KPT, PO Box, CH-3001 Bern
kpt.ch

Natura Insurance (N)

Special conditions supplementary to the GIC
Issue Jan. 2023

Contract

Purpose *N Art. 1*
We will cover the costs listed below for complementary medicine treatments on an outpatient basis. This includes therapeutic treatments, as listed in the Empirical Medicine Register (EMR) for complementary medicine, from the following providers:
- Therapists for complementary medicine recognised by the EMR.
- Doctors and chiropractors licensed in Switzerland.

Benefits

Overview *N Art. 2*

Benefits	Benefit class 1	Benefit class 2	Benefit class 3
Total benefit per calendar year	CHF 3,000	CHF 1,500	CHF 3,500
Medical prescription	Yes	No; (except medication)	No; (except medication)
Annual deductible	None	None	CHF 200
Diagnostic, therapeutic measures	90% of costs.		
Repertorisation	90% of the costs, max. CHF 250 per calendar year		
Laboratory	90% of the costs, up to CHF 250 per calendar year, for medically prescribed analyses associated with complementary medicine treatments.		
Medication	90% of the cost of complementary medicines, provided – they have been prescribed or dispensed by a doctor or chiropractor or – they have been dispensed by the therapist.		
Health cures	CHF 15 per day for a maximum of 21 days per calendar year for a health cure prescribed by a doctor and completed in a Swiss convalescent facility for complementary medicine treatments. Benefits will not be provided for health cures that are not reported at least 14 days before admission.		

Age groups

Change of age group *N Art. 3*
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; 26–30; 31–35; 36–40; 41–45; 46–50; 51 and above.

Bern, 1 June 2022
KPT Versicherungen AG