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AQTUELL ³/₂₆

Customer news 3, October 2026



Dear Reader,

Following a positive financial performance in 2025 with an income surplus, Aquilana further strengthened its solvency ratio – a solid foundation for our approximately 61,500 insured persons with basic insurance and our independent, personalised service.

Healthcare costs in Switzerland continue to rise, and significant growth is expected again in 2027. This development also has an impact on premiums. In our home cantons of Aargau and Zurich, as well as in the Canton of Bern, we are increasing premiums by 4% for 2027. Depending on the tariff, the adjustments range from 0% to 8% overall.

The situation is more encouraging when it comes to our supplementary insurance schemes. Thanks to the positive claims trend, we are reducing premiums for the private ward level of hospital care insurance (SV/P) for adults aged 26 and over by around 6%.

I am particularly pleased that Aquilana has once again received several awards in 2026 for its high level of customer satisfaction and good value for money – for us, this is both a sign of recognition and an incentive to continue offering you a reliable and personalised service. The new management team formed at the start of 2026 has been playing a significant role in this performance: Oliver Waeckerlin (Finance/EDP) and Peter Odermatt (Benefits) are working alongside senior management to drive forward the strategic modernisation of Aquilana, so that we can continue to offer you first-class services in the future.

Knowledge helps us make good decisions about our own health. And this is why we're focusing on the topic of health literacy in this issue, and showing you the best ways to find information about your health.

I would like to thank you for your trust, and hope you find our latest newsletter an informative read.

Best wishes,

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 at kundendienst@aquilana.ch. Or else you may use the messaging feature in our customer portal at www.myaquilana.ch.

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Why health costs keep on rising

Cost monitoring by the Federal Office of Public Health (FOPH) shows an increase of just 0.4% for the second quarter of 2026. But this low figure is misleading – it is due to billing delays caused by the introduction of the new TARDOC tariff system, and not to an actual reduction in costs.

In its nationwide cost forecast for basic health insurance (OKP), the KOF Swiss Economic Institute at ETH Zurich anticipates a slight slowdown in cost growth, which will nevertheless remain high at **4.5% per insured person in 2026** and **4% in 2027**. In the last twelve months, an individual insured person continued to incur average costs of **CHF 4,834** – this is CHF 21 more than in the previous year. Cost increases for Spitex (+14.9%), psychotherapy (+10.9%) and physiotherapy (+7.2%) have been especially high. This is due more to volume than to prices, as treatments are being used more often, partly as a result of medical advances.

What this means for your premium

Premiums reflect this trend in costs. In most cantons, the adjustments based on standard cover (adults aged 26 and over, with accident cover and the standard annual excess of CHF 300) range between 3% and 6%. We are pleased to report that in the Cantons of **Geneva and Valais**, as well as for our insured members in seven **EU countries** and the **UK**, we are able to offer a **zero increase** for 2027. In the Cantons of **Jura and Neuchâtel**, on the other hand, disproportionately high cost increases will lead to a rise of **around 8%**. In our home cantons of **Aargau and Zurich**, basic insurance costs will be **around 4%** higher.

Premiums for individual daily allowance insurance under the Health Insurance Act (KVG) will remain unchanged in 2027. OKP premiums will rise by 5.5% in the three premium regions of Graubünden, while both premium regions of Ticino will see an increase of 5%. The extent to which your personal premium will change depends on your canton of residence, premium region, age, amount of excess, insurance model, whether accidents are included or excluded, and any changes to your discounts.

Good news for supplementary insurance

Here, premiums for 2027 will remain stable for the most part. Thanks to a **positive claims trend in the private ward level of hospital care insurance (SV/P)**, we are even able to offer a **premium reduction of around 6%** for adults aged 26 and over. For all other supplementary insurance schemes, such as healthcare insurance PLUS and TOP or dental care insurance, premiums for 2027 will remain unchanged. In supplementary insurance schemes, your personal premium will only be adjusted if you are moved into a new age group based on your year of birth.

Your personal insurance policy for 2027 is enclosed with this issue of **AQTUELL**.

Notice periods

Supplementary insurance under the VVG

The ordinary notice period for supplementary insurance schemes has already expired on 30 September 2026. Consequently, supplementary insurance schemes can only be terminated with effect from 31 December 2026 if the existing tariff has been changed. Your notice of termination must be submitted in writing and reach us by post no later than 30 November 2026. Please note that from the age of 65, any downgrade in insurance cover will be definitive and irrevocable.

Basic health insurance under the KVG

If you are planning to change your insurance provider under your basic health insurance cover, your notice of termination must have reached Aquilana by 30 November 2026 at the latest. You can also submit your notice of termination online via our web service. However, you can only change insurance provider if you have no outstanding payments (premiums or cost participations) with Aquilana by the date of withdrawal.

