



# HMO

## Health Insurance

HMO Health Insurance – your economically favourable option for basic insurance.

Choose an HMO health centre in your area and take advantage of lower premiums.



### One point of contact

Personal HMO doctor as the first contact person



### High quality

A diverse range of medical expertise – united under one roof



### Cost savings

No unnecessary treatments – lower premiums

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With HMO Health Insurance, you benefit from high standards of medical quality and coordinated treatments, saving both time and money.

In the HMO health centre, teams of experienced doctors work together, regularly exchanging opinions in quality circles. In some regions, family doctors have joined forces to create HMO networks.

### Attractive premiums and lower costs

- Premium discount of at least 13 %
- Further premium reductions with choice of deductible
- Cost savings through coordinated treatments

With HMO Health Insurance, you contact your personal doctor in the HMO health centre first for all medical treatments.

### Exceptions

You may arrange these appointments directly:

<b>Gynaecologist</b>	Gynaecological check-ups
	Obstetric care services

<b>Ophthalmologist</b>	Prescription for eyeglasses and contact lenses
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<b>In the event of an emergency</b>	Access to every doctor and hospital throughout the world
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Further information: [www.concordia.ch/hmo](http://www.concordia.ch/hmo)

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 HMO 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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