

Insurance Options and Services

Solutions at a glance



The following overview represents the insurance options offered by CONCORDIA and summarises the services offered.

Should you have any further questions, we are close by – and not just geographically. For CONCORDIA and its employees, our personal relationship with you is also important: individual advisory services and plenty of time for your concerns, as well as our expertise while treating the issues at hand fairly, are all part of the exceptional service which distinguishes CONCORDIA.

Health Insurance

In the middle of your busy life you suddenly become ill. In times when medical check-ups and treatments become necessary, CONCORDIA guarantees all-inclusive insurance protection.

Mandatory Health Care Insurance (MHC)

- Statutory insurance protection in the case of illness, accident and pregnancy

COMPLETA

- Supplementary insurance for medical care with non-statutory health insurance physicians

Supplementary Outpatient Insurance

Vacation and Travel Health Insurance

- Comprehensive insurance protection while travelling outside of the country
- Individually selectable insurance durations

Dental Care Insurance

- Reduces the financial risk for dental treatment
- Individually selectable insurance plan services

NATURA

- Contributions for alternative treatment methods
- Encourages health and fitness

DIVERSA

- Services beyond those offered by MHC: Coverage while outside of the country; payments for glasses, vaccinations, cosmetic dental procedures, etc.

PE 3 general

- Free choice of hospitals in the Principedom of Liechtenstein and throughout Switzerland
- Multibed room

PE 2 semiprivate

- Free choice of hospitals in the Principedom of Liechtenstein and throughout Switzerland
- Room with two beds

Supplementary Insurance In-Patient (Hospital Coverage)

PE 1 private

- Free choice of hospitals in the Principedom of Liechtenstein and throughout Switzerland
- Private room

Benefits and Recovery

Supplementary insurance for medical care with non-listed doctors

The ideal supplement to basic insurance (MHC)

Mandatory Health Care Insurance (MHC)

COMPLETA

DIVERSA and DIVERSA^{plus}

Outpatient treatments – orthodox medicine

medical treatment by doctors, chiropractors and physiotherapists; listed doctors 100% or non-listed doctors 50% of the mandatory benefits

50% coverage of mandatory benefits

DIVERSA^{plus}: Benefits in addition to MHC and COMPLETA

Alternative cures – complementary medicine

Inpatient treatment – hospital stay

generally insured departments within listed hospitals in Liechtenstein and throughout Switzerland

Maternity

basic coverage as per statutory benefits for home and outpatient childbirth

Medicines

medicines prescribed by a doctor under statutory insurance

for non-listed medicines (registered as Swissmedic) 50% (**DIVERSA^{plus}**: 75%)

Protective and travel vaccinations

vaccinations in accordance with statutory benefits

Promotion of health and fitness

Medical preventive care check-up

listed doctors 100% or non-listed doctors 50% of the mandatory benefits

50% coverage of mandatory benefits

Dental

certain illnesses as per KVG and in case of tooth loss: coverage of mandatory benefit

50% (**DIVERSA^{plus}**: 75%): orthodontic procedures (up to the age of 22), temporomandibular joint discomforts, etc. Listed hospitals in general department: oral surgery and orthodontic procedures

Glasses and contact lenses

CHF 180.-; adults every five years, children up to the age of 18 every year

additional CHF 150.- (**DIVERSA^{plus}**: additional CHF 250.-); adults every three years, children up to the age of 18 every year

Treatments abroad only in case of an emergency

coverage of mandatory benefits

outpatient treatment worldwide as per regional tariff rates
inpatient treatment max 30 days (**DIVERSA^{plus}**: max. 60 days); organised through CONCORDIA 24 hour emergency service

Search and rescue costs
Ambulance transport

coverage of mandatory benefits

ambulance costs: worldwide, max. CHF 10,000.- (**DIVERSA^{plus}** max. 20,000.-)
transport: worldwide, 100%, organised through CONCORDIA 24 hour emergency service

Health Resort Treatments

Bath treatments

CHF 50.- per day, 21 days* mandatory medical and therapy costs

add. CHF 30.-/day (**DIVERSA^{plus}**: add. CHF 50.-/day), max. 21 days*

Convalescence

mandatory medical and therapy costs

Home nursing and domestic help

coverage of mandatory benefits

domestic help: additional CHF 30.-/day (**DIVERSA^{plus}**: additional CHF 50.-/day), max. 30 times*

Medical aids

coverage of mandatory benefits

50%, max. CHF 1,000.- (**DIVERSA^{plus}**: max. CHF 2,000.-)

