KPT, Postfach, CH-3001 Bern
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Flex Eco Hospital Costs Insurance

Special conditions supplementary to the GIC
Issue Jul. 2023

Contract

Purpose and requirements *Flex Eco Art. 1*

1 KPT Versicherungen AG provides the benefits listed in Flex Eco Art. 3 to Art. 15 below, in particular the costs of inpatient treatment at an recognised facility, in addition to the compulsory health insurance or our 'Voluntary health insurance (F)'

2 The following facilities are **recognised** by KPT:
- Swiss acute care hospitals, rehabilitation clinics or psychiatric clinics listed on the hospital list for the canton in which the insured person resides or is located and which have a valid service mandate for the intended treatment (listed hospitals) or have concluded a contract with KPT Krankenkasse AG (health insurance under the HIA) in accordance with Art. 49a (4) HIA (contractual hospitals) and
- Which have an arranged tariff contract with us at the time treatment begins, which they and their treating physicians use as the basis for generating their bills.

3 We maintain a **list of non-recognised providers** who do not meet the requirements of clause 2 and for whose services we do **not cover any costs (exception list).**

4 We may **cover partial costs** from **certain non-recognised facilities** up to a maximum limit. You will be advised of the specific costs covered prior to the start of treatment in the commitment to cover costs. These facilities are indicated in a separate list **(goodwill tariff list).** We always refer to the goodwill tariff list that is valid on the date inpatient treatment begins.

5 We commit to publishing the latest versions of the exception list and goodwill tariff list on our website. The physical lists can also be made available on request.

6 Amendments to the exception list and goodwill tariff list do not confer any right to termination on the insured.

Obligations of the insured person *Flex Eco Art. 2*
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 and check whether costs will only be covered in accordance with the goodwill tariff list.

Benefits

Free choice of hospital ward (general, semi-private, private) for inpatient treatment
Flex Eco Art. 3
Before starting inpatient treatment, you choose which type of hospital ward (general, semi-private or private) you wish to stay on and be treated on.

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Co-payment for inpatient hospital stays *Flex Eco Art. 4*
We do not demand any co-payment from you under this supplementary insurance for benefits received on a general ward; if you opt to stay on a private or semi-private ward, you will be charged the co-payment amount specified in the policy.

The following co-payments apply for inpatient hospital stays

Ward	**Co-payment**
General ward	No co-payment
Semi-private ward	CHF 300 per day in hospital
Private ward	CHF 500 per day in hospital

Your maximum co-payment per calendar year is CHF 6,000. Up to the end of the year in which you turn 18, your maximum co-payment per calendar year is CHF 3,000.

The co-payment per day in hospital and the maximum co-payment per calendar year are subject to annual adjustment in accordance with regulatory stipulations. We will inform you of any such adjustments in writing. If you disagree to the change, you have a right to cancel the insurance with effect from the change date. If we do not receive notice of cancellation from you within 30 days of your receipt of the change notice, you will be deemed to have accepted the change.

Hospital inpatient within Switzerland *Flex Eco Art. 5*
1 We will cover the treatment and accommodation costs for an inpatient hospital stay on a general, semi-private or private ward in hospitals and rehabilitation facilities which, at the time of treatment, are considered a facility within the meaning of Flex Eco Art. 1 (2).
2 For planned treatments, our **commitment to cover costs** for the selected provider and ward must be available to the provider no later than the time of admission. In an **emergency,** we must be asked to provide a commitment to cover costs for the selected provider and selected ward without delay. Responsibility for obtaining the commitment to cover costs rests with the provider.
3 KPT will issue the commitment to cover costs if the benefit conditions are met. If the benefit conditions are not met, KPT will not issue a commitment to cover costs and will not reimburse any costs.

Hospital treatment abroad *Flex Eco Art. 6*
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. Our approval must be obtained beforehand.

Psychiatry *Flex Eco Art. 7*
For inpatient treatments at a KPT-recognised facility within the meaning of Flex Eco Art. 1 (2), we will provide the benefits for a stay on the selected ward after deduction of the co-payment for up to 45 days per calendar year. In the event of readmission within 180 days, the previous days will also be counted.

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Childbirth *Flex Eco Art. 8*
Under Flex Eco hospital costs insurance, after expiry of the waiting period specified in Art. 2 (2) of the general insurance conditions for supplementary insurance under the IPA, we cover the mother for the following:
– Accommodation and nursing care costs for a healthy newborn.
– A maximum of CHF 50 per day for a maximum of 5 days for home help following an inpatient birth at a recognised facility
– A one-time birth allowance of CHF 1,000 for an outpatient birth (outpatient: admission date same as discharge date) at a recognised institution or a home birth. This amount is only paid once, even in the event of a multiple birth.

Emergency transport, search and rescue *Flex Eco Art. 9*
1 In Switzerland, we cover the costs:
   – For medically necessary emergency transport to the nearest suitable hospital for inpatient treatment.
   – For medically necessary rescue operations (emergency and otherwise).
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 that are directly related to a medically necessary rescue (emergency or otherwise), up to a maximum of CHF 20,000 per calendar year
4 We do not cover any repatriation costs or costs for the recovery and transportation of mortal remains.

Travel and holidays abroad *Flex Eco Art. 10*
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 (outside Europe and the countries bordering the Mediterranean up to CHF 100,000). 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 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 benefits defined in the travel and holiday insurance conditions, issue dated Jan. 2020, cannot be cumulated with travel and holiday insurance benefits from other KPT Versicherungen AG policies (in particular the travel and holiday cover included with Health Insurance Plus/Comfort) and are limited to a maximum of 8 weeks (56 days) per calendar year.

Exception for Active Plus benefits *Flex Eco Art. 11*
In derogation of the special insurance conditions for Health Insurance Comfort (APC), having both the APC and Flex Eco insurance products **does not entitle you to receive benefits from the Active Plus benefit module.**

Counselling services to accompany treatments and procedures *Flex Eco Art. 12*
We contribute towards additional measures and services associated with inpatient and outpatient procedures or hospital stays. The recognised measures, services, providers and specific contributions are published on the list 'List of Counselling Services to Accompany Treatments and Procedures' under KPT Flex. The list can be viewed at www.kpt.ch; excerpts can be requested. KPT reserves the right to amend this list unilaterally at any time. The current list is authoritative. KPT will not make any payments for measures, services, providers or contributions not included on this list.

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Non-assignment clause *Flex Eco Art. 13*
The assignment of claims to third parties without our written consent is not permitted (prohibition on assignment).

Non-insured costs *Flex Eco Art. 14*
Hospital costs insurance does not cover the following paid goods and services: use of communication devices; rental of audiovisual equipment and content; tobacco products; death-related activities; administrative costs. We and the facility reserve the right to agree exceptions to the above to your advantage. The cover also excludes costs arising from sanctions incurred because of conduct contrary to the conditions of compulsory health insurance schemes with a limited right to choose.

Age groups

Age groups *Flex Eco Art. 15*
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: 0–5; 6–10; 11–18; 19–25; 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, 1 July 2023
KPT Versicherungen AG