

Health insurance policies in accordance with the KVG

Implementing provisions supplementary to the KVG
edition of 07.2016

General conditions	<i>Area of application</i>	The enforcement provisions below apply supplementary to the Federal Law on the Health Insurance (KVG):
	<i>Exclusion of setting off</i>	Financial claims on KPT cannot be set off against premiums.
	<i>Dunning charges</i>	Dunning charges and cost of collection fees are charged on arrears.
	<i>Disbursement charges</i>	Fees charged by a bank or by the Swiss Post can be passed on to insured persons.
	<i>Publication of information</i>	Information for insured persons can also legally binding be published in the customer newspaper.
Obligatory health insurance in accordance with the KVG	<i>Claiming benefits</i>	Original invoices have to be submitted to KPT, proves of payment on request.
	<i>Insured amount</i>	A daily indemnity of between CHF 2.– and CHF 30.– can be insured with deferred commencement of payment (at least a 2 day waiting period) according to a separate tariff (age groups).
Optional daily indemnity insurance in accordance with the KVG	<i>Benefits while abroad</i>	The daily indemnity is only paid in the case of hospitalisation (proof of hospitalisation required). Any other conditions to the contrary in the agreement on freedom of movement between Switzerland and the EU are reserved while insured persons are at their place of residence.
	<i>Maternity</i>	The indemnity period is 16 weeks, of which a minimum of 8 weeks must be after the birth.
	<i>Waiting period in the case of a relapse</i>	If a relapse is suffered or renewed incapacity for work occurs within a 180 day period, the waiting period does not apply.
	<i>Duty to notify the insurer</i>	KPT should be informed of a case of incapacity for work within 5 days of commencement of the period of incapacity. A medical certificate has to be submitted within a further 3 day period. If notice is received late, benefits will only begin after the necessary information has been received.
	<i>Premium arrears</i>	After the 14 day deadline for payment ends, KPT is no longer under any obligation to pay benefits until the date on which payment is received.
	<i>Termination of insurance</i>	The insurance terminates, without notice, when the insured person is 65 years old, when he/she becomes domiciled abroad and when the indemnity period ends. Any other conditions to the contrary in the agreement on freedom of movement between Switzerland and the EU remain reserved. In the case of persistent incapacity for work, the insurance cannot be extended nor can the end of the indemnity period be postponed by voluntarily waiving payments.
	<i>Notice to terminate the contract</i>	The insurance can be terminated at the end of any month while observing a 30 day period of notice.

Bern, 30 June 2016

KPT Krankenkasse AG