



Just arrived in Switzerland

All-around insurance coverage

New to Switzerland? Now you need a Swiss health and accident insurance.

Mandatory health care insurance is for everyone who lives in Switzerland, as is prescribed by law. CONCORDIA offers you customised insurance solutions and reliable protection.



Wide selection

Insurance solutions –
for individual needs



Close to our customers

Over 200 agencies that
guarantee the best quality
of service on site



For families

Special benefits for families –
attractive premiums for
children

Basic insurance

Mandatory health care insurance

Mandatory health care insurance covers the minimum as stipulated by law. It bears the costs for the diagnosis and treatment of illness, accident or maternity.

A part of the cost of mandatory health care insurance is borne by the persons insured. This is prescribed by law and is the same for all persons insured regardless of their insurance provider. The cost sharing of the person insured consists of three components: the deductible, the retention fee, and the hospital contribution.

Deductible	All costs arising during a calendar year must be paid by the person insured until reaching the amount of the chosen deductible. To save on premiums, there are different deductibles to choose from.
	Minimum deductible for adults: CHF 300/year Maximum deductible for adults: CHF 2,500/year
	For those under the age of 18, a deductible from CHF 0 to CHF 600 may be chosen.
Retention fee	The retention fee for persons insured amounts to 10% of the costs that exceed the chosen deductible. Up to the age of 18: max. CHF 350/year; from the age of 18: max. CHF 700/year.
Hospital contribution	From the age of 26, persons insured will be charged additionally a cost share of CHF 15/day in the event of a hospital stay.

The term 'year' is intended to mean the calendar year.

CONCORDIA

Supplementary Insurance

More than well insured

When it comes to health insurance, only the best is good enough. CONCORDIA offers a variety of supplementary insurance plans for the best insurance and provision. We will be happy to advise you on how to adapt these to your specific requirements.

DIVERSA	<ul style="list-style-type: none">– Four variants for individually customised insurance protection– Contributions towards outpatient and inpatient treatments in case of emergency, worldwide– Special benefits for families as well as persons with a high level of expectations
NATURA	<ul style="list-style-type: none">– Contributions towards alternative medicine, health promotion and prevention– Contributions towards baby swimming course, Sport Bonus
Hospital Insurance	<ul style="list-style-type: none">– Four hospital insurance plans to select from – PRIVATE, SEMIPRIVATE, LIBERO, GENERAL– Free choice of hospital throughout Switzerland; with PRIVATE, worldwide– Free choice of doctor in the hospital with PRIVATE and SEMIPRIVATE
Dental Care Insurance	<ul style="list-style-type: none">– Four variants with different benefit options– Contributions towards check-ups, conservative treatments, dental prosthetics, orthodontics
Vacation and Travel Insurance	<ul style="list-style-type: none">– Absorption of costs for outpatient treatments and hospital stay abroad– Absorption of search and rescue costs as well as return transport to Switzerland– Freedom to choose insurance duration
Daily Allowance	<ul style="list-style-type: none">– Freedom to choose daily allowance amount and benefit start date– Illness or accident risks combined in a variety of ways
TIKU/DIMA/DIMI	<ul style="list-style-type: none">– Financial security in the event of disability or death due to an illness or an accident
ACCIDENTA	<ul style="list-style-type: none">– Financial security in the event of disability or death due to an accident
CONVENIA	<ul style="list-style-type: none">– Guaranteed payout of capital after expiration of the savings policy– Subject to certain conditions: income tax-free payout in case of survival
INVIVA	<ul style="list-style-type: none">– Three investment funds with possibility to change during the term– In case of survival: payout of the value of the fund shares at the expiration of the policy– In case of death: payout of the guaranteed capital sum upon death or the value of the fund share, if this is higher.

Detailed information regarding the products is listed in the respective product brochure. We will be happy to provide you with personal advice and put together a customized product package for you.

Further information: www.concordia.ch/switzerland



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