KPT, Postfach, CH-3001 Bern
kpt.ch

Care360

Special conditions supplementary to the GIC
Issue 01.2027

Contract

Eligibility requirement and product name Care360 Art. 1

1 The conclusion and continuance of this insurance requires an active collective agreement between KPT and the partner organisation. The insurance will remain valid only as long as the collective agreement grants the insured person eligibility. In all cases, insurance cover ends when the insured person leaves an eligible collective or when the collective agreement is terminated.

2 If the insured person leaves the collective or the collective agreement ends, the insured person is entitled to transfer to a comparable individual outpatient and inpatient insurance plan offered by KPT. The following products are available (and may be combined freely):
- Pulse Eco or Pulse Top (outpatient cover)
- General hospital costs insurance H1 or Flex Eco (inpatient cover)

The person will be accepted into the individual insurance without a health check and without the imposition of new exclusions. Any benefits already received will be taken into account when calculating benefit periods and benefit limits under the individual insurance policy.
If one of the products listed is no longer actively marketed within KPT's product portfolio (closed portfolio), the insured person will be transferred to a comparable successor product designated by KPT or to a comparable individual policy offering similar benefits.

3 KPT is entitled to offer the supplementary health insurance product Care360 to the partner organisation under a different product name, including by incorporating the names, brands or trademarks of this organisation (for example, [Partner Name] Care360). Different product names do not affect the scope of insurance cover, benefits or the rights and obligations of the contracting parties.

Lists *Care360 Art. 2*

1 The specific scope of the various benefits covered by Care360 is defined in lists. These either list all the services and/or healthcare providers that are recognised by us (positive list) or the services, medications or health service providers that are excluded from cover (exception list/negative list).

2 These lists can be viewed atkpt.ch; excerpts can be requested. **KPT reserves the right to amend these lists unilaterally at any time. Amendments do not confer any right of termination on you.** The current lists valid at the time benefits are obtained are authoritative.

Purpose and requirements *Care360 Art. 3*

1 We will cover the outpatient and inpatient benefits listed below, unless these are covered by compulsory health insurance (CHI) or another social insurance. This does not affect compulsory statutory provisions, in particular regarding the obligation to provide compensation in the case of multiple insurance policies (Art. 46c IPA).

2 In addition to the benefits provided under compulsory health insurance (CHI), we shall cover the costs of inpatient treatment on a general ward of a KPT-recognised facility located in Switzerland.

KPT, Postfach, CH-3001 Bern
kpt.ch

3 The following facilities are recognised by KPT:
- Swiss acute care hospitals, birth centres, rehabilitation clinics or psychiatric clinics listed on the hospital list for the canton in which the insured person resides or is located, in accordance with Art. 39 HIA, and which have a valid service mandate for the intended treatment (listed hospitals), or
- Swiss acute care hospitals, birth centres, rehabilitation clinics, or psychiatric clinics that have a valid agreement with KPT Krankenkasse AG (compulsory health insurance under the HIA) pursuant to Art. 49a (4) HIA (contractual hospitals) and have an arranged IPA tariff contract with KPT Versicherungen AG that is valid on the date treatment begins and under which they bill for their services.

We maintain an "Exception list of hospitals/clinics without supplementary insurance contracts". These are non-recognised providers which do not meet the requirements and for whose services we do not cover any costs. Before any planned hospital stay, you must ensure that the facility in which you wish to be treated is not listed on the current "Exception list".

Duration *Care360 Art. 4*
The insurance will only remain in place for as long as you remain subject to CHI and continue to satisfy the eligibility requirements set out in Art. 1 (1) of Care360.

Benefits

Hospital inpatient within Switzerland *Care360 Art. 5*
We will cover the treatment and accommodation costs for an inpatient hospital stay on a general ward in acute care hospitals, birth centres and rehabilitation facilities which, at the time of treatment, are considered a facility within the meaning of Care360 Art. 3 (3).

Psychiatry *Care360 Art. 6*
For inpatient treatments at a KPT-recognised facility within the meaning of Care360 Art. 3 (3), we will provide the benefits for a stay on a general ward for up to 90 days per calendar year. In the event of readmission within 180 days due to the same diagnosis, the previous days will also be counted, even if the readmission takes place within the following calendar year.

