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Area International

Special Conditions supplementary to the GCI
Edition of 01.2023

Contract

Insured group *HA Art. 1*
Through Area International we provide insurance cover exclusively for people or groups of people who are subject to a framework agreement with an employer or an institution (contractor) which in turn has such an agreement with KPT Versicherungen AG.

Insurance options *HA Art. 2*
1 According to your policy, you are insured through the insurance product Area Basis for the general, semi-private or private ward in a hospital in Switzerland or for the private ward in a hospital anywhere in the world (Private World).
2 In addition to Area Basis, you may select the insurance options Area Plus or Area Comfort.
3 The Special Conditions for the Hospital Costs Insurance (H) are applied analogously – provided no other agreement is made to the contrary.

Duration *HA Art. 3*
1 Cover exists as long as the framework contract with the contractor continues to exist and you are subject to this framework contract.
2 If the framework contract with the contractor is terminated or if you leave this framework contract, from the date you leave you will be allocated to our individual insurance with cover which is as similar as possible to the current insurance without a medical examination and without any proviso and/or any new provisos. You can cancel the insurance when the framework contract ends while adhering to a notice period of 30 days from receipt of the new policy and/or the date of leaving the framework contract.

Benefits *HA Art. 4*
An overview of all the benefits provided by the different insurance options can be found in Appendix 1.

Insured persons working in a location abroad

Generalities *HA Art. 5*
1 The benefits in HA Art. 6 are only granted to insured persons working in a location abroad and who are insured for the semi-private ward at the least.
2 Provided no other conditions have been agreed, insured persons working in a location abroad are granted the same benefits in the country of assignment as those which are granted in Switzerland.

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Benefits *HA Art. 6*
Care, treatment, and hospitalisation services
The costs incurred in the location in which you are working abroad for care, treatment, and hospitalisation services that are not completely covered by the statutory health insurance will be accepted in full for 180 days per calendar year. For treatment in Switzerland full coverage of costs in the insured ward is granted only if the requirements of the Special Conditions for Hospital Costs Insurance (H) are met.

Benefits in a third country
After we issue a guarantee of payment in advance, costs for services in a third country, which is neither the country of assignment nor Switzerland, can be provided if suitable and appropriate care, treatment, and hospitalisation services equivalent to those in Switzerland cannot be provided in the country of assignment.

Choice of doctor and hospital
You have the free choice of doctor and hospital in the country of assignment or in Switzerland, and after obtaining a guarantee of payment in advance in a third country, if it is not possible to find suitable and reasonable health care similar to the services in Switzerland in the country of assignment.

Drugs
In the country of assignment the full cost of drugs with active ingredients corresponding to the Specialty List according to KVG will be accepted provided such drugs are not fully covered by the statutory health insurance.

Service providers *HA Art. 7*
1 The benefits stipulated in the Appendix will be accepted if they are provided by people, and institutions, with the necessary training, recognition and authorisation. These are: doctors with a university degree in human medicine, chiropractors, physiotherapists, ergo-therapists, speech therapists, midwives, nurses and male nurses, pharmacies, laboratories, and hospitals.
2 You are obliged to provide proof of recognition for service providers.
3 The stipulations of the KVG apply analogously for treatment in Switzerland.

Tariffs *HA Art. 8*
Our indemnities are determined on the basis of the usual local tariffs. Overinflated sums on invoices will be reduced.

Obligations

Obligation to notify the insurer and provide proof *HA Art. 9*
All claims must be submitted on the special «Health declaration» form.

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Age group

Change of age group *HA art. 10*
The premium level of your supplementary insurance is tariffed according to age. Change to a higher age group is usually associated with an increase in the premium. It takes place on January 1 of the year in which you attain the age effective for the change.

