Insurance and Benefits of CONCORDIA

CONCORDIA
your health, our priority

Mandatory Health Care Insurance

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Supplementary Insurance

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Mandatory Health Care Insurance MHC BASIC / MHC PLUS	DIVERSA premium As a complement to MHC PLUS	DIVERSA plus	DIVERSA care	DIVERSA
concordiaMed	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Outpatient treatment – orthodox medicine	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Benefits subsequent to **MHC PLUS** for non-authorised benefit providers from Liechtenstein and Switzerland	Benefits subsequent to **MHC PLUS** for non-authorised benefit providers from Liechtenstein and Switzerland		
Inpatient treatment – hospital stay	General ward in a contracted hospital				
Alternative cures – complementary medicine	Acupuncture (Traditional Chinese Medicine) in accordance with statutory regulations				
Maternity, family	CHF 150 for childbirth preparation course with a midwife, 3 breast feeding consultations with a midwife or nurse, basic coverage as per statutory benefits for home or outpatient birth	Care for sick/injured child[1]: CHF 50/hr., max. CHF 600/year Rooming-in: CHF 100/night, max. 10 overnight stays Family room in the event of a birth: CHF 100/night, max. 5 overnight stays (waiting period of 270 days) Course for emergencies with small children: 50 %, max. CHF 200/3 years		Care for sick/injured child[1]: CHF 30/hr., max. CHF 600/year Rooming-in: CHF 60/night, max. 10 overnight stays Family room in the event of a birth: CHF 60/night, max. 5 overnight stays (waiting period of 270 days) Course for emergencies with small children: 50 %, max. CHF 200/3 years	
Medication	Medication prescribed by a doctor and covered by mandatory insurance	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 75 %	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 75 %	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 50 %	For medicines not covered by mandatory insurance (if recognised in Liechtenstein): 50 %
Protective and travel vaccinations	Vaccinations in accordance with the statutory benefits				
Promotion of health and fitness					
Medical preventive care, check-ups	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	Benefits subsequent to **MHC PLUS** for non-authorised benefit providers from Liechtenstein and Switzerland	Benefits subsequent to **MHC PLUS** for non-authorised benefit providers from Liechtenstein and Switzerland		
Dental care	Certain illnesses and in case of a dental accident: coverage of the statutory benefits	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 75 % Inpatient (oral surgery): contracted hospitals, general ward	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 75 % Inpatient (oral surgery): contracted hospitals, general ward	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 50 % Inpatient (oral surgery): contracted hospitals, general ward	Outpatient (orthodontics up to the age of 22, temporomandibular joint discomforts, etc.): 50 % Inpatient (oral surgery): contracted hospitals, general ward
Spectacles and contact lenses	Up to the age of 18: CHF 180/year	Up to the age of 18: CHF 300/year, age 18 and over: CHF 300/3 years	Up to the age of 18: CHF 250/year, age 18 and over: CHF 250/3 years	Up to the age of 18: CHF 200/year, age 18 and over: CHF 200/3 years	Up to the age of 18: CHF 150/year, age 18 and over: CHF 150/3 years
Refractive surgery not covered by mandatory health care insurance		50%, max. CHF 600/5 years (waiting period of 1 year)		50%, max. CHF 400/5 years (waiting period of 1 year)	
Treatment abroad, scheduled	Basic coverage in accordance with statutory benefits	Benefits subsequent to **MHC PLUS** for non-authorised benefit providers, max. CHF 3,000/year			
Treatment abroad, in case of emergency	In EU/EFTA countries, the insurance card is necessary. Within EU/EFTA countries: with European insurance health card: rates of the respective countries Outside of EU/EFTA countries: max. of double the rate in Liechtenstein	Search operations for rescue and recovery[2]: max. CHF 20,000 Rescue and transport costs[2]: unlimited Illness or accident[2]: inpatient max. 75 days, outpatient local rates	Search operations for rescue and recovery[2]: max. CHF 20,000 Rescue and transport costs[2]: unlimited Illness or accident[2]: inpatient max. 60 days, outpatient local rates	Search operations for rescue and recovery[2]: max. CHF 10,000 Rescue and transport costs[2]: unlimited Illness or accident[2]: inpatient max. 45 days, outpatient local rates	Search operations for rescue and recovery[2]: max. CHF 10,000 Rescue and transport costs[2]: unlimited Illness or accident[2]: inpatient max. 30 days, outpatient local rates
Search and rescue costs Ambulance transport	Basic coverage in accordance with statutory benefits	Search and rescue costs: max. CHF 25,000 Transport costs: unlimited	Search and rescue costs: max. CHF 20,000 Transport costs: unlimited	Search and rescue costs: max. CHF 15,000 Transport costs: unlimited	Search and rescue costs: max. CHF 10,000 Transport costs: unlimited
Spa treatments and convalescence cures	Costs for doctor and therapy	CHF 50/day, max. 21 days/year for each type of cure	CHF 50/day, max. 21 days/year for each type of cure	CHF 30/day, max. 21 days/year for each type of cure	CHF 30/day, max. 21 days/year for each type of cure
Home help	Basic coverage in accordance with statutory benefits MHC BASIC: with authorised service providers MHC PLUS: with authorised and non-authorised benefit providers (maximum MHC rate)	CHF 50/day, max. 30 days/year	CHF 50/day, max. 30 days/year	CHF 30/day, max. 30 days/year	CHF 30/day, max. 30 days/year
Medical aids	Basic coverage in accordance with statutory benefits	50 %, max. CHF 2,000	50 %, max. CHF 2,000	50 %, max. CHF 1,000	50 %, max. CHF 1,000
Legal protection for patients		In Europe: max. CHF 500,000; Outside of Europe: max. CHF 50,000		In Europe: max. CHF 300,000; Outside of Europe: max. CHF 50,000	
Cost sharing	Up to age 21: deductible CHF 0/year; no retention fee From age 21: deductible CHF 500 to 4,000; 20 % retention fee to max. CHF 900* Retirement age: deductible CHF 0 to 3,500; 10 % retention fee to max. CHF 500* * Maximum retention fee reduced by free choice of deductible	No deductible	No deductible	No deductible	No deductible