Summary for your tax return

For your next tax return, you will automatically receive a summary of your insurance premiums and healthcare costs for 2026 by mid-February 2027 at the latest.



Understanding health, making healthy choices

Nowadays, health information is just a few clicks away. But how much of it is really reliable? Health literacy helps people to interpret information and make good decisions about their own health. In this issue of AQTUELL, you'll find helpful tips on how to find reliable information about your health.

The headache you've had for the last few days, a new diagnosis, an abnormal lab result – these days, lots of people reach straight for their smartphone. Within seconds, you're bombarded by countless search results, social media videos, user reviews, podcasts and responses from AI applications. Health information has never been so easy to access.

At the same time, it's getting harder to keep track. How much of the information is scientifically sound? How much of it is based on personal experience? And when should we consult a doctor? Health literacy helps us make sense of all this information and decide what we can use.

What does health literacy mean?

Health literacy means more than just knowing as much as possible about illnesses. It's about being able to find, understand and critically evaluate health information, and use it to make informed decisions about your own health.

We use this skill all the time in our everyday lives when we assess symptoms, compare treatment options or decide which information to trust.

Health literacy doesn't mean having to know or decide everything on your own. On the contrary – it helps people to ask questions, address their concerns and, together with healthcare professionals, make decisions based on their individual situation.

Health literacy in four steps

find

understand

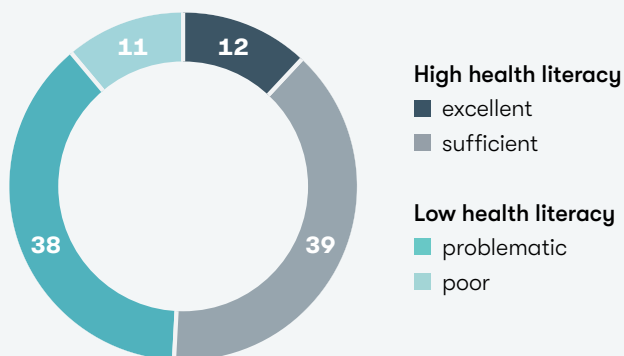
assess

decide

What the figures show

The 2019–2021 Swiss Health Literacy Survey (HSL_{19–21}-CH) clearly illustrates just how great this challenge actually is. The study, carried out on behalf of the FOPH, examines the health literacy of the Swiss population. The results of the study reveal that 49% of Swiss people report often struggling to deal with health information – a figure slightly higher than the international average (46%).

General health literacy (HSL₁₉₋₂₁-CH)



Interestingly, it's rarely finding the information people have a problem with, but making a judgement based on this information:

- **46%** of the Swiss people find it difficult to weigh up the pros and cons of different treatment options.
- **45%** find it hard to decide, based on media reports, how they can protect themselves against illness.
- **66%** – i.e. two out of three people – are unsure as to whether they should trust the information they find online.
- **63%** find it hard to assess whether there are any commercial interests behind a specific piece of information.

How can we improve our health literacy?

First, the good news: health literacy is something everyone can deliberately work on improving at any age. But developing this literacy isn't something you have to do all by yourself. The federal government, the cantons, healthcare professionals and organisations in the healthcare sector – including us at Aquilana – have a responsibility to ensure easy access to clear information.

In practical terms, for us this means using easy-to-understand language rather than technical jargon, providing transparent information on services and costs, and assigning staff to take the time to answer your questions. Health literacy doesn't come all by itself, but through dialogue between you, your doctor and healthcare partners like your pharmacy and your health insurance provider.

At the same time, there are plenty of things you can do yourself to improve your health literacy in everyday life:



Prepare for your doctor's appointments.

How? We have some advice for you on the last page of **AQTUELL**.



Your pharmacy is often the quickest place to turn to for expert advice on medication or minor ailments.



You can also use the **Medgate app** to reach a **medical professional round the clock** by phone or via chat. This is useful for quickly assessing symptoms and deciding whether you need to visit the doctor. This service is part of Aquilana's SMARTMED basic insurance scheme.



Find out more about health-related topics.

Make sure you rely on verified Swiss sources. You'll find a list of reliable sources on the last page of this issue.



Talk about your health.

Talking to family, friends or professionals helps you make sense of the information and allay any concerns. AI and social media are also becoming an increasingly integral part of everyday life. Both can be helpful – but only with a healthy dose of caution on your part.

How can I tell if the information is reliable?

