 12	Tel. +43 5 0766-194420
Customer service Schruns	Tel. +43 5 0766-196422
6780 Schruns, Veltlinerweg 5	Tei. +43 5 0700-170422
Customer service Feldkirch	
6800 Feldkirch, Bahnhofstraße 30	Tel. +43 5 0766-193420
My dental health centre Feldkirch	
6800 Feldkirch, Bahnhofstraße 30	Tel. +43 5 0766-193810
Customer service Dornbirn	
6850 Dornbirn, Jahngasse 4	Tel. +43 5 0766-190
My dental health centre Dornbirn	
6850 Dornbirn, Jahngasse 4	Tel. +43 5 0766-191810

Customer service Egg 6863 Egg, Bundesstraße 1039	Tel. +43 5 0766-195421
Customer service Bregenz 6900 Bregenz, Heldendankstraße 10	Tel. +43 5 0766-192420
My dental health centre Bregenz 6900 Bregenz, Heldendankstraße 10	Tel. +43 5 0766-192810
Customer service Hirschegg 6992 Hirschegg, Walserstrasse 260	Tel. +43 5 0766-195415

BURGENLAND

Customer service Eisenstadt	
7000 Eisenstadt, Siegfried-Marcus-Straße 5	Tel. +43 5 0766-130
My health centre for physical medicine and rehabi	ilitation Eisenstadt
7000 Eisenstadt, Siegfried-Marcus-Straße 5	Tel. +43 5 0766-131960
My dental health centre Eisenstadt	
7000 Eisenstadt, Siegfried-Marcus-Straße 5	Tel. +43 5 0766-131980
Customer service Neusiedl am See	
7100 Neusiedl am See, Gartenweg 26	Tel. +43 5 0766-133200
Customer service Mattersburg	
7210 Mattersburg, Wiener Straße 18	Tel. +43 5 0766-133300
Customer service Oberpullendorf	
7350 Oberpullendorf, Gymnasiumstraße 15	Tel. +43 5 0766-133400
Customer service Oberwart	
7400 Oberwart, Waldmüllergasse 1/1	Tel. +43 5 0766-133500

Customer service Güssing 7540 Güssing, Hauptplatz 1	Tel. +43 5 0766-133600
Customer service Jennersdorf 8380 Jennersdorf, Bahnhofring 5	Tel. +43 5 0766-133700

STYRIA

My Health Centre Graz

Ophthalmology, Surgery and Wound Management, Dermatology, Gastroenterology and Endoscopy, Gynaecology, ENT, Internal Medicine, Adolescent Examination, Laboratory, Mother and Child Passport Office, Neurology and Psychiatry, Orthopaedics and Trauma Surgery, Radiology, Rheumatology, Urology, Preventive Medical Check-up

8010 Graz, Friedrichgasse 18	Tel. +43 5 0766-158901
Customer service Graz	
8010 Graz, Josef-Pongratz-Platz 1	Tel. +43 5 0766-153000
My health centre for physical medicine Graz	
8010 Graz, Friedrichgasse 18	Tel. +43 5 0766-155373
My dental health centre Graz	
8010 Graz, Friedrichgasse 18	Tel. +43 5 0766-155508
Customer service Frohnleiten	
8130 Frohnleiten, Römerpark 3	Tel. +43 5 0766-157777
Customer service Weiz	
8160 Weiz, Schubertgasse 2	Tel. +43 5 0766-157777
My health centre for physical medicine Weiz	
8160 Weiz, Schubertgasse 2	Tel. +43 5 0766-157895

My dental health centre Weiz 8160 Weiz, Schubertgasse 2	Tel. +43 5 0766-157880
Customer service Hartberg 8230 Hartberg, Ressavarstraße 68	Tel. +43 5 0766-157777
My dental health centre Hartberg 8230 Hartberg, Ressavarstraße 68	Tel. +43 5 0766-157380
Customer service Fürstenfeld 8280 Fürstenfeld, Hauptplatz 12	Tel. +43 5 0766-157777
Customer service Feldbach 8330 Feldbach, Ringstraße 25	Tel. +43 5 0766-157777
My dental health centre Feldbach 8330 Feldbach, Ringstraße 25	Tel. +43 5 0766-157230
Customer service Leibnitz 8430 Leibnitz, Augasse 21	Tel. +43 5 0766-157777
Customer service Mureck 8480 Mureck, BH Südoststeiermark, Hauptplatz 25	Tel. +43 5 0766-157777
Customer service Deutschlandsberg 8530 Deutschlandsberg, Fabrikstraße 10	Tel. +43 5 0766-157777
Customer service Voitsberg 8570 Voitsberg, Conrad-von-Hötzendorf-Straße 48	Tel. +43 5 0766-157777
My dental health centre Köflach 8580 Köflach, Kärntner Straße 9	Tel. +43 5 0766-157530
Customer service Bruck an der Mur 8600 Bruck an der Mur, DrTheodor-Körner-Straße 25	Tel. +43 5 0766-157777