The term 'year' is intended to mean the calendar year. Switzerland is not considered as abroad. The Law on Health Insurance and the associated ordinances as well as the regulations and the General and Additional Terms and Conditions of CONCORDIA prevail.

[1] Organised by CONCORDIA
[2] Organised by concordiaMed 24-hour emergency service

NATURA^{plus}	NATURA	Vacation and Travel Insurance	Dental Care Insurance
Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
More than 130 methods (recognised by CONCORDIA)[1]; Treatment including prescribed remedies; Treatment by naturopaths: 75 %, max. CHF 6,000/year Treatment by therapists: 75 %, max. CHF 2,000/year	More than 70 methods (recognised by CONCORDIA)[2]; Treatment including prescribed remedies; Treatment by naturopaths: 75 %, max. CHF 4,000/year Treatment by therapists: 75 %, max. CHF 1,500/year		
Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise; baby swimming course: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year	Childbirth preparation course and breastfeeding consultation; pregnancy, pelvic floor and postnatal exercise: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year	Unexpected delivery abroad[3]: local rate Visit from a relative or close friend[3]: train ticket or economy class flight ticket for hospital stays of 10 days or more	
Back and posture training, physical fitness, CONCORDIA Sport Bonus, health apps (from 1 January 2026), etc.: 50 %, max. CHF 200/area and year; More areas: max. CHF 500/year	Back and posture training, physical fitness, health apps (from 1 January 2026), etc.: 50 %, max. CHF 200/area and year More areas: max. CHF 500/year		
90 %, max. CHF 500/year (if recognised by CONCORDIA)	90 %, max. CHF 500/year (if recognised by CONCORDIA)		
		Dental treatment resulting from an accident abroad: local rate	Option 1: 50 % to CHF 500/year Option 2: 50 % to CHF 1,000/year Option 3: 75 % to CHF 1,500/year Option 4: 75 % to CHF 2,000/year
		Search operations for rescue and recovery[3]: max. CHF 10,000 Rescue and transport costs[3]: unlimited Outpatient and inpatient treatment costs[3]: local rate Advance payments of hospital costs: max. CHF 10,000	
No deductible	No deductible	No deductible	No deductible