Ask yourself:

- ✓ Who published the information?
- ✓ Does it cite any academic sources?
- ✓ Can you find various independent specialist organisations that share the same conclusion?
- ✓ Is the information up to date?
- ✓ Are there any miracle cures being promised or products being sold?

As you answer these questions, you'll be able to assess whether the information is trustworthy.

Health literacy doesn't mean knowing the answer to every question straight away. It means knowing where to find reliable information, when to be critical and who can help you make decisions about your health.



You can find more information on health literacy here: www.aquilana.ch/blog/gesundheitskompetenz (in German only)

Changes with effect from 1 January 2027

1. Compulsory health insurance

Discounts on the alternative insurance schemes CASAMED and SMARTMED

Under the CASAMED model for the premium regions in the Canton of Zurich (CHF 300 excess), we're increasing the discount from 10% to 11%. Under the SMARTMED model, the discount for the highest excess in the Cantons of Aargau and Bern will rise from the current 14.5% to 15%.

Insured persons born in 2001 and 2008

With effect from 1 January 2027, insured persons who have reached the age of 18 will be shifted into the premium level for adults aged 19 to 25. This means that the previous children's discount no longer applies. At the same time, those with insurance schemes that offer a choice of excess will automatically be moved into the corresponding excess level for adults. However, we offer all insured persons up to the age of 25 a youth discount resulting in a premium of 26% lower than the adult premium.

Under the KVG, the youth discount ceases upon reaching the age of 26, with the adult premium taking effect automatically.

To benefit from a lower premium, we recommend that insured persons with conventional insurance born in 2001 and 2008 consider increasing their annual excess or switching to an alternative insurance model (CASAMED or SMARTMED). We also advise our younger insured members who are in education or at the start of their careers to check with the relevant authority whether they are eligible for **cantonal premium reduction**.

Insured persons born in 1961

Reaching the ordinary AHV retirement age marks the start of a new phase of life – and this also applies to insurance. As a general rule, compulsory accident cover is automatically included for all those with basic health insurance upon reaching AHV retirement age. The insured persons concerned will be informed of this in writing in advance. For those who, having reached the ordinary AHV retirement age, have already provided proof of continued employment in the current year, accident cover under the basic insurance scheme remains suspended until the end of the calendar year at the latest. This proof must be renewed annually until permanent retirement and sent to us before the start of the following year. For insured persons who can prove that they are in employment as at 1 January 2027, the accident cover will be suspended once again.

2. Supplementary insurance

Change of age group in supplementary insurance schemes

According to your current age, as of 1 January 2027 you may be reallocated to a higher tariff age group depending on your year of birth and any supplementary insurance you may have. This applies to the supplementary insurance schemes PLUS, TOP, dental care (levels I and II), hospital care (general, semi-private and private wards) and the capital insurance schemes UTI and KTI. The exact details of your product are set out in your policy together with the monthly premium.

3. Attractive savings opportunities

The first step towards saving money starts with seeking expert advice that is tailored to your needs. This helps to avoid duplicate and/or excess cover.



Please contact our customer advisors to help you reduce your premium budget, or explore the savings opportunities on our website.

4. Miscellaneous

Environmental levy 2027

Enclosed you will find your personal policy and an information sheet on environmental levies published by the Federal Office for the Environment (FOEN). In 2027, our insured members with basic insurance resident in Switzerland will receive CHF 57 (CHF 4.75 per month) from the proceeds of environmental levies (CO₂ levy and VOC incentive tax). This amount will be offset against your basic insurance premium, as stated in your insurance policy.

Insurance policy 2027

Your personal insurance premium is shown on the enclosed insurance policy, which takes effect on 1 January 2027. Please check your policy carefully and let us know without delay if there are any corrections to be made. May we also ask you to ensure that your personal insurance policy is always stored in a safe place in case you need it at a later date – as proof when claiming any premium reduction contributions, for example. Many thanks!

Closing date for changes: 30 November 2026

If you wish to make any changes to your existing insurance cover with effect from 1 January 2027 (e.g. adjust your excess, add or remove accident cover under basic insurance, or switch to a different insurance model), please notify us of your desired changes in writing as soon as possible – and no later than 30 November 2026. Alternatively, you can make the change yourself online at **www.aquilana.ch** → **SERVICE** or via your **myAquilana** account.

We would ask insured members who wish to change their payment intervals and thus benefit from a discount to inform us of this by 30 November 2026 at the latest, as premium payments are collected in advance.

Board of Directors – succession planning for the 2027 Annual General Meeting

Following the resignation of Hans Rudolf Matter (born 1952), a long-standing member of the Board of Directors and actuary, with effect from the 2027 Annual General Meeting (AGM), the Board of Directors turned to external support in finding a suitable successor with experience in the health insurance sector.

