



DIVERSA^{premium}

Supplementary Insurance

You would like to receive more benefits and higher cost coverage – even outpatient and inpatient treatments abroad? DIVERSA^{premium} fulfils your highest expectations.



More benefits

The attractive solution for persons insured who have high standards



Laser eye surgery

Cost sharing for long-lasting vision correction provided by refractive surgery



Legal protection for patients

In the event of disputes with medical benefit providers – even outside of Europe

Supplementary Insurance

DIVERSA^{premium} is the ideal supplement for MHC PLUS insured persons who require high standards in quality and security – as well as comprehensive and first class service.

Treatment and therapy	Medicines not covered by mandatory health insurance but registered in Liechtenstein	75 %
	Medical aids	50 %, max. CHF 2,000
	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 %
	Inpatient dental treatment: oral surgery	Contracted hospitals, general ward
	Refractive surgery not covered by mandatory health insurance ¹ (e.g. laser eye surgery)	50 %, max. CHF 600/5 years
	Outpatient treatments with non-authorised benefit providers from Liechtenstein and Switzerland	Differences of tariff (as a complement to MHC PLUS)
	Spa cures and convalescence cures	CHF 50/day, max. 21 days/year
	Treatments not covered by mandatory health insurance (e.g. ear corrections, sterilisations)	50 %, max. CHF 4,000
For families	Care for sick/injured child, organised by CONCORDIA	CHF 50/hr., max. CHF 600/year
	Rooming-in (max. 10 overnight stays)	CHF 100/night
	Family room in the event of a birth ² (max. 5 overnight stays)	CHF 100/night
	Course for emergencies with small children	50 %, max. CHF 200/3 years
Abroad	Search operations for rescue and recovery ³	Max. CHF 20,000
	Rescue and transport costs ³	Unlimited
	Illness or accident ²	Inpatient: max. 75 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	Spectacles, contact lenses	Up to age 18: CHF 300/year From age 18: CHF 300/3 years
	Household help	CHF 50/day, max. 30 days/year
	Search and rescue missions	Max. CHF 25,000
	Transport costs	Unlimited
	Compensation in case of death	CHF 1,000
	Legal protection for patients (legal entity: Protekta)	In Europe: max. CHF 500,000 Outside of Europe: max. CHF 50,000

¹ Waiting period of one year from the start of insurance

² Waiting period of 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.

Further information: www.concordia.li/diversa

This flyer is provided for informational purposes and does not represent a binding offer. The General Insurance Terms and Conditions regarding Supplementary Care Insurances FL and the Additional Insurance Terms and Conditions regarding DIVERSA FL prevail.