



KPT, Postfach, CH-3001 Bern
kpt.ch

Integrated phased model in accordance with the KVG (WIN) (KPTwin.win and KPTwin.plus)

General conditions of Insurance GCI
Edition 01.2012

General provisions

Purpose *WIN art. 1*

KPTwin.win and KPTwin.plus are forms of insurance coverage in which overall medical care in terms of holistic health care, advice and treatment is provided by networks of doctors, doctors on lists maintained by KPT or by a medical advisory center that function as a specialized virtual network in cooperation with the KPT insurance group (termed «gatekeeping»). When you take out these models of insurance you declare that you agree to the condition whereby the services mentioned in the foregoing will be exclusively provided by one of these partners – with a reservation for emergencies, gynaecological examinations, obstetric care, and consultations at the ophthalmologist or dentist. If the services of specialists or other service providers are required, you will be referred by one of the partners in the integrated phased model.

Legal bases *WIN art. 2*

The legal bases for the provision of benefits are the ATSG, KVG art. 41 para. 4 and art. 62, the by-laws to the KVG and the «Implementing provisions supplementary to the KVG» of KPT.

Benefits *WIN art. 3*

The content and scope of the benefits provided is arranged in accordance with the provisions of the KVG.

Contractual relationship

Accrual *WIN art. 4*

The special insurance coverage provided through the «integrated phased model» accrues through a contractual agreement between you and KPT. You may choose from the following categories of insurance coverage:

- KPTwin.win
- KPTwin.plus

Admittance to a network of doctors is subject to the condition that your legal residence is in the catchment area of the phased model of insurance that is offered on the basis of a contractual relationship between the KPT and a network of doctors (KPTwin.plus). Subsidiary to the foregoing you are also free to join the KPTwin.win model. KPTwin.win extends throughout the whole of Switzerland.

Duration; cancellation *WIN art. 5*

The contract lasts for at least one year, that is until 31 December, and is extended tacitly for a further year. You may cancel the contract while adhering to the periods of notice stipulated in the legislation.

Duty to notify *WIN art. 6*

On taking out the contract you have to notify the insurer whether you have at any time been excluded from similar models of insurance by another insurer because of a breach of the rules of the system. If you are in breach of this duty, you will be transferred to the obligatory health insurance (OKP) retrospectively with effect from the date of admission to the phased model. The discount on premiums granted is annulled retrospectively and becomes due and payable immediately.



KPT, Postfach, CH-3001 Bern
kpt.ch

KPTwin.win WIN art. 7

In KPTwin.win you are obliged to consult the medical advisory center by phone or on the Internet before availing yourself of medical services and/or making an appointment with a doctor. This condition also applies to courses of treatment which commenced before you took out the insurance. The responsible doctor at the medical advisory center determines the clinical pathway that you have to adhere to. Afterwards you are free to choose your doctor.

KPTwin.plus WIN art. 8

In KPTwin.plus regional networks of doctors such as group practices are consulted and these provide you with comprehensive medical care, advice and treatment. This network likewise determines the clinical pathway whereby the actual services are provided by the network in question other than in cases where specialists need to be consulted or if hospital services are required. This condition also applies to courses of treatment which commenced before you took out the insurance. Transfer and/or referral is handled by the network.

Admission to a new model WIN art. 9

If new regional phased models are established at a later date, you are free to apply to join such an insurance model if you are subject to the compulsory insurance requirement in accordance with the KVG. Your application can only be declined if you have not adhered to the system in the past (adherence to the gatekeeping principle). This condition also applies if you were in breach of this obligation whilst you were insured by another insurer.

Change to another care network WIN art. 10

If there are other networks of doctors or doctors practicing in the same area that have concluded a contract with the KPT or are approved by KPT, you are able to change care network or family doctor without any reason on the first of the following month while adhering to a notification period of one month. The conditions of contract for this insurance model enter into force when the change is communicated.

Downgrading WIN art. 11

If you move out of a regional catchment area for a phased model of insurance or if you breach the conditions by not adhering to the system, on the first of the month following the breach your insurance will be downgraded automatically as follows; from the KPTwin.plus model to KPTwin.win. The variants you have chosen for participation and deductible continue to apply.

