KPT, Postfach, CH-3001 Bern
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KPT's Early Detection and Diagnosis List

Valid from 01.03.2026
Last updated: 28.02.2026

KPT recognises the following treatment methods for the early detection and/or diagnosis of health risks in accordance with the special conditions of Pulse Top (Art. 8) and Premium (Art. 8) supplementary outpatient insurance.

Pulse Top	**75%, up to a maximum of CHF 2,000 per calendar year**

Health screening and check-ups	– Health screening for the detection of cardiovascular risk factors and diseases. The following tests are covered:
	  – Blood pressure measurement
	  – BMI calculation
	  – Cholesterol measurement
	  – Blood glucose testing
	  – Abdominal aortic aneurysm screening
	– Heart and diabetes check-ups by doctors and pharmacies; max. one test every three years
	– Extended blood test by Ahead Health
	– Hormone blood test for women and men as a supplement to the extended blood test) by Ahead Health
	– Screening for sexually transmitted diseases (STD) – 360 Test for women and men by Health Yourself*
	– Health Check Basic by Health Yourself
	– Eye check-up by Ocumeda
	– Epigenetic health assessments by Genknowme, one test every two years max.
	– Complete physical examinations for a general health check and to identify individual risk factors; max. CHF 1,000 per check-up, max. one check-up every two years. With the following providers only:
	  – CARE (complete physical examination)
	  – AEON (whole-body MRI with diffusion imaging and blood tests)
	  – Ahead Health (whole-body MRI with diffusion imaging and blood tests)
	  – Arvin (whole body MRI with diffusion imaging and blood tests)
	  – AYUN (longevity check-up)

Bone density measurement	– Osteoporosis risk assessment (DEXA scan). This benefit will only be paid if the basic health insurance limit has not been reached.

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Pulse Top	**75%, up to a maximum of CHF 2,000 per calendar year**
Cancer risks	– Breast cancer: mammography and breast cancer screening using the Discovering Hands method in all cantons from the age of 40 – Prostate cancer: suitable test up to a maximum of CHF 500 per year – Lung cancer: low-dose CT scan – Cervical cancer: HPV PCR and HPV vaccination – Skin cancer screening: full-body imaging documentation using multispectral 3D technology (e.g., VECTRA 3D) – Colorectal cancer screening test kit by HealthYourself
Pregnancy risks	– Non-invasive prenatal testing (NIPT) – Cervical stiffness measurement in pregnancies to determine the risk of premature birth (e.g. using the Pregnolia system)

General	– Endometriosis saliva test and testosterone deficiency test (one test every three years)
	– For confirmed endometriosis and testosterone deficiency diagnosis:
	  – Contribution of up to CHF 200 per calendar year towards yoga, breathwork coaching, nutrition counselling or a meditation subscription.
	  – One-time cost contribution of CHF 200 during the term of insurance for a reusable deep heat plaster for endometriosis (Calopad).
	The conditions must not have been diagnosed before the policy start date (see general insurance conditions for KPT supplementary insurance Art. 4 (2))

Pulse Premium	**75%, up to a maximum of CHF 4,000 per calendar year**

Health screening and check-ups	– Health screening for the detection of cardiovascular risk factors and diseases. The following tests are covered:
	  – Blood pressure measurement
	  – BMI calculation
	  – Cholesterol measurement
	  – Blood glucose testing
	  – Abdominal aortic aneurysm screening
	– Heart and diabetes check-ups by doctors and pharmacies; max. one test every three years
	– Extended blood test by Ahead Health
	– Hormone blood test for women and men (as a supplement to the extended blood test) by Ahead Health
	– Screening for sexually transmitted diseases (STD) – 360 Test for women and men by Health Yourself*
	– Health Check Basic by Health Yourself
	– Eye check-up by Ocumeda
	– Epigenetic health assessments by Genknowme, one test every two years max.

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Health screening and check-ups	– Complete physical examinations for a general health check and to identify individual risk factors; max. CHF 1,500 per check-up, max. one check-up every two years. With the following providers only:
	  – CARE (complete physical examination)
	  – AEON (whole-body MRI with diffusion imaging and blood tests)
	  – Ahead Health (whole-body MRI with diffusion imaging and blood tests)
	  – Arvin (whole body MRI with diffusion imaging and blood tests)
	  – AYUN (longevity check-up)

Bone density measurement	– Osteoporosis risk assessment (DEXA scan). This benefit will only be paid if the basic health insurance limit has not been reached.
Cancer risks	– Breast cancer: mammography and breast cancer screening using the Discovering Hands method in all cantons from the age of 40 – Prostate cancer: suitable test up to a maximum of CHF 1,000 per year – Lung cancer: low-dose CT scan – Cervical cancer: HPV PCR and HPV vaccination – Skin cancer screening: full-body imaging documentation using multispectral 3D technology (e.g., VECTRA 3D) – Colorectal cancer screening test kit by HealthYourself
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