The Board of Directors is pleased to be proposing Ms Verena Nold (born 1962), MA (Econ.) HSG, for election at the AGM on 21 May 2027. As a former director of the industry association santésuisse, she brings in-depth knowledge of the sector and will make a valuable addition to the Board of Directors. Her eligibility for election remains to be confirmed by the FOPH. As a first step towards being integrated into the board, Ms Nold will attend its meetings in an advisory capacity as of October 2026.



Media recommendation

SRF programme “Puls” – easy to follow and well researched

If you want to stay up to date with health-related topics, you can find plenty of carefully researched features on current medical issues on Swiss television SRF’s programme “Puls” (in German). Experts present new findings in a clear and accessible way and discuss both the opportunities and limitations of treatments – with no sensationalism or promotional claims.



More information:
www.srf.ch/sendungen/puls

Exceptional quality: Aquilana is one of the best in 2026

No fewer than three independent comparison websites and testing organisations confirm that Aquilana offers first-class service and excellent value for money.

First place in the bonus.ch satisfaction survey

Over 5,500 participants rated their health insurance provider in the national satisfaction survey conducted by bonus.ch. With an **overall score of 5.4 (“good”)**, Aquilana took first place in the national customer satisfaction ranking. We are particularly pleased to have also received top marks of 5.4 in each of the sub-categories of contract processing, claims handling and customer service.



Two-time champion in the Swiss Institute for Quality Testing (SIQT)

Aquilana was awarded two significant titles as part of the Swiss Industry Monitor 2026 study:

• Customer Champion 2026

We received this cross-sector award for our **outstanding value for money**.

• Industry Champion 2026

Aquilana ranks highly in terms of value for money in the **hospital insurance** category.

Silver Label from comparis.ch

Our performance in basic health insurance has also been recognised by comparis.ch, Switzerland’s largest online comparison service. Based on a survey of 4,500 people, Aquilana was awarded a **score of 5.0** and received the coveted **Silver Label** for customer satisfaction.



We would like to thank you for the trust you have placed in us. We are committed to remaining a reliable partner for you in all health-related matters – long in the future.



Find out more about customer satisfaction at Aquilana at: www.aquilana.ch/ueber-aquilana/kundenzufriedenheit (in German only)

Well prepared for your doctor's appointment

A visit to the doctor often lasts just a few minutes. And it can be hard to address all the important issues in such a short time. With a little preparation, you can make the most of your appointment and work with your doctor to make the right decisions.

Before the appointment

It's worth taking a few minutes before your appointment to think about:

- What exactly are your symptoms?
- How long have you had them, and when do they occur – more in the morning or the evening, or when you exert yourself physically?
- What makes them better, and what makes them worse?

Write down your questions. It's easy to forget once you're in the consulting room, especially if you're nervous. Also, make a note of all the medicines you take regularly. This includes any over-the-counter medicines, herbal remedies and dietary supplements.

Make sure you have your important documents with you: your health insurance card, any previous medical reports if needed, your vaccination record, and your blood pressure and blood sugar readings if you measure these regularly. Do you need glasses or a hearing aid to read and understand? Then don't forget those.



By the way:

You don't have to go there on your own. Someone you trust and feel comfortable with (your partner, daughter/son or a close friend) can help you ask questions or take notes. Two pairs of ears often hear more.

During the consultation

- Describe your symptoms as accurately as possible. This will help to speed up the process of diagnosis.
- Not sure you've understood everything? Tell the doctor, in your own words, what you've understood. Or ask him or her to explain anything that's unclear. It's important for you to understand all the information.
- Take your time when making important decisions. You don't have to decide everything on the same day. It's often possible to think things over calmly or talk to someone else before you make a decision. Good doctors are happy to actively involve you if that is what you wish.

After the appointment

Take your time to reread any information you've been given, ideally as soon as possible while everything is still fresh. Have you been prescribed any new medication? In this case, please clarify any questions you may have as soon as possible – either at the pharmacy or by phoning the surgery – before you start taking it.

Did you think of an important question once your appointment was over? No problem – the surgery is usually happy for you to give them a call.

Reliable information

Not all the information you find on the internet will be relevant to your personal situation. When it comes to health-related decisions, you should only rely on trustworthy sources and the opinions of professionals who are familiar with your medical history.

Here are some examples of where you can find reliable information:

- Federal Office of Public Health (FOPH)
- [prevention.ch](https://www.prevention.ch)
- Health Promotion Switzerland
- Swiss Cancer League
- Swiss Lung League
- Swiss Heart Foundation
- SRF programme "Puls"

Enclosed: insurance policy(ies) 2027, FOEN information sheet