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AQTUELL 3/25

Customer news 3, October 2025

Gesundheit für Generationen

aquilana

Dear Reader,

Dependability in times of change

Every development involves change. Sometimes it can also be an occasion to express gratitude and look to the future. After nearly 44 years of dedicated activity, our long-standing and highly appreciated management team colleague René Planzer will be taking his well-merited retirement. Continuity, competence and collegiality were distinctive features of his work. We owe him a sincere debt of gratitude for his great dedication.

We have been able to appoint an experienced successor from our own ranks in the shape of Oliver Waeckerlin. We are also counting on tried and tested internal appointees to other key positions. This careful succession planning exemplifies our values: stability, the long view and dependability.

This is because in an environment of rising healthcare costs, sustained pressure on premiums and wide-ranging reforms – such as the introduction of the new TARDOC doctor's charge scale – our aim remains to keep all our customers well informed. Our approved premiums for 2026 reflect that sense of responsibility.

The fact that we are on the right track is confirmed by the latest AmPuls Health Insurance Tracking: Aquilana ranks number 1 for image, customer satisfaction, offers and billing service. That trust is our motivation and commitment at one and the same time.

We are sincerely grateful for your loyalty to Aquilana! We look forward to counting you among our valued customers again next year.

Kind regards,

Werner Stoller
Chief Executive Officer

How to reach us

Our customer service answers your questions on **+41 56 203 44 22** (Monday – Friday, 8.00 –16.30) or at **kundendienst@aquilana.ch.**
Or else you may use the messaging feature in our customer portal at **www.myaquilana.ch.**

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Overall costs in the Swiss healthcare system: looking back at 2023 and 2024

According to the Federal Statistical Office (FSO, media release dated 28 April 2025), healthcare expenditure in Switzerland was around CHF 94 billion in 2023 (+2.4%). Cost increases were particularly high for Spitex (+7.9%), doctors' surgeries (+7.1%) and nursing care (+6.0%). Private households contributed 61.3% to the financing (of which 21.8% directly and 39.5% via premiums). At 36.3%, hospitals were the biggest service provider. Per capita costs varied widely from one region to another: CHF 13,600 in Basel-Stadt, CHF 8,600 in the Canton of Zug. For 2024, costs were estimated at around CHF 97 billion, equivalent to CHF 10,783 per person – representing an increase of 56.3% in real terms since the year 2000. The share of GDP stands at 11.8%.

KOF cost forecast OKP 2025 and 2026: some relief, but pressure on costs remains high

According to the June forecast by the Swiss Economic Institute (KOF) at ETH Zurich, spending on compulsory healthcare insurance (OKP) is set to go on rising in years to come, albeit at a more moderate rate than in previous years. While in 2024, OKP costs per head across Switzerland stood at CHF 4,720 (+4.8%), the KOF anticipates cost growth of 3.6% in 2025 followed by a further increase of 2.7% in 2026.

This moderate trend is explained largely by a temporary fall in inpatient costs in the Canton of Zug where this expenditure is to be taken over directly by the Canton itself on a temporary basis. However, the forecast does not yet include ongoing tariff negotiations for outpatient and inpatient hospital care. Despite slightly positive trends, the CHF 5,000 mark per insured person is likely to be reached for the first time in 2026 – seven years after the CHF 4,000 mark was passed in 2019.

The healthcare cost dynamic therefore remains a central contributory factor to the premium trend – especially in combination with other factors such as demographic change, medical progress and increasing use of services.

Current trend according to FOPH cost monitoring Q2/2025

The latest monitoring data published by the Federal Office of Public Health (FOPH) confirm sustained high pressure on costs. In the second quarter of 2025, OKP expenditure rose by 4.6% year on year – with costs averaging CHF 4,813 per insured person (+CHF 210 on the previous year). This figure exceeds the KOF forecast and shows how reality often proves more dynamic than had previously been assumed.

