



Higher contributions and supplemental benefits. DIVERSA is the ideal supplement to your basic insurance – and even at favourable premiums.

If the statutory minimums offered by the mandatory health insurance (OKP/AOS) are not enough for you, DIVERSA provides supplemental insurance benefits offering a wide range of coverage. DIVERSA gives you more room to move around in your life. And at the same time it gives families in particular more security in their everyday life.

Even when abroad, DIVERSA offers comprehensive insurance protection. This way, you can enjoy your next trip or your next stay abroad free of troubles.



This is what DIVERSA offers

- Outpatient and inpatient coverage in the event of an emergency abroad; even in the USA and in Australia
- 24-hour emergency service worldwide
- Payments, e.g. for
 - Medication not covered by compulsory insurance
 - Vaccinations
 - Eyeglass lenses and contact lenses
 - Dental corrections
 - Ear corrections
 - Search and rescue missions worldwide
- Especially for families: children up to the age of 15 only pay premiums of CHF 3 per month (does not apply to DIVERSA^{plus})

True Added Value with DIVERSA

DIVERSA is available in two variants: DIVERSA and DIVERSA^{plus}. The following overview shows you the benefits and the differences in detail:

Range of benefits	Description of benefits	DIVERSA	DIVERSA ^{plus}
Illness or accident abroad	Outpatient treatment worldwide	according to regional tariff rates	
	Inpatient treatment worldwide	max. 30 days	max. 60 days
	CONCORDIA 24-hour emergency service worldwide	according to regional tariff rates	
Search and rescue costs	Search and rescue missions worldwide	max. CHF 10,000	max. CHF 20,000
Ambulance transport	Medically necessary transport worldwide	unlimited	
	CONCORDIA 24-hour emergency service worldwide	unlimited	
Dentist	Outpatient treatment: orthodontic treatment (e.g. correction of malposition of teeth up to one's 22nd birthday), temporomandibular joint discomforts, periodontal treatments, operation of impacted teeth, surgical exposure	50%	75%
	Inpatient treatment: oral surgery/orthodontics	general ward in a contracted hospital in the canton of residence	
Eyeglass lenses and contact lenses	up to 18 year of age annually, afterwards within three calendar years	CHF 150	CHF 250
Medicines	Non-statutory medicines registered in Switzerland	50%	75%
Vaccinations	Vaccinations not covered by the basic health insurance, e.g. before travelling abroad or against influenza	90%	90%
Non-medical psychotherapy	Psychotherapists recognised by CONCORDIA, if medically prescribed	75% max. CHF 2,000*	75% max. CHF 3,000*

All amounts in CHF/*within three calendar years

Additional benefits and contributions

- Sterilisations by ligature
- Medical aids, e.g. walking aids, shoe inserts
- Operative corrections of protruding ears
- Hydrotherapeutic cures in a Swiss or European health spa
- Convalescence treatments in recognised cure homes after a serious illness or operation

Your own situation is decisive

The main difference between DIVERSA^{plus} and DIVERSA is that DIVERSA^{plus} offers higher contributions. You decide for yourself which one of the two insurance variants is more valuable for your situation.

The General and Additional Insurance Conditions regarding DIVERSA of CONCORDIA Swiss Health and Accident Insurance Ltd are decisive.



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