



# Hospital Insurance Supplementary Insurance

Life happens and with it, events occur that may lead to a hospital stay.

Four variants of hospital insurance for individual requirements – PRIVATE, SEMI-PRIVATE, GENERAL and the flexible model LIBERO.



## Choice of hospital

Free choice among hospitals recognised by CONCORDIA



## Choice of doctor

Free choice of doctor in the hospital with PRIVATE and SEMI-PRIVATE Hospital Insurance



## For families

Special benefits for families – attractive premiums for children

# Hospital Insurance

## Supplementary Insurance

Hospital Insurance allows you to choose the insurance protection that best suits your personal situation and demands.

	PRIVATE	SEMI-PRIVATE	LIBERO	GENERAL	Basic insurance
Choice of doctor in hospital	✓	✓	✓		
Single room	✓		✓		
Two-bed room		✓	✓		
Multi-bed room			✓	✓	✓
Full coverage of costs at the rate recognised by the insurer	✓	✓	✓	✓	
Geographical coverage	Worldwide <sup>1</sup>	Throughout Switzerland	Throughout Switzerland	Throughout Switzerland	Switzerland <sup>2</sup> Abroad <sup>3</sup>

<sup>1</sup> For treatment methods recognised in Switzerland

<sup>2</sup> Switzerland: at most at the rate of the canton of residence, as long as the hospital is on the cantonal hospital list

<sup>3</sup> Abroad: worldwide in the event of emergency (at most double the rate of the canton of residence)

<b>For families</b>	Rooming-in: up to CHF 60/night towards the stay of the accompanying parent in the hospital where the child is staying or vice versa
	Flat rate for outpatient birth or home birth
	For more family members living in the same household, the total retention fee is limited to a maximum of CHF 4,000/calendar year (LIBERO)
<b>concordiaMed</b>	24-hour emergency service worldwide
	Information by telephone in case of health issues
	Direct appointment scheduling with doctors and hospitals of the Hirslanden Group (PRIVATE)
<b>Attractive premiums</b>	Particularly attractive premiums for children up to 15 years old

Premium discount with elective deductibles	Elective deductible	CHF 1,000	CHF 2,000	CHF 3,000	CHF 5,000	CHF 10,000
	<b>Premium discount PRIVATE</b>		12 %	22 %	32 %	42 %
<b>Premium discount SEMI-PRIVATE</b>		12 %	22 %	32 %	42 %	65 %

A health exam is necessary in order to conclude hospital insurance.

Further information:

[www.concordia.ch/hospitalinsurance](http://www.concordia.ch/hospitalinsurance)

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

**CONCORDIA**  
your health, our priority

Bundesplatz 15 · 6002 Lucerne · Telephone +41 41 228 01 11  
info@concordia.ch · www.concordia.ch