The following cost rises were particularly steep:

+ 13.2% for "other services" (including psychotherapy)
+ 11.3% for nursing care and Spitex organisations
+ 6.0% for laboratory services
+ 4.8% for consultations in doctors' surgeries
+ 4.5% for treatment as a hospital inpatient

The increase amounts to 5.1% by comparison with the previous quarter, equivalent to some CHF 60 more per insured person. Hospital inpatient treatments (+CHF 13), consultations in doctors' surgeries (+CHF 12), "other services" (+CHF 11) and hospital outpatient treatments (+CHF 7) were the biggest contributory factors.

The increase in the area of psychological therapies is particularly noteworthy and attributable both to more intensive use and to structural changes (e.g. change of system from delegation to prescription model).

Premium adjustments 2026 because of cost pressure – a necessary step

The ongoing healthcare cost dynamic – clearly reflected in the latest forecasts and monitoring data – remains a key driver of Aquilana's premium policy trend. That explains the need for a preventive, cost-covering adjustment in order to maintain the stability of our organisation, while at the same time continuing to provide responsible protection for our insured members.

The revised **basic and supplementary insurance premiums for 2026** are set out below – accurately matching the healthcare cost trend and our service commitment.

OKP premiums Switzerland 2026

Continuing high healthcare costs – although the increase is slightly more moderate than in previous years – and the make-up of our insured membership, together with the regulatory provisions laid down by the FOPH, are making further premium increases in the OKP segment inevitable.

To consolidate Aquilana's financial stability under these conditions, improve the minimum legal requirements placed on our solvency ratio and secure the necessary risk compensation payments, premiums had to be set at a level that is high enough to cover costs. All the healthcare insurers, including Aquilana, were required to submit their proposed premiums for the year 2026 to the FOPH by 31 July at the latest. The tariffs proposed by Aquilana for the OKP models (standard, CASAMED and SMARTMED) were reviewed and approved by the supervisory authority – and in some cases even stipulated at this particular level.

The range of approved tariff adjustments for adults above the age of 26 with accident cover and an annual excess of CHF 300 extends from **–12%** (Canton of Zug) to **+11%** (Canton of Glarus). Real impacts on the individual premium situation depend on a number of factors: canton of residence, tariff region, age, amount of the excess, insurance model, inclusion or exclusion of accidents and potential rebate adjustments in special forms of insurance.

While standard insurance tariffs will rise only moderately in many premium regions – by around **3.5%** (AR, BL, BS, NW, OW, ZH), **4%** (FR, LU, NE, SH, SG, UR, VD, VS) or **4.5%** (SZ) – in some other premium regions the adjustments will be substantially higher: **5%** (AG), **5.5%** (BE), **6%** (JU, SO, TI), **7%** (AI), **8%** (GR, TG), **8.5%** (GE) and **11%** (GL).

The Canton of Zug is the only exception: here the OKP premium will fall by a substantial **12%** – this is due to the present special arrangement for the financing of hospital inpatient costs.

2026 premiums for individual daily allowance insurance based on the Health Insurance Act (KVG)

Premiums for voluntary daily allowance insurance (insurance against loss of salary) will remain stable again for the new year.

OKP premiums EU 2026

Premium adjustments for the year 2026 for OKP insured members residing in the EU or in Great Britain vary from country to country – depending on the provisions of supervisory law and having regard to country-specific risk structures. The figures are based in each case on the standard tariff for adults above the age of 26 with accident cover and an annual excess of CHF 300.

Insured members in Great Britain, Italy and Portugal benefit from stable premiums with no increase. In Spain and in the Netherlands, premiums are set to rise by a moderate 4%. Substantially higher adjustments apply to Germany, France and Austria, in each of which premiums will increase by 6%.

These adjustments take account of the current trend of costs and services abroad and secure our long-term ability to finance insurance solutions for our customers in the EU and in Great Britain.