Treatment abroad *Care360 Art. 7*
In accordance with Art. 36 HIO, we only cover the following treatments abroad:
- Emergencies: an emergency is deemed to exist if you require medical treatment during a temporary stay abroad and a return trip to Switzerland is not deemed appropriate. If you go abroad specifically for the treatment, this is not classed as an emergency.
- Treatment that cannot be provided in Switzerland for medical reasons. KPT only covers insured benefits for medically indicated acute somatic and rehabilitative treatments (specifically excluding long-term care, psychiatric treatment, palliative care, etc.). Our approval must be obtained beforehand.

KPT, Postfach, CH-3001 Bern
kpt.ch

Rooming in/health cures/home help *Care360 Art. 8*
We will pay up to CHF 50.– per day per category for the following services:

Rooming in
During your stay at a KPT-recognised acute hospital/rehabilitation clinic/psychiatric clinic, as defined in Care360 Art. 3 (3), we shall pay a daily allowance for food and accommodation for one accompanying person, provided that they also stay at the hospital, for up to 30 days per calendar year.

Health cures
1 Health cure treatments must commence immediately after intensive medical treatment and be prescribed by a doctor; we require a copy of the doctor's orders, stating the name of the health resort and the therapy start date at least 14 days in advance of this date. We provide the daily health cure rate for up to 30 days in total per calendar year.
2 For medically prescribed balneotherapy with therapeutic treatment at a KPT-recognised therapeutic spa in Switzerland, we provide the daily rate for up to 30 days per calendar year.
3 For convalescence therapy at a doctor-managed and KPT-recognised health resort, we provide the daily rate for up to 30 days per calendar year.
4 An exhaustive list of KPT-recognised therapeutic spas and convalescent facilities is published in the "List of Recognised Therapeutic Spas and Convalescent Facilities".
5 **No benefits are payable for any other spa, therapeutic or convalescent treatment** that does not satisfy the above requirements, in particular for treatment in convalescent homes and hotels not recognised by us and not included in the "List of Recognised Therapeutic Spas and Convalescent Facilities", in holiday apartments, during stays in treatment centres or therapeutic residential communities for persons suffering from addiction, for health cure treatments undertaken abroad, or for withdrawal, rehabilitation or preventive treatment programmes.

Home help
We shall pay the actual costs incurred, up to the applicable daily benefit amount, for medically prescribed home help for a maximum of 30 days in any calendar year based on a detailed invoice with dates. Where home help is provided by relatives, they must provide proof of a loss of earnings. The services must be rendered no later than 30 days after a hospital stay or outpatient procedure.

Vaccinations *Care360 Art. 9*
We shall assume 100% of the costs, up to CHF 200.– per calendar year, for vaccinations against infectious diseases.

Medical aids *Care360 Art. 10*
1 We will cover up to CHF 150.– per calendar year for medically prescribed medical aids subject to the provisions of Care360 Art. 10 (2) below. Mobility aids, orthotic insoles and hearing aids are considered insured unless these are fully or partially insured by other social insurance providers.
2 If only part of the costs is covered under CHI due to a limit defined in the List of Remedies and Equipment (MiGeL), we will cover up to CHF 10.– of the additional costs per calendar year.

KPT, Postfach, CH-3001 Bern
kpt.ch

Gynaecological screening *Care360 Art. 11*
We shall assume 100% of the costs for gynaecological screening unless an entitlement exists under CHI.

Medication *Care360 Art. 12*

1 Subject to the following exclusions, we will cover 90% of the costs, up to a maximum of CHF 50,000.– per calendar year, for medically necessary and medically prescribed medicines that have been approved by Swissmedic for the specific indication. Medicines and preparations under a top-level medication group on KPT's 'List of uninsured drugs and products' or on the list of pharmaceutical products for special application (LPPV) are excluded from the obligation to pay.

2 According to KPT's 'List of uninsured drugs and products', KPT has no obligation to pay for preventive drugs, medications developed to treat rare diseases (orphan drugs), cytostatics, gene and cell therapies, cosmetics, lifestyle drugs, food supplements, drug replacement medication, sexual stimulation drugs and weight loss drugs.
The list of pharmaceutical products for special application (LPPV) is constantly being updated. To check the latest version, visit lppv.ch. **Amendments to the LPPV do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.

3 KPT is only obliged to pay if the medication is not insured under CHI. Insofar as the CHI only covers a restricted application of a particular medication (in respect of dosage, indication or limits, for example), there is no obligation under this insurance to pay for applications outside this area of application.

