

# CONCORDIA

Bound by trust



## DIVERSA<sup>premium</sup> Supplementary Insurance

DIVERSA<sup>premium</sup> fulfils your highest expectations.

You would like to receive more benefits and higher cost coverage. That is why we recommend DIVERSA<sup>premium</sup>.



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

# DIVERSA<sup>premium</sup>

## Supplementary Insurance

DIVERSA<sup>premium</sup> 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.

<b>Treatment and therapy</b>	Medicines not covered by mandatory health care 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 care insurance <sup>1</sup> (e.g. laser eye surgery)	50 %, max. CHF 600/5 years
	Outpatient treatments with non-authorized 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 care insurance (e.g. ear corrections, sterilisations)	50 %, max. CHF 4,000
<b>For families</b>	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 <sup>2</sup> (max. 5 overnight stays)	CHF 100/night
	Course for emergencies with small children	50 %, max. CHF 200/3 years
<b>Abroad</b>	Search operations for rescue and recovery <sup>3</sup>	Max. CHF 20,000
	Rescue and transport costs <sup>3</sup>	Unlimited
	Illness or accident <sup>3</sup>	Inpatient: max. 75 days Outpatient: local rates
	Scheduled outpatient treatments with non-authorized benefit providers	max. CHF 3,000/year (as a complement to MHC PLUS)
<b>Further advantages</b>	Eyeglasses, 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

<sup>1</sup> waiting period of one year from the start of insurance

<sup>2</sup> waiting period of 270 days from the start of insurance

<sup>3</sup> 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](http://www.concordia.li/diversa)

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

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