Cost sharing

children and adolescents up to the age of 20: no excess, no participation
adults from age 21: excess CHF 200.-*, 10% participation up to max. CHF 600.-*
adults from legal retirement age: excess CHF 100.-, 10% participation up to max. CHF 300.-*

no excess

no excess

The insurance for alternative medicine and prevention	Special supplemental insurance	Hospital insurance – your insurance for more security and comfort		
		PE3	PE2	PE1
NATURA and NATURA^{plus}	Vacation and Travel Health Insurance Dental Care Insurance	GENERAL¹ CONFORT² CONFORTplus³	SEMIPRIVATE	PRIVATE
	Vacation and Travel Health Insurance: according to regional tariff rates, worldwide			
doctors practicing natural medicine: 75 %, max. CHF 4,000.- * (NATURA^{plus}: max. CHF 6,000.- *) ; Therapist: 75 %, max. CHF 1,500.- * (NATURA^{plus}: max. CHF 2,000.- *)				
	Vacation and Travel Health Insurance: according to regional tariff rates, worldwide	multibed room ¹ room with two beds ² single room ³	room with two beds free choice of doctor	room with one bed free choice of doctor
childbirth preparation course, pregnancy, pelvic floor and back muscle exercise and breast feeding advise: 50 %, max. CHF 200.- *	Vacation and Travel Health Insurance: for unexpected delivery of a child, costs according to regional tariff rates, worldwide	outpatient childbirth and childbirth at home: CHF 300.-	outpatient childbirth and childbirth at home: CHF 1,000.-	outpatient childbirth and childbirth at home: CHF 1,500.-
	Vacation and Travel Health Insurance: medication according to regional tariff rates, worldwide			
50 % max. CHF 200.- * per type; for several types max. CHF 500.- *				
90 %, max. CHF 500.- *, only for uses recognised by CONCORDIA				
	Dental Care Insurance: Ver. 1: 50 % up to CHF 500.- annually Ver. 2: 50 % up to CHF 1'000.- annually Ver. 3: 75 % up to CHF 1'500.- annually Ver. 4: 75 % up to CHF 2'000.- annually	certain illnesses and in case of tooth loss: insured departments within listed hospitals in the Principedom of in Liechtenstein and throughout Switzerland		
				100 %
	Vacation and Travel Health Insurance: coverage of outpatient and inpatient care costs worldwide, as per regional tariff rates, organised through CONCORDIA 24 hour emergency service			
	Vacation and Travel Health Insurance: search and rescue max. CHF 10,000.-, ambulance costs and transportation unlimited; organised through CONCORDIA 24 hour emergency service			
		additional CHF 30.- /day, max. 21 days*	additional CHF 50.- /day, max. 21 days*	additional CHF 70.- /day, max. 21 days*
		domestic help: additional CHF 30.- /day, max. 30 days*	domestic help: additional CHF 50.- /day, max. 30 days*	domestic help: additional CHF 70.- /day, max. 30 days*
no excess	no excess	no excess	excess: CHF 0.00 up to 10,000.- *	

* per calendar year

Benefits for Inability to Work, Disability/Death

Daily Allowance Insurance

With the daily allowance insurance coverage by CONCORDIA, you can protect yourself financially if you are unable to work as a result of an illness or an accident.

- Daily allowance insurance benefits in case of the inability to work because of illness, accident or complications caused by a pregnancy
- Individually selectable insurance coverage combinations for risks of illness and/or accident
- Individually selectable daily allowance amounts
- Selectable time period for benefit payments to begin (waiting period)
- Benefit payments equalling the maximum level of loss of earnings. Continuation of wage payments by the employer, benefits from other private insurance providers and social security providers as well as benefits from other statutory payments are credited to benefits paid.
- Self-employed persons as well as heads of household may be covered by voluntary insurance as provided for by law.

ACCIDENTA

With ACCIDENTA you can improve the amount of insurance coverage in the case of death or disability after an accident.

- Monetary benefit payments in the case of disability or death as a result of an accident
- Individually selectable insured amounts
- Benefit payments irrespective of other insurance coverage
- Progressive payment disbursements adjusted to the degree of invalidity
- Applicable worldwide

TIKU

With TIKU, the disability and death benefits insurance offered by CONCORDIA, you protect both yourself and your family against the grave economic consequences of an illness or an accident.

- Monetary benefit payments in the case of disability or death as a result of an illness or an accident
- Individually selectable insured amounts
- Benefit payments irrespective of other insurance coverage
- Payment disbursements adjusted to the degree of invalidity
- Applicable worldwide
- 10% premium discount for insuring two persons or more

CONCORDIA

A secure feeling

CONCORDIA

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