



**Overview of membership churn on
1 January 2026**
| Page 6

**Whispering
skin: how the skin
talks to us**
| Pages 4–5

**Invitation to
the 133rd General
Meeting**
| Page 6

AQTELL 1 — 26

Customer news 1, February 2026



Dear Reader,

OKP premium adjustments were lower than last year; as a result, fewer members than expected changed their insurer on 1 January 2026. With some 61,400 OKP insurance holders, we began the new financial year in a stable position in line with the Board of Directors' expectations. We thank all our insured members who continue to place their trust in us.

Trust is also a central topic of our 133rd General Meeting which you are cordially invited to attend. On 8 May 2026, we will be looking back together at the 2025 financial year and turning our attention to Aquilana's future development.

How to reach us

Our customer service answers your questions on **+41 56 203 44 22** (Monday to Friday, 8 a.m. to 4.30 p.m.) or at kundendienst@aquilana.ch. Or else you may use the messaging feature in our customer portal at www.myaquilana.ch.

Follow us:



With the well-earned retirement of René Planzer, our long-standing Management member and Head of Benefits, and the departure of our Chief Financial Officer/Head of EDP, Daniel Brühwiler, the composition of our Management changed on 1 January 2026. We are pleased to report the appointment of successors internally. That strengthens continuity, professional expertise and sustainable management.

We also have good reason to be proud of our digital performance: in the IFZ Digital Insurance Experience 2025, Aquilana once again ranks among the best health insurers. That award strengthens our aim of further expanding our user-friendly digital services.

Credits

Publisher

Aquilana Versicherungen, Baden

Concept and design

visàvis Kommunikation AG

Translation

Inter-Translations SA

Proofreading

sprach-art

Printer

Köpflipartners AG

Total print run

39,600 copies

Published

3 times a year in en, de, fr, it

Next edition: June 2026

In this edition of **AQTUELL** we are also looking at a topic that concerns us all: our skin. The article shows how attentive listening and preventive care can make an important contribution to our health – and gives practical advice for you to follow daily.

We will be conducting our customer survey again in 2026. Your feedback is of great value to us and helps to facilitate Aquilana's effective development. Thank you in advance for your input!

I wish you all informative and stimulating reading.

Best wishes,

A handwritten signature in blue ink.

Werner Stoller

Chief Executive Officer

Note for your 2025 tax return

At the end of January, we sent you a **listing of your premium and healthcare expenses in 2025 for you and your family members**. It shows all the reimbursed illness and accident costs (if you also have accident insurance). Invoices and refund documents dealt with after 31 December 2025 cannot be included until the 2026 listing. Thank you very much for your understanding.

myAquilana makes for greater convenience

You can access your key documents, including your tax attestation, digitally in the myAquilana app or customer portal.

We will of course be happy to answer any questions you may have.

IFZ Digital Insurance Experience 2025 Study

Another top ranking for Aquilana

In the IFZ Digital Insurance Experience 2025, Aquilana ranks among Switzerland's six best healthcare insurers for the first time across all ten categories. Particularly gratifying: we are No. 1 in the cyber security category and No. 2 in the website category. Aquilana is also one of the leading healthcare insurers for online contracting (No. 5) and online services (No. 6).

These awards encourage us to continue on our digital path – with services that are simple, secure and intuitive, accompanied by personal care on which you can rely. We owe a sincere debt of gratitude to our team and partners for this joint success!



More on customer satisfaction with Aquilana
at www.aquilana.ch/ueber-aquilana/kundenzufriedenheit

Customer survey 2026

Share your experience with us

We conduct our customer survey once every two years to find out how satisfied our insured members are with Aquilana and where there is still room for improvement. We will soon be sending out an email inviting 2,000 insured members chosen at random to take part.

If you receive an invitation, we would very much appreciate your feedback. Every response helps us to develop our services effectively – for you and everyone who is insured with Aquilana.

As a token of our appreciation, all participants will be entered in a prize draw for a weekend for two with half board at the Hotel Collinetta ***Superior in Ascona-Moscia.

Thank you very much for your precious support!

Recommending Aquilana is well worthwhile

As a customer, you know our strengths. If your experience of Aquilana has been good, please share it: recommend us to friends or acquaintances and win a reward for every successful recommendation followed by a new signing.

