

Supplementary outpatient insurance

Pulse Eco	Pulse Top	Pulse Premium
Medication (prescribed by a doctor)		
90% of the costs of Swissmedic-approved medicinal products up to a maximum of CHF 50,000 per calendar year. Medication included on the list of pharmaceutical products for special application (LPPV) and all products under a top-level medication group on KPT's negative list (see List of uninsured drugs and products) is excluded .		
Vaccinations against infectious diseases		
100% up to CHF 200 per calendar year	100% up to CHF 400 per calendar year	100% up to CHF 800 per calendar year
Maternity (waiting period: 270 days)		
	75% up to CHF 300 per pregnancy (Pregnancy check-ups, antenatal courses, breastfeeding counselling)	75% up to CHF 450 per pregnancy
Transport and emergency rescue costs		
Within Switzerland: in Switzerland, in addition to our benefit obligations under basic health insurance (CHI), we cover the costs for medically necessary emergency rescue and transport to the nearest doctor or hospital (this does not include costs for search and rescue operations in a non-life threatening situation or transportation of a body). Abroad: covered by assistance benefits under travel and holiday insurance.		
Treatment abroad (in the case of acute illness or accident during a temporary stay abroad)		
Travel and holiday insurance is included for a maximum of 8 weeks per calendar year. Includes full worldwide coverage for medical expenses, additional assistance, cancellation costs, luggage and legal protection insurance.		
Medical aids (prescribed by a doctor)		
100% reimbursement of costs for medical aids prescribed by a doctor (mobility aids, orthotic insoles, hearing aids)		
Up to CHF 150 per calendar year	Up to CHF 300 per calendar year	Up to CHF 600 per calendar year
If only part of the costs are covered under basic health insurance due to a limit defined in the List of Remedies and Equipment (MiGeL), we cover the following per year:		
Up to CHF 10 of the additional costs	Up to CHF 20 of the additional costs	Up to CHF 40 of the additional costs
Complementary medicine		
	75% up to CHF 2,000 per calendar year (deductible of CHF 100 per calendar year)	75% up to CHF 4,000 per calendar year (deductible of CHF 100 per calendar year)
for KPT-approved therapies (see list 'Complementary therapies covered by KPT') provided by doctors or KPT-approved therapists.		
Complementary medicines		
Phytotherapy, anthroposophic medicines, homeopathy, spagyric medicine, prescribed by doctors or KPT-recognised therapists		
	75% up to CHF 250 per calendar year	75% up to CHF 500 per calendar year
Gynaecological screening		
100% assumption of costs for tests not covered by basic health insurance.		
Digital psychological counselling services		
Contribution of 75% of the costs up to CHF 1,000 per calendar year (see list of KPT 'Counselling services under Eco, Top and Premium').		
Glasses/contact lenses (prescribed by doctor or optician) Waiting period: 365 days		
	Limit of CHF 250 every three years (interannual payments are permitted).	Limit of CHF 500 every three years (interannual payments are permitted).
Laser vision correction (waiting period: 365 days)		
		Maximum of CHF 600 per eye (one time)
Health promotion		
CHF 50 per calendar year	CHF 200 per calendar year	CHF 600 per year, up to a max. of CHF 300 per area
for fitness, sport and well-being courses and subscriptions (see list of KPT benefits for health promotion).		
Health screening/diagnostic services/check-up		
	75% up to CHF 2,000 per calendar year (see KPT early detection and diagnosis list).	75% up to CHF 4,000 per calendar
Vasectomy/sterilisation		
		75% up to CHF 2,000 (one time)
Medical massage		
	75% up to CHF 250 per calendar year for KPT-approved therapies, therapy associations and doctors (See the list 'Complementary therapies covered by KPT')	75% to CHF 650 per calendar year
Legal expenses cover in health matters		
Legal support and contribution towards costs associated with a health-injury-related legal dispute. Payment up to a maximum of CHF 300,000 (or CHF 100,000 in cases outside Europe and countries of the Mediterranean).		