



Insurances and Benefits of CONCORDIA

CONCORDIA
Bound by trust



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

Please open



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

Please browse

Mandatory health care insurance (OKP/AOS/AOMS)

DIVERSA^{premium}

DIVERSA^{plus}

concordiaMed	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service
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	
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 breast feeding 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 ¹ : CHF 50/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 %
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits	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	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 discomforts, 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 discomforts, etc.): 75 % 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
Refractive surgery not covered by mandatory health care insurance		50 %, max. CHF 600/5 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	Search operations for rescue and recovery ² : max. CHF 20,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 75 days, outpatient local rates	Search operations for rescue and recovery ² : max. CHF 20,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 60 days, outpatient local rates
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
Non-Medical Psychotherapy		75 %, max. CHF 3,000/3 years	75 %, max. CHF 3,000/3 years
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
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
Medical aids	Basic coverage in accordance with statutory benefits	50 %, max. CHF 2,000	50 %, max. CHF 2,000
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
Legal protection for patients (insurance carrier: Protekta)		In Europe: max. CHF 500,000 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/LAMal) and the associated ordinances as well as the General and Additional Terms and Conditions of CONCORDIA prevail.

¹ organised by CONCORDIA

² organised by concordiaMed 24-hour emergency service

Mandatory health care insurance (OKP/AOS/AOMS)

DIVERSA^{care}

DIVERSA

concordiaMed	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service
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 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 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	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 ¹ : 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): 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 %
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits		
Dental	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 discomforts, 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 discomforts, 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 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 400/5 years (waiting period of 1 year)	
Treatment abroad, scheduled			
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	Search operations for rescue and recovery ² : max. CHF 10,000 Rescue and transport costs ² : unlimited Illness or accident ² : inpatient max. 45 days, outpatient local rate	Search operations for rescue and recovery ² : max. CHF 10,000 Rescue and transport costs ² : unlimited Illness or accident ² : 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 15,000 Transport costs: unlimited	Search and rescue costs: max. CHF 10,000 Transport costs: unlimited
Non-Medical Psychotherapy		75 %, max. CHF 2,000/3 years	75 %, max. CHF 2,000/3 years
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 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 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 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	No deductible
Legal protection for patients (insurance carrier: Protekta)		In Europe: max. CHF 300,000 Outside of Europe: max. CHF 50,000	

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² organised by concordiaMed 24-hour emergency service

Mandatory health care insurance (OKP/AOS/AOMS)

NATURA^{plus}

NATURA

concordiaMed	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service
Outpatient treatment – orthodox medicine	Treatment by doctors and other recognised medical personnel (such as chiropractors, midwives)		
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	More than 130 methods (recognised by CONCORDIA); 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); Treatment including prescribed remedies; Treatment by naturopaths: 75 %, max. CHF 4,000/year Treatment by therapists: 75 %, max. CHF 1,500/year
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise; baby swimming course: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year
Medication	Medication prescribed by a doctor and covered by mandatory health care insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness		Back and posture training, physical fitness, Sport Bonus, etc.: 50 %, max. CHF 200/area and year; more areas: max. CHF 500/year	Back and posture training, physical fitness, etc. 50 %, max. CHF 200/area and year; more areas: max. CHF 500/year
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits	90 %, max. CHF 500/year (if recognised by CONCORDIA)	90 %, max. CHF 500/year (if recognised by CONCORDIA)
Dental	For certain illnesses and in case of dental accident: outpatient treatment and inpatient treatment in a hospital as per the cantonal hospital list		
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled			
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		
Search and rescue costs Ambulance transport (Switzerland)	Rescue costs: 50 %, max. CHF 5,000/year Transport costs: 50 %, max. CHF 500/year		
Non-Medical Psychotherapy			
Cure at a spa/sanatorium	Spa cures: CHF 10/day, max. 21 days/year, doctor and therapy costs Convalescence cures: Doctor and therapy costs		
Home nursing and domestic help	Home nursing (Spitex): Basic coverage in accordance with statutory benefits		
Medical aids	Basic coverage in accordance with statutory benefits		
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	No deductible
Legal protection for patients (insurance carrier: Protekta)			

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Mandatory health care insurance (OKP/AOS/AOMS)

Vacation and Travel Insurance

Dental Care Insurance

concordiaMed	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service
Outpatient treatment – orthodox medicine	Treatment by doctors and other recognised medical personnel (such as chiropractors, midwives)		
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 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Unexpected delivery abroad ¹ : local rate Visit from a relative or close friend ¹ : Train ticket or economy-class flight ticket from 10 days or more Hospital stay	
Medication	Medication prescribed by a doctor and covered by mandatory health care insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits		
Dental	For certain illnesses and in case of dental accident: outpatient treatment and inpatient treatment in a hospital as per the cantonal hospital list	Dental treatment resulting from an accident when abroad: local rate	Option 1: 50% to CHF 500/year Option 2: 50% to CHF 1,000/year Option 3: 75% to CHF 1,500/year Option 4: 75% to CHF 2,000/year
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled			
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	Search operations for rescue and recovery ¹ : max. CHF 10,000 Rescue and transport costs ¹ : unlimited Outpatient and inpatient treatment costs ¹ : local rate Advance payments of hospital costs: max. CHF 10,000	
Search and rescue costs Ambulance transport (Switzerland)	Rescue costs: 50%, max. CHF 5,000/year Transport costs: 50%, max. CHF 500/year		
Non-Medical Psychotherapy			
Cure at a spa/sanatorium	Spa cures: CHF 10/day, max. 21 days/year, doctor and therapy costs Convalescence cures: Doctor and therapy costs		
Home nursing and domestic help	Home nursing (Spitex): Basic coverage in accordance with statutory benefits		
Medical aids	Basic coverage in accordance with statutory benefits		
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	
Legal protection for patients (insurance carrier: Protekta)			

