



KPT, Postfach, CH-3001 Bern
kpt.ch

Implementing provisions supplementary to the KVG

Edition 09.2024

General provisions

Area of application

The following supplementary implementing provisions are valid in addition to the Federal Law on the General Part of Social Insurance Law (ATSG), the Federal Law on Health Insurance (KVG) and the implementing rates for each.

Exclusion of setting off

Financial claims on KPT cannot be set off against premiums.

Dunning charges

Dunning charges and fees for cost of collection are charged on arrears.

Charges for payment transactions

Disbursement charges: fees charged by a bank or Swiss Post can be passed on to the policyholder.
Charges for payments in person: fees charged for the payment of premiums or contributions to costs at the post office counter or other physical access points of Swiss Post can be passed on to the policyholder.

Publication of information

Information for insured persons can also be published on a legally binding basis in the customer newspaper.

Procedures

In cases where the insured person disagrees with decisions taken by the insurer about benefits, claims, and directives, a written decision will be issued by the insurer in compliance with art. 49 of the ATSG against which the insured person may appeal (art. 52 ATSG).

Compulsory health insurance according to the KVG

Making claims for benefits

Original invoices have to be submitted to KPT; receipts may also be requested.

Provisions for optional daily indemnity insurance according to the KVG

Insured amount

A daily indemnity of between CHF 2.– and CHF 30.– can be insured with deferred commencement of payment (at least a 2-day waiting period) according to a separate tariff (age groups).



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Benefits while abroad

The daily indemnity is only paid in the case of hospitalisation (proof of hospitalisation required). Any other provisions to the contrary in the agreement on freedom of movement between Switzerland and the EU are reserved while insured persons are at their place of residence.

Maternity

The indemnity period is 16 weeks, of which a minimum of 8 weeks must be after the birth.

Waiting period in the case of a relapse

If a relapse is suffered or renewed incapacity for work occurs within a 180-day period, the waiting period does not apply.

Duty to notify the insurer

KPT should be informed of a case of incapacity for work within 5 days from the commencement of the period of incapacity. A medical certificate has to be submitted within a further 3 days.

If notice is received late, benefits will only begin after the necessary information has been received. In cases where late notification is excusable (proof has to be submitted), payment of benefits will not be deferred.

Premium arrears

After the 14-day deadline for payment ends, KPT is no longer under any obligation to pay benefits until the date on which payment is received. Late payment of premiums does not lead to a retroactive right to daily indemnity payments.

Termination of insurance

The insurance terminates, also without notice, when the insured person reaches the age of 65, when he or she becomes domiciled abroad, and when the right to a daily indemnity has been exhausted. Any other provisions to the contrary in the agreement on freedom of movement between Switzerland and the EU are reserved. If the insured person becomes resident in an EU member state and continues to pursue gainful employment in Switzerland, the optional daily indemnity insurance according to the KVG will be continued.

In the case of persistent incapacity for work, the insurance cannot be extended nor can the end of the indemnity period be postponed by voluntarily waiving payments.

Notice to terminate the contract

The insurance can be terminated by the insured person at the end of any month while observing a 30-day period of notice.

Bern, 1 September 2024
KPT Krankenkasse AG