The age groups for Area Basis are as follows:
0–18; 19–25; 26–30; 31–35; 36–40; 41–45; 46–50; 51–55; 56–60; 61–65; from 66 years of age

The age groups for Area Comfort and Area Plus are as follows:
0–18; 19–25; 26–50; 51–65; from 66 years of age

Bern, 1 January 2023
KPT Versicherungen AG

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Appendix 1 Benefits

Overview

Benefits in Area Basis

Benefits	Area General	Area Semi-private	Area Private Switzerland	Area Private World
Hospital	Throughout Switzerland (excluding country of assignment) full cover in the general ward of all listed hospitals with a service mandate and recognised tariffs. Worldwide (incl. country of assignment): up to CHF 20,000.– per calendar year.	Throughout Switzerland full cover in the semi-private ward of all listed hospitals with a service mandate and recognised tariffs. Free choice of doctor. In acute hospitals in Europe, incl. states bordering on the Mediterranean Sea, full cover of costs for 180 days per calendar year. In the rest of the world: a maximum of CHF 50,000.– per calendar year.	Throughout Switzerland full cover in the private ward of all listed hospitals with a service mandate and recognised tariffs. Free choice of doctor. In acute hospitals worldwide, excluding the USA and Canada, full cover of costs for 180 days per calendar year. USA and Canada: maximum CHF 100,000.– per calendar year.	Full cover of costs worldwide. Free choice of doctor.
		Full cover of all costs is granted to insured persons working in a location abroad for 180 days per calendar year in the country of assignment.		
Costs for child-birth Maternity	According to the benefits category insured, we pay the costs incurred for accommodation and care of a healthy baby from the mother's insurance and a daily rate for home help in the case of home births and births in a maternity hospital. For costs in a birth centre with no cantonal mandate to provide services and/or in the country of assignment in state recognised birth centres we pay the following sums for a maximum of 5 days:			
	CHF 100.– per day	CHF 200.– per day	CHF 300.– per day	CHF 300.– per day

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Benefits	**Area General**	**Area Semi-private**	**Area Private Switzerland**	**Area Private World**
Costs for childbirth Maternity	A waiting period of 270 days is applicable.	A waiting period of 270 days is applicable. No waiting period is applied to insured persons working in a location abroad.		
Cost of transport in Switzerland and in the country of assignment	Full cover for medically necessary emergency transport to the nearest doctor or to the nearest suitable hospital as well as transfer between hospitals. CHF 400.– per calendar year towards travel for special series of out-patient treatment in a university hospital or a dialysis centre, provided that we also pay the cost of treatment. We do not accept repatriation transport or transport of mortal remains.			
Cost of transport abroad or in a third country	Up to CHF 2,000.– per incident for medically necessary emergency transport for in-patient treatment to the nearest suitable hospital	Up to CHF 3,000.– per incident for medically necessary emergency transport for in-patient treatment to the nearest suitable hospital.	Up to CHF 6,000.– per incident for medically necessary emergency transport for in-patient treatment to the nearest suitable hospital.	Up to CHF 6,000.– per incident for medically necessary emergency transport for in-patient treatment to the nearest suitable hospital.
Travel and holidays abroad	In the case of acute illness or accident during a temporary stay abroad full cover of the cost of medical treatment, transport, and search and rescue costs for 10 weeks per calendar year. In addition the personal assistance covers loss/damage to baggage for up to CHF 2,000.–, cancellation costs up to CHF 20,000.– and legal protection while abroad for up to CHF 300,000.– (this cover is based on the general terms and conditions for the Travel and Holiday Insurance, edition of 01.2020, which can be downloaded from kpt.ch/reiseversicherung).			
Dental treatment	Acceptance of costs for dental treatment and dental prosthetics by dentists for up to CHF 1,000.– within two calendar years. In addition acceptance of costs for orthodontics (teeth correction and jaw deformity up to the age of 20 of insured persons up to CHF 1,000.– per calendar year.			
Glasses, contact lenses, hearing aids and spectacle hearing aids	ceptance of costs up to CHF 600.– within two calendar years.			

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Benefits in Area Plus + Area Comfort

