



The following overview represents the insurance options provided by CONCORDIA and summarises the benefits offered.

Should you have any further questions, we are close by – and not just geographically. For CONCORDIA and its employees, our personal relationship with you is also important: individual advisory services and plenty of time for your concerns, as well as our expertise while treating the issues at hand fairly, are all part of the exceptional service which distinguishes CONCORDIA.



Health Insurance

In the middle of your busy life you suddenly become ill. In times when medical check-ups and treatments become necessary, CONCORDIA guarantees comprehensive insurance protection.

Mandatory Health Care Insurance (OKP/AOS/AOMS)

- Statutory insurance protection in case of illness, accident and maternity

Alternative Insurance Models

myDoc Family Doctor Insurance

- Discounts on premiums when the initial consultation is made with the family doctor

HMO Health Insurance

- Attractive premiums thanks to HMO health centres

Supplementary Outpatient Insurance

Vacation and Travel Insurance

- Comprehensive insurance protection while travelling abroad
- Individual choice of insurance duration

Dental Care Insurance

- Reduces the financial risk for dental treatment
- Individual choice of insurance benefits

NATURA

- Contributions for alternative treatment methods
- Promotes health and fitness

DIVERSA

- Benefits beyond those offered by Mandatory Health Care Insurance (OKP/AOS/AOMS): Coverage while abroad; contributions for eyeglasses, vaccinations, dental corrections, etc.

PE3 general

- Free choice of hospital throughout Switzerland
- Multi-bed room

PE2 semi-private

- Free choice of doctor and hospital throughout Switzerland
- Two-bed room

Supplementary Inpatient Insurance (Hospital)

PE1 private

- Free choice of hospital worldwide
- Free choice of doctor in the hospital worldwide
- Private room
- CONCORDIA PremiumMed healthcare consulting performed by Hirslanden

Hospital LIBERO

- Free choice of ward when checking into the hospital
- Free choice of hospital throughout Switzerland
- Free choice of doctor in the hospital throughout Switzerland

Benefits and Recovery

		The ideal supplement to basic insurance (OKP/AOS/AOMS)	The insurance for alternative medicine and prevention
	Mandatory Health Care Insurance (OKP/AOS/AOMS)	DIVERSA and DIVERSA^{plus}	NATURA and NATURA^{plus}
Outpatient treatments – orthodox medicine	treatments by doctors and other recognised medical personnel such as chiropractors, midwives	DIVERSA^{plus} : 75 %, max CHF 2,000* for doctors not practising under mandatory health care insurance	
Alternative methods of treatment – complementary medicine	Anthroposophic medicine, homeopathy, neural therapy, phytotherapy and medicinal therapy of Traditional Chinese Medicine: when practised by doctors that have completed the required additional training		naturopathic doctor: 75 %, max. CHF 4,000* (NATURA^{plus} : max. CHF 6,000*); therapist: 75 %, max. CHF 1,500* (NATURA^{plus} : max. CHF 2,000*) methods: over 70 (NATURA^{plus} : over 130)
Inpatient treatment – hospital stay	general ward in a hospital in accordance with the cantonal list of hospitals (max. rates of the canton of residence)		
Maternity	CHF 100 for childbirth preparation course with a midwife, breast-feeding advice with a midwife or a nurse (three sessions); basic coverage in accordance with statutory benefits for home and outpatient births		childbirth preparation course, exercises for pregnancy, pelvic floor and back muscles and breast-feeding advice: 50 %, max. CHF 200*
Medicines	medicines and laboratory tests covered by mandatory health insurance and prescribed by a doctor	for medicines not covered by mandatory health insurance (registered by Swissmedic) 50% (DIVERSA^{plus} : 75%)	
Protective and travel vaccinations	vaccinations in accordance with statutory benefits	90% of all other vaccinations	
Promotion of health and fitness			50 %, max. CHF 200* per area, for several types max. CHF 500 (NATURA^{plus} : including CONCORDIA Sport Bonus)
Medical preventive care Check-up	basic coverage in accordance with statutory benefits		90 %, max. CHF 500*, only for practices recognised by CONCORDIA
Dental	for certain illnesses and in case of tooth loss: outpatient treatment and in hospital in the canton of residence	orthodontic procedures (up to the age of 22), temporomandibular joint discomforts, etc.: 50% (DIVERSA^{plus} : 75%) oral surgery and orthodontics: general ward of contracted hospitals in the canton of residence	
Eyeglass lenses and contact lenses		CHF 150 (DIVERSA^{plus} : CHF 250), adults every three years, children up to the age of 18 every year	
Treatments abroad (only in case of an emergency)	in EU/EFTA member states, an insurance card is needed; outside these areas, a maximum of twice the Swiss tariff rates	outpatient treatment worldwide as per regional tariff rates; inpatient treatment max. 30 days (DIVERSA^{plus} : max. 60 days) organised through CONCORDIA 24-hour emergency service	
Search and rescue costs Ambulance transport	rescue costs: 50 %, max. CHF 5,000*; transport: 50 %, max. CHF 500*	rescue costs: worldwide, max. CHF 10,000 (DIVERSA^{plus} max. CHF 20,000) transport: worldwide, 100%; outside Switzerland organised through CONCORDIA 24-hour emergency service	
Non-medical psychotherapy		medically prescribed, CONCORDIA-recognised therapist: 75 %, max. CHF 2,000 (DIVERSA^{plus} : 75 %, max. CHF 3,000), within 3 years	
Courses of treatment	at a spa	CHF 10 per day, 21 days*, costs for doctor and therapy	additional CHF 30/day, (DIVERSA^{plus} : additional CHF 50/day), max. 21 days
	at a convalescent centre	costs for doctor and therapy	
Home nursing and domestic help	home nursing (Spitex): basic coverage in accordance with statutory benefits	domestic help: additional CHF 30/day (DIVERSA^{plus} : additional CHF 50/day), max. 30 times*	
Medical aids	basic coverage in accordance with statutory benefits	50 %, max. CHF 1,000 (DIVERSA^{plus} : max. CHF 2,000)	
Cost sharing	up to the age of 18: deductible: CHF 0 up to 600*; 10% retention fee, max. CHF 350* from the age of 19: deductible: CHF 300 up to 2,500*, 10% retention fee, max. CHF 700* generic medicine 10%, selected original preparations 20%	no deductible	no deductible

