KPT, Postfach, CH-3001 Bern
kpt.ch

Private Patient Insurance (PP)

Special conditions supplementary to the GIC
Issue Jan. 2023

Contract

Purpose and Duration *PP Art. 1*
We shall assume non-covered costs of a doctor who has recused themself in accordance with Art. 44 of the HIA. The insurance will remain for as long as you remain subject to compulsory health insurance (CHI).

Benefits

Overview *PP Art. 2*

Within Switzerland	90% of the treatment costs and medical and therapeutic treatments prescribed by the doctor.
Abroad	90% of the costs not covered by CHI.

Scope *PP Art. 3*
Our payments are based on local private patient tariffs. Excessive bills will be reduced.

Age groups

Change of age group *PP Art. 4*
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 and above

Bern, 1 June 2022
KPT Versicherungen AG