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Pulse Premium

Special conditions supplementary to the GIC
Issue Jan. 2025

Contract

Purpose and requirements *Pulse Premium Art. 1*
We will cover the outpatient 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).

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

Benefits

Vaccinations *Pulse Premium Art. 3*
We shall assume 100% of the costs, up to CHF 800 per calendar year, for vaccinations against infectious diseases.

Glasses and contact lenses/laser eye correction *Pulse Premium Art. 4*
1 We shall assume up to CHF 500 (within three calendar years) of the costs for necessary visual aids prescribed by a doctor or optician subject to the provisions of Art. 4 (2) SC Pulse Premium below. Claims are subject to a waiting period of 365 days effective as of the KPT policy start date.
2 We shall pay a one-off contribution of up to CHF 600 per eye towards laser eye surgery to correct refractive errors (laser eye correction). Claims are subject to a waiting period of 365 days effective as of the KPT policy start date. Following laser eye correction, we will not pay any benefits for glasses or contact lenses (Art. 4 (1)) in the year of the procedure or the 5 calendar years following the surgery.

Medical aids *Pulse Premium Art. 5*
1 We will cover up to CHF 600 per calendar year for medically prescribed medical aids subject to the provisions of Art. 5 (2) SC Pulse Premium 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 40 of the additional costs per calendar year.

Pregnancy and maternity *Pulse Premium Art. 6*
1 Per pregnancy, we shall cover 75% of the costs, up to a maximum of CHF 450, for antenatal classes, breastfeeding counselling and additional check-ups (antenatal and postnatal check-ups). These services must be provided by midwives or class instructors.
2 Contributions towards pregnancy yoga and postnatal exercise classes will be reimbursed as health promotion measures (Art.12).

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Gynaecological screening *Pulse Premium Art. 7*
We shall assume 100% of the costs for gynaecological screening unless an entitlement exists under CHI.

Health screening/diagnostic services/check-ups *Pulse Premium Art. 8*

1 We shall contribute 75% of the costs, up to a maximum of CHF 4,000 per calendar year, for the services listed below. **Excludes** check-ups required by the employer, the driver and vehicle licensing office, an insurance company or other authorities, official bodies or facilities.

2 Our benefit obligation under clause 1 above extends to the following exhaustive list of benefit categories:
- Check-ups and other forms of health screening (blood tests)
- Bone density measurement
- Screening to identify specific cancer risks
- Screening for specific pregnancy risks
- Saliva test for endometriosis every 3 years
- Testosterone deficiency test every 3 years

For more details about the recognised services and providers, please refer to 'KPT's Early Detection and Diagnosis List'. The list can be viewed at kpt.ch; excerpts can be requested. **KPT reserves the right to amend this list unilaterally at any time. Amendments do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.

Medication *Pulse Premium Art. 9*

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.
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.
KPT's List of Uninsured Drugs and Products' can be viewed at kpt.ch; excerpts can be requested. **KPT reserves the right to amend this list unilaterally at any time. Amendments do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.
The list of pharmaceutical products for special application (LPPV) is constantly being updated. To check the latest version, visit www.lppv.ch.

2 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.

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Emergency rescue and transport/travel expenses for treatment *Pulse Premium Art. 10*

1 In Switzerland, in addition to our benefit obligations under CHI, we cover the costs for medically necessary emergency rescue and transport to the nearest doctor or hospital. Emergency rescue is defined as rapidly moving a victim from an unsafe place (where their health and/or life is acutely threatened) to safety following an accident or health emergency. Emergency transport is defined as the movement of an acutely ill or injured patient from the scene to a medical service provider for medical care. The medical necessity of emergency rescues and transport must be confirmed by a doctor.

2 Per calendar year, we pay up to CHF 500 towards travel expenses for regular outpatient treatment for chemotherapy, radiotherapy or dialysis at a university hospital or dialysis centre.

3 We do not cover any costs for search and rescue operations in a non-life-threatening situation or costs for the recovery and transportation of mortal remains.