Supplementary insurance schemes PLUS and TOP: premium adjustment in 2026

For the supplementary outpatients insurance schemes PLUS and TOP, risk-based premium adjustments will take effect on 1 January 2026 for some age groups (premium increases quoted below in CHF per month):

PLUS: +2 (age 0–18), +0 (age 19–25), +5 (age 26–40), +4 (age 41–50), +0.70 (above age 51)

TOP: +4.50 (age 0–18), +2.50 (age 19–25), +3.80 (age 26–40),+1.50 (age 41–50), +0 (above age 51)

All premiums for other supplementary insurance products remain unchanged. The adjustment has been approved by the supervisory authority FINMA and is based on the latest benefits trend.

TARDOC to replace the TARMED outpatient doctor's charge scale with effect from 2026

The obsolete **TARMED** doctor's charge scale is to be replaced by the modernised TARDOC tariff system on 1 January 2026. The aim is to achieve more precise and more transparent billing of medical services for outpatients – either in the doctor's surgery or in a hospital. In principle, Aquilana insured members will not be affected. However, it is worth taking a look at the main changes. Scan the QR code now to access information!

Changes with effect from 1 January 2026

1. Compulsory healthcare insurance

Rebates for SMARTMED compulsory healthcare insurance

The range of premium rebates for the SMARTMED insurance model remains unchanged at between 14% and 15% with effect from 1 January 2026. The rebate will increase by a modest amount from 14% to 14.5% in the Cantons of Aargau, Bern and Ticino. In all other cantons, the premium rebate is unchanged.

Insured persons born in 2000 and 2007

Insured members who have reached their 18th birthday will be reassigned to the premium level for adults aged 19 to 25 with effect from 1 January 2026. The previous child's rebate will then lapse. At the same time, in the case of an insurance with elective excess, reassignment to the relevant excess level for adults will be automatic. However, we grant all our insured members a young person's rebate until their 25th birthday so that their premium is still 26% below the rate charged for adults.

The young person's rebate lapses under the terms of the Health Insurance Act (KVG) on reaching the 25th birthday; reassignment to the adult premium rate is therefore automatic from then on.

To benefit from a more favourable premium, we advise holders of the traditional form of insurance who were born in the years 2000 and 2007 to opt for a higher annual excess or envisage changing to an alternative insurance model (CASAMED or SMARTMED).

Insured persons born in 1960

A new period of life begins on reaching the ordinary AHV retirement age or reference age – and that goes for insurance provisions too. As a matter of course, compulsory accident cover is included for all basic insurance holders on reaching AHV retirement age. The persons concerned will be informed of this change in advance in writing.

For insured members who have already provided evidence of continuing employment in the current year after reaching ordinary AHV retirement age, accident cover will be suspended in the basic insurance scheme until the end of the calendar year at the latest. This evidence must be renewed once a year until definitive retirement and notified to us before the start of the following year. For insured members who have provided evidence of an occupational activity as of 1 January 2026, accident inclusion will be suspended once again.

2. Supplementary insurance schemes

Age group change for supplementary insurance schemes

Because of your present age, depending on your year of birth and the type of supplementary insurance held by you, you may be reassigned to a higher tariff age group with effect from 1 January 2026. This applies to the supplementary insurance schemes PLUS, TOP, dental care (levels I and II), hospital care (general, semi-private and private wards) and also to UTI and KTI capital insurance schemes. Exact details of your product can be found on your policy, together with the monthly premium.

3. Attractive savings opportunities

A first step to saving begins with expert advice based on your particular needs. That will enable you to avoid duplicate and/or excess insurance. Please contact our customer relationship manager in order to ease your premium budget effectively or check out savings opportunities on our website.

Further information about our savings opportunities can be found here: www.aquilana.ch/praemien-sparen

4. Other matters

Environmental levy 2026

Your personal policy and the information notice on environmental levies published by the Federal Office for the Environment (FOEN) are enclosed. Our insured members residing in Switzerland will again be refunded CHF 61.80 (CHF 5.15 per month) from the environmental levy revenues (CO_2 levy and VOC steering levy) in 2026, as was the case this year. As you will see from your insurance policy, this amount will be offset against your basic insurance premium.