Emergency transport, rescue and recovery *Care360 Art. 13*

1 In Switzerland, we cover the costs:
- For medically necessary emergency transport to the nearest suitable hospital for inpatient treatment.
- For medically necessary rescue and recovery operations.

2 Outside of Switzerland, we cover the costs for medically necessary emergency transport to the nearest suitable hospital for inpatient treatment, up to a maximum of CHF 5,000.– per calendar year.

3 We reimburse the costs of search operations, within Switzerland and abroad, which are directly related to a medically necessary rescue or recovery operation, up to a maximum of CHF 20,000.– per calendar year.

4 We do not cover any repatriation costs or costs for the transportation of mortal remains.

Health promotion and glasses/contact lenses *Care360 Art. 14*
KPT will contribute up to CHF 300.– in total per calendar year towards costs associated with the following benefit categories:
- **Health promotion measures:** Recognised health promotion measures include active memberships in a sports club, provided that the national federation governing the sport is a member of Swiss Olympic, as well as fitness, sport and well-being courses and subscriptions, provided that these feature on the exhaustive 'List of KPT Benefits for Health Promotion'.
- **Glasses/contact lenses:** For necessary visual aids prescribed by a doctor or optician.

The condition for the payment of benefits is an active Care360 insurance policy at the time the contract for the health promotion measures (subscriptions, admission fees, etc.) or glasses/contact lenses is entered into.

KPT, Postfach, CH-3001 Bern
kpt.ch

Travel and holidays abroad *Care360 Art. 15*

1 For a total of 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 (outside Europe and the countries bordering the Mediterranean up to CHF 100,000.–). The maximum period of cover applies to all journeys and holiday stays combined within the same calendar year. This cover is based on the General Insurance Conditions for Travel and Holiday Insurance, issue dated 1 January 2020, available at kpt.ch/travel-insurance.

2 The insured benefits are provided by KPT Versicherungen AG (medical expenses), AWP P&C S.A., Saint-Ouen [Paris], Wallisellen branch [Switzerland] (personal assistance, luggage and cancellation costs) and Coop Rechtsschutz AG (legal protection). The respective insurance cover is underwritten by the insurers specified in these conditions. The insured person has a direct claim against the responsible insurer for each type of cover. Entitlement to benefits is governed by the general insurance conditions of the travel and holiday insurance.

3 Should one of the above insurers cease to participate, KPT guarantees to continue the insurance with a comparable level of cover.

4 Benefits under the travel and holiday insurance cannot be combined with benefits from other policies of KPT Versicherungen AG.

Legal expenses cover in health matters *Care360 Art. 16*

1 You are covered for health-impairment-related liability disputes (e.g. against medical service providers, motor vehicle owners following a road accident, etc.) and related 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/gesundheitsrechtsschutz. The insurer is Coop Rechtsschutz AG. The respective insurance cover is underwritten by the insurers specified in these conditions. The insured person has a direct claim against the responsible insurer for each type of cover. Entitlement to benefits is governed by the special conditions for legal expenses cover in health matters.

2 Should Coop Rechtsschutz AG no longer provide this cover, KPT guarantees to continue the insurance with a comparable level of cover.

Digital psychological counselling services *Care360 Art. 17*

1 We provide digital psychological counselling services and/or make a 75% contribution to the costs of such services, up to a maximum of CHF 1,000.– per calendar year.

2 The recognised measures, services and providers are published on the exhaustive list of “Digital psychological counselling services”.

3 KPT will not make any payments for measures, services, providers or contributions not included on this list.

KPT, Postfach, CH-3001 Bern
kpt.ch

Counselling services to accompany treatments and procedures *Care360 Art. 18*

1 We contribute towards additional measures and services associated with inpatient and outpatient procedures or hospital stays. The recognised measures, services, providers and specific counselling services are published on the list of “Counselling services to accompany treatments and procedures”.

2 KPT will not make any payments for measures, services, providers or contributions not included on this list.

Age groups *Care360 Art. 19*

1 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.

2 The age groups are as follows: 0–05, 6–10, 11–15, 16–20, 21–25, 26–30, 31–35, 36–40, 41–45, 46–50, 51–55, 56–60, 61–65, 66–70, 71–75, 76–80, 81–85, 86–90, 91+

Bern, 30 April 2026
KPT Versicherungen AG