



DIVERSA^{premium} Supplementary Insurance

DIVERSA^{premium} fulfils your highest expectations.

You would like to receive more benefits and higher cost coverage – even outpatient and inpatient treatments abroad. That is why we recommend DIVERSA^{premium}.



More benefits

Scheduled outpatient
medical treatments abroad



Laser eye surgery

Cost sharing for long-lasting
vision correction provided
by refractive surgery



Legal protection
for patients

In the event of disputes with
medical benefit providers –
even outside of Europe

DIVERSA^{premium}

Supplementary Insurance

DIVERSA^{premium} is the best solution for insured persons who require high standards in quality and security – as well as comprehensive and first class service.

Treatment and therapy	Medicines not covered by mandatory health care insurance but registered in Switzerland with Swissmedic	75 %
	Medical aids	50 %, max. CHF 2,000
	Vaccinations not covered by mandatory health care insurance	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 %
	Inpatient dental treatment: oral surgery	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
	Medically prescribed psychotherapy provided by CONCORDIA recognised therapists	75 %, max. CHF 3,000/3 years
	Spa cures and convalescence cures	CHF 50/day, max. 21 days/year
	Treatments not covered by mandatory health care insurance (e.g. ear corrections, sterilisations)	50 %, max. CHF 4,000
For families	Care for sick/injured child, organised by CONCORDIA	CHF 50/hr., max. CHF 600/year
	Rooming-in (max. 10 overnight stays)	CHF 100/night
	Family room in the event of a birth ¹ (max. 5 overnight stays)	CHF 100/night
	Course for emergencies with small children	50 %, max. CHF 200/3 years
Abroad	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
	Scheduled outpatient medical treatment ³ (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
	Household help	CHF 50/day, max. 30 days/year
	Overnight stay for an outpatient procedure	75 %, max. CHF 200/year
	Search and rescue missions in Switzerland	Max. CHF 25,000
	Transport costs in Switzerland	Unlimited
	Compensation in case of death	CHF 1,000
	Legal protection for patients (legal entity: Protekta)	In Europe: max. CHF 500,000 Outside of Europe: max. CHF 50,000

¹ waiting period of one year from the start of insurance

² only in case of emergency: organised by concordiaMed 24-hour emergency service

³ after prior commitment to provide coverage

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

Further information: www.concordia.ch/en/diversa

This leaflet is provided for informational purposes and does not represent a binding offer. The DIVERSA General and Additional 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

Bound by trust

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