



DIVERSA^{premium} Supplementary Insurance

DIVERSA^{premium} fulfils your highest expectations.

You would like to receive more benefits and higher cost coverage. That is why we recommend DIVERSA^{premium}.



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^{premium}

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 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 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 care 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	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

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 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.

CONCORDIA
your health, our priority

Representation in Liechtenstein

Customer Service Centre Vaduz
Austrasse 27 · 9490 Vaduz

Customer Service Centre Eschen
St. Martins-Ring 1 · 9492 Eschen

Telephone +423 235 09 09 · www.concordia.li
liechtenstein@concordia.li