Couldn't be easier!

Enter a contact online – Aquilana will do the rest.



For all information about the recommendation programme and the accompanying conditions, go to www.aquilana.ch/aquilana-empfehlen-und-profitieren

Actors/actresses wanted for Aquilana image campaign

For its new image campaign, Aquilana is looking for interested people from the Aargau/Zurich region who would like to tell their story as insured persons in front of the camera. The campaign aims to capture different stages of life and personal moments of the insured members.



Find out more and apply now at
www.aquilana.ch/darstellersuche



Whispering skin

How the skin talks to us

Our skin speaks to us all the time. By understanding its language, you can strengthen, protect and keep your skin healthy.

Covering an area of around two square metres, the skin is our biggest organ. Day in day out it sends us messages: about our health, well-being and the influences to which we are exposed. But do we really understand what it is trying to tell us?

Introducing a highperformance organ

The skin is far more than just a protective outer covering. It is a complex organ that keeps us alive. Made up of three layers – the epidermis, dermis and subcutaneous tissue – it performs vital daily tasks.

The epidermis is a protective shield: its extreme outer layer known as the callus adjusts to immediate needs. At points exposed to severe strain, such as the soles of the feet, it becomes thicker – the skin responds to stress. Melanin-producing cells send out SOS signals and darken the skin if overexposure to UV radiation is likely.

The dermis is very much alive: blood flows here, sebum and perspiration are produced, while thousands of nerve endings whisper to us: "Warning: hot!" or "Yes, that feels good!" The skin speaks through touch, temperature and pain.

Last but not least, the subcutaneous layer cushions and warms – a silent partner working in the background. This sophisticated system communicates with us all the time.

When the skin sounds the alarm

Our skin communicates a great deal: reddening warns of irritation while itching often means "I am too dry" or "I am having an allergic reaction"; flaking tells us "My barrier is weaker than normal". These messages are not just background noise – they are accurate indicators that we must take seriously.

The skin becomes particularly articulate when it conveys inner processes. Stress? The skin shows it immediately – it breaks down stress hormones and becomes paler, more irritated, more susceptible. A lack of sleep makes it look tired, while an unbalanced diet can cause inflammation. The skin is honest: it tells the way we live.

"Irregular or growing spots, new roughness on areas exposed to sunlight and injuries that fail to heal are often misjudged. Chronic itching or sudden reddening tend to be disregarded for too long instead of looking for an explanation."

**Dr. Christian Greis, MBA –
Universitätsspital Zürich**

The number 1 anti-ageing agent

Sunscreen is the most effective means of preventing premature ageing of the skin. Dermatologists recommend:

- apply sun protection factor 50 to the face, neck, low neckline and hands daily
- use a sufficient quantity: a 100-ml tube should last for just two weeks
- this rule applies all year round – even in winter
- exception: babies and small children (they better stay in the shade and wear protective clothing)

Skin over time – from young to mature

The language of the skin changes as life goes on. If you understand how the skin behaves in different phases of life, you can look after and support it more effectively. There is another rule: every skin is as individual as a fingerprint. If you feel unsure or sudden skin changes occur, you will be well advised to consult a professional.



Babies and early years of life: babies already show just how sensitive the skin can be. It is much thinner, produces hardly any sebum and responds quickly to irritation. It takes years for the skin barrier to mature fully. In the first year of life, you should not apply sunscreen. Put on protective clothing instead; also, you should only take short stays in the open air.



Puberty: with the onset of puberty, hormones shift the balance. The sebum glands are particularly active now; this often causes pimples to occur. Aggressive products generally make the situation even worse. Gentle, regular cleansing and light moisturising are often enough. Adopting a conscious routine at this stage lays a good foundation for later life.



Twenties and thirties: in this phase, the skin is generally robust and radiates youthful freshness. However, the first ageing processes are already under way. Less moisture is being produced and collagen is gradually eliminated. Now is the right time for prevention by regular application of sunscreen, care using plenty of antioxidant and cleansing that respects the skin barrier.



From the mid-thirties: cell renewal slows down, lines and wrinkles become more visible. Many people now find that their previous routine is no longer good enough. Active substances such as retinol, ceramide or niacinamide can help. A sunscreen should be a permanent feature of your morning routine – even in winter.



