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# smartDoc

## How your virtual doctor's appointment works

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With the smartDoc basic insurance model, the Medgate digital health practice is your first port of call for all medical matters. You can contact Medgate around the clock by telephone or app.

### How to contact Medgate

- +41 41 228 18 28
- CONCORDIA Medgate app

### First steps

1. Download the CONCORDIA Medgate app to your smartphone or tablet.
2. Register with your e-mail address and a secure password.
3. Create a profile and check your insurance coverage by scanning your insurance card.
4. Scan your identity card to get access to medical information in the CONCORDIA Medgate app, such as treatment plans.

### Questions about the app or the installation process?

The Medgate Service Center is available on +41 61 377 88 28 or via the chat function on the website [www.medgate.ch](http://www.medgate.ch) from 8 a.m. to 12 noon and 1.30 to 5 p.m., Monday to Friday.

### What to do in the event of health concerns

There are various ways to contact Medgate:

- By telephone on +41 41 228 18 28
- Via the CONCORDIA Medgate app (phone call, video call and chat with a doctor, artificial intelligence-based symptom checker)

Medgate will inform you whether a teleconsultation with a doctor is necessary. You can then arrange an appointment for a video or phone call with a Medgate doctor easily and conveniently.

### Telemedical consultation with a doctor

If a medical consultation is necessary, you will be advised by telephone or video call. The Medgate doctors will give you tips on how to treat yourself or will refer you to a doctor, specialist or hospital for a physical consultation if required.

### Maintain an overview with a digital treatment plan

Digital treatment plans enable you to maintain an overview of all information on your recommended treatment at all times. This may include prescriptions for medicines or physiotherapy, referrals for physical doctor's appointments, or appointments with specialists or at a hospital.

### Emergency treatment

If immediate hospital admission or immediate emergency medical treatment is required due to an emergency in Switzerland or another country, the insured person must inform the Medgate health practice at the earliest possible opportunity and submit a medical certificate.

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## What to consider when taking out smartDoc insurance

- **Point of contact:** Insured persons with smartDoc insurance must always contact the Medgate digital health practice first when they have health concerns – either by phone on +41 41 228 18 28 or via the CONCORDIA Medgate app.
- **Treatment:** Medgate advises the insured person and determines which medical treatments are required.
- **Medicines:** Insured persons with smartDoc insurance must use low-cost medicines such as generics or bio-similars if they are available and suitable. These medicines have the same composition of active substances as the corresponding original medicines and are just as effective. The Federal Office of Public Health (FOPH) keeps a list of medicines with an increased retention fee. If the insured person chooses a medicine of this kind for which a cheaper alternative product is available, only 50% of the costs will be covered.
- **Doctor's appointment:** If required, around 3,000 doctors from all specialist fields are available for a physical consultation within the Medgate Partner Network. Costs are not covered for other service providers (see Art. 9 of the smartDoc additional regulations).
- **Cost contribution:** The remote medical consultations (telephone, video or chat consultation) are subject to a charge, just like visits to a doctor's practice. They are charged via TARMED. You participate in the costs via the deductible and the retention fee.
- **Tariffs:** On working days, a daytime teleconsultation costs CHF 50 on average. Consultations at night between 10 p.m. and 7 a.m., at weekends and on bank holidays are subject to a surcharge. For telephone consultations, insured persons must also pay the usual call charges. By contrast, the use of the appointment scheduling function and the symptom checker are free of charge for insured persons with smartDoc insurance.
- **Area covered:** smartDoc insurance can be taken out anywhere in Switzerland (see Art. 3.1 of the smartDoc additional regulations).

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### Further information: [www.concordia.ch/smartdoc](http://www.concordia.ch/smartdoc)

This leaflet is provided for informational purposes and does not represent a binding offer. The Swiss Federal Law on Health Insurance (KVG/LAMaI) and all of its ordinances, the regulations of mandatory health insurance, the additional regulations of smartDoc Health Insurance as well as the applicable General, Additional and Special Insurance Terms and Conditions of CONCORDIA prevail.

**CONCORDIA**  
your health, our priority

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