



**Focus on
complementary
medicine**

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AQTUELL ²/₂₅

Customer news 2, June 2025



Dear Reader,

The first half of 2025 will soon be history. We are still seriously challenged by the need to handle a high volume of work as expeditiously as possible. That is no easy task at present, but the measures already taken last year make us confident in our ability to achieve our goals once again in the second half. To that end, the lower number of basic insurance holders will surely also help – this is the result of a deliberate step designed to secure our financial base and guarantee a high standard of service for the long term.

As usual, our Ordinary General Meeting held at the “Trafo” Congress Centre in Baden was a highlight of the first half of the year. The large attendance and strong vote in favour of all the agenda items testified once again, dear insured members, to the great confidence that you continue to place in our organisation. We are sincerely grateful for that support.

The financial result for the business year 2024 was once again influenced by sustained and unexpected customer growth. On the other hand, we are able to report a satisfying return on our capital investments. We continue to meet the minimum solvency requirements this year too.

At the same time, we are making sustained progress with our digital transformation. For our customer portal, new service processes or personal contacts – we are investing in solutions to facilitate your daily life and make for greater transparency.

Alternative medicine is the key topic in this edition of **AQTUELL**. More and more people are relying on complementary methods to supplement conventional medical treatments. We provide differentiated objective information and explain the services that Aquilana is able to offer in this sector.

On behalf of our whole team, thank you for your confidence. Together we are shaping a strong Aquilana, fit for the future.

Kind regards,

Werner Stoller
Chief Executive Officer

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 by email at kundendienst@aquilana.ch. Or use the message function on our customer portal at www.myaquilana.ch.

Follow us:



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2026 insurance premiums

In October each year, we inform our insured members of their new basic and supplementary insurance premiums. Because of legal rules governing the premium approval procedure, basic insurance premiums for the following year cannot be announced until they have been cleared by the Federal Office of Public Health (FOPH). On the other hand, supplementary insurance premiums can already be announced now in cases where no premium adjustments are scheduled. However, for 2026 product-specific premium adjustments are planned and we expect to publish them after the premium approval procedure by the supervisory authority FINMA.

Notice periods to terminate supplementary insurance policies

Terms and conditions of contract and notice periods to end supplementary insurance policies may differ from one provider to another. At Aquilana, the minimum term is one year with automatic extension thereafter for one further year in each case unless notice is given to terminate the insurance product or contract. Ordinary notice can always be given three months before year end, but no earlier than after one year of uninterrupted insurance cover. As there is no guarantee of resumption in the event of a later change of insurer, we advise you to give careful consideration to your decision. This may be influenced by several factors such as your state of health, upper age limit or history of illnesses and complaints. For detailed information about notice periods and conditions, please visit the download area of our website. Our customer advisers are always at your disposal to provide full advice and explain ways of optimising your premiums. Please contact us for further information and personal advice.

Switch over to Aquilana for your supplementary insurance

Changes in life call for flexible insurance solutions. Our supplementary insurance schemes give you greater freedom of choice and convenience, close insurance cover gaps and protect you against high additional payments. This insurance can be taken out until your 65th birthday as long as your state of health so permits.

Do you already have supplementary insurance cover with another provider, or do you perhaps need an upgrade? Check your options and contact us for an ad-

visory discussion without obligation. Learn more about the advantages of changing over to Aquilana.

These are your benefits at Aquilana

- ✓ Attractive and affordable premiums, even at an advanced age
- ✓ No premium differences between genders no matter where you happen to live
- ✓ Excellent cost-benefit ratio in a branch comparison (SIQT awards in the “Schweizer Branchenmonitor 2024”, Swiss Branch Monitor 2024)
- ✓ Insurance can be taken out until your 65th birthday
- ✓ Clear and readily understandable insurance solutions for everyone



Go to our website for further information:
www.aquilana.ch/zusatzversicherung-finden



Recommended reading

Prof. Dr. Edzard Ernst, “Alternativmedizin – Was hilft, was schadet” (Alternative medicine – what helps, what harms)

Alternative medicine is controversial – but on what can you genuinely rely? In this book, available in German, the renowned scientific expert Edzard Ernst provides a reasoned, objective classification. In a clear, understandable and fact-based approach, he compares 20 recommended and 20 dubious methods. For everyone who is looking for objective information about naturopathy – setting aside myths, but with a scientific approach.



