



DIVERSA

Supplementary Insurance

DIVERSA supplementary insurance is the ideal complement to basic insurance.
For all eventualities in life.



Worldwide

Contributions towards inpatient
and outpatient emergency
treatments – worldwide



Wide selection

Available in four variants –
for individually tailored insurance
protection



For families

Special benefits for families –
attractive premiums for
children

DIVERSA

Supplementary Insurance

DIVERSA comes with different benefit options. This way, the insurance protection can be adjusted to personal situations as well as to individual demands.

		DIVERSA ^{premium} As a complement to MHC PLUS	DIVERSA ^{plus}	DIVERSA ^{care}	DIVERSA
Treatment and therapy	Medicines not covered by mandatory health insurance but registered in Liechtenstein	75 %	75 %	50 %	50 %
	Medical aids	50 %, max. CHF 2,000	50 %, max. CHF 2,000	50 %, max. CHF 1,000	50 %, max. CHF 1,000
	Inpatient dental treatment: Oral surgery	General ward in a contracted hospital	General ward in a contracted hospital	General ward in a contracted hospital	General ward in a contracted hospital
	Refractive surgery not covered by mandatory health insurance ¹ (such as laser eye surgery)	50 %, max. CHF 600/5 years		50 %, max. CHF 400/5 years	
	Spa cures	CHF 50/day, max. 21 days/year	CHF 50/day, max. 21 days/year	CHF 30/day, max. 21 days/year	CHF 30/day, max. 21 days/year
	Convalescence cures	CHF 50/day, max. 21 days/year	CHF 50/day, max. 21 days/year	CHF 30/day, max. 21 days/year	CHF 30/day, max. 21 days/year
	Treatments not covered by mandatory health insurance (e.g. ear corrections, sterilisations by ligature)	50 %, max. CHF 4,000	50 %, max. CHF 4,000	50 %, max. CHF 2,000	50 %, max. CHF 2,000
	Outpatient treatments with non-authorised benefit providers from Liechtenstein and Switzerland	Differences of tariff (as a complement to MHC PLUS)	Differences of tariff (as a complement to MHC PLUS)		
For families	Spectacles, contact lenses	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
	Outpatient dental treatments: orthodontic treatments (correction of tooth malposition) up to the age of 22, temporomandibular joint dysfunction, periodontal treatment, impacted teeth operation, flap procedure	75 %	75 %	50 %	50 %
	Care for a sick or injured child organised by CONCORDIA	CHF 50/hr., max. CHF 600/year		CHF 30/hr., max. CHF 600/year	
	Rooming-in	CHF 100/night, max. 10 overnight stays		CHF 60/night, max. 10 overnight stays	
	Family room in the event of a birth ²	CHF 100/night, max. 5 overnight stays		CHF 60/night, max. 5 overnight stays	
	Course for emergencies with small children	50 %, max. CHF 200/3 years		50 %, max. CHF 200/3 years	
Abroad	Search operations for rescue and recovery ³	Max. CHF 20,000	Max. CHF 20,000	Max. CHF 10,000	Max. CHF 10,000
	Rescue and transport costs ³	Unlimited	Unlimited	Unlimited	Unlimited
	Illness or accident ³	Inpatient: max. 75 days Outpatient: local rates	Inpatient: max. 60 days Outpatient: local rates	Inpatient: max. 45 days Outpatient: local rates	Inpatient: max. 30 days Outpatient: local rates
	Scheduled outpatient treatments with non-authorised benefit providers	Max. CHF 3,000/year (as a complement to MHC PLUS)			
Further advantages	Household help	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
	Search and rescue costs	Max. CHF 25,000	Max. CHF 20,000	Max. CHF 15,000	Max. CHF 10,000
	Transport costs	Unlimited	Unlimited	Unlimited	Unlimited
	Compensation in case of death	CHF 1,000	CHF 1,000	CHF 1,000	CHF 1,000
	Legal protection for patients (insurance carrier: Protekta)	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	

¹ Waiting period: 1 year from the start of insurance ² Waiting period: 270 days from the start of insurance ³ Only in case of emergency: organised by concordiaMed 24-hour emergency service
The term ‘year’ is intended to mean the calendar year.