Benefits	Area General	Area Semi-private	Area Private Switzerland	Area Private World
Spa cures/ convalescence cures	Cures must be medically necessary and prescribed by a doctor with a Swiss diploma or by a state recognised doctor in a country of assignment and take place in a recognised, medically supervised sanatorium after a course of intensive medical treatment and/or after hospitalisation. We must receive notice of a cure with the details of the sanatorium and the date of entry at the latest 14 days before a cure is due to begin. **No** benefits are paid for cures such as those provided in rest homes, hotels, and holiday apartments and those offered during stays at therapeutic homes and therapeutic communities for addictive illnesses, as well as during cures abroad or cures for detoxification and prevention.			
Spa cures in countries bordering Switzerland	In countries bordering Switzerland provided the need for additional physiotherapeutic treatment is proven: CHF 20.– per day for a maximum of 21 days per calendar year.			
Spa cures in Switzerland or in the country of assignment	In Switzerland or in the country of assignment in recognised spas and in the case of therapeutic treatment: CHF 20.– per day for a maximum of 42 days within 5 calendar years.	In Switzerland or in the country of assignment in recognised spas and in the case of therapeutic treatment: CHF 40.– per day for a maximum of 42 days within 5 calendar years.	In Switzerland or in the country of assignment in recognised spas and in the case of therapeutic treatment: CHF 60.– per day for a maximum of 42 days within 5 calendar years.	In Switzerland or in the country of assignment in recognised spas and in the case of therapeutic treatment: CHF 60.– per day for a maximum of 42 days within 5 calendar years.
Convalescence cures	In Switzerland in a medically supervised sanatorium recognised by santésuisse or in the country of assignment: CHF 20.– per day for a maximum of 30 days per calendar year.	In Switzerland in a medically supervised sanatorium recognised by santésuisse or in the country of assignment: CHF 40.– per day for a maximum of 30 days per calendar year.	In Switzerland in a medically supervised sanatorium recognised by santésuisse or in the country of assignment: CHF 60.– per day for a maximum of 30 days per calendar year.	In Switzerland in a medically supervised sanatorium recognised by santésuisse or in the country of assignment: CHF 60.– per day for a maximum of 30 days per calendar year.
Psychiatry	For in-patient treatment we provide benefits according to the benefits category and insured ward. If you are rehospitalised within 180 days, the preceding days of treatment are added to the period of treatment. The maximum benefit period is 720 days.			

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Benefits	**Area General**	**Area Semi-private**	**Area Private Switzerland**	**Area Private World**
1st – 90th day	Full cover for all costs in the insured ward.			
91st – 180th day	CHF 60.–	CHF 120.–	CHF 200.–	CHF 200.–
181st – 720th day	CHF 20.–	CHF 30.–	CHF 50.–	CHF 50.–
Drugs	100 % of costs for drugs according to registration and indication of Swissmedic. **Exclusions:** All drugs and preparations on the «List of Pharmaceutical Preparations Paid for by Insured Persons (LPPV)» including those used in complementary medicine, as well as lifestyle preparations and medication used as substitutes for drugs.			
Maternity	CHF 150.– per birth toward antenatal courses.			
Costs for childbirth	CHF 100.– per birth toward postnatal courses. A waiting period of 270 days is applicable.			
Contribution to a birth	CHF 100.– for each new born baby with Area Plus or Area Comfort cover			
In-patient rehabilitation	Full cover for all costs in the insured ward for at most 60 days within a period of 5 calendar years.			
Preventive examinations	90 %, maximum CHF 200.– per calendar year for general care (check-up). **Excluded** from this are check-ups required by employers, the traffic department, and insurance companies as well as authorities, official instances or institutions. 90 % toward preventive gynaecological examinations (provided such are not obligatory benefits under the OKP).			
Vaccinations	90 % of the cost of vaccinations			
Aids	Up to CHF 500.– each toward rental or purchase of medically prescribed aids (compression stockings, abdominal belts, support corsets, and health care equipment) and a maximum of CHF 500.– towards rental or purchase of further medically prescribed aids (such as walkers, electrical hospital bed or CoaguCheks) within 2 calendar years (for new admissions the total benefits granted for all aids in the first calendar year is a maximum of CHF 200.–).			
Psycho-therapists / Psychologists	CHF 1,600.– within 5 calendar years, maximum CHF 50.– per session, provided a medical prescription is submitted for psychotherapeutic treatment for an illness requiring medical attention. All treatment in Switzerland may only be given by therapists who are members of the Swiss association of psychotherapists (SPV) or of the federation of Swiss psychologists (SPV).			

