



# Insurance and Benefits of CONCORDIA

**CONCORDIA**  
your health, our priority



Mandatory health insurance as  
per the Swiss federal law on health  
insurance (KVG/LAMal)

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Please open



Supplementary insurance as per  
the Swiss federal law on insurance  
contracts (VVG/LCA)

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Please browse

Mandatory health insurance  
(OKP/AOS/AOMS, basic insurance)

DIVERSA<sup>premium</sup>

DIVERSA<sup>plus</sup>

DIVERSA<sup>care</sup>

DIVERSA

24-hour medical advice	Traditional model, myDoc family doctor model and HMO model: free emergency service and medical advice by telephone by concordiaMed smartDoc telehealth model: emergency service and medical advice by telephone and app by Medgate, statement of benefits according to TARMED	Free emergency service and medical advice by telephone by concordiaMed	Free emergency service and medical advice by telephone by concordiaMed	Free emergency service and medical advice by telephone by concordiaMed	Free emergency service and medical advice by telephone by concordiaMed
Outpatient treatment – orthodox medicine	Treatment by doctors and other recognised medical personnel (such as chiropractors, midwives)	Overnight stay in the event of an outpatient procedure: 75 %, max. CHF 200/year		Overnight stay in the event of an outpatient procedure 50 %, max. CHF 200/year	
Inpatient treatment – hospital stay	General ward in a hospital pursuant to the cantonal hospital list				
Alternative cures – complementary medicine	Anthroposophic medicine, homoeopathy, phytotherapy, acupuncture and medicinal therapy of Traditional Chinese Medicine when practised by doctors with the appropriate additional training				
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breastfeeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Rooming-in: CHF 100/night, max. 10 overnight stays Family room in the event of a birth: CHF 100/night, max. 5 overnight stays (waiting period of 1 year) Care for sick/injured child <sup>1</sup> : CHF 50/hr., max. CHF 600/year		Rooming-in: CHF 60/night, max. 10 overnight stays Family room in the event of a birth: CHF 60/night, max. 5 overnight stays (waiting period of 1 year) Care for sick/injured child <sup>1</sup> : CHF 30/hr., max. CHF 600/year	
Medication	Medication prescribed by a doctor and covered by mandatory health care insurance	For medicines not covered by basic insurance (if registered by Swissmedic): 75 %	For medicines not covered by basic insurance (if registered by Swissmedic): 75 %	For medicines not covered by basic insurance (if registered by Swissmedic): 50 %	For medicines not covered by basic insurance (if registered by Swissmedic): 50 %
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits	All other vaccinations: 90 %	All other vaccinations: 90 %	All other vaccinations: 90 %	All other vaccinations: 90 %
Promotion of health and fitness					
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits				
Dental care	For certain illnesses and in case of dental accident: outpatient treatment and inpatient treatment in a hospital as per the cantonal hospital list	Outpatient (orthodontics up to the age of 22, temporomandibular joint complaints, etc.): 75 % Inpatient (oral surgery): general ward in hospital as per the cantonal hospital list	Outpatient (orthodontics up to the age of 22, temporomandibular joint complaints, etc.): 75 % Inpatient (oral surgery): general ward in hospital as per the cantonal hospital list	Outpatient (orthodontics up to the age of 22, temporomandibular joint complaints, etc.): 50 % Inpatient (oral surgery): general ward in hospital as per the cantonal hospital list	Outpatient (orthodontics up to the age of 22, temporomandibular joint complaints, etc.): 50 % Inpatient (oral surgery): general ward in hospital as per the cantonal hospital list