Insurance policy 2026

Your personal insurance premium is shown on the enclosed insurance policy which takes effect on 1 January 2026. Please check this policy carefully and let us know any corrections without delay. May we also ask you to keep your personal insurance policy carefully at all times in case you need to produce the document later, e.g. as evidence of entitlement to potential premium reduction contributions. Thank you very much.

30 November 2025 is the closing date for changes

If you would like to adjust your existing insurance cover with effect from 1 January 2026 (e.g. change your excess, include or exclude accident cover in your basic insurance, or change to a different insurance model), please let us know your wishes in writing without delay – but no later than by 30 November 2025. Alternatively, you may make the changes easily and conveniently yourself at **www.aquilana.ch → SERVICE** or via your **myAquilana Account.**

If you wish to change your payment intervals and by doing so benefit from a discount, please also let us know by 30 November 2025 at the latest because premium payments are collected in advance.

Notice periods

Supplementary insurance schemes based on the Insurance Contracts Act (VVG)

The ordinary notice period to terminate supplementary insurance schemes already expired on 30 September 2025. Notice to terminate supplementary insurance as of 31 December 2025 can therefore now only be given if the tariff changes. Notice must be given in writing by post to reach us no later than on 30 November 2025. Please note that any insurance downgrade will be definitive and irrevocable on reaching your 65th birthday.

KVG basic insurance

If you are envisaging a change of basic insurance provider, your notice must have reached Aquilana by 30 November 2025 at the latest. You may also give notice online using our web service. However, a change of insurer is only possible if no payments to Aquilana (premiums or cost participations) are overdue on the leaving date.

Summary for your tax return

You will automatically receive a listing of your premium and healthcare costs for the year 2025 by mid-February 2026 at the latest for your next tax return.

Comprehensive update of the Medgate app

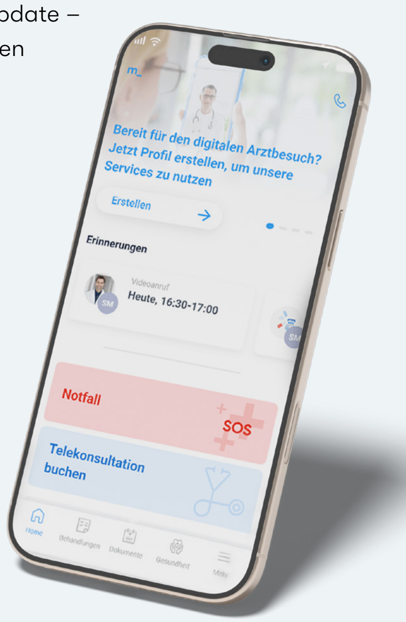
Important innovation for Medgate app users

A completely new release of the Medgate app will be published in early December 2025. It is based on the latest technology, with an optimum link to the new patient management system, and brings improvements in terms of both use and stability.

The existing app release will be replaced by a so-called forced update – in other words, an immediate update notice will be displayed when you open the app.

Important: please respond to the update request and follow the instructions on your smartphone.

You can find further information here:
www.aquilana.ch/kurzmeldung/medgate-app-erhaelt-umfassendes-update



Health begins in your mouth

Why tooth care involves more than just brushing

A healthy smile does not just look good: it mirrors our general state of health. As the recent study by the Federal Statistical Office (FSO) on "Oral and dental health in Switzerland" shows, oral and dental health has a direct impact on the cardio-vascular and metabolic system. In other words, by looking after your oral hygiene, you are also protecting other organs – yet another reason to lay great emphasis on prevention.

Oral and dental health in Switzerland

Good news: dental health has improved greatly in Switzerland in the past 20 years. More and more people are taking regular care of their teeth. While the number of visits to the dentist fell, attendance for dental hygiene treatments rose in 2022 – especially in the 65+ age group. The trend is clear: preventive care today brings long-term benefits. But there is still room to do more: around one person in four continues to go without dental care altogether.

The study revealed clear differences. Persons with a lower level of education or low income are more likely to rate their dental health as poor. Failure to attend a dentist for financial reasons affects vulnerable groups in particular – up to 30% in specially disadvantaged households, according to the FSO.

