



## General, semi-private or private insurance coverage? You can't go wrong with PE Hospital Insurance

Mandatory health care insurance (OKP/AOS/AOMS) covers the minimum required by law in the event of a hospital stay. This consists of the costs of a stay in the general ward of a hospital, that is, only at the hospital rate of the canton of residence. If you choose to stay in a hospital outside of your canton of residence, in many cases, the hospital rate is higher. These additional costs, which can quickly cost a pretty penny, are covered by PE Hospital Insurance in full, whether with PE/general, PE2/semi-private, or PE1/private. In addition, PE Hospital Insurance bears the full costs of a stay in a hospital under contract with CONCORDIA even if it does not appear on the cantonal list of hospitals and, consequently, does not obtain any contribution to costs from the canton of residence.

Whether you opt for general, semi-private or private insurance coverage, with PE Hospital Insurance, you yourself determine the amount of comfort the hospital room should have as well as the doctor that you want to treat you by choosing PE1/private, PE2/semi-private or LIBERO Hospital Insurance.

## This is what PE Hospital Insurance offers

- Free choice of doctor (PE1/private and PE2/semi-private)
- Free choice of hospital in Switzerland
- In addition to mandatory health care insurance, full coverage of costs throughout Switzerland even in the general ward
- Hospital LIBERO: free choice of ward upon checking into the hospital
- Single room or two-bed room (PE1/PE2)
- CONCORDIA PremiumMed Healthcare consulting (PE1/private)
- Flat-rate amount for outpatient births or home births
- No increase in premiums if benefits are drawn
- Especially for families:
  - Children up to the age of 15 only pay premiums of CHF 2 per month (PE3/general)
  - Rooming-in: a parent stays with the child in the hospital; up to CHF 60 per day for the cost of the room



## PE Hospital Insurance, Available for Every Need

PE Hospital Insurance by CONCORDIA comes in four variants: PE1/private, PE2/semi-private, PE3/general and Hospital LIBERO. The following overview displays the benefits and differences in detail:

	Free choice of doctor	Room in the hospital			Full coverage of costs	Scope of cover, remarks
		single	two-bed	multi-bed		
PE1/private	✓	✓			✓	worldwide
PE2/semi-private	✓		✓		✓	throughout Switzerland
PE3/general				✓	✓	throughout Switzerland
CONFORT			✓		✓	hospital in accordance with the CONCORDIA list
CONFORT plus		✓			✓	hospital in accordance with the CONCORDIA list
Hospital LIBERO	✓	✓	✓	✓	✓	throughout Switzerland, free choice of hospital ward upon entering the hospital

To conclude the hospital insurance contract, you must have a medical examination. Accident coverage may be chosen with all of the variants.

In comparison:

Mandatory health care insurance				✓		Switzerland: max. rates of the canton of residence provided the hospital is on cantonal list of hospitals (no coverage if not on list)  Abroad (worldwide in case of an emergency): max. twice the rates of the canton of residence
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### Premiums are reduced with deductibles

With PE1 and PE2 Hospital Insurances, a deductible lowers premiums up to 70%.

### Comfort made to order and free choice of doctors

With **PE1/private Hospital Insurance**, the advantages are mainly the free choice of doctor and hospital with worldwide coverage. Even the comfort of a single room is a point in favour of this variant.

CONCORDIA PremiumMed Healthcare consulting: quicker and more preferential access to leading doctor and hospital networks throughout Switzerland.

With **PE2/semi-private Hospital Insurance**, you also have a free choice of doctor and hospital. Furthermore, you benefit from the comfort of a two-bed room.

With **PE3/general Hospital Insurance**, you receive full coverage of costs in the general ward even outside of your canton of residence. This is not permitted with mandatory health care insurance. Furthermore, by adding CONFORT or CONFORT plus, you are entitled to a single room or a two-bed room.

And with **Hospital LIBERO**, you choose the hospital ward (general, semi-private or private) only upon entering the hospital. More information is available in the Hospital LIBERO brochure.

The General, Additional and Special Insurance Terms and Conditions regarding PE Hospital Insurance of CONCORDIA Swiss Health and Accident Insurance Ltd prevail.



Bound by trust

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