



KPT, Postfach, CH-3001 Bern
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Dental Treatment Insurance (Z)

Special conditions supplementary to the GCI
Issue of 01.2023

Contract

Scope *Z art. 1*

We contribute to the costs incurred for dental treatment and orthodontic treatment to correct irregular alignment and positioning of teeth.

Categories of insurance *Z art. 2*

The benefit category (BC) in which you are insured is shown on your policy.

Benefits for dental treatment and orthodontic treatment to correct irregular alignment and positioning of teeth:

BC 0: 50 % max. CHF 300.– per calendar year

BC 1: 50 % max. CHF 500.– per calendar year

BC 2: 50 % max. CHF 1,000.– per calendar year

BC 3: 75 % max. CHF 1,500.– per calendar year

BC 4: 75 % max. CHF 2,000.– per calendar year

75 % of the costs incurred for orthodontic treatment to correct irregular alignment and positioning of teeth will be reimbursed up to the age of 20 with no limit on the amount.

Benefits exclusively for orthodontic treatment to correct irregular alignment and positioning of teeth:

BC 5: 75 %, a maximum of CHF 10,000.– per calendar year for orthodontic treatment to correct irregular alignment and positioning of teeth.

BC 6: 75 %, a maximum of CHF 10,000.– per calendar year for orthodontic treatment to correct irregular alignment and positioning of teeth.

BC 6 can only be taken out in combination with Health Insurance Plus (BC 1 or BC 2). Any subsequent cancellation of Health Insurance Plus (BC 1 or BC 2) on the part of KPT or the client also applies to BC 6.

Waiting periods *Z art. 3*

1 Insurance cover is available at the earliest for treatment that begins 6 months after the contract for the insurance is concluded.

2 A 12 month waiting period is required for the following types of treatment:

- Oral orthopaedics (such as correction of malformed teeth and jaw malformations).
- Dental prosthesis (such as crowns, pivot teeth, bars, braces, splints, bridges, partial or total dentures including the required components, and temporary and permanent repairs).
- Dental renovation due to an amalgam allergy.

Increased cover *Z art. 4*

On change to a higher benefit class the supplementary benefits are available after the waiting periods stipulated in *Z Art. 3* have elapsed. During the waiting period the existing lower insurance benefits are granted.



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Benefits

Limitations *Z art. 5*

If treatment takes place over a period of two or more calendar years benefits are paid on a pro rata basis.

Age group

Change of age group *Z art. 6*

The premium level of your supplementary insurance is tarified according to age. Change to a higher age group is usually associated with an increase in the premium. It takes place on January 1 of the year in which you attain the age effective for the change.

The age groups for BC 0-5 are as follows: 0–18; 19–25; from 26 years of age

The age groups for BC 6 are as follows: 0–10; 11–18; 19–25; from 26 years of age

Berne, 1 June 2022
KPT Versicherungen AG