What is proper dental care?

Modern dental medicine shows that healthy teeth do not come about by chance but are the outcome of conscious decisions taken in everyday life. This is not just a matter of ordinary tooth brushing but involves a comprehensive understanding of oral health. Your dentist will be happy to advise you on the right care products for your own use.

The key principle is this: toothpaste containing fluoride reduces the risk of caries by as much as 50%. However, after eating acidic food you will do well to wait for 30 minutes before brushing your teeth, otherwise the softened tooth enamel may be damaged. Here is the rule for children under the age of six: brush twice daily with a small amount of children's toothpaste (max. 1000 ppm fluoride) – the size of a rice grain up to age two and then pea-sized. Always with the help of an adult.

What goes on between the teeth also makes all the difference. This is where 80% of all caries develop because normal brushing does not reach these areas. That is why daily cleaning of the space between the teeth with dental floss or a small interdental brush is just as important as brushing the teeth themselves.

Modern dental care also extends to the entire oral cavity. The tongue hosts millions of bacteria and should not be overlooked during daily cleaning. A simple tongue scraper or gentle application of the toothbrush (without toothpaste) prevents bad breath and keeps the mouth healthier.

Good news: dental health need not be a luxury. These tried and tested measures do not cost much and can easily be incorporated into your daily routine. Dental care is an investment which pays dividends day by day – to live your life with a bite and quality lasting well into old age.

Turn to the last page of this edition of **AQTUELL** for other helpful tips about dental care.

Management changes

After nearly 44 years of successful activity, **René Planzer,** Head of Services and Deputy Chief Executive Officer, will be taking his well-earned retirement at the end of January 2026. The Board of Directors and management team extend their sincere thanks to him for his many years of dedicated service to Aquilana – always with the emphasis on continuity, competence and collegiality. We wish him all the best, good health and many rewarding experiences for the new chapter in his life.

René Planzer, Head of Services and Deputy Chief Executive Officer

His successor will be **Oliver Waeckerlin,** born in 1981, who has been working at Aquilana for a total of five years and is successfully heading up the customer service function at present. His previous professional activities include positions as regional insurance technology manager at SWICA, head of underwriting for insurance of persons in German-speaking Switzerland at Helvetia and head of underwriting at Helsana. With his extensive knowledge of our organisation, together with his basic and more advanced training – health insurance specialist with a Swiss Federal proficiency diploma, NDS HF graduate business economist and MAS in Social Insurance Management – Oliver Waeckerlin is ideally qualified to perform the demanding duties as our **new Head of Services and member of the management team expertly and with a focus on the future with effect from 1 January 2026.** We wish him a successful start in this responsible new position.

Oliver Waeckerlin, new Head of Services and management team member with effect from 1 January 2026

At the same time, on 1 January 2026, **José Suarez,** born in 1975, will take over **customer service management.** He has been working at Aquilana for around seven years and currently handles a wide range of duties as customer service team leader and corporate customer relationship manager. With his many years of experience, strong customer focus and soundly based professional expertise, he is well prepared for his new role as authorised signatory and head of department. After basic training as a retail trade specialist, he has taken ongoing further training courses. He holds a VBV certificate as an insurance intermediary in the all-branch and supplementary health care insurance profiles and also has a Bachelor of Science degree in business management with the emphasis on banking and finance; he obtained that qualification at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW). We wish José Suarez too every success and satisfaction in his new role.

Also with effect from 1 January 2026, the Board of Directors has appointed **Ertan Karahan,** Head of Marketing/Sales and management team member, to serve as our new **Deputy Chief Executive Officer.** This appointment is a tribute to his far-sighted strategic approach, management expertise and many years of dedicated commitment to Aquilana's further development. We extend our sincere congratulations to Ertan Karahan and wish him great success and satisfaction in his more extensive new duties.

