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Hospital Insurance for Senior Citizens (S)

Special conditions supplementary to the GIC
Issue Jan. 2023

Unless the general insurance conditions (GIC) for supplementary insurance plans under the IPA stipulate otherwise, the following applies:

Benefits *S 1*

1 Hospital insurance for senior citizens covers costs associated with a hospital stay that are not covered by other insurance policies, as described in clauses 2 to 5 below.

2 The insurance pays a daily hospital allowance of either CHF 50 or CHF 100, depending on the variant selected by the insured person, up to a maximum of CHF 30,000 or CHF 60,000 respectively.

3 The full daily hospital allowance will be granted for a stay in an acute hospital of at least 24 hours, unless this would result in overcompensation.

4 Up to half of the daily hospital allowance will be paid:
- For medically prescribed nursing care at the insured person’s home by a professionally qualified nurse if such nursing care avoids a hospital stay.
- For a stay at a care home for the chronically ill, a nursing home or on a geriatric ward of an acute hospital or psychiatric hospital, provided that and insofar as the personal income of the insured person, including all social insurance benefits, is insufficient to cover accommodation and meals. The indemnity limit is CHF 15,000 or CHF 30,000 respectively.

5 Up to half of the daily hospital allowance will be paid for 30 days if:
- After a hospital stay, medically prescribed nursing care by a professionally qualified nurse is required at the insured person’s home.
- Immediately after a hospital stay, the insured person is medically certified as incapacitated and requires medically prescribed home help.

Duration of benefits *S 2*

1 The entitlement to benefits commences upon expiry of a 12-month waiting period with effect from the insurance start date.

2 Once the maximum benefits, as defined in Art. 1, have been claimed, there will be no entitlement to benefits for a period of one year. After the end of this period, during which the premiums remain due, the insured benefits will again be provided within the previous limits.

Change of age group *S 3*

Your supplementary insurance premium tariff is based on your age at the time of acceptance into the policy and will not be adjusted due to a change in age group.

Bern, 1 June 2022
KPT Versicherungen AG