

## Information leaflet for cross-border commuters

The present leaflet provides information to cross-border commuters (and their family members not in gainful employment) who are obliged to take out insurance at their place of employment.

### Coverage provided by mandatory health care insurance (OKP/MHC)

The CONCORDIA health insurance card can be used for treatment pursuant to the Liechtenstein Health Insurance Act (catalogue of benefits of mandatory health care insurance OKP/MHC) provided by all licensed benefit providers (doctors, chiropractors, physiotherapists, etc.).

The statutory cost sharing for adults comprises the deductible (CHF 500 / 0 in retirement age) and the retention fee (20% up to a maximum of CHF 900 per year / 10% up to CHF 500 in retirement age). Children and adolescents are excluded from cost sharing.

### Coverage provided by DIVERSA Supplementary Insurance

Supplementary insurance in the form of DIVERSA<sup>premium</sup> / DIVERSA<sup>plus</sup> / DIVERSA<sup>care</sup> / DIVERSA is the ideal way to supplement mandatory health care insurance (OKP/MHC). It covers emergency treatment abroad (up to 75 days in hospital), transport and rescue costs, and much more besides.

In the event of a sudden illness abroad requiring emergency assistance in accordance with Art. 25 of the Additional Insurance Terms and Conditions (hospitalisation, transport, search and rescue costs, repatriation, etc.), the CONCORDIA emergency call centre must be informed immediately. The emergency call number is printed on your insurance card. The required assistance is arranged, organised and, when needed, implemented by the emergency call centre, and the costs are taken over by CONCORDIA.

Please carry your insurance card with you at all times when abroad.

### Coverage with the European Health Insurance Card (EHIC)

#### Outside your country of residence (stays in EU or EFTA countries)

The European Health Insurance Card is located on the reverse of your CONCORDIA health insurance card and, in the event of a medical emergency, must be presented to the benefit provider. The EHIC covers non-cash benefits that become necessary on medical grounds during the stay abroad, taking into account the nature of the benefits and the expected duration of the stay. The EHIC covers the costs of treatment (in accordance with the guidelines of the country of treatment) that cannot be postponed until your intended date of return to your country of residence.

### Coverage with the E106/S1 form

#### In your country of residence

The national insurance card is issued by submitting the E106/S1 form to one of the public health insurance funds in the country of residence. This card entitles the insured person to all the benefits set out in the legislation of the country of residence/public health insurance fund.

### Overview of insurance coverage

	Principality of Liechtenstein	EU/EFTA	Country of residence	World-wide
CONCORDIA health insurance card	●			
EHIC		●		
E 106/S1 national insurance card			●	
DIVERSA <sup>premium</sup> DIVERSA <sup>plus</sup> DIVERSA <sup>care</sup> DIVERSA (supplementary to OKP/MHC)				● (in an emergency)



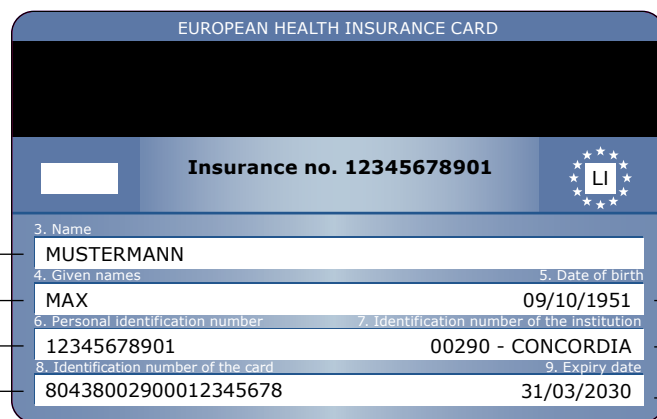
Last name, first name

Card number

Date of birth, sex

FOPH number, identification number

Expiration date



Last name

First name(s)

Insurance number

Card number

Date of birth

Code number of the insurance provider

Expiration date



CONCORDIA  
Representation in Liechtenstein

**Customer Service Vaduz**  
Austrasse 27, 9490 Vaduz

**Customer Service Eschen**  
St. Martins-Ring 1, 9492 Eschen

www.concordia.li  
liechtenstein@concordia.li  
Phone +423 235 09 09