



DIVERSA

Supplementary Insurance

With DIVERSA, you are supplementing basic insurance with additional benefits – individually tailored for you.

You would like to receive more benefits than those provided by basic insurance? We recommend DIVERSA.



Worldwide

Contributions towards inpatient and outpatient emergency treatments – worldwide



Wide selection

Available in four variants – for individually tailored insurance protection



For families

Special benefits for families – attractive premiums for children

DIVERSA

Supplementary Insurance

DIVERSA comes with different benefit options. This way, the insurance protection can be adjusted to personal situations as well as to individual demands.

		DIVERSA ^{premium}	DIVERSA ^{plus}	DIVERSA ^{care}	DIVERSA
Treatment and therapy	Medicines not covered by mandatory health care insurance but registered in Switzerland with Swissmedic	75 %	75 %	50 %	50 %
	Medical aids	50 %, max. CHF 2,000	50 %, max. CHF 2,000	50 %, max. CHF 1,000	50 %, max. CHF 1,000
	Vaccinations not covered by mandatory health care insurance	90 %	90 %	90 %	90 %
	Outpatient dental treatments: orthodontic treatments (correction of tooth malposition) up to the age of 22, temporomandibular joint dysfunction, periodontal treatment, impacted teeth operation, flap procedure	75 %	75 %	50 %	50 %
	Inpatient dental treatment: oral surgery	Contracted hospitals, general ward in canton of residence	Contracted hospitals, general ward in canton of residence	Contracted hospitals, general ward in canton of residence	Contracted hospitals, general ward in canton of residence
	Refractive surgery not covered by mandatory health care insurance ¹ (e.g. laser eye surgery)	50 %, max. CHF 600/5 years		50 %, max. CHF 400/5 years	
	Spa cures	CHF 50/day, max. 21 days/year	CHF 50/day, max. 21 days/year	CHF 30/day, max. 21 days/year	CHF 30/day, max. 21 days/year
	Convalescence cures	CHF 50/day, max. 21 days/year	CHF 50/day, max. 21 days/year	CHF 30/day, max. 21 days/year	CHF 30/day, max. 21 days/year
Treatments not covered by mandatory health care insurance (e.g. ear corrections, sterilisations)	50 %, max. CHF 4,000	50 %, max. CHF 4,000	50 %, max. CHF 2,000	50 %, max. CHF 2,000	
For families	Care for sick/injured child, organised by CONCORDIA ²	CHF 50/hr., max. CHF 600/year		CHF 30/hr., max. CHF 600/year	
	Rooming-in	CHF 100/night, max. 10 overnight stays		CHF 60/night, max. 10 overnight stays	
	Family room in the event of a birth ¹	CHF 100/night, max. 5 overnight stays		CHF 60/night, max. 5 overnight stays	
	Course for emergencies with small children	50 %, max. CHF 200/3 years		50 %, max. CHF 200/3 years	
Abroad	Search operations for rescue and recovery ³	Max. CHF 20,000	Max. CHF 20,000	Max. CHF 10,000	Max. CHF 10,000
	Rescue and transport costs ³	Unlimited	Unlimited	Unlimited	Unlimited
	Illness or accident ³	Inpatient: max. 75 days Outpatient: local rates	Inpatient: max. 60 days Outpatient: local rates	Inpatient: max. 45 days Outpatient: local rates	Inpatient: max. 30 days Outpatient: local rates
	Scheduled outpatient medical treatment ⁴ (deductible: CHF 1,000)	75 %, max. CHF 10,000/year			
Further advantages	Eyeglasses, contact lenses	Up to age 18: CHF 300/year From age 18: CHF 300/3 years	Up to age 18: CHF 250/year From age 18: CHF 250/3 years	Up to age 18: CHF 200/year From age 18: CHF 200/3 years	Up to age 18: CHF 150/year From age 18: CHF 150/3 years
	Household help	CHF 50/day, max. 30 days/year	CHF 50/day, max. 30 days/year	CHF 30/day, max. 30 days/year	CHF 30/day, max. 30 days/year
	Overnight stay for an outpatient procedure	75 %, max. CHF 200/year		50 %, max. CHF 200/year	
	Search and rescue missions in Switzerland	Max. CHF 25,000	Max. CHF 20,000	Max. CHF 15,000	Max. CHF 10,000
	Transport costs in Switzerland	Unlimited	Unlimited	Unlimited	Unlimited
	Compensation in case of death	CHF 1,000	CHF 1,000	CHF 1,000	CHF 1,000
	Legal protection for patients (legal entity: 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	

¹ Waiting period of one year from the start of insurance

² From age 4 and prior to age 12

³ Only in case of emergency: organised by concordiaMed 24-hour emergency service

⁴ After prior commitment to provide coverage

The term 'year' is intended to mean the calendar year.

Further information: www.concordia.ch/diversa

This leaflet is provided for informational purposes and does not represent a binding offer. The General Insurance Terms and Conditions of the supplementary care insurances and the Additional Insurance Terms and Conditions regarding DIVERSA Insurance of CONCORDIA prevail.

CONCORDIA

your health, our priority

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