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¹ organised by concordiaMed 24-hour emergency service

Mandatory health care insurance (OKP/AOS/AOMS)

PRIVATE Hospital Insurance

SEMIPRIVATE Hospital Insurance

concordiaMed	Free medical advice by telephone 24-hour emergency service	concordiaMed premium: Free medical advice by telephone, 24-hour emergency service as well as direct appointment scheduling	Free medical advice by telephone 24-hour emergency service
Outpatient treatment – orthodox medicine	Treatment by doctors and other recognised medical personnel (such as chiropractors, midwives)		
Inpatient treatment – hospital stay	General ward in a hospital pursuant to the cantonal hospital list	Room with one bed Free choice of hospital, worldwide Free choice of doctor in the hospital	Two-bed room Free choice of hospital, throughout Switzerland Free choice of doctor in the hospital
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 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	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
Medication	Medication prescribed by a doctor and covered by mandatory health care insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits		
Dental	For certain illnesses and in case of dental accident: outpatient treatment and inpatient treatment in a hospital as per the cantonal hospital list	Inpatient, for certain illnesses and in case of dental accident: Room with one bed Free choice of hospital, worldwide 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 Switzerland Free choice of doctor in the hospital
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled		Worldwide (for treatment methods recognised in Switzerland)	
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	Worldwide (for treatment methods recognised in Switzerland)	
Search and rescue costs Ambulance transport (Switzerland)	Rescue costs: 50%, max. CHF 5,000/year Transport costs: 50%, max. CHF 500/year		
Non-Medical Psychotherapy			
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 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
Home nursing and domestic help	Home nursing (Spitex): Basic coverage in accordance with statutory benefits	Household help: CHF 70/day, max. 30 days/year	Household help: CHF 50/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits		
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%	Deductible options: CHF 0 to 10,000/year No retention fee	Deductible options: CHF 0 to 10,000/year No retention fee
Legal protection for patients (insurance carrier: Protekta)			

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Mandatory health care insurance (OKP/AOS/AOMS)

LIBERO Hospital Insurance

GENERAL Hospital Insurance

concordiaMed	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service	Free medical advice by telephone 24-hour emergency service
Outpatient treatment – orthodox medicine	Treatment by doctors and other recognised medical personnel (such as chiropractors, midwives)		
Inpatient treatment – hospital stay	General ward in a hospital pursuant to the cantonal hospital list	According to the hospital ward chosen upon entering the hospital Free choice of hospital throughout Switzerland	Multibed room Free choice of hospital throughout Switzerland
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 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	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
Medication	Medication prescribed by a doctor and covered by mandatory health care insurance		
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits		
Promotion of health and fitness			
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits		
Dental	For certain illnesses and in case of dental accident: outpatient treatment and inpatient treatment in a hospital as per the cantonal hospital list	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 Switzerland	Inpatient, for certain illnesses and in case of dental accident: Multibed room Free choice of hospital throughout Switzerland
Eyeglass lenses and contact lenses	Up to the age of 18: CHF 180/year		
Refractive surgery not covered by mandatory health care insurance			
Treatment abroad, scheduled			
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		
Search and rescue costs Ambulance transport (Switzerland)	Rescue costs: 50%, max. CHF 5,000/year Transport costs: 50%, max. CHF 500/year		
Non-Medical Psychotherapy			
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 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 30/day, max. 30 days/year, within a period of 365 days	Household help: CHF 30/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits		
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%	PRIVATE ¹ : Retention fee 35%, max. CHF 4,000/year SEMIPRIVATE ¹ : Retention fee 20%, max. CHF 2,000/year GENERAL: no retention fee	No deductible No retention fee
Legal protection for patients (insurance carrier: Protekta)			

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¹ 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

Payments of the maximum level of loss of earnings, continuation of wage payments by the employer, benefits from other private and social security providers, and benefits from other statutory payments are credited.

PLUS Daily Allowance Insurance

Payment of the stipulated benefit – irrespective of the extent of the of the inability to work that was incurred

Benefits furnished regardless of other insurances.

Saving with risk protection



CONVENIA

Financial provision and a savings account, all in one

Guaranteed minimum interest on the savings component

Guaranteed capital in the event of death or survival

Conclusion possible for as little as CHF 50 per month.

Premium payment exemption if unable to work (optionally insurable)

Client-friendly surrender – after only 12 months

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 insurances
	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 insurances
	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

CONCORDIA

Bound by trust

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