Your policy document

Your policy document explains your insurance cover with KPT. It contains all the important information about your insurance contract with KPT. Find out exactly what information your policy document contains below.

Understanding your policy document

1 Your personal advisory team
Do you have a question? Please get in touch. Your personal advisory team will be happy to help.

2 Your basic health insurance
Here you can see your chosen KPT insurance model. This will either be the standard model or an alternative basic health insurance model with a premium discount, such as the digital KPTwin.smart model.

3 Your chosen annual deductible
If you claim benefits under basic health insurance, for medication or visits to the doctor for instance, all costs up to the amount of your annual deductible are payable by you.

4 Accident insurance: yes or no?
If you work at least 8 hours per week for an employer, then this employer insures you against accidents. If you do not, you will need to include accident insurance in your basic health insurance. This will then be shown on your policy document.

kpt:

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

1 Your personal contact
Kundencenter Nadine Trachsel
+41 (0)58 310 98 41
kundencenter.trachsel@kpt.ch

Bern, 6 October 2026

Mr
Gianni Pellegrini
Musterstrasse 12
3456 Musterstadt

SPECIMEN

Insurance policy 2027
Valid from 01.01.2027

Insured person::	**Gianni Pellegrini**
Policy no.:	**9999999**
Date of birth:	**01.01.1975**
Home address:	**Musterstrasse 12, 3456 Musterstadt**
Payment schedule:	**Monthly**
Cooperative member:	**Yes**
Online contract no. for KPTnet:	**KPT90909999**

Basic insurance in accordance with the Health Insurance Act (HIA)
Insurer: KPT Krankenkasse AG

	Monthly premium CHF
2 ■ Compulsory health insurance	**344.85**
– KPTwin.smart – Digital model	
– The Well app is the first port of call for any health problem	
– Implementing provisions supplementary to HIA version: 09.2024	
– GIC version: 01.2026	
– Age group: 26+	
– Annual deductible: CHF 2,500 **3**	
– Premium region: Bern 3	
4 – Insured in the event of an accident	31.05
– Environmental tax refund to the general public **5**	–4.75
Total CHF monthly premium HIA	**371.15**

Any premium reduction is not taken into account. This is indicated on the premium statement, where it is deducted.

6 The compulsory health insurance premium includes the amount of CHF 0.40 for general prophylaxis in accordance with Art. 20 (1) HIA.

5 Reimbursement of environmental levies
The Swiss government levies incentive taxes on non-renewable energies such as petrol, heating oil or natural gas. The revenue from these taxes does not remain in the state treasury, but is evenly distributed to the public via health insurance funds. You will see the current amount here. This is deducted from your monthly premium.

6 Contribution to general disease prevention
The Swiss Health Insurance Act (Art. 20 (1) HIA) requires all persons insured under basic health insurance to contribute towards general disease prevention. The amount shown here in cents is already included in your monthly premium. For more information, please visit gesundheitsfoerderung.ch.

kpt: die krankenkasse mit dem plus

7 Your supplementary insurance
This shows all supplementary insurance plans that you have taken out with KPT. Find out which supplementary insurance options best suit your needs. Your customer centre will be happy to advise. Did you know? You can also take out supplementary health insurance online quickly and easily.

8 Loyalty discount
If you remain insured for three years, you qualify for a loyalty discount of 6.7% on Pulse supplementary health insurance and on all supplementary hospital insurance policies.

9 Online discount and Internet legal protection insurance
If you use the KPTnet customer portal, you will receive an online discount of 5% on many supplementary insurance policies. You will also receive Internet legal protection insurance free of charge.

7 Supplementary insurance plans according to the Insurance Policies Act (IPA)
Insurer: KPT Versicherungen AG

	Monthly premium CHF
■ **Pulse** – Benefit class Top – Includes health legal protection insurance, plus travel and holiday insurance for eight weeks per calendar year. Insurer: KPT Insurance Ltd, AWP P&C Ltd, Coop Legal Protection Ltd. – GIC version: 01.2023 – SC version: 01.2025 – Age group: 51–55 – Contract expiration 31.12.2030 (if not terminated, the contract will be tacitly extended by a further year)	**54.50**
8 – Loyalty discount 6,7 % for 3-year contract	–3.70
■ **Hospital costs insurance** – General ward in Switzerland in listed hospitals with a service mandat… Abroad: hospital benefits for acute illness or accident during t…mporar… …abroad up to CHF 20,000 per calendar year. – GIC version: 01.2023 – SC version: 01.2023 – Senior age group: 51… – Accident insured – Contract expiration 3…12.2027 (if not terminated, the contract will be tacitly extended by a further year)	**5.60**
9 – Online discount 5 %	
9 ■ **Internet legal protection insurance** – Insurer: Coop Legal Protection Ltd – GIC version: 01.2022 – Age group: 00+ – Contract expiration 31.12.2027 (if not terminated, the contract will be tacitly extended by a further year)	**4.00**
– Free for customers with KPTnet who opt out of postal correspondence	–4.00
Total CHF monthly premium, IPA	**56.40**
Total CHF monthly premium HIA and IPA	**427.55**

SPECIMEN

KPT Krankenkasse AG
KPT Versicherungen AG

Thomas Harnischberg
Chair of the Management Board

Stefan Burkhalter
Member of the Management Board

Legend
GIC: General Insurance Conditions
SC: Special conditions

kpt: die krankenkasse mit dem plus