Mature skin from the mid-fifties: the skin becomes thinner, drier and loses its elasticity as natural sebum production falls off noticeably. Abundant skin care helps to preserve moisture. At this age too protection against the sun is vital – a regular professional check-up can investigate new or altered parts of the skin without delay.

The skin begins to age sooner than many people suspect – in biological terms already from the mid-twenties. But up to 80% of visible skin ageing is attributable to UV light. Alongside genetic disposition, environmental factors, stress, sleep and diet are major influences. At the same time, this shows just how important effective prevention is.

A quick test

1. How does your skin feel after cleansing?

- Pleasantly refreshed → You and your skin get on together well.
- Tense and dry → Overly aggressive cleansing or not enough moisture.
- Soon becomes greasy → The products you are using may be too rich.

2. When did you last use up your sunscreen?

- Two weeks ago → Perfect!
- Months ago → You are not using enough!

3. Do you adjust your skin care according to the season?

- Yes → Very good. Skin care must be different in winter than in summer.
- No → Try it – your skin will be grateful.



Further information about the skin can be found here:
www.aquilana.ch/blog/hautgefluester

Overview of membership churn on 1 January 2026

Aquilina again reported a fall in the number of persons holding compulsory basic insurance. On 1 January 2026, we had around 61,400 insured members, about 7% fewer than in the previous year (66,000).

This trend is explained by a further scheduled and necessary premium adjustment designed to secure our financial stability and the long-term viability of our basic insurance. At the same time, it reflects the ongoing challenging market environment, typified by high sensitivity to price differences.

Cantonal trends of client numbers in basic insurance

- **Aargau:** around 43,900 insured members (46,700 in the previous year)
- **Zurich:** around 8,500 insured members (8,800 in the previous year)
- **Bern:** around 2,200 insured members (3,300 in the previous year)

Despite these falling numbers, Aquilana continues to be strongly positioned in its home canton: our premiums for standard insurance are among the upper third of more favourable offers. For the CASAMED general practitioner model, Aquilana even ranks No. 6 in the cantonal comparison (for adults above the age of 26 with an excess of CHF 300 and with accident cover).

Aquilana remains unchanged for reliability, quality and personal service. High customer satisfaction, numerous awards and an ongoing focus on the values that are so important to us underscore our commitment – even in challenging times.

We owe a special debt of gratitude to all our loyal insured members and also to our staff for their daily hard work. At the same time some 600 new customers joined us on 1 January 2026 – a warm welcome to Aquilana!

Risk spreading: fairness and solidarity in basic insurance

The uniform premium principle applies in Swiss basic insurance (compulsory healthcare insurance or OKP). This means that all persons in the same age group and region pay the same premium to the same health insurer for the same insurance model – regardless of their personal health risk. Instead of calculating costs according to the individual risk of illness, the system is founded on solidar-

ity. However, to enable this fair competition to function and make sure that no insurance scheme is disadvantaged because it insures many ill persons, a key mechanism known as risk spreading is at work behind the scenes.

Why is this important?

In the absence of this mechanism, insurers would have a strong incentive to only recruit “good risks” (healthy young persons) and steer clear of others who need a great deal of treatment. Risk spreading prevents such **risk selection**. Instead, insurers have to define their profile by the quality and efficiency of their services, from which all their insured members benefit in the end.



You can find more information about risk spreading here: www.aquilana.ch/kurzmeldung/risikoausgleich

133rd General Meeting of Aquilana Insurance

We look forward to your attendance!

The Ordinary General Meeting will be held on **Friday, 8 May 2026**, at 5 p.m. in the “Trafo” Congress Centre in Baden (doors open at 4.30 p.m.). You will find the agenda on the enclosed invitation card.

Our Annual Report for 2025 will be available from mid-March 2026 and gives you a clear insight into Aquilana's business year and financial trend.

Registration and orders for the 2026 Annual Report

Please register no later than by **7 April 2026** (statutory closing date) to attend the General Meeting and exercise your right to vote on agenda items and in elections. You can register conveniently online at www.aquilana.ch or by using the enclosed reply coupon. You can also order the Annual Report for 2025 on the same platform.