Success in the final apprenticeship examination

Our apprentice Cristian Pacino has successfully completed his three-year course of basic training to qualify for the Swiss Federal VET Certificate in Business. Sincere congratulations on this milestone and all the best for his future professional and private life! We particularly welcome the fact that Mr Pacino will still be working at Aquilana in future. With effect from 1 August 2025, he has been employed as a finance and accounting assistant. We look forward to continuing cooperation.

Confidence and satisfaction: Aquilana has been awarded again

Aquilana scored top marks again in the latest **AmPuls Health Insurance Tracking for 2025** for **image, customer loyalty and service quality.** The **1st place for "image", "customer satisfaction", "offers" and "billing service"** merits a special mention. These results confirm an exceptional relationship of trust and a high degree of satisfaction among our insured members – especially in a dynamic market environment typified by keen competition.

As comments from our customers show, Aquilana stood out particularly well on points of detail in the AmPuls study:

"is sympathetic"

"is safe and sound"

"sets great store by its customers"

"is simple and straightforward"

"is modern and innovative"

"handles premium funds responsibly"

"is a health insurer who takes good care of you"

These results strengthen Aquilana's positioning as an insurer which is close to its customers, dependable and gives personal service.

comparis.ch also made further awards to Aquilana in 2025, in two categories this time: in the assessment of basic insurance, Aquilana was the winner in the **"overall satisfaction"** and **"cost/benefit"** categories (cf. "Best Health Insurer in Switzerland 2025", www.comparis.ch/krankenkassen/beste-krankenkasse). These awards exemplify the continuing high level of acceptance by our insured members and confirm our effective service and quality strategy.

These results highlight our insured members' confidence and also encourage us to remain on our successful heading and continue to offer top quality and customer focus in future.

Hints on good dental care

Nine practical tips for healthy teeth

Adopt the right brushing technique
If you brush your teeth by hand, apply gentle circular movements to the edge of the gums and teeth. If you use an electric toothbrush, hold it against the edge of the gums and slide along slowly – the brush itself takes over the movement. Whichever method you use, brush for at least 2 minutes.

Brush twice daily
In the morning and evening using toothpaste that contains fluoride – for effective protection against caries. Best wait for 30 minutes after eating acidic food.

Do not forget to change your brush
Once every six to eight weeks – or immediately after an infection. Old brushes may spread bacteria.

Do not forget the spaces between your teeth
This is where 80% of all caries originate. Clean daily with dental floss or a small interdental brush – even if this seems strange at first. The investment is well worthwhile.

Look after the whole oral cavity
The tongue and inner cheek areas are home to millions of bacteria. Use of a soft tongue scraper or cleaning the tongue with your toothbrush will prevent bad breath.

Take good care of your diet
Less sugar, more calcium and vitamin D. Raw vegetables and whole grain products help to produce saliva – for natural protection of your teeth.

Choose your aids sensibly
Electric toothbrushes can make cleaning easier but are not absolutely essential. Soft brushes protect the gums. Mouth washing is a useful extra but no substitute for brushing.

Plan regular check-ups
One or two visits to the dentist each year enable problems to be detected early. Professional tooth cleaning removes stubborn dental plaque and polishes the tooth surfaces.

Review your cost cover
Implants, braces or complicated treatments can become expensive. Supplementary dental care insurance provides financial security against unforeseen interventions.

Motivation

Do you lack motivation to clean your teeth?
Listen to your favourite song while brushing. Most songs last for 3 to 4 minutes – perfect for thorough cleaning. If tooth brushing has positive associations for you, you will stick with it for the long term.

Supplementary dental care insurance

Better protection for your teeth: our dental care insurance protects you against unforeseen costs – with benefits for check-ups, orthodontic treatment and more besides.

Your benefits
- ✓ Up to CHF 3,500 for all dental care services, including dental hygiene and tooth straightening
- ✓ Orthodontic benefits up to age 25
- ✓ No waiting time for services

Go to our website for further information:
www.aquilana.ch/versicherungen/zusatzversicherungen/zahnpflegeversicherung

Enclosures: insurance policy(ies) 2026, FOEN information note

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