You can find further information here:
www.orellfuessli.ch/shop/home/artikeldetails/A1059774544

Complementary medicine and alternative medicine



Complementary medicine begins where conventional methods sometimes run up against their limits – both physical and mental.

“I had tried literally everything – until someone recommended acupuncture to me.” We often hear comments like that when talking about chronic conditions. When mainstream medicine runs up against its limits, many people look for other ways and means. Conventional medical treatment provides diagnoses. But a cure and relief are not always guaranteed. No wonder then that the patients concerned look out for other solutions. There is a growing desire for a holistic view of health and illness – accompanied by an interest in alternative medicine.

What does the term complementary medicine mean?

The notion of “complementary medicine” comprises treatment methods that are based on a holistic understanding of health. They focus on a conviction that the body has self-healing powers that can be judiciously activated and supported by certain therapies. The human being is viewed as a unity of body, mind and soul – health means more than just “not being ill”, but describes an active equilibrium of body, mind and soul. With acupuncture, homeopathy, osteopathy or Traditional Chinese Medicine (TCM), complementary medicine comprises an impressive diversity of approaches. Reference is often also made to complementary and alternative medicine (CAM) when these methods make a meaningful addition to conventional medical treatment.

More than a mere trend

What used to be regarded as a niche concept has long since become central to society. The “CAM Barometer 2024” published by the Empirical Medical Register (EMR)

points out that 66% of Swiss citizens of both sexes have already resorted to complementary and alternative medical treatments. 88% of the persons who were questioned take the view that CAM can either be used as a supplement (63%) or if at all possible as an alternative to conventional medicine (25%). CAM is used especially often to treat neck or back pain (14% of all treatments), general muscle pain or spasms (8%) and joint pain (7%) – but also for preventive purposes.

Around nine out of ten users of a CAM service are satisfied or very satisfied with the outcome. Hardly surprising then that many people rely on this supplementary route to look after their health.

Good to know

With Healthcare PLUS and Healthcare TOP supplementary insurances, Aquilana contributes to treatment by physicians, naturopaths and recognised therapists.

For example:

- homeopathy
- Chinese medicine
- neural therapy
- phytotherapy
- anthroposophic medicine, including homeopathic and anthroposophic preparations



You can find further information about our benefits using the QR code or at www.aquilana.ch/versicherungen/zusatzversicherungen

For body, mind and soul

Many people resort to complementary medicine when they feel that they are not receiving all-round care with conventional medical treatment or simply cannot achieve any improvement with mainstream medicine. Complementary medical procedures often do not just set out to cure symptoms; they seek to strengthen self-healing forces and focus on the patient's own active role.

People who are suffering from chronic pain, stress-related disorders or physical-mental symptoms find these methods particularly beneficial. Accompanying therapies are also used to treat rheumatic disorders, Long Covid or exhaustion syndromes – however, the success varies greatly from person to person.

Complementary medicine methods

The EMR certifies therapists for a total of 210 complementary and alternative medical treatment methods and professional qualifications. Five kinds of therapy – acupuncture, classical homeopathy, anthroposophic medicine, phytotherapy and drug therapy in Traditional Chinese Medicine (TCM) – are even covered by basic insurance if they are dispensed by physicians who have taken appropriate further training.

There are many different methods: they range from thousand-year-old Asian treatment traditions to modern techniques. Osteopathy, acupuncture, homeopathy and TCM are particularly popular in Switzerland. Craniosacral therapy, phytotherapy and anthroposophic approaches are also in regular use – often as methods supplementing mainstream medical treatment.



Important point: complementary medical practitioners must have soundly based training. Therapists who are recognised by EMR meet defined quality standards and must keep up with regular further training.

Health is entirely individual

Each person reacts differently – and sometimes needs to follow different routes. Open-minded individuals often regard complementary medicine as a meaningful adjunct to conventional medicine. What counts is that the chosen method must be right for them and administered professionally. Seek information, trust your gut feeling – and choose the treatment that is genuinely right for you.



Hint

How to identify a serious therapist

According to the “CAM Barometer 2024”, the foremost reason for choosing a particular medical or therapeutic practitioner is confidence in the person who provides the treatment (53%). Here are our hints on your successful search for a therapist:

- look out for EMR certification or cantonal authorisation
- ascertain the costs and treatment goals in an initial discussion (including costs that are covered by your insurance – and those that are not)
- find out whether the method is right for your particular health issue – not every therapy is appropriate for every condition

The EMR search platform will help you to find qualified therapists.