The health insurance legislation with all its ordinances and the General and Additional Insurance Conditions of CONCORDIA Swiss health and accident insurance

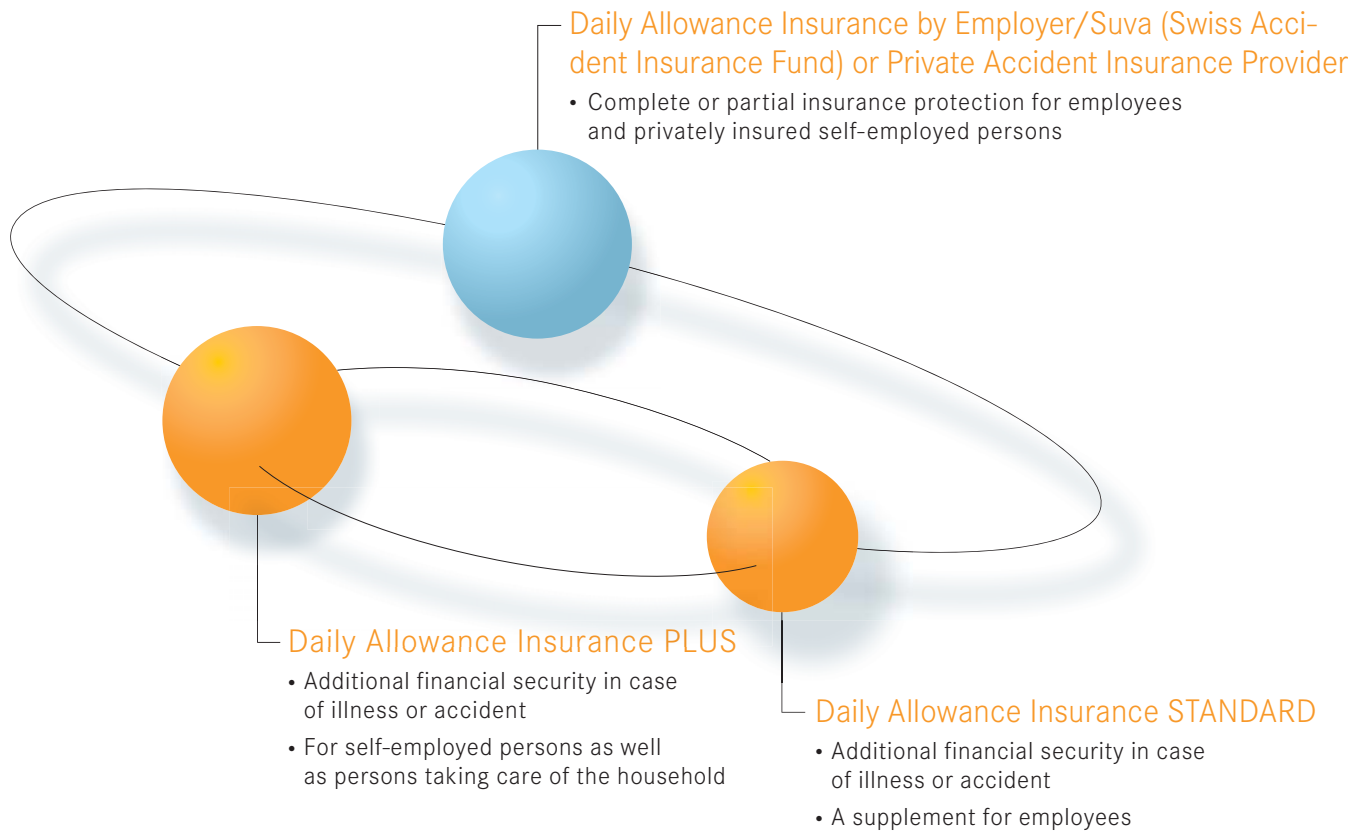
Special supplementary insurance	Hospital Insurance – your insurance for more protection and comfort			
	PE3	PE2	PE1	Hospital LIBERO
Vacation and Travel Insurance Dental Care Insurance	GENERAL ¹ CONFORT ² CONFORT plus ³	SEMI-PRIVATE	PRIVATE CONCORDIA PremiumMed performed by Hirslanden	GENERAL SEMI-PRIVATE PRIVATE
Vacation and Travel Insurance: according to regional tariff rates; worldwide				
Vacation and Travel Insurance: according to regional tariff rates; worldwide	multi-bed room ¹ semi-private room ² private room ³	semi-private room free choice of doctor	private, free choice of doctor and hospital worldwide PremiumMed healthcare consulting	in accordance with the hospital ward chosen at hospital admission
	full coverage of costs in hospitals in accordance with the cantonal list and among the hospitals under contract with CONCORDIA (throughout Switzerland, worldwide for PE1 Rooming-in: a parent stays with small children; up to CHF 60 per day for the cost of the room			
Vacation and Travel Insurance: for unexpected delivery of a child, costs according to regional tariff rates; worldwide	outpatient childbirth and childbirth at home: CHF 300	outpatient childbirth and childbirth at home: CHF 1,000	outpatient childbirth and child- birth at home: CHF 1,500	outpatient childbirth and childbirth at home: CHF 300
