



KPT, Postfach, CH-3001 Bern
kpt.ch

KPTwin.doc model in accordance with the KVG (DOC)

General Conditions of Insurance (AVB)
edition 01.2020

General provisions

Purpose *DOC art. 1*

KPTwin.doc is a special model of the compulsory health insurance, which complies with the Federal Law on Health Insurance (KVG) in which medical care, advice and treatment is provided by a basic supplier (in the following text: family doctor) who provides holistic medical coverage (gatekeeping). Doctors with an FMH diploma for general practice, internal medicine, or a med. pract. or paediatrics degree are deemed to be family doctors. Persons insured under KPTwin.doc receive a discount on premiums for the ordinary health insurance.

Legal bases *DOC art. 2*

The legal bases for the provision of benefits are the Federal Law on the General Part of the Social Insurance Law (ATSG), art. 41 para. 4 and art. 62 KVG, the bye-laws to the KVG and the «Implementing provisions supplementary to the KVG» of KPT.

Benefits *DOC art. 3*

The content and scope of the benefits provided is arranged in accordance with the provisions of the ATSG, the KVG and the implementing rules for each. Participation in costs is required in every case in accordance with the KVG (deductible and participation in costs).

Contractual relationship

Admission to the insurance *DOC art. 4*

All insured persons domiciled in Switzerland may be admitted to KPTwin.doc. After making application, you can be admitted at the beginning of the next month as desired. The conclusion of the contract for this model of insurance coverage is subject to the choice of a family doctor approved by KPT.

Leaving the insurance *DOC art. 5*

You can leave the insurance model in every case on 31 December while observing the legal period of notice.

Change of family doctor *DOC art. 6*

If there are other family doctors practising in the same area that are approved by KPT, you are able to change family doctor on the first of the following month without giving any reason for doing so.

Stays abroad *DOC art. 7*

In the case of stays abroad of more than 12 months, you will be transferred from KPTwin.doc to the ordinary compulsory health insurance. You have a duty to notify KPT in advance about any stays abroad. You will not be allotted to the other category of insurance if you return to Switzerland.



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Duties

Gatekeeping *DOC art. 8*

Always consult the family doctor you have chosen first if you have any medical problems. The family doctor determines the clinical pathway to be taken and you are obliged to adhere to his/her instructions. As a rule, your family doctor provides the services you require personally. Further treatment by specialists or in hospital is subject to advance written approval by your family doctor. KPT must be notified immediately of any such referrals.

Exceptions *DOC art. 9*

You do not have to consult your family doctor first in any of these cases:

- In emergencies
An emergency is deemed to have occurred if the situation of an individual is assessed by himself or herself or by a third party as life threatening or as one requiring immediate treatment. Your family doctor should be notified as soon as possible after emergencies.
- In the case of gynaecological examinations and obstetric care.
- In the case of examinations carried out by an ophthalmologist or dentist.

Adherence to the system

Non-adherence to the system *DOC art. 10*

If you do not adhere to the stipulations of DOC art. 8, KPT can initiate the sanctions mentioned hereafter:

- Curtail legal benefits by 50 %
- In repeated cases, immediate exclusion from the model of insurance will result. It then becomes impossible to change to another special model of KPT insurance until the end of the following year.

Second opinion *DOC art. 11*

If you do not agree with the clinical pathway proposed by your family doctor, you can request a second opinion from another doctor. KPT puts you in touch with a specialist and reimburses the costs for the second opinion if this results in different findings.

Duty to notify *DOC art. 12*

To facilitate the coordination of benefits you have to notify the family doctor you have chosen or KPT about any accidents for which costs are accepted by the UVG insurer.

Final provisions

Data protection and exchange of data *DOC art. 13*

All employees of KPT are subject to the obligation to maintain professional secrecy in compliance with art. 33 ATSG and other legal and regulatory stipulations on data protection. KPT and the coordinating service provider exchange data while adhering to the legal stipulations of the ATSG, the KVG and the Federal Act on Data Protection (FADP) as required to implement the contract and to check that the conditions of the model of insurance are adhered to. If necessary, sensitive personal data will also be exchanged within the framework permitted under law.

Enactment *DOC art. 14*

These General Conditions of Insurance enter into force on 1 January 2020.

Bern, 1 July 2019
KPT Krankenkasse AG