KPT, Postfach, CH-3001 Bern
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Pulse Eco

Special conditions supplementary to the GIC
Issue Jan. 2025

Contract

Purpose and requirements *Pulse Eco 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 Eco Art. 2*
The insurance will only remain in place for as long as you remain subject to CHI.

Benefits

Vaccinations *Pulse Eco Art. 3*
We shall assume 100% of the costs, up to CHF 200 per calendar year, for vaccinations against infectious diseases.

Medical aids *Pulse Eco Art. 4*
1 We will cover up to CHF 150 per calendar year for medically prescribed medical aids subject to the provisions of Art. 4 (2) SC Pulse Eco 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.

Gynaecological screening *Pulse Eco Art. 5*
We shall assume 100% of the costs for gynaecological screening unless an entitlement exists under CHI.

Medication *Pulse Eco Art. 6*
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.

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KPT's 'List of Uninsured Drugs and Products' can be viewed at www.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.

Emergency rescue and transport *Pulse Eco Art. 7*

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 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.

Health promotion *Pulse Eco Art. 8*

1 KPT contributes up to CHF 50 per calendar year towards health promotion measures. Recognised health promotion measures include active memberships in a sports club, provided that the regional federation of the sport in question 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'. 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 Eco insurance policy at the time the contract for the health promotion measures (subscription, class admission, etc.) is entered into.

Travel and holidays abroad *Pulse Eco Art. 9*

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).

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Legal expenses cover in health matters *Pulse Eco Art. 10*

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.

Digital psychological counselling services *Pulse Eco Art. 11*

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 'List of Digital 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 Eco Art. 12*

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