Vacation and Travel Insurance: medicines according to regional tariff rates; worldwide				
Dental Care Insurance: Var. 1: 50% up to CHF 500 annually Var. 2: 50% up to CHF 1,000 annually Var. 3: 75% up to CHF 1,500 annually Var. 4: 75% up to CHF 2,000 annually	for certain illnesses and in case of a tooth accident: insured ward within contracted hospitals throughout Switzerland			
Vacation and Travel Insurance: coverage of outpatient and inpatient care costs worldwide, as per regional tariff rates, organised through CONCORDIA 24-hour emergency service			100%	
Vacation and Travel Insurance: search and rescue max. CHF 10,000, rescue costs and transportation unlimited; organised through CONCORDIA 24-hour emergency service				
	additional CHF 30/day, max. 21 days*	additional CHF 50/day, max. 21 days*	additional CHF 70/day, max. 21 days*	additional CHF 30/day, max. 21 days*
	domestic help: additional CHF 30/day, max. 30 days*	domestic help: additional CHF 50/day, max. 30 days*	domestic help: additional CHF 70/day, max. 30 days*	domestic help: additional CHF 30/day, max. 30 days**
no deductible	no deductible	deductible: CHF 0 up to 10,000*		GENERAL: 0% SEMI-PRIVATE 20%, max. CHF 2,000* PRIVATE: 35% max. CHF 4,000* for 2 persons or more max. CHF 4,000*

Ltd prevail.