Important note about the dinner

If you register to attend the meeting but cannot be present for the dinner, please let us know **in good time** by email at info@aquilana.ch or by telephone on 056 203 44 44. By doing so, you will help us to plan and avoid **wasting food**.



Register to attend the General Meeting online using the QR code.

Personnel changes in the Management as of 1 January 2026

Management staff changes on 1 January 2026

Aquilana is renewing its Management at the start of 2026. The Board of Directors is intentionally made up of experienced internal managers – a clear commitment to continuity, stability and business know-how built up over many years.

As we reported in our October 2025 edition, Oliver Waeckerlin had been nominated originally to take over from our long-standing Head of Benefits, René Planzer. However, the situation changed with the departure of Daniel Brühwiler, Chief Financial Officer/Head of EDP.



From left to right: Oliver Waeckerlin, Ertan Karahan, Werner Stoller and Peter Odermatt

The Board of Directors reviewed the allocations of departmental responsibilities with effect from 1 January 2026 and decided, in close consultation with Oliver Waeckerlin, to deploy his expertise in future in the Finance/EDP sector. We welcome the management continuity assured by this solution arrived at by joint agreement. Peter Odermatt will take over from René Planzer as Head of Benefits.

Both these managers have broad professional expertise and are perfectly familiar with Aquilana.

They round off the existing Management with Chief Executive Officer Werner Stoller and Ertan Karahan, Head of Marketing/Sales and Deputy CEO.

Aquilana is therefore continuing its long-term succession planning on a rational basis and securing a stable and expert management for the future too.



Recommended reading

Dr. Yael Adler, "Haut nah: Alles über unser grösstes Organ" (Up close: all about our biggest organ)

Dermatologist Dr. Yael Adler provides a vivid picture of our biggest organ: the skin. In understandable terms with no holds barred she explains care, ageing, allergies, illnesses and how diet influences the skin. Then there are practical recipes for home-made care products – soundly based and entertaining advice about our skin. This publication is available in German only.



Further information at:
[www.orellfuessli.ch/shop/home/
artikeldetails/A1059474660](http://www.orellfuessli.ch/shop/home/artikeldetails/A1059474660)

Proper skin care

**Skin care is like a good conversation: listening is all-important.
The skin tells us exactly what it needs.**

Hydration (internal and external)

Are you drinking enough? If so, your skin responds with a supple feel. Rehydrating care with few aromatic substances provides external support.

Nutrition

Omega-3, antioxidants, sufficient proteins – the skin responds radiantly. On the other hand, sugar and ultra-processed food leave it dull or rebellious.

Movement

Blood circulation holds the key. Movement also keeps the skin active and alive.

Sleep and stress

The skin regenerates overnight – failure to respect these nighttime hours will have immediate consequences. Stress management (movement, breaks, breathing techniques) also has a positive influence on your skin.

Cleansing

Cleanse in the morning and evening to remove fine dust, diesel particles and pollen – these make the skin age faster. Best use skin-friendly, soap-free cleansing lotions (syndets).

Sunscreen – on 365 days

UV radiation is the loudest source of interference in communication with our skin. Daily application of sunscreen factor 50 to the face, neck, low neckline and hands is the number 1 anti-ageing agent. A 100-ml tube should last for just two weeks.



Well looked after – you and your skin

Your skin says a great deal about your general well-being. So that you are well looked after, Aquilana's basic insurance (KVG) pays the cost of medically necessary dermatological examinations and treatments – for instance, if you have obtrusive birthmarks, chronic skin disorders or to investigate other changes.

Have you any questions about payment of costs or would you like to make sure how your treatment is classified? We will be happy to advise you – online, by telephone or in person.



Contact us by using our contact form or by calling +41 56 203 44 44.

Dispelling myths

“The more, the better”

Wrong! The skin has its own self-cleansing mechanisms which can be spoiled by excessive cleansing or use of too many products.

“Natural products are always better”

Not necessarily. Natural products may also trigger allergies. Compatibility is all-important.

“I only need to use a sunscreen in summer”

Wrong! UV radiation acts all year round – the skin reminds us of that fact every day.

Enclosure: invitation to attend the General Meeting