

**CONCORDIA**

Bound by trust



# CARE Hospital Insurance Supplementary Insurance

With CARE Hospital Insurance, your hospital stay will always be comfortable – in exactly the kind of ward you want.

Keep all your options open and decide every time you go into hospital which kind of ward you would like to stay in – be it private, semi-private or general.



Free choice

Choice of hospital and choice of doctor on private and semi-private wards



Stay according to your needs

Private, semi-private, general – decide flexibly on admission to hospital



For cross-border commuters

Access to hospitals in Austria and Germany

# CARE Hospital Insurance

## Supplementary Insurance

CARE Hospital Insurance is the ideal supplementary cover for everyone who wants to stay flexible and opt for increased comfort depending on the situation.

<b>Free choice</b>	Free choice of ward (private, semi-private, general) on every admission to hospital
	Free choice of hospital from the recognised hospitals in Liechtenstein, Switzerland, Germany and Austria
	Free choice of doctor on private and semi-private wards

<b>Attractive premiums</b>	No premium increase when benefits are drawn
	No premiums for the third and all further children in a family if the first two children also have CARE Hospital Insurance

### Easy to calculate thanks to clearly defined retention fees

	<b>Private ward</b>	<b>Semi-private ward</b>	<b>General ward</b>
<b>Retention fee/calendar year<sup>1</sup></b>	40 %, max. CHF 5,000	30 %, max. CHF 3,000	No retention fee
<b>Retention fee/calendar year<sup>1</sup> at selected hospitals<sup>2</sup></b>	20 %, max. CHF 2,500	15 %, max. CHF 1,500	No retention fee

<sup>1</sup> The total retention fee for multiple family members living in the same household is limited to a maximum of CHF 5,000

<sup>2</sup> According to the CONCORDIA list

<b>Additional benefits</b>	Assumption of costs for second medical opinion before an operation
	Rooming-in: up to CHF 60/night towards the costs of the overnight stay of the accompanying parent or child in the hospital in which the insured child or parent is hospitalised
	Lump sum for outpatient or home birth
	Additional contributions of CHF 30/day towards medically prescribed spa treatments and convalescence cures (max. 21 days/calendar year)
	Additional contributions of CHF 30/day towards medically prescribed home help (max. 30 days/calendar year)

Further information: [www.concordia.li/care](http://www.concordia.li/care)

This flyer is provided for information purposes and does not constitute a binding quote. The General Terms and Conditions of Insurance for Supplementary Insurance and the Additional Terms and Conditions of Insurance for CARE Hospital Insurance of CONCORDIA apply.

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