Vasectomy/sterilisation *Pulse Premium Art. 11*

We shall make a one-time payment covering 75% of the costs of a vasectomy or sterilisation, up to a maximum of CHF 2,000.

Health promotion *Pulse Premium Art. 12*

1 KPT contributes up to CHF 600 per calendar year towards health promotion measures, not exceeding CHF 300 per activity category. Activity category 1 covers fitness, sport and well-being courses and subscriptions (e.g. yoga). Activity category 2 covers active memberships in a sports club, provided that the regional federation of the sport in question is a member of Swiss Olympic. The individual activities recognised as health promotion measures in activity category 1 are published on the exhaustive 'List of KPT Benefits for Health Promotion'. The list can be viewed at kpt.ch; excerpts can be requested. **KPT reserves the right to amend this list unilaterally at any time. Amendments do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.

2 The condition for the payment of benefits is an active Premium insurance policy at the time the contract for the health promotion measures (subscription, class admission, etc.) is entered into.

Complementary medicine *Pulse Premium Art. 13*

After deducting a co-payment of CHF 100 per calendar year per insured person aged 18 or above, we shall assume 75% of the costs for outpatient complementary medicine treatments (excluding medication) up to a maximum of CHF 4,000 per calendar year. The treatments must be provided by a Swiss-certified doctor (eidg. dipl. Mit Fachausweis) or a therapist officially recognised by the Empirical Medicine Register (EMR) or the ASCA foundation for complementary medicine for the treatment in question. An exhaustive list of the complementary therapies recognised by KPT is provided in the publication entitled 'Complementary therapies covered by KPT'. The list can be viewed at kpt.ch; excerpts can be requested. **KPT reserves the right to amend this list unilaterally at any time. Amendments do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.

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Complementary medicines *Pulse Premium Art. 14*
We shall assume 75% of the costs, up to CHF 500 per calendar year, for the complementary medicines listed below (exhaustive list):
- Phytotherapy
- Anthroposophic medicines
- Homoeopathy
- Spagyric medicine

The complementary medicines must either be prescribed by a Swiss-certified doctor (eidg. dipl.) or a therapist officially recognised by the Empirical Medicine Register (EMR) or the ASCA foundation for complementary medicine.

Medical massage *Pulse Premium Art. 15*
1 We shall assume 75% of the costs, up to CHF 650 per calendar year, for medical massages. The massages must be provided by a Swiss-certified doctor (eidg. dipl.) or a therapist officially recognised by the Empirical Medicine Register (EMR) or the ASCA foundation for complementary medicine for this service.
2 An exhaustive list of the types of massage recognised by KPT is provided in the publication entitled 'Complementary therapies covered by KPT'. The list can be viewed at kpt.ch; excerpts can be requested. **KPT reserves the right to amend this list unilaterally at any time. Amendments do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.

Travel and holidays abroad *Pulse Premium Art. 16*
1 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 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). Should one of the above insurers withdraw, KPT guarantees to continue the insurance with a comparable level of cover.
3 The benefits defined in the travel and holiday insurance conditions, issue dated Jan. 2020, cannot be cumulated with benefits from other KPT Versicherungen AG policies (in particular the travel and holiday cover included in the hospital costs insurance).

Legal expenses cover in health matters *Pulse Premium Art. 17*
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. 2017, available at kpt.ch/health-legal-expenses. The insurer is Coop Rechtsschutz AG.

Should Coop Rechtsschutz AG withdraw, KPT guarantees to continue the insurance with a comparable level of cover.

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Digital psychological counselling services *Pulse Premium Art. 18*

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 list of 'Counselling Services Covered by KPT under Eco, Top and Premium'. The list can be viewed at kpt.ch; excerpts can be requested. **KPT reserves the right to amend this list unilaterally at any time. Amendments do not confer any right of termination on you.** The current list valid at the time benefits are obtained is authoritative.

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

Age groups

Age groups *Pulse Premium 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: 00–05, 06–10, 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, 1 July 2024
KPT Versicherungen AG