



# LIBERO Hospital Insurance Supplementary Insurance

With LIBERO Hospital Insurance, you decide how you would like your hospital stay to unfold.

Keep your options open with every hospital admission.



Choice of hospital

Free choice among hospitals recognised by CONCORDIA



Hospital stay made to measure

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



Choice of doctor

Free choice of doctor in the private and semi-private 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.

<b>Free choice</b>	Free choice of ward (private, semi-private, general) Free choice of hospital throughout Switzerland Free choice of doctor in the private and semi-private wards
<b>Attractive premiums</b>	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

### Easily calculable expenses thanks to limited retention fees

	Private ward	Semi-private ward	General ward
<b>Retention fee/calendar year<sup>1</sup></b>	35 %, max. CHF 4,000	20 %, max. CHF 2,000	No retention fee

<sup>1</sup> 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](http://www.concordia.ch/libero)

This leaflet is provided for informational purposes and does not represent a binding offer. The General Terms and Conditions of Insurance regarding Supplementary Care Insurance and the Additional Terms and Conditions of Insurance regarding LIBERO Hospital Insurance of CONCORDIA prevail.

**CONCORDIA**  
your health, our priority

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