



Second Medical Opinion

Making informed and reliable decisions

The concept in a nutshell

In everyday life, we usually seek comprehensive advice before we make important decisions. But what about matters concerning health and illness?

A second medical opinion allows you to expand your information base before planned operations and medical treatments – independently and neutrally.

You will receive answers to the following questions:

- Do I really need the proposed treatment or operation?
- How will my health and quality of life change afterwards?
- What are the advantages and disadvantages of the proposed treatment or operation?
- Are there alternative forms of treatment?
- What happens if I do this treatment or operation later, or not at all?

A second opinion can confirm the necessity of the intended treatment, or else point out other possibilities. However, you are always free to decide how you would like to proceed afterwards. In order to maintain neutrality, any potential treatment or operation will not be carried out by the second opinion doctor.

Seeking a second medical opinion is recommended before any major intervention – except in the event of an emergency.

A second opinion is not suitable if you are dissatisfied with your medical care or ongoing treatment. In this case, it is best to seek a direct personal conversation with your doctor.

What does that mean for you?

For persons insured with PRIVATE, SEMIPRIVATE, LIBERO or GENERAL Hospital Insurance, CONCORDIA bears the costs of a second medical opinion.

In this case, you can request a second opinion from the Lucerne Cantonal Hospital (LUKS) without consulting CONCORDIA. You will receive the second opinion from a chief physician or a senior physician – personally sent to you within 14 working days. Before planned medical treatments or operations, the LUKS offers second medical opinions in these fields:

- **Abdominal surgery:** e.g. oesophagus, stomach, intestine, liver, pancreas, kidney, adrenal glands, liver or kidney transplants, benign and malignant abdominal tumours, thyroid gland, obesity
- **Breast diseases:** e.g. benign and malignant breast tumours
- **Cardiology**
- **Dermatology and allergology**
- **Ear, nose and throat surgery**
- **Endocrinology:** e.g. diabetes, thyroid
- **Gynaecology:** e.g. uterus, ovaries
- **Haematology**
- **Hand and plastic surgery**
- **Nephrology:** e.g. renal insufficiency, dialysis
- **Neurosurgery:** e.g. cerebral aneurysm, benign and malignant brain tumours
- **Ophthalmology:** e.g. cataract, glaucoma
- **Oral and maxillofacial surgery**
- **Orthopaedics:** e.g. shoulder, elbow, hand, pelvis, hip, knee, ankle, foot
- **Pneumology:** e.g. COPD
- **Thoracic surgery**
- **Urology:** e.g. kidney, bladder, prostate, andrology
- **Vascular surgery:** e.g. venous disorders of the legs, arterial circulatory disorders of the legs, carotid stenosis, ailments with dialysis access



Here is how you can find out more

Apply for a second medical opinion, without consulting CONCORDIA, on www.luks.ch/en/concordia.

Do you have any questions? Write to us. You can reach us at healthcompass@concordia.ch.

My notes

CONCORDIA

Bound by trust

Bundesplatz 15 · 6002 Lucerne · Phone +41 41 228 01 11
info@concordia.ch · www.concordia.ch