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Benefits	Area General	Area Semi-private	Area Private Switzerland	Area Private World
Home help	We pay the following indemnities for home help or home nursing immediately following hospitalisation or an outpatient operation for a maximum period of 60 consecutive days if prescribed by a doctor with a Swiss diploma or by a state recognised doctor in the country of assignment – For a home help – For home nursing by relatives with the necessary professional training. Home nursing benefits will also be paid on condition that this helps avoid hospitalisa-tion. These benefits cannot be accumulated with benefits for spa cures. If assistance is provided by a relative, the relative must submit proof of loss of income.			
	A maximum of CHF 20.– per day for a maximum of 60 consecutive days	A maximum of CHF 20.– per day for a maximum of 60 consecutive days.	A maximum of CHF 50.– per day for a maximum of 60 consecutive days.	A maximum of CHF 50.– per day for a maximum of 60 consecutive days.
Cost of search and rescue in Switzerland and in the country of assignment	Up to CHF 20,000.– per incident for medically required rescue and recovery operations (including costs toward search operations, which are directly related to medically required rescue and recovery operations).			
Rooming In: Ac-commodation for an accom-pany-ing person	CHF 50.– per day for a maximum of 14 days for an accompanying person, who stays overnight in hospital, according to the benefit category if you have a stay in an acute hospital.			
Medical legal protection	Legal assistance and participation in costs in disputes involving third parties and insurance law in connection with harm to health. The sum insured is CHF 300,000.– per claim or CHF 100,000 in cases arising outside Europe and states bordering the Mediterranean Sea (this cover is based on the Special Conditions of Insurance for Medical Legal Protection, 01.2017 edition, to be found at kpt.ch/gesundheitsrechtsschutz).			

Benefits exclusive to Area Plus

Benefits	Area General	Area Semi-private	Area Private Switzerland	Area Private World
Sterilisation / vasectomy	90 % of costs, max. CHF 300.– (excl. sterility).			

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Benefits exclusive to Area Comfort

Benefits	**Area General**	**Area Semi-private**	**Area Private Switzerland**	**Area Private World**
Drugs	90 % of costs, maximum CHF 200.– per calendar year, towards medication used in complementary medicine.			
Home help	An additional CHF 60.– for a maximum period of 60 consecutive days for medically prescribed assistance for home help or home nursing immediately following hospitalisation or an outpatient operation: – For a home help – For home nursing by relatives with the necessary professional training. Home nursing benefits will also be paid on condition that this helps avoid hospitalisation. These benefits cannot be accumulated with benefits for spa cures. If assistance is provided by a relative, the relative must submit proof of loss of income.			
Sterilisation / vasectomy / sterility (in vitro fertilisation)	90 % of costs, maximum CHF 500.– (excl. sterility).			
Promotion of health	CHF 200.– per calendar year toward a seasonal or annual subscription for the following types of wellness and fitness activities: – Strength and endurance training – Aquatic fitness – Pilates and power yoga – Walking course Requirements: You have made no claims for any benefits from Area Comfort in the preceding calendar year. The benefits period of a calendar year is determinant for calculating the no claims bonus.			
ActivePlus	KPT participates in other health-promoting measures from the ActivePlus programme. The amount of the contribution and the recognised benefits and service providers as well as any requirements for receiving the benefits (e.g. minimum age, number of training units) are published on the list «KPT benefits from ActivePlus». The list can be viewed at kpt.ch; excerpts can be requested. The list can be adjusted unilaterally by KPT on a regular basis, with the scope of benefits remaining comparable. The adjustment does not result in any right of termination for the insured. The current list is authoritative. Prerequisite for ActivePlus benefits: In order to receive benefits from ActivePlus, the insured must hold an Area Basis insurance policy with Area Comfort supplement at KPT.			

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Benefits exclusive to Area Comfort

Benefits	Area General	Area Semi-private	Area Private Switzerland	Area Private World
Complementary medicine	90 % of the costs for outpatient complementary medical treatment (excluding drugs), maximum per calendar year: – CHF 2,000.– for treatment by a doctor with a Swiss diploma and a specialist certificate or by a state recognised doctor in the country of assignment. – CHF 1,000.– for treatment by a therapist recognised by the EMR with no medical diploma or in the country of assignment by a therapist with a state recognised diploma. – Measures of treatment according to the empiric medical register for complementary medicine are considered to be treatment both in Switzerland and in the country of assignment. The total claim for complementary medical treatment by recognised doctors and therapists (excluding drugs) is restricted to CHF 2,000.– per calendar year. A guarantee of payment has to be obtained from KPT in advance for treatment in a country of assignment.			