



KPT, Postfach, CH-3001 Bern  
kpt.ch

## KPTwin.plus model in accordance with the KVG (PLUS)

General Conditions of Insurance (AVB)  
Edition 01.2020

### General provisions

#### **Purpose PLUS art. 1**

KPTwin.plus is a special model of statutory health insurance which complies with the Federal Law on Health Insurance (KVG) in which medical care, advice and treatment is provided by a medical practice within a health network which provides holistic medical coverage (gatekeeping). The health network must have concluded a cooperation contract with KPT. Persons insured under KPTwin.plus receive a discount on premiums for the statutory health insurance.

#### **Legal bases PLUS art. 2**

The legal bases for the provision of benefits are the Federal Law on the General Part of Social Insurance Law (ATSG), art. 41 para. 4 and art. 62 KVG, the bye-laws to the KVG, and the «Implementing provisions supplementary to the KVG» of KPT.

#### **Benefits PLUS art. 3**

The content and scope of the benefits provided is arranged in accordance with the provisions of the ATSG, the KVG and the implementing rules for each. Participation in costs is required in every case in accordance with the KVG (deductible and participation in costs).

### Contractual relationship

#### **Admission to the insurance PLUS art. 4**

All insured persons domiciled in the region served by a health network which has concluded a cooperation contract with KPT may be admitted to KPTwin.plus. After making application, you can be admitted at the beginning of the next month as desired.

#### **Leaving the insurance PLUS art. 5**

You can leave the insurance model in every case on 31 December while observing the legal period of notice.

#### **Admission to a new health network PLUS art. 6**

If new regional health networks are established at a later date, you are entitled to apply for admission to a new network, as long as you are obliged to be insured under the stipulations of the KVG. Admission will be approved if KPT has concluded a contract with the new regional health network and if you have complied with the duties of this insurance model in the past.

#### **Change to a new health network PLUS art. 7**

If other regional health networks operate in the same area with which KPT has concluded a contract or which KPT approves, you are able to change from one health network to another health network, or change doctor within the network, on the first of the following month without giving any reason for doing so.



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### **Change of category *EASY art. 8***

If you move away from the area served by the health network, you will be automatically allocated to the regular statutory health insurance on the first day of the following month or you may opt for another special insurance model offered by KPT.

If the health network you have chosen is disbanded or if the contract between KPT and the health network is terminated, you will be automatically allocated to the regular statutory health insurance on the first day of the following month or you may opt for another special insurance model offered by KPT. If a health network is disbanded, KPT informs you in advance in good time in writing or on the customer gateway. The annual deductible you have chosen continues to apply.

### **Stays abroad *PLUS art. 9***

In the case of stays abroad of more than 12 months, you will be transferred from KPTwin.plus plan to the regular statutory health insurance. You have a duty to notify KPT in advance about any stays abroad. You will not be allotted to the other category of insurance on returning to Switzerland to a region where KPTwin.plus is on offer.

## **Duties**

### **Gatekeeping *PLUS art. 10***

Always consult the medical practice of your choice within the health network first if you have any medical problems. The medical practice determines the clinical pathway to be taken and you are obliged to adhere to the instructions given. As a rule, your medical practice provides the services you require personally. Further treatment by specialists or in hospital is subject to advance written approval by the medical practice.

### **Exceptions *PLUS art. 11***

You do not need to consult the medical practice first in any of these cases:

- In emergencies  
An emergency is deemed to have occurred if the situation of an individual is assessed by himself or herself or by a third party as life threatening or as one requiring immediate treatment. Your medical practice should be notified as soon as possible after emergencies.
- In the case of gynaecological examinations and obstetric care
- In the case of examinations carried out by an ophthalmologist or dentist

## **Adherence to the system**

### **Non-adherence to the system *PLUS art. 12***

If you do not adhere to the stipulations of PLUS art. 10, KPT can initiate the sanctions mentioned hereafter:

- Curtail legal benefits by 50 %
- In repeated cases, immediate exclusion from the model of insurance can result. It then becomes impossible to change to another special model of KPT insurance until the end of the following year.

### **Second opinion *PLUS art. 13***

If you do not agree with the clinical pathway proposed by your medical practice, you can request a second opinion. KPT puts you in touch with specialists and reimburses the costs for the second opinion if this results in different findings.



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**Duty to notify *PLUS art. 14***

To facilitate the coordination of benefits you have to notify the medical practice about any accidents for which costs are accepted by the UVG insurer.

**Final provisions**

**Data protection and exchange of data *PLUS art. 15***

All employees of KPT are subject to the obligation to maintain professional secrecy in compliance with art. 33 ATSG and other legal and regulatory stipulations on data protection. KPT and the coordinating service provider exchange data while adhering to the legal stipulations of the ATSG, the KVG and the Federal Act on Data Protection (FADP) as required to implement the contract and to check that the conditions of the model of insurance are adhered to. If necessary, sensitive personal data will also be exchanged within the framework permitted under law.

**Enactment *PLUS art. 16***

The General Conditions of Insurance enter into force on 1 January 2020.

Bern, 1 July 2019  
KPT Krankenkasse AG