KPT, Postfach, CH-3001 Bern
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Health Insurance Plus (AP)
Health Insurance Comfort (APC)

Special conditions supplementary to the GIC
Issue Jan. 2023

Contract

Purpose and insurance variants *AP Art. 1*
We cover the costs of the following medically prescribed benefits, which are not covered by compulsory health insurance (CHI). Under your policy, you will either be covered for benefit class 1 (BC 1, also called Health Insurance Plus) or benefit class 2 (BC 2, also called Health Insurance Comfort).

Duration *AP Art. 2*
The insurance will remain in place for as long as you remain subject to CHI.

Benefits

Overview *AP Art. 3*
Benefits in BC 1 and BC 2 (Health Insurance Plus and Health Insurance Comfort):

Vaccinations	90% of the costs.
Glasses/contact lenses	CHF 200 per calendar year for necessary visual aids prescribed by a doctor or optician. A waiting period of 365 days applies.
Medical aids	CHF 200 per calendar year per medical aid category (mobility aids, orthotic insoles, hearing aids).
Maternity	CHF 150 towards antenatal classes per birth. CHF 100 towards postnatal exercise classes per birth.
Newborns	CHF 100 for newborns insured under Health Insurance Plus.
Gynaecological screening	90% of the costs, unless an entitlement exists under CHI.
Check-up	90% of the costs, max. CHF 200 per calendar year. **Excludes** check-ups required by the employer, the driver and vehicle licensing office, an insurance company or other authorities, official bodies or facilities.
Psychotherapists/ psychologists	CHF 1,600 within 5 calendar years, not exceeding CHF 50 per session, subject to a medical prescription for psychotherapy treatment of a condition of clinical significance. Treatment must be performed by a therapist who is a member of the Association of Swiss Psychotherapists (ASP) or a psychotherapist belonging to the Federation of Swiss Psychologists (FSP).

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Benefits in BC 1 and BC 2 (Health Insurance Plus and Health Insurance Comfort):

Abroad	90% of the cost of medicines prescribed by a doctor licensed in Switzerland and purchased abroad. **Excludes** complementary medicines, lifestyle drugs and drug replacement medication. CHF 20 per day for a maximum of 21 days per calendar year towards medically prescribed balneotherapy in neighbouring countries, provided that evidence is provided that physiotherapy treatment was also received.

Benefits in BC 1 only (Health Insurance Plus):

Medication	90% of the costs of medication according to the registration and indication from Swissmedic. **Excludes** all drugs and products listed in the list of pharmaceutical products for special application (LPPV), including complementary medicines, lifestyle drugs and drug replacement medication.
Sterilisation/vasectomy	90% of the costs up to CHF 300.
Transport/emergency rescue costs	CHF 2,000 per calendar year towards medically necessary emergency transport to the nearest doctor or hospital. CHF 400 per calendar year towards travel expenses for special regular outpatient treatment at a university hospital or a dialysis centre provided that we are also covering the treatment costs.

Benefits BC 2 only (Health Insurance Comfort):

Medication	90% of the costs of medication according to the registration and indication in Swissmedic and 90% of the costs for complementary medicines up to CHF 200 per calendar year. **Excludes** all drugs and products listed in the list of pharmaceutical products for special application (LPPV), lifestyle drugs and drug replacement medication.
Sterilisation/vasectomy/ sterility (in-vitro fertilisation)	90% of the costs up to CHF 500.
Transport/emergency rescue costs	CHF 10,000 per calendar year towards medically necessary emergency transport to the nearest doctor or hospital. CHF 400 per calendar year towards travel expenses for special regular outpatient treatment at a university hospital or a dialysis centre provided that we are also covering the treatment costs.

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Benefits in BC 2 only (Health Insurance Comfort):

Health promotion	CHF 200 per calendar year towards seasonal or annual memberships for the following wellness and fitness activities: – Strength and endurance training – Aqua fitness – Pilates and power yoga – Nordic walking Requirements: You have not claimed on the Health Insurance Comfort policy in the previous calendar year (no claims). The underlying benefit period for calculation of the no-claims discount is the previous year (full calendar year).
ActivePlus	KPT participates in other health promotion measures from the Active-Plus programme. The amount of the contribution and the recognised benefits and providers as well as any requirements for receiving the benefits (e.g. minimum age, number of training sessions) are published on the list of KPT benefits from ActivePlus. The list can be viewed at-kpt.ch; excerpts can be requested. The list can be adjusted unilaterally by KPT on a regular basis, with the scope of benefits remaining comparable. The adjustment does not result in any right of termination for the insured. The current list is authoritative. **Eligibility requirements for ActivePlus benefits:** to claim benefits under ActivePlus, the claimant must have both a Health Insurance Comfort policy and hospital costs insurance with KPT.
Complementary medicine	90% of the costs for complementary medicine treatments on an outpatient basis (excluding medication), up to – CHF 2,000 per calendar year for treatments by a Swiss-certified doctor (eidg. dipl. mit Fachausweis) – CHF 1,000 per calendar year for treatments by an EMR-accredited therapist without a medical degree. This includes therapeutic treatments as listed in the Empirical Medicine Register (EMR) for complementary medicine. The total entitlement for complementary medicine treatment by doctors and EMR therapists (excluding medication) is limited to CHF 2,000 per calendar year.
Home help	CCHF 10 per day up to a maximum of 60 days towards the costs of medically prescribed home help or home care directly following a hospital stay or outpatient procedure: – For home help – For home care by a relative with a professional qualification in nursing care. Home care benefits will also be provided in cases where such nursing care avoids a hospital stay. These benefits cannot be cumulated with health cure benefits. If relatives provide assistance, they must provide proof of a loss of earnings

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Travel and holidays abroad *AP Art. 4*
For 8 weeks (56 days) per calendar year, you are insured for medical expenses, personal assistance, loss of/damage to luggage up to CHF 2,000, cancellation costs up to CHF 20,000 and legal protection abroad up to CHF 300,000 when travelling or on holiday abroad. This cover is based on the General Insurance Conditions for Travel and Holiday Insurance, issue dated Jan. 2020, available at kpt.ch/travel-insurance.

The benefits defined in the travel and holiday insurance conditions, issue dated Jan. 2020, cannot be cumulated with benefits from other insurance policies of KPT Versicherungen AG (in particular the travel and holiday cover included in the hospital costs insurance) and are limited to a maximum of 8 weeks (56 days) per calendar year.

Legal expenses cover in health matters *AP Art. 5*
You are covered for health-impairment-related liability disputes (e.g. against medical service providers, motor vehicle owners following a road accident, etc.) and insurance disputes (e.g. against liability, accident, health and invalidity insurers, etc.). A limit of CHF 300,000 applies per claim (or CHF 100,000 for cases outside Europe and the countries bordering the Mediterranean). This coverage is based on the special conditions for legal expenses cover in health matters, issue dated Jan. 2025, available at kpt.ch/health-legal-expenses.

Age groups

Change of age group *AP Art. 6*
Your supplementary insurance premium is calculated based on your age. Moving to a higher age group is usually associated with an increase in premiums. This increase will take effect on 1 January of the year in which you reach the relevant age.

The age groups are as follows: 0–18; 19–25; 26–50; 51–65; 66 and above.

Bern, 1 January 2023
KPT Versicherungen AG