My dental health centre Bruck an der Mur 8600 Bruck an der Mur,	
DrTheodor-Körner-Straße 25	Tel. +43 5 0766-157130
Customer service Kapfenberg 8605 Kapfenberg, Friedrich-Böhler-Straße 11	Tel. +43 5 0766-157777
My dental health centre Kapfenberg 8605 Kapfenberg, Friedrich-Böhler-Straße 11	Tel. +43 5 0766-157950
Customer service Mariazell 8630 Mariazell, Hermann-Geist-Platz 1	Tel. +43 5 0766-157777
Customer service Kindberg 8650 Kindberg, Vösendorfplatz 1	Tel. +43 5 0766-157777
My health centre for physical medicine Kindberg 8650 Kindberg, Vösendorfplatz 1	Tel. +43 5 0766-157970
Customer service Mürzzuschlag 8680 Mürzzuschlag, Sparkassenplatz 3	Tel. +43 5 0766-157777
My dental health centre Mürzzuschlag 8680 Mürzzuschlag, Sparkassenplatz 3	Tel. +43 5 0766-157780
Customer service Leoben 8700 Leoben, Mühltaler Straße 22	Tel. +43 5 0766-157777
Customer service Knittelfeld 8720 Knittelfeld, Friedensstraße 1	Tel. +43 5 0766-157777
Customer service Judenburg 8750 Judenburg, Burggasse 118	Tel. +43 5 0766-157777
My dental health centre Judenburg 8750 Judenburg, Burggasse 118	Tel. +43 5 0766-157430

Customer service Eisenerz	
8790 Eisenerz, Hammerplatz 1	Tel. +43 5 0766-157777
Customer service Trofaiach	
8793 Trofaiach, Luchinettigasse 6	Tel. +43 5 0766-157777
Customer service Murau	
8850 Murau, Bundesstraße 7	Tel. +43 5 0766-157777
Customer service Liezen	
8940 Liezen, Ausseer Straße 42a	Tel. +43 5 0766-157777
My health centre for physical medicine Liezen	
8940 Liezen, Ausseer Straße 42a	Tel. +43 5 0766-157680
Customer service Schladming	
8970 Schladming, Vorstadtgasse 119	Tel. +43 5 0766-157777
Customer service Bad Aussee	
8990 Bad Aussee, Bahnhofstraße 237	Tel. +43 5 0766-157777

CARINTHIA

My health centre Klagenfurt 9021 Klagenfurt am Wörthersee, Kempfstraße 8	
Internal medicine	Tel. +43 5 0766-165400
Preventive medical check-ups	Tel. +43 5 0766-165440
Radiology	Tel. +43 5 0766-165300
My dental health centre Klagenfurt 9021 Klagenfurt am Wörthersee, Kempfstraße 8	Tel. +43 5 0766-165050
My dental health centre Klagenfurt 9021 Klagenfurt am Wörthersee, Kempfstraße 8	Tel. +43 5 0766-165050

Customer service Völkermarkt 9100 Völkermarkt, Seenstraße 2	Tel. +43 5 0766-164700
Volkermarkt, Seenstrabe 2	161. 143 3 0700 104700
My dental health centre Völkermarkt	
9100 Völkermarkt, Seenstraße 2	Tel. +43 5 0766-165200
Customer service St. Veit an der Glan	
9300 St. Veit an der Glan, Platz am Graben 4	Tel. +43 5 0766-164600
Customer service Wolfsberg	
9400 Wolfsberg, Roßmarkt 13	Tel. +43 5 0766-164800
My dental health centre Wolfsberg	
9400 Wolfsberg, Roßmarkt 13	Tel. +43 5 0766-165250
Customer service Villach	
9500 Villach, Zeidler-von-Görz-Straße 3	Tel. +43 5 0766-164400
My dental health centre Villach	
9500 Villach, Zeidler-von-Görz-Straße 3	Tel. +43 5 0766-165100
Customer service Feldkirchen	
9560 Feldkirchen, 10Oktober-Straße 24	Tel. +43 5 0766-164500
Customer service Hermagor	
9620 Hermagor, Egger Straße 7	Tel. +43 5 0766-164300
Customer service Spittal an der Drau	
9800 Spittal an der Drau, Feldstraße 1	Tel. +43 5 0766-164200
My dental health centre Spittal	
9800 Spittal an der Drau, Feldstraße 1	Tel. +43 5 0766-165150