* per calendar year ** within a period of 365 days

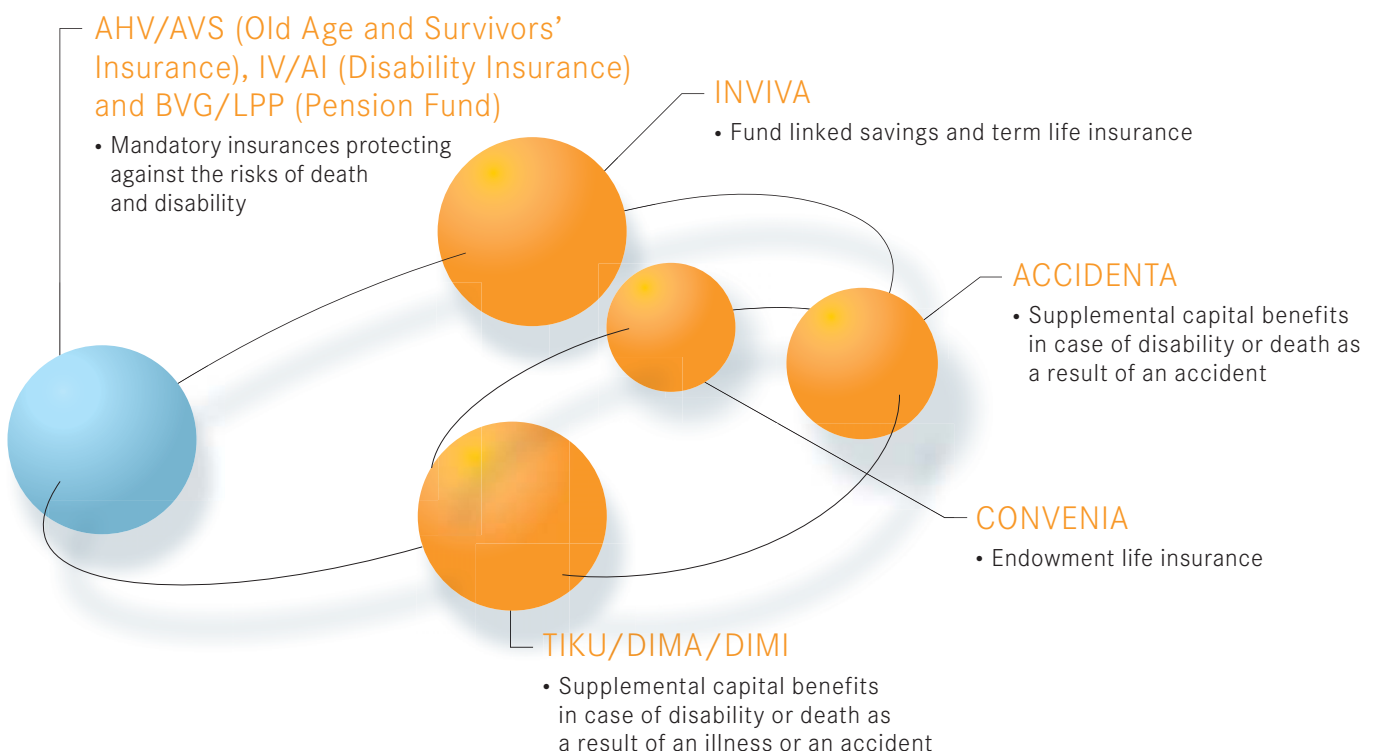
Insurance Coverage for Incapacity to Work

You are no longer able to work. If an illness or accident leads to the incapacity to work, CONCORDIA's daily allowance offers the financial security you need.



Insurances for Disability/Death

In case of an emergency. If a complete recovery from an illness or accident is not possible, the insurances for disability or in case of death offered by CONCORDIA protect against the financial consequences.



Benefits for Loss of Earnings, Disability/Death

Daily Allowance Insurance

With CONCORDIA Daily Allowance Insurance, you can protect yourself financially if you are incapable of working as a result of an illness or accident.

- Daily allowance insurance in case of incapacity to work due to an illness, an accident or complications caused by a pregnancy
- Individual choice of insurance coverage combinations for risks of illness and/or accident
- Individual choice of daily allowance amounts
- Choice of time period for benefits to begin

Daily Allowance Insurance STANDARD

- Payment equalling the maximum level of loss of earnings. Continuation of wage payments by the employer, benefits from other private and social insurances as well as benefits from others who are liable to pay are credited to the benefits paid.

Daily Allowance Insurance PLUS

- Payment of the stipulated benefits – irrespective of the amount of loss of earnings incurred
- Benefits irrespective of other insurances

ACCIDENTA

With ACCIDENTA you can improve the amount of insurance protection in case of death or disability as a result of an accident.

- Capital benefits in case of disability or death as a result of an accident
- Individual choice of insurance sums
- Benefits irrespective of other insurances
- Progressive payouts adjusted to the degree of invalidity
- Valid worldwide

TIKU/DIMA/DIMI

With TIKU/DIMA/DIMI, the CONCORDIA insurance for disability or in case of death you protect both yourself and your family against the grave economic consequences of an illness or accident.

- Capital benefits in case of disability or death as a result of an illness or accident
- Individual choice of insurance amounts
- Benefits irrespective of other insurances
- Payouts adjusted to the degree of invalidity
- Valid worldwide
- 10% premium discount for insuring two persons or more

INVIVA

INVIVA is a unit-linked savings and term life insurance policy.

- Affordable deposits
- Provides financial security and a savings account in one package
- Guaranteed sum upon death
- Significant increase of the insured savings thanks to a selected choice of funds
- Possibilities to surrender after only six months

CONVENIA

CONVENIA is an endowment life insurance.

- Affordable deposits
- Guaranteed protection in case of death/Guaranteed capital sum in case of survival
- Possibilities to surrender already after one year
- Premium payment exemption in case of incapacity to undertake gainful activity



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