For further information
go to: www.emr.ch

“Luckily, I was insured.”

Basic insurance is a useful foundation. But it does not cover everything – especially not when it comes to alternative treatments or individual healthcare needs. That is when the real value of a supplementary insurance kicks in: it closes gaps, provides a financial margin and enables you to opt for the treatment that is exactly right for you.

Some of our insured members have had that particular experience – and tell us how grateful they now are for their supplementary cover.



“I had suffered from back pain for months on end. Osteopathy was the only thing that helped me – and Aquilana covered the treatment cost.”

– Daniela K., 48, Healthcare PLUS supplementary insurance

Get an overview

Our **Healthcare PLUS** and **TOP** supplementary insurance schemes are a valuable addition to your basic insurance, especially for outpatient treatment. They support your healthcare measures effectively and provide financial security extending beyond services that are covered by compulsory healthcare. A combination of both products provides all-round cover – from prevention via alternative treatments to specific supplementary benefits.

Benefits	Healthcare PLUS	Healthcare TOP
Medicinal products or medicines not covered by compulsory insurance	yes	no
Alternative medicine, massages and health coaching	90 % max. CHF 1,000 p.a.	90 % max. CHF 2,000 p.a.
Eyewear lenses, eyewear frame and contact lenses	yes	no
Preventive gynaecological examination, amniotic fluid test if prescribed by a physician	yes	no
Precautionary & protective vaccinations (inc. travel protection)	yes	no
Medical aids and objects	90 % max. CHF 200 p.a.	90 % max. CHF 1,000 p.a.
Private fees for outpatient medical treatments abroad (medical emergencies)	no	yes
Optional outpatient medical treatments abroad	no	yes

Comparison of some Healthcare PLUS and Healthcare TOP benefits.
For the full list of benefits see our website www.aquilana.ch.

Good to know



The insurance can be taken out until your 65th birthday, provided that your state of health is good.



No worries with good cover

Our team of advisers will be happy to answer all your questions about supplementary insurance and give you sound advice. For further information see QR code.

In hospital, it's more than just treatment that counts.

Scheduled or unexpected: a stay in hospital is always an exceptional situation. You will be at a real advantage if you can count not just on good treatment but also on privacy, comfort and freedom to take your own decisions. That is where Aquilana supplementary hospital insurance comes in.



Greater comfort – stay in a single room or room with two beds



Greater freedom of choice – free choice of physician in the hospital of your choice



Greater security – full cost cover, even in emergencies abroad

Your benefits with Aquilana supplementary hospital insurance

Our supplementary hospital insurance schemes enable you to access high-grade medical and nursing care – tailored to your own specific needs. You choose the hospital, the desired level of room comfort and – depending on the scope of insurance – also the physician who treats you. In case of illness, accident or maternity, the choice of your preferred freedom and comfort is yours.

Benefits	General	Semi-private	Private
Free choice of listed and contract hospitals in Switzerland (public and private acute-care hospitals and rehabilitation clinics)	yes	yes	yes
Room comfort	Multiple bed ward	Room with 2 beds	Room with 1 bed
Transport and rescue costs (inc. repatriation)	CHF 20,000	unlimited	unlimited
Hotel services / room comfort for food and lodging (based on cost-sharing rules set out in Art. 44 AVB 2015 edition, 2024 revised version, or Art. B10 AVB 2024 edition)	yes	yes	no
Emergency stays in acute-care hospitals abroad (during business or holiday travel)	Full payment of costs not covered by law (room with three or more beds)	Full payment of costs not covered by law (room with two beds)	Full payment of costs not covered by law (room with one bed)
Healthcare legal protection (Coop Rechtsschutz AG)	no	yes	yes
BetterDoc premium service free of charge (search for specialists)	no	yes	yes

Comparison of some hospital insurance benefits. For the full list see our website www.aquilana.ch.

Elective self-pay variants are available in the semi-private and private versions (CHF 2,000/5,000) and qualify for a premium reduction of around 25% or around 50%.



Comfort is not a luxury – but an integral part of your quality of life

We will be happy to advise you on our supplementary hospital insurance schemes.
For further information see the QR code.