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year	Up to the age of 18: CHF 300/year Age 18 and over: CHF 300/3 years	Up to the age of 18: CHF 250/year Age 18 and over: CHF 250/3 years	Up to the age of 18: CHF 200/year Age 18 and over: CHF 200/3 years	Up to the age of 18: CHF 150/year Age 18 and over: CHF 150/3 years
Refractive surgery not covered by mandatory health care insurance		50 %, max. CHF 600/5 years (waiting period of 1 year)		50 %, max. CHF 400/5 years (waiting period of 1 year)	
Treatment abroad, scheduled		Outpatient medical treatment (deductible CHF 1,000): 75 %, max. CHF 10,000/year			
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Switzerland (inpatient treatment: max. 90% of the costs that the hospital stay would have generated in Switzerland)	Search operations for rescue and recovery <sup>2</sup> : max. CHF 20,000 Rescue and transport costs <sup>2</sup> : unlimited Illness or accident <sup>2</sup> : inpatient max. 75 days, outpatient local rates	Search operations for rescue and recovery <sup>2</sup> : max. CHF 20,000 Rescue and transport costs <sup>2</sup> : unlimited Illness or accident <sup>2</sup> : inpatient max. 60 days, outpatient local rates	Search operations for rescue and recovery <sup>2</sup> : max. CHF 10,000 Rescue and transport costs <sup>2</sup> : unlimited Illness or accident <sup>2</sup> : inpatient max. 45 days, outpatient local rate	Search operations for rescue and recovery <sup>2</sup> : max. CHF 10,000 Rescue and transport costs <sup>2</sup> : unlimited Illness or accident <sup>2</sup> : inpatient max. 30 days, outpatient local rate
Search and rescue costs Ambulance transport (Switzerland)	Rescue costs: 50 %, max. CHF 5,000/year Transport costs: 50 %, max. CHF 500/year	Search and rescue costs: max. CHF 25,000 Transport costs: unlimited	Search and rescue costs: max. CHF 20,000 Transport costs: unlimited	Search and rescue costs: max. CHF 15,000 Transport costs: unlimited	Search and rescue costs: max. CHF 10,000 Transport costs: unlimited
Psychotherapy by psychologists	Medically prescribed treatment of illness by recognised psychotherapists				
Cure at a spa/sanatorium	Spa cures: CHF 10/day, max. 21 days/year, doctor and therapy costs Convalescence cures: doctor and therapy costs	Spa cures: CHF 50/day, max. 21 days/year Convalescence cures: CHF 50/day, max. 21 days/year	Spa cures: CHF 50/day, max. 21 days/year Convalescence cures: CHF 50/day, max. 21 days/year	Spa cures: CHF 30/day, max. 21 days/year Convalescence cures: CHF 30/day, max. 21 days/year	Spa cures: CHF 30/day, max. 21 days/year Convalescence cures: CHF 30/day, max. 21 days/year
Home nursing and domestic help	Home nursing (Spitex): basic coverage in accordance with statutory benefits	Household help: CHF 50/day, max. 30 days/year	Household help: CHF 50/day, max. 30 days/year	Household help: CHF 30/day, max. 30 days/year	Household help: CHF 30/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits	50 %, max. CHF 2,000	50 %, max. CHF 2,000	50 %, max. CHF 1,000	50 %, max. CHF 1,000
Cost sharing	Deductibles up to the age of 18: CHF 0 to 600/year, 10% retention fee, max. CHF 350/year Deductibles from the age of 18: CHF 300 to 2,500/year, 10% retention fee, max. CHF 700/year Generic medicine: 10%; selected original preparations: 20 %	No deductible (except for scheduled outpatient medical treatments abroad)	No deductible	No deductible	No deductible
Legal protection for patients (insurance carrier: Protekta)		In Europe: max. CHF 500,000 Outside of Europe: max. CHF 50,000		In Europe: max. CHF 300,000 Outside of Europe: max. CHF 50,000	

