



# Just arrived in Switzerland

## All-around insurance coverage

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

The law stipulates that all persons living in Switzerland are obliged to take out mandatory health insurance. CONCORDIA offers you customised insurance solutions and reliable protection.



**Wide selection**

Insurance solutions for individual needs



**Close to our customers**

Around 190 agencies that guarantee the best quality of service on site



**For families**

Special benefits for families and attractive premiums for children

# Basic insurance

## Mandatory health insurance

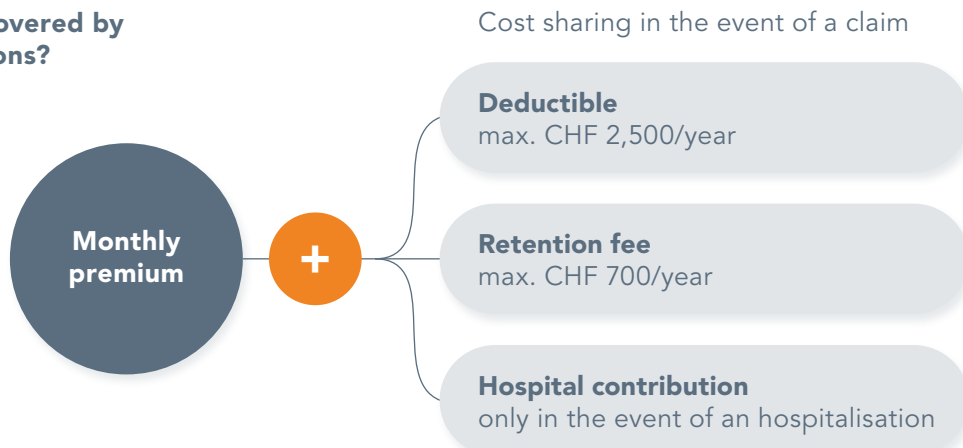
Mandatory health insurance covers the minimum as stipulated by law. It bears the costs for the diagnosis and treatment of illness, accident or maternity.

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

<b>Deductible</b>	<p>The deductible is the portion of healthcare costs that you pay yourself each year. You can choose this amount from those available. You must first pay for the benefits received up to this amount. The insurance provider then takes over. Premiums also depend on the deductible you choose: a higher deductible means lower premiums.</p> <p>Minimum deductible for adults: CHF 300/year Maximum deductible for adults: CHF 2,500/year</p> <p>Up to the age of 18: from CHF 0 to CHF 600/year</p>
<b>Retention fee</b>	<p>Once your deductible has been used up, i.e. once your healthcare costs have exceeded your deductible during the calendar year, your insurance provider will pay 90% of the successive costs. You pay the remaining 10%, as retention fee. Note that, for some medicines, this retention fee corresponds to 40% of the price. The deductible is CHF 350 per year up to the age of 18 and CHF 700 afterwards.</p>
<b>Hospital contribution</b>	<p>From the age of 18, you pay an additional contribution of CHF 15/day towards the costs of a stay in hospital, provided you are not studying. From the age of 25, this contribution applies to all insured persons.</p>

The term 'year' refers to the calendar year.

### What costs are covered by the insured persons?



---

# CONCORDIA

## Supplementary Insurance

### More than well insured

When it comes to health insurance, only the best is good enough. Supplementary insurance is a supplement to basic insurance. Whether alternative medicine, hospitalisation, treatment abroad or retirement provision, you choose the right supplementary benefits for your personal situation.

---

<b>DIVERSA</b>	<ul style="list-style-type: none"><li>– Four variants for individually customised insurance protection</li><li>– Contributions towards outpatient and inpatient treatments in case of emergency abroad, worldwide</li><li>– Special benefits for families as well as persons with a high level of expectations</li></ul>
<b>NATURA</b>	<ul style="list-style-type: none"><li>– Available in two variants – for individually tailored insurance protection</li><li>– Contributions towards alternative medicine, health promotion and prevention</li><li>– Contributions towards baby swimming course, Sport Bonus</li></ul>
<b>Hospital Insurance</b>	<ul style="list-style-type: none"><li>– Four hospital insurance plans to select from: PRIVATE, SEMI-PRIVATE, LIBERO, GENERAL</li><li>– Free choice of hospital throughout Switzerland; with PRIVATE, worldwide</li><li>– Free choice of doctor in the hospital with PRIVATE and SEMI-PRIVATE</li></ul>
<b>Dental Care Insurance</b>	<ul style="list-style-type: none"><li>– Four variants with different benefit options</li><li>– Contributions towards check-ups, conservative treatments, dental prosthetics, orthodontics</li></ul>
<b>Vacation and Travel Insurance</b>	<ul style="list-style-type: none"><li>– Assumption of costs for outpatient treatments and hospital stay abroad</li><li>– Assumption of search and rescue costs as well as return transport to Switzerland</li><li>– Freedom to choose insurance duration</li></ul>
<b>Daily Allowance</b>	<ul style="list-style-type: none"><li>– Freedom to choose daily allowance amount and benefit start date</li><li>– Illness or accident risks combined in a variety of ways</li></ul>
<b>TIKU/DIMA/DIMI</b>	<ul style="list-style-type: none"><li>– Financial security in the event of disability or death due to an illness or an accident</li></ul>
<b>ACCIDENTA</b>	<ul style="list-style-type: none"><li>– Financial security in the event of disability or death due to an accident</li></ul>
<b>CONVITA</b>	<ul style="list-style-type: none"><li>– Provide for the future with a funds saving plan in pillar 3a</li><li>– Guaranteed lump sum death and disability benefit in the event of illness or accident</li><li>– Premium payment waiver in case of earning incapacity</li><li>– Premiums paid can be deducted from taxable income</li></ul>
<b>INVIVA</b>	<ul style="list-style-type: none"><li>– Three investment funds with possibility to switch during the term</li><li>– In case of survival: payout of the value of the fund shares at the expiry of the policy</li><li>– In case of death: payout of the guaranteed capital sum upon death or the value of the fund share, if this is higher.</li></ul>

Detailed information regarding the products is listed online at [www.concordia.ch/switzerland](http://www.concordia.ch/switzerland) and in the respective product brochure. We will be happy to provide you with personal advice and put together a customized product package for you.

**CONCORDIA**  
your health, our priority

---

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