



KPT, Postfach, CH-3001 Bern
kpt.ch

KPTwin.easy plan in accordance with the KVG

General conditions of Insurance (AVB)
Edition 01.2018

General conditions

Purpose *EASY art. 1*

The KPTwin.easy plan is an insurance cover in which the initial medical consultation and the decision about the clinical pathway are made using the services of a telemedical consulting centre. Medication is dispensed and sent to the address you give (CH) by a pharmacist stipulated by KPT; you can also obtain medication at a branch of the pharmacist.

Legal bases *EASY art. 2*

The legal bases for the provision of services are the ATSG, art. 41, para. 4 KVG and art. 62 KVG, the ordinances to the KVG and the «Supplementary implementation provisions to the KVG» of KPT.

Benefits *EASY art. 3*

The content and scope of the benefits provided is in compliance with the conditions of the KVG.

Contractual relationship

Establishment of relationship *EASY art. 4*

The special insurance cover KPTwin.easy is established through a contractual agreement between you and KPT.

KPTwin.easy is available throughout the entire area of Switzerland.

A change can be made from the regular statutory health insurance to KPTwin.easy at any time at the beginning of a month.

Duration and termination *EASY art. 5*

The minimum contractual period is one year, ending in each case on December 31, and the contract is extended tacitly for a further year.

You can terminate the contract while adhering to the legal deadlines stipulated.

Change of category *EASY art. 6*

In the event of any of the following cases you will be assigned to the regular statutory health insurance:

- In the case of a stay in a nursing home, the nursing ward of an old people's home or in a ward for chronic illnesses in an acute hospital
- Stays abroad which last longer than three months. You are under obligation to notify KPT in advance about any such stay abroad. The change of category occurs when you return to Switzerland.



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Obligations

Gatekeeping and restricted choice of service providers *EASY art. 7*

You undertake to call the telemedical consulting centre for an initial medical consultation before you use any medical services. The clinical pathway recommended by the telemedical consulting centre is binding and you are obliged to adhere to it. The telemedical consulting centre determines suitable service providers for the clinical pathway. A specific window of time can be determined for the treatment. Before you can transfer to another doctor or be admitted to hospital, you are required to consult the telemedical consulting centre once again.

You undertake to obtain medication only from the pharmacist specified by KPT, or from branches of the same pharmacist, other than in the case of an urgent initial supply or if the telemedical consulting centre consents to your obtaining medication from a doctor or another pharmacist. Generic drugs will be issued instead of original preparations provided they are cheaper and that there is no medical reason for dispensing an original preparation.

If you require aids or appliances within the course of treatment, you undertake to obtain them from a service provider stipulated by KPT.

Exceptions *EASY art. 8*

In the case of emergencies, gynaecological consultations and maternity care, ophthalmological and dental consultations, you are exempt from the obligation to consult initially the telemedical consulting centre as the gatekeeper.

An emergency is deemed to have occurred if your state of health is such that you, or a third party, estimate the situation to be life threatening or as requiring immediate treatment and it is neither possible nor reasonable to consult the telemedical consulting centre in advance. The telemedical consulting centre has to be notified about emergency treatment after it has been received.

Adherence to the system

Breaches and sanctions *EASY art. 9*

If you do not keep to the the system of channelling of claims for services in compliance with *art. 7*, you are in breach of the obligation to adhere to the system. The exceptions to this rule according to *art. 8* are reserved.

The following sanctions are applied in cases of non-adherence to the system.

- 50 % reduction in legal benefits.
- In the case of repeated breaches of the conditions, immediate exclusion from the insurance and reallocation to the regular statutory health insurance. A further change to one of KPT's special insurance plans (KPTwin.win, KPTwin.doc, KPTwin.plus, KPTwin.easy) is only possible after two years elapse.

Second opinion *EASY art. 10*

If you do not agree with the clinical pathway recommended by the telemedical consulting centre, you can request a medical second opinion. KPT puts you in touch with an expert and pays the cost of the second opinion, if this leads to another conclusion.

Duty to notify the insurer *EASY art. 11*

All accidents have to be reported to either the telemedical consulting centre or to KPT to coordinate benefits that will be accepted by the UVG insurer.



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Access to files *EASY art. 12*

By concluding the contract, you agree to grant medical service providers and KPT's medical adviser the right to access treatment and invoice data pertaining to medical care. The obligation to grant the right of access to data also applies if a change is made from one plan to another and also includes releasing doctors treating under a plan from the obligation to maintain professional secrecy.

Premium discount

General *EASY art. 13*

You receive a discount on the regular premium for the OKP if you take out KPTwin.easy.

Participation in costs *EASY art. 14*

Participation in costs is foreseen in every case in accordance with the KVG (annual deductible and excess).

Final stipulations

Entry into force *EASY art. 15*

The General Conditions of Insurance go into force on January 1, 2018.

Berne, 1 June 2017
KPT Krankenkasse AG