The term 'year' is intended to mean the calendar year. The Swiss federal law on health insurance (KVG/LAMaI) and the associated ordinances as well as the General and Additional Terms and Conditions of CONCORDIA prevail.

<sup>1</sup> organised by CONCORDIA  
<sup>2</sup> organised by concordiaMed 24-hour emergency service

NATURA <sup>plus</sup>		NATURA		Vacation and Travel Insurance	Dental Care Insurance
	Free emergency service and medical advice by telephone by concordiaMed	Free emergency service and medical advice by telephone by concordiaMed		Free emergency service and medical advice by telephone by concordiaMed	Free emergency service and medical advice by telephone by concordiaMed
	More than 130 methods (recognised by CONCORDIA) <sup>1</sup> Treatment including prescribed remedies Treatment by naturopaths: 75 %, max. CHF 6,000/year Treatment by therapists: 75 %, max. CHF 2,000/year	More than 70 methods (recognised by CONCORDIA) <sup>2</sup> Treatment including prescribed remedies Treatment by naturopaths: 75 %, max. CHF 4,000/year Treatment by therapists: 75 %, max. CHF 1,500/year			
	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise; baby swimming course: 50 %, max. CHF 200/area and year Several areas: max. CHF 500/year	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise: 50 %, max. CHF 200/area and year Several areas: max. CHF 500/year		Unexpected delivery abroad <sup>3</sup> : local rate Visit from a relative or close friend <sup>3</sup> : train ticket or economy-class flight ticket for hospital stays of 10 days or more	
	Back and posture training, physical fitness, Sport Bonus, etc.: 50 %, max. CHF 200/area and year; several areas: max. CHF 500/year	Back and posture training, physical fitness, etc. 50 %, max. CHF 200/area and year; several areas: max. CHF 500/year			
	90 %, max. CHF 500/year (if recognised by CONCORDIA)	90 %, max. CHF 500/year (if recognised by CONCORDIA)			
				Dental treatment resulting from an accident when abroad: local rate	Option 1: 50 % up to CHF 500/year Option 2: 50 % up to CHF 1,000/year Option 3: 75 % up to CHF 1,500/year Option 4: 75 % up to CHF 2,000/year
				Search operations for rescue and recovery <sup>3</sup> : max. CHF 10,000 Rescue and transport costs <sup>3</sup> : unlimited Outpatient and inpatient treatment costs <sup>3</sup> : local rate Advance payments of hospital costs: max. CHF 10,000	
	No deductible	No deductible		No deductible	

<sup>1</sup> maximum contribution per year for alternative medicine (treatments by doctors, naturopaths and therapists): CHF 6,000

<sup>2</sup> maximum contribution per year for alternative medicine (treatments by doctors, naturopaths and therapists): CHF 4,000

<sup>3</sup> organised by concordiaMed 24-hour emergency service



PRIVATE Hospital Insurance		SEMI-PRIVATE Hospital Insurance		LIBERO Hospital Insurance		GENERAL Hospital Insurance	
	Free emergency service, medical advice and direct appointment scheduling by telephone by concordiaMed premium		Free emergency service and medical advice by telephone by concordiaMed		Free emergency service and medical advice by telephone by concordiaMed		Free emergency service and medical advice by telephone by concordiaMed
	Room with one bed Free choice of hospital, worldwide¹ Free choice of doctor in the hospital		Two-bed room Free choice of hospital, throughout Switzerland¹ Free choice of doctor in the hospital		According to the hospital ward chosen upon entering the hospital Free choice of hospital throughout Switzerland¹		Multibed room Free choice of hospital throughout Switzerland¹
	Rooming-in: up to CHF 60/night towards the stay of the accompanying parent in the hospital where the child is staying or vice versa Payout for outpatient or home birth: CHF 1,500		Rooming-in: up to CHF 60/night towards the stay of the accompanying parent in the hospital where the child is staying or vice versa Payout for outpatient or home birth: CHF 1,000		Rooming-in: up to CHF 60/night towards the stay of the accompanying parent in the hospital where the child is staying or vice versa Payout for outpatient or home birth: CHF 300		Rooming-in: up to CHF 60/night towards the stay of the accompanying parent in the hospital where the child is staying or vice versa Payout for outpatient or home birth: CHF 300
	Inpatient, for certain illnesses and in case of dental accident: room with one bed Free choice of hospital, worldwide¹ Free choice of doctor in the hospital		Inpatient, for certain illnesses and in case of dental accident: two-bed room Free choice of hospital, throughout Switzerland¹ Free choice of doctor in the hospital		Inpatient, for certain illnesses and in case of dental accident: according to the hospital ward chosen upon entering the hospital Free choice of hospital throughout Switzerland¹		Inpatient, for certain illnesses and in case of dental accident: multibed room Free choice of hospital throughout Switzerland¹
	Worldwide (for treatment methods recognised in Switzerland)						
	Worldwide (for treatment methods recognised in Switzerland)						
	Spa cures: CHF 70/day, max. 21 days/year Convalescence cures: CHF 70/day, max. 21 days/year		Spa cures: CHF 50/day, max. 21 days/year Convalescence cures: CHF 50/day, max. 21 days/year		Spa cures: CHF 30/day, max. 21 days/year Convalescence cures: CHF 30/day, max. 21 days/year		Spa cures: CHF 30/day, max. 21 days/year Convalescence cures: CHF 30/day, max. 21 days/year
	Household help: CHF 70/day, max. 30 days/year		Household help: CHF 50/day, max. 30 days/year		Household help: CHF 30/day, max. 30 days/year, within a period of 365 days		Household help: CHF 30/day, max. 30 days/year
	Deductible options: CHF 0 to 10,000/year No retention fee		Deductible options: CHF 0 to 10,000/year No retention fee		Private ward: retention fee 35 %, max. CHF 4,000/year² Semi-private ward: retention fee 20 %, max. CHF 2,000/year² General ward: no retention fee		No deductible No retention fee

