



Put an end to high premiums. With HMO by CONCORDIA, you profit from full insurance coverage with distinctly lower premiums.

This differs from the traditional model of the mandatory health care insurance (OKP/AOS) in that you must always first consult your HMO doctor whenever you need health care. Except in case of emergency, when consulting a doctor abroad, for gynaecological examinations, for obstetrical assistance as well as when consulting an ophthalmologist for a prescription for glasses and contact lenses.

Experienced teams of doctors work in the HMO health centres. In some regions, family doctors have joined together to form HMO networks of doctors.

In the HMO health centre, you have your personal doctor. This doctor is the first reference point and contact person for you, and will refer you to a specialist when necessary. A hospital stay or medical care and assistance at home will be organised and followed by your HMO team.

This is what HMO offers

- Premium reductions of up to 25 %
- Additional decrease in premium due to higher deductibles
- A personal HMO doctor as the first contact
- Outpatient medical treatment at any time
- No unnecessary repetitive examinations
- Access to any doctor or hospital in the case of emergency
- Especially for families: 90 % premium discount on the basic insurance beginning with the third child



HMO: good and reasonable

HMO reduces the premiums for children and adults of every age, regardless of one's state of health. You save up to 25% on premiums of the basic insurance and of the most important supplementary insurances.

Generous with everyone

Children and adults of every age can benefit from HMO, regardless of one's state of health.

Exceptions for special cases

You can make appointments directly for gynaecological examinations, obstetrical assistance, examinations at the ophthalmologist for prescriptions for glasses and contact lenses, and the treatment of your children at the paediatrician.

In case of emergency, you can go to any doctor or any hospital, even when abroad.

Deductibles and retention fees

Even with HMO, you can increase the deductible and, in doing so, benefit from an additional premium discount of up to 50%. Here are the retention fees:

- Up to the age of 18: 10% retention fee up to a maximum amount of CHF 350 per year
- From the age of 19: 10% retention fee up to a maximum amount of CHF 700 per year

HMO health centres and HMO networks of doctors on the internet

HMO health centres and HMO networks of doctors can be found in most large cities. You can find more information regarding this topic on the internet at www.concordia.ch/hmo.

The Federal Law on Health Insurance (KVG/LAMa) and all of its ordinances, the regulations of the mandatory health care insurance, the additional regulations regarding the HMO Health insurance as well as the applicable General, Additional and Special Insurance Conditions of CONCORDIA Swiss Health and Accident Insurance Ltd are decisive.



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