

CONCORDIA

Bound by trust



LIBERO Hospital Insurance Supplementary Insurance

With LIBERO Hospital Insurance, you will always have sweet dreams – that is, just as you wish!

Keep your options open – and that is with every hospital admission.



Choice of hospital

Access to all contracted hospitals in Switzerland



Hospital stay made to measure

Private, semiprivate or general ward – you are free to choose upon admission into the hospital



Choice of doctor

Free choice of doctor in the private and semiprivate wards

LIBERO Hospital Insurance

Supplementary Insurance

LIBERO Hospital Insurance is the ideal supplementary insurance for all those who want to remain flexible and would like to benefit from an increased level of comfort, depending on each situation.

Free choice

Free choice of ward (private, semiprivate, general)
Free choice of hospital throughout Switzerland
Free choice of doctor in the private and semiprivate wards

Attractive premiums

No increase in premiums if benefits are drawn
No premiums from the third child on if the first two are insured with LIBERO Hospital Insurance

Can be calculated accurately thanks to limited retention fees

	Private ward	Semiprivate ward	General ward
Retention fee/calendar year ¹	35 %, max. CHF 4,000	20 %, max. CHF 2,000	No retention fee

¹ For more family members living in the same household, the total retention fee is limited to a maximum of CHF 4,000.

Further information: www.concordia.ch/libero

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 LIBERO Hospital Insurance of CONCORDIA prevail.

CONCORDIA
Bound by trust

Bundesplatz 15 · 6002 Lucerne · Phone +41 41 228 01 11
info@concordia.ch · www.concordia.ch