¹ in hospitals recognised by CONCORDIA

² from 2 persons: max. CHF 4,000/year

# Loss of earnings



Daily allowance insurance	Daily allowance in the event of incapacity to work due to illness, accident, or complications during pregnancy
	Combination of insurance coverage individually selectable for risks of an illness and/or accident
	Freedom to choose daily allowance amount on an individual basis
	Choice of date when benefit payments begin
STANDARD Daily Allowance Insurance	
Especially for persons undertaking gainful activity who want to secure their accustomed standard of living and avoid loss of income due to illness, maternity or accident	
CONCORDIA pays the daily allowance in the amount of the effective loss of earnings, up to the maximum insured.	
PLUS Daily Allowance Insurance	
Particularly for self-employed persons as well as heads of household	
CONCORDIA pays the stipulated benefit in any case – independent of the amount of the loss of earnings accrued.	
In the event that there are benefits from other private and social insurance providers or others that have a duty to pay, the daily allowance is not reduced.	
Proof of the earnings lost is not necessary.	

# Saving with risk protection



INVIVA	Provision and saving with funds
	In case of survival: payout of the value of the fund units
	Periodic premiums for as little as CHF 50/month
	One-off deposit for as little as CHF 5,000
	Participation in development of the financial markets
	Guaranteed capital in case of death
	Client-friendly surrender – after only 12 months



# Disability and death



ACCIDENTA	Monetary benefits in the event of disability or death resulting from an accident
	Insurance sums selected on an individual basis
	Benefit regardless of other insurance providers
	Progressive payments adjusted to the degree of disability
	Worldwide validity
TIKU/DIMA/DIMI	Monetary benefits in the event of disability or death resulting from an illness or accident
	Insurance sums selected on an individual basis
	Benefit regardless of other insurance providers
	Progressive payments adjusted to the degree of disability (already from a degree of disability of 25 %)
	Worldwide validity
	10 % premium discounts for 2 persons or more
	Simplified acceptance procedure for prenatal application

# Tied pension provision (pillar 3a)



CONVITA <sup>risk</sup>	Guaranteed lump-sum death and disability benefit in the event of illness or accident
	Insurance sums selected on an individual basis
	Consistent premium for the entire term of the contract
	Premium payment exemption in the event of earning incapacity (optionally insurable)
	Possibility of flexibly adjusting the insurance cover during the term of the contract
	Premiums paid can be deducted from taxable income
CONVITA <sup>save</sup>	Providing for the future and saving tax at the same time
	Choice of three investor profiles
	Flexible payment of savings premium
	Optional indexation
	Payment of 101 % of the funds value in case of death caused by an accident or illness
	Premium payment exemption in the event of earning incapacity (optionally insurable)
	Premiums paid can be deducted from taxable income



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