Reclassification WIN art. 12

If the regional phased model is dissolved or if the contract between the KPT and the service providers is terminated and if no other similar insurance model is available to cover the region, you will be notified of the fact in adherence with the regular conditions for notification and be reclassified and allotted to the KPTwin.win model unless the KPT offers a corresponding phased model for this region within a reasonable period of time.

Stays abroad WIN art. 13

In the case of stays abroad that last more than 3 months, you will be reclassified and transferred from KPTwin.plus to KPTwin.win. Reclassification will not take place if you return to Switzerland to a region where KPTwin.plus is on offer.



KPT, Postfach, CH-3001 Bern
kpt.ch

Duties

Gatekeeping *WIN art. 14*

You are under obligation to let providers of medical services that act on behalf of the phased model of insurance carry out or coordinate all treatment and examinations and/or to heed the instructions given by the medical advisory service.

Case management *WIN art. 15*

You have to submit to the case management that is part of the integrated phased insurance model. In this context special paths of treatment and assistance are offered for specific groups of illnesses (lung diseases, hypertension, cardiac insufficiency and coronary heart disease, adiposity, diabetes, chronic liver and kidney diseases, apoplectic stroke, muscular diseases, dementia, epilepsy, addictive illnesses and others) such as telemedicine or a KPT case manager is assigned to give direct assistance and advice. Refusal to participate in the special phases of care management is deemed to be non-adherence to the system and leads to reductions in benefits or exclusion from the integrated phased model of insurance.

Exceptions *WIN art. 16*

You are dispensed from the obligation to adhere to the gatekeeping principle in cases involving emergencies, gynaecological examinations, obstetric care, and consultations at the ophthalmologist or dentist. The network of doctors or respectively the medical advisory service should be notified as soon as possible of any 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.

Hospitalization; cures *WIN art. 17*

Referrals to hospital or a day clinic and spa and convalescence cures are all subject to prior approval by a representative of the network of doctors or your own doctor. Prior notification should be given to the medical advisory service in the case of KPTwin.win.

Adherence to the system *WIN art. 18*

You have to adhere to the system used by the phased model of insurance of channeling access to medical services.

Non-adherence to the system *WIN art. 19*

Where there are breaches of duties in the KPTwin.win model downgrading of your insurance to the OKP is possible.

In the case of the KPTwin.plus model, the sanctions consist of reducing the legal benefits by 50 % for treatment received from doctors to whom you were not referred by the network of doctors and downgrading of your insurance to the KPTwin.win model.

If it is reasonable under the circumstances, in the case of major breaches of the conditions you may be excluded immediately from all phased models of insurance and transferred to the regular OKP whereby you simultaneously lose entitlement to all and premium discounts.

Second Opinion *WIN art. 20*

If you do not agree with the clinical pathway proposed by the network of doctors, your doctor or the medical advisory service, you can request a second opinion from another doctor. KPT puts you in touch with an independent specialist and reimburses the costs for the second opinion if this results in different findings.



KPT, Postfach, CH-3001 Bern
kpt.ch

Duty to notify the insurer *WIN art. 21*

To facilitate the coordination of benefits you have to notify the doctor network or medical advice centre about any accidents for which costs are accepted by the UVG insurer.

Access to records *WIN art. 22*

By concluding the contract you agree to grant medical service providers operating within the integrated phased model of insurance and KPT's medical advisor access to data concerning treatment and invoicing in connection with your medical care. The obligation to grant access to this data also applies if you change from one model of phased insurance to another and simultaneously contains a condition releasing doctors acting within the model from the obligation to maintain patient confidentiality.

Premium reduction

General *WIN art. 23*

You receive a discount on the regular premiums for the OKP in the KPTwin.plus, KPTwin.win models of insurance.

Participation in costs *WIN art. 24*

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

Final provisions

Coming into force *WIN art. 25*

The General Conditions of Insurance take force on January 1, 2012. They may be modified by KPT at any time.

Berne, 20 September 2011
KPT Krankenkasse AG