



With Hospital LIBERO, you always have suitable accommodations. That is to say, exactly how you want it.

This is because with Hospital LIBERO, you choose the hospital ward only upon entering the hospital. General, semi-private or private insurance coverage? You decide according to the type and seriousness of the upcoming treatment.

With Hospital LIBERO, you have access to all contracted hospitals in Switzerland. If you opt for the semi-private or private ward upon entering the hospital, in addition to having a more comfortable room, you will also have a free choice of doctor.



This is what Hospital LIBERO offers

- Free choice of hospital ward (general, semi-private or private)
- Free choice of hospital throughout Switzerland
- Free choice of doctor in the semi-private and private wards
- In addition to mandatory health care insurance, full coverage of costs throughout Switzerland even in the general ward
- Attractive premiums
- For families: you pay no premium for the third child if the first two are covered by Hospital LIBERO
- No increase in premiums if benefits are drawn

Hospital LIBERO: A Piece of Freedom

With Hospital LIBERO, you do not have to decide on a general, semi-private or private ward when concluding the insurance contract. You decide on the hospital and the hospital ward only when a hospital stay is imminent. This makes it possible for you to have a choice of the best doctors.

Easily calculable thanks to limited retention fees

Depending on the choice of hospital wards, your retention fees will be as follows:

Chosen Hospital Ward	Retention Fee
General	No retention fee
Semi-private	20%, max. CHF 2,000 per calendar year
Private	35%, max. CHF 4,000 per calendar year

For multiple family members that live in the same household, the maximum retention fee for all members together is limited to CHF 4,000 per calendar year.

Attractive premiums

The monthly premiums are homogenous throughout Switzerland and cover illness and accidents:

Age	Premium (in CHF)	Age	Premium (in CHF)
0 – 15 years old	10,50	31 – 35 years old	31,50
16 – 20 years old	16,00	36 – 40 years old	37,00
21 – 25 years old	26,50	41 – 45 years old	47,00
26 – 30 years old	26,50	46 – 50 years old	63,00

Families pay no premiums for Hospital LIBERO for the third child and each additional child if the first two children are covered by Hospital LIBERO.

Frequently asked questions and topics for the consultation

- Individuals on the same insurance certificate can choose different hospital wards.
- If the insured person is not responsive due to an illness or accident, the spouse, a legal representative or a person who has been authorized to represent the insured person beforehand must give written consent for treatment in a semi-private or private ward. Otherwise, the treatment will be carried out in the general ward.
- To conclude the Hospital LIBERO contract, you must have a medical examination.

The General Insurance Conditions of the supplementary care insurances as well as the Additional Insurance Conditions regarding Hospital LIBERO Insurance of CONCORDIA Swiss Health and Accident Insurance Ltd are decisive.



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