



KPT, Postfach, CH-3001 Bern
kpt.ch

Free services for KPTwin.smart policyholders

Valid from 01.01.2026

Telemedicine service

Consultations provided by the telemedicine advice centre are paid for directly by KPT and will not be billed to you.

Well app service

Use of the Well app with the services necessary for the basic health insurance model is free of charge. Additional services that are not included in the KPTwin.smart basic health insurance model may be subject to a fee in individual cases. If a service is subject to a fee, this will be clearly indicated in advance.

Services without deductible or excess

Your use of selected services contributes towards the early diagnosis of certain health conditions and will help to keep healthcare costs down. We do not charge any deductible or excess for the following services, provided that the criteria for cost coverage by basic insurance are met:

Digital skin analysis

- Contact onlinedoctor.ch as required
- Medical consultation, asynchronous telemedicine consultation and preparation of a medical report for the patient or a relative in accordance with the services offered by OnlineDoctor.
- With OnlineDoctor, you receive a specialist diagnosis and treatment recommendation from a dermatologist of your choice within a few hours.