[1] maximum contribution per year for alternative medicine (treatments by doctors, naturopaths and therapists): CHF 6,000

[2] maximum contribution per year for alternative medicine (treatments by doctors, naturopaths and therapists): CHF 4,000

[3] Organised by concordiaMed 24-hour emergency service

PREMIUM Hospital Insurance	CARE Hospital Insurance	GENERAL Hospital Insurance
Free medical advice by telephone, 24-hour emergency service as well as direct appointment scheduling	Free medical advice by telephone, 24-hour emergency service	Free medical advice by telephone, 24-hour emergency service
Overnight stay in the event of an outpatient procedure: 75%, max. CHF 200/year		
One-bed room, free choice of doctor in hospital, free choice of hospital, worldwide[1]. Costs of travel to and from hospital: CHF 50/day, max. CHF 200/year	Free choice of ward, doctor[2] and hospital in recognised hospitals in Liechtenstein, Switzerland, Germany and Austria	Multibed room Free choice of hospital throughout Liechtenstein and Switzerland
Rooming-in: CHF 60/night towards accommodation costs of parents in the hospital room of their children or in accommodation in the immediate vicinity of the hospital Childcare while the parents are in hospital: CHF 100/day, max. CHF 400/year Lump sum for outpatient and home birth: CHF 1,500	Rooming-in: CHF 60/night towards accommodation costs of parents in the hospital room of their children Lump sum for outpatient or home birth: CHF 300	Rooming-in: CHF 60/night towards accommodation costs of parents in the hospital room of their children Lump sum for outpatient or home birth: CHF 300
Inpatient treatment for certain illnesses and in case of dental accident: One-bed room, free choice of doctor in the hospital Free choice of hospital, worldwide	Inpatient treatment for certain illnesses and in case of dental accident in the hospital ward chosen upon admission Free choice of hospital from the recognised hospitals in Liechtenstein, Switzerland, Germany and Austria	Inpatient, for certain illnesses and in case of dental accident: Multibed room Free choice of hospital throughout Liechtenstein and Switzerland
Inpatient treatment worldwide (for treatment methods recognised in Liechtenstein)	Inpatient treatment in defined hospitals in Germany and Austria (for treatment methods recognised in Liechtenstein)	
Inpatient treatment worldwide (for treatment methods recognised in Liechtenstein)		
Spa treatments: CHF 70/day, max. 21 days/year Convalescence cures: CHF 70/day, max. 21 days/year	Spa treatments: CHF 30/day, max. 21 days/year Convalescence cures: CHF 30/day, max. 21 days/year	Spa treatments: CHF 30/day, max. 21 days/year Convalescence cures: CHF 30/day, max. 21 days/year
CHF 70/day, max. 30 days/year	CHF 30/day, max. 30 days/year	CHF 30/day, max. 30 days/year
No retention fee	Private[3]: retention fee 40%, max. CHF 5,000/year Semi-private[3]: retention fee 30%, max. CHF 3,000/year General: no retention fee	No retention fee

[1] At the rate recognised by the insurer and for treatments recognised in Liechtenstein

[2] On a private or semi-private ward

[3] From 2 persons in the household: max. CHF 5,000/year; reduced retention fees for hospitals as per CONCORDIA list

Loss of earnings

Daily allowance insurance	Financial security if earnings are lost as a result of incapacity to work due to illness or accident
	Combination of insurance coverage individually selectable for risks of an illness and/or accident
	Freedom to choose daily allowance amount on an individual basis
	Choice of date when benefit payments begin
	Can be taken out voluntarily by gainfully employed people and people running a household

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