Looking back at Aquilana's 132nd Ordinary General Meeting

On 23 May 2025, Aquilana welcomed insured members and guests to its 132nd Ordinary General Meeting at the "Trafo" Congress Centre in Baden. Due to the large attendance, the event was again held in the "Trafo" hall as well as in the cinema hall 1. The live broadcast allowed guests in the cinema to follow the meeting in comfort, while still enjoying personal exchanges. With some 700 members and guests, the impressive attendance is a testimony to the great confidence that our customers and partner organisations place in Aquilana.

The meeting was opened by the Chairman of our Board of Directors, Dieter Boesch. In his presentation headlined "Opportunities and risks of winning or losing health insurance customers", he reviewed the challenges facing the branch today and explained how Aquilana is dealing proactively with these developments. He placed particular emphasis on the importance of dependability, solidarity and proximity in uncertain times – values to which Aquilana is fully committed and is strengthening even further.

No motions had been tabled by members by the closing date. The statutory agenda items were dealt with smoothly. The Annual and Situation Report for 2024, together with the transparent and informative Annual Financial Statement for 2024, were noted with great interest by the members present and adopted by an overwhelming majority. Despite a negative annual operating result attributable to rising healthcare costs, extraordinary customer growth, higher risk compensation payments and the need to set aside additional provisions, Aquilana was still able to assure its stability thanks to its sound financial foundation; it also took up important strategic options for the future.

One central feature of this year's meeting was the election to renew the Board of Directors. All seven existing members of the Board of Directors were confirmed by a large majority for the 2026–2029 term of office. This continuity on the Board of Directors is a strong token of stability and reliability and sets clear perspectives for Aquilana's strategic orientation.

A discharge was granted and the mandate of the independent external auditor, PricewaterhouseCoopers AG, Zürich, confirmed at the proposal of the Board of Directors. The commitment and expertise of the auditors make a decisive contribution to the quality assurance and transparency that Aquilana owes its members. By their clear votes, the members underscored their great confidence in the organisation's management.

Alongside the formal agenda items, the General Meeting also gave an insight into the latest trends within the company. Werner Stoller, Aquilana's Chief Executive Officer, reported on successful implementation of the new organisational structure and on continuous optimisation of the digital service offering. Special focus is always placed on strengthening Aquilana's customer orientation and on the sustainable assurance of financial stability.

Prospects for the coming years were a further highlight: following the adoption of the EFAS proposal (uniform financing of outpatient and inpatient services in the acute healthcare sector) by the Swiss electorate, Aquilana will be working actively to shape the background conditions for the financing of outpatient and inpatient services with effect from 2028. At the same time, tough challenges remain, especially because of the ongoing rise in healthcare costs and more stringent regulatory requirements.

Musical contributions provided a stylish background to the official part of the General Meeting. The drinks and dinner that followed gave many opportunities for personal exchanges between insured members, guests and staff members.

We are sincerely grateful to all the participants for their attendance and confidence in us. The 2025 General Meeting once again brought impressive confirmation that Aquilana is able to count on a strong community, even in challenging times. We are already looking forward to our next Ordinary General Meeting that will be held at 5 p.m. on 8 May 2026, again at the "Trafo" in Baden.



Annual Financial Statement 2024 – stability despite exceptional charges

Customer growth had already been strong in the previous year and the exceptional increase continued in 2024. By the end of the year, Aquilana had some 90,000 members with compulsory healthcare insurance – almost twice as many as at the end of 2022. In 2024 alone, the year under review, this was equivalent to a net increase of some 18,000 insured members or 25% growth. As a result, premium revenues rose by 29.7% compared to the previous year, reaching CHF 351.8 million.

On the other hand, this strong growth imposed substantial additional burdens for risk compensation and higher provisions had to be set aside. The result was a corporate result of CHF –13.0 million. However, our balance sheet remains robust. The balance sheet total rose to CHF 467.1 million, while equity capital remained stable at CHF 79 million. In his presentation to this year's General Meeting, Board Chairman Dieter Boesch explained: "Growth in health insurance is ambivalent – it places a short-term burden on solvency, but in the long run, stability and performance must be secured by predictive control." That is why the Board of Directors and management are keeping the financial situation under constant review, with particular emphasis on liquidity. From that angle, the equity base and stable balance sheet volume are a strong foundation.

