KPT, Postfach, CH-3001 Bern
kpt.ch

KPTwin.smart model in accordance with the Federal Health Insurance Act (HIA) (SMART)

General Insurance Conditions (GIC)
Issue 01.2026

General provisions

Purpose *SMART Art. 1*
KPTwin.smart is a special model of statutory health insurance in accordance with the Federal Health Insurance Act (HIA) The special insurance model KPTwin.smart has the following specific features:
– The mandatory clinical pathway is specified via the use of a health application (hereinafter referred to as the app), in which the symptoms of the illness are recorded (gatekeeper).
– Medication is dispensed and sent to the address you give (in Switzerland) by a pharmacy stipulated by KPT or medication can also be collected at a branch of the pharmacy
– If a planned inpatient hospital stay is necessary, a non-binding consultation must be obtained in advance from the independent specialist search service specified by KPT.

Based on these measures, you will receive a discount on the premium for ordinary health insurance.

Legal bases *SMART Art. 2*
The legal bases for the provision of services are the Federal Act on General Aspects of Social Security Law (GSSLA), Art. 41 (4) and Art. 62 HIA, the ordinances to the HIA and the "Implementing provisions supplementary to the HIA" of KPT.

Benefits *SMART Art. 3*
The content and scope of the benefits provided are governed by the provisions of the GSSLA, the HIA and the implementing provisions for each. Co-payments are payable in every case in accordance with the HIA (deductible and excess) subject to SMART Art. 4.

Free services *SMART Art. 4*
KPT may waive the deductible and/or excess for certain services. KPT publishes an exhaustive list of these services on kpt.ch. KPT reserves the right to amend this list unilaterally on 1 January. The list will be available on the KPT website, at the latest, when the new premiums for the following year are announced. The current list valid at the time benefits are obtained is authoritative.

Contractual relationship

Admission to the insurance *SMART Art. 5*
All insured persons domiciled in Switzerland may be admitted to KPTwin.smart. You can be admitted to the insurance at any time. Your insurance will commence from the start of the month following your application.

Leaving the insurance *SMART Art. 6*
You can leave the insurance model on 31 December of the year in question, subject to the statutory notice periods.

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Reassignment *SMART Art. 7*
You will be reassigned to compulsory health insurance in the event of any of the following:
- If you stay in a nursing home, a nursing ward in a retirement home or a ward for chronic illnesses in an acute hospital.
- If you stay abroad for more than 12 months. You have a duty to notify KPT in advance of any such stays abroad. The category reassignment will cease to apply on your return to Switzerland.

If the contract with a stipulated service provider (app provider, telemedical provider, pharmacy or specialist search service) is terminated or if KPT changes to another provider, KPT shall notify you thereof promptly in advance in writing or on the customer portal.

Duties

Gatekeeping and restricted choice of service provider *SMART Art. 8*
- Symptom checker in the app
  Always consult the symptom checker in the app first if you have any medical problems. After registering the symptoms of the illness, the app will determine the clinical pathway to be taken and you are obliged to adhere to the instructions given. This may include self-treatment, a telemedical consultation or a visit to a doctor from a category of service providers specified by the symptom checker. Further treatment and follow-up consultations by general practitioners, specialists or hospitals must be reported proactively via the app or, in exceptional cases (in accordance with SMART Art. 9), by telephone to the telemedical provider.
- Medication
  Medication should only be obtained from the pharmacist specified by KPT other than in cases where an urgent initial supply is required. Generic drugs will be issued instead of original drugs provided there is no medical reason to do otherwise
- Hospital stays
  You are obliged to use the specialist search service provided by KPT before any planned inpatient stays. You are then free to seek treatment from the recommended service providers.

Exceptions *SMART Art. 9*
You do not need to consult any of the gatekeepers listed under SMART Art. 8 in the following cases:
- In emergencies
  An emergency is deemed to have occurred if the situation of an individual is assessed by themselves or by a third party as being life threatening or as one requiring immediate treatment. Emergencies must be reported as soon as possible via the app.
- In the case of gynaecological examinations and obstetric care
- In the case of examinations carried out by an ophthalmologist or dentist

You do not need to consult the symptom checker, and can contact the telemedical specialist directly in the following cases:
- If you do not have an Internet-enabled smartphone or tablet with the necessary technical features to use the app and there is no web-based solution for using it.
- If you are demonstrably unable to use the app due to physical or mental impairments.

If the app cannot be used for technical reasons (temporary failure of the app), you must determine the clinical pathway with the telemedical practitioner.

Ongoing treatments *SMART Art. 10*
In the case of conditions that have already been diagnosed and for which a clinical pathway has already been specified by a doctor, you can also contact the telemedical specialist directly by telephone to obtain approval for an appointment. In this case, you do not need to go through the symptom checker.

Adherence to the system

Non-adherence to the system *SMART Art. 11*
If you do not adhere to the stipulations of SMART Art. 8, you will be instructed to comply with the rules of the insurance model (reminder). In repeated cases, KPT may exclude you from the model with immediate effect. It will then become impossible to change to another special KPT insurance model until the end of the following year.

Second Opinion *SMART Art. 12*
If you do not agree with the clinical pathway proposed by the gatekeeper, you can request a second opinion from another doctor. To do this, you can either contact the telemedical specialist or KPT will put you in touch with an expert and reimburse the costs for the second opinion if this results in different findings.

Duty to notify *SMART Art. 13*
To facilitate the coordination of benefits, you are required to report any accidents for which costs are accepted by the insurer according to the Federal Act on Accident Insurance (AIA) via the app or directly to KPT.

Final provisions

Data protection and exchange of data *SMART Art. 14*
All employees of KPT are subject to the obligation to maintain professional secrecy in compliance with Art. 33 GSSLA and other legal and regulatory stipulations on data protection. Data will be exchanged in compliance with the legal stipulations of the GSSLA, the HIA and the Federal Act on Data Protection (FADP) as required to implement the contract. By taking out KPTwin.smart insurance, you consent to your data being processed for the following purposes:

- System adherence check
  KPT will transmit the data necessary to identify the insured person (policyholder number, personal details, insurance model) to the telemedical provider so that they can carry out this check. The telemedical provider obtains the administrative information required to check system adherence (start and duration of treatment, recommended service provider, etc.) from the app, the symptom checker and the specialist search service. The telemedical practitioner supplements these details with their own administrative information and forwards it to KPT for the system adherence check. Otherwise, KPT only receives anonymised and aggregated data records for statistical evaluations.
- Consultation with the telemedical provider
  When contact is made via the app, the telemedical practitioner is given access to your personal data in the app that is required to carry out the consultation (e.g. symptom checker results) and can send documents to the app (e.g. treatment plan, appointment approval).
- Consulting the symptom checker
  The app provides the symptom checker exclusively with anonymous information (age and gender) as well as the information you have entered on the symptoms of the illness and receives the result from the symptom checker to display in the app.

- Consulting the specialist search service
  When you contact the specialist search service via the app, it is given the data necessary to identify you (policyholder number, personal details, insurance model) and delivers any results (e.g. specialist recommendation) to the app.
- Preparing e-prescriptions
  For this purpose, the app sends your personal details and information about your insurance as well as information you have entered about pre-existing conditions to the pharmacy where the prescription is prepared.

The operator of the app is responsible for operating the app and the associated services. Further information on the data processing associated with the app can be found in the privacy policy and terms of use for the app. As a KPTwin.smart policyholder, you must agree to these conditions before using the app.

Entry into force *SMART Art. 15*
These General Insurance Conditions enter into force on 1 January 2026.

Bern, 1 July 2025
KPT Krankenkasse AG