Capital investment activity reported satisfactory progress: with a 5.1% return on equity, Aquilana was able to state a financial result of CHF +22.17 million. That yield helped greatly to counterbalance operating losses in the OKP sector. The administrative cost rate (both KVG and VVG) fell from 5.6% to 4.9% and remained at a level that was both appropriate for the branch and efficient. What is more, sustained benefit cost controlling enabled substantial savings of around CHF 5.1 million (previous year CHF 3.2 million) to be achieved – a clear token of sustainable cost-consciousness and efficiency.



Scan the QR code to consult further details in the 2024 Annual Report (in German).

Mastering complexity – safeguarding proximity

Growing complexity of the healthcare system poses an increasingly tough additional challenge for Aquilana and other providers. New regulatory requirements imposed by FINMA, the FOPH and data protection authorities, together with the rising administrative costs of internal and external audits, call for structural adjustments and predictive management.

Aquilana is responding to this trend with targeted organisational measures, expansion of personnel resources and the strengthening of digital processes. Our aim is always to remain close to our insured members despite rising external challenges, to offer individual benefits and assure our service quality at all times. Strategic focus continues to be placed on quality, customer orientation and digitalisation. After all, that is the only way in which Aquilana can remain successful in an increasingly regulated and exacting market environment – while at the same time offering its insured members stability and proximity.

Outlook for 2025 – a correction of heading for the sake of stability

After two years of exceptional growth, in 2025 Aquilana is reverting to a more sustainable operational level. As of 1 January 2025, we are serving some 66,000 members with OKP insurance – a decline that has been deliberately engineered through the necessary premium adjustments in order to assure our long-term financial stability.

As a result of these measures, we expect the risk compensation burden to be significantly reduced in the current financial year, accompanied by less need to set aside provisions. Unlike in previous years, a positive corporate result is being forecast once again for the 2025 financial year. We are looking forward to a continuing positive capital investment trend – albeit with a more moderate yield than in the previous year. The Board of Directors and management are keeping the financial situation under constant review with an ongoing focus on efficiency, predictive planning and stability.

Interview

Dr. Michael Willer, CEO of Eskamed AG / EMR

What is EMR's role in the field of complementary and alternative medicine in Switzerland?

Since 1999, EMR has been reviewing the qualifications of complementary and alternative medicine therapists (CAM – also known as experience medicine) and awards the EMR quality label to those who qualify. Almost all healthcare insurers rely on the EMR quality label to decide which CAM benefits will be reimbursed by private supplementary insurance schemes. Now that some 27,000 therapists hold the EMR quality label, the EMR is the leading Swiss CAM certifier.

“A view of the whole human being is a very significant benefit of CAM as opposed to conventional medicine.”

How does the EMR assure the quality of certified therapists and therapy methods?

The EMR quality label is valid for one year in each case. Therapists are required to prove each year that they satisfy the latest registration conditions and have taken the required further and advanced training. EMR quality labels are awarded and renewed on the basis of a standardised, quality-assured process.

Registration conditions are coordinated and updated regularly with professional associations, organisations, education providers, insurers and public authorities. New therapy methods are examined and not published until they have been accepted on the strength of the EMR methods list.

What is your advice for persons who are using complementary and alternative medicine for the first time?

I advise them to be receptive to approaches that focus on the whole human being. That also implies a readiness to act personally, to examine your own situation and present complaints and perhaps really make necessary changes.

To that end, it is important to identify well-qualified therapists. That brings us to the EMR search platform (www.emr.ch), which lists professionals who have been awarded the EMR quality label.

In your view, how is the complementary and alternative medicine sector in Switzerland trending?

The “CAM Barometer 2024” shows that CAM is enjoying great popularity in Switzerland. We cannot make any forecasts but we are assuming that the population will continue to resort intensively to CAM. The emphasis here is on chronic illnesses whose importance is growing because of our lifestyle or on multi-morbidity, i.e. a multiple illness. A view of the whole human being is a very significant advantage of CAM as opposed to conventional medicine. That is why more and more healthcare institutions are following a holistic approach and uniting conventional medicine and CAM into integrative medicine.



Dr. Michael Willer

CEO of Eskamed AG / EMR



For further information
about EMR go to:
www.emr.ch