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# AQTUELL <sup>2</sup>/<sub>23</sub>

Customer news 2, June 2023



## Dear Reader,

The last financial year saw a great many innovations and ongoing development of our business about which we reported regularly in successive editions of our customer magazine **AQTUELL** and also in short messages or media releases on our website. Record growth at the end of the year in the number of persons holding basic insurance will also go down in Aquilana's history. With our strong financial position and highly experienced managing bodies we are well placed to contend with the challenges that lie ahead.

Against the background of a difficult economic and political environment, the financial result for the business year 2022 can be regarded as very good, although basic insurance costs continue to rise steeply. Aquilana's financial base remains very robust and will enable us to continue to invest in the sustainable future development of our business. The unexpectedly strong growth in customer numbers was accompanied by the recruitment of more personnel. Moreover, the increase to around 69,700 basic insurance holders resulted in a record attendance at this year's Annual General Meeting held on 26 May. By their clear votes, the attendees gave impressive evidence of their confidence in the work done by our managing bodies.

In early March, we were able to inaugurate the bright new customer zone at our headquarters on Bruggerstrasse in Baden, putting down a marker of closeness to our customers and personal advice because digitisation cannot replace direct customer contacts. You may rest assured that we will continue to give the finest possible service to you, our valued customers, in future. We thank all our insured members for their confidence in us. We also owe a special debt of gratitude to all our staff for their exceptionally hard work and flexibility in this highly challenging environment.

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](mailto:kundendienst@aquilana.ch). Or use the message function on our customer portal at [www.myaquilana.ch](http://www.myaquilana.ch).

Follow us:



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## Supplementary insurance premiums 2024

As happens every year, we let our insured members know the new basic and supplementary insurance premiums no later than in October. The premium approval procedure and statutory rules stipulate that new premiums must not be announced until they have been published by the supervisory authorities. In preparation for next year, we will be publishing a revised version of our general terms and conditions of insurance (GTCl) that were already updated in 2023 to comply with the regulatory requirements, in the new 2024 edition. You will find out more about the new premiums and the main changes to our GTCl in the October edition of **AQTUELL**.

## Change your supplementary insurance policies to Aquilana now

Changes in your life require flexible insurance solutions. Reduce your healthcare bill through a higher contribution to cost sharing and at the same time go for greater freedom of choice, quality and convenience with our supplementary insurance policies. If your health is good, you can take out supplementary insurance policies at any time until your 65th birthday. During ongoing treatments or if your present state of health puts you at greater risk, you will find it harder, if not impossible, to take out supplementary insurance.

Do you have supplementary insurance policies with another health insurance provider or perhaps you have no supplementary insurance at all? If so, you would do well to contact us, we will be happy to advise you. Benefit from the unique performance of our supplementary insurance schemes and from our changeover service. We will accompany you with advice and help from taking out your insurance policy through to administrative processing of the desired change of insurer to Aquilana. Opt for the offer which best meets your needs and budget. Take this opportunity to check the benefits you gain from our supplementary insurance schemes and contact us for a personal conversation without obligation. The legal catalogue of benefits is limited with a refund confined to benefits that "do not exceed what is strictly necessary". Avoid insurance gaps and secure protection against high additional payments by taking out our supplementary insurance policies.



You will find further information about our supplementary insurance schemes here (in German only): [www.aquilana.ch/versicherungen/zusatzversicherungen](http://www.aquilana.ch/versicherungen/zusatzversicherungen)

## Special notice periods for supplementary insurance policies

Unlike compulsory healthcare insurance, supplementary insurance contracts run for different periods depending on the insurance provider. Most insurers, including Aquilana, stipulate in their General Terms and Conditions of Insurance (AVB) a minimum insurance period of one year, followed by tacit renewal for a further year. The insured person can then give three months' ordinary notice to the end of the calendar year to terminate the insurance after it has run continuously for one year. The applicable termination dates can be consulted in a notice in the download area of our website. As a matter of principle, we advise you to think carefully before cancelling your voluntary supplementary insurance policies. A detailed examination of the advantages and drawbacks is always appropriate when you are considering a change of insurer. That holds good in particular for supplementary insurance schemes, because subsequent resumption of cover can never be guaranteed (new medical examination, upper age limit/reservations/rejection). What is more, our customer service gives you an assurance of expert advice at all times, especially on matters of personal premium optimisation. After all, you can make savings on your premiums with Aquilana too. Please contact us, we will be happy to give you more information.

## Recommended reading

Starting from his own life story, the author of this book tells how he sorted out the pains he felt when jogging, changed his running style and paid greater attention to his feet. On the basis of exercises and case studies, the book describes the free running technique that he went on to develop and motivates readers to follow suit.



Emanuel Bohlander: Schmerzfrei laufen. Mit gesunden Füßen entspannt unterwegs. Kneipp Verlag 2023 (in German).



For further information, please scan the QR code.





# Barefoot

## A neglected part of the body that plays a key role

**Summer is here and many of us may take a somewhat surprised look at that strange part of our body: our feet. Trapped all year round in socks and shoes, for a short time they are exposed rather more often to the fresh air. Our feet really do merit much more attention. Because they carry us dependably throughout our lives and have a significant influence on our health.**

Shoes off and away! Across dry stubble which stings the soles of your feet, to a rough stretch of rock and then as fast as possible through the burning hot sand, trudging and hopping awkwardly. Then the ground under our feet becomes firmer again, the wet sand trickles between our toes as we walk – until at last cool waves flow over our ankles. This first walk across the beach and into the sea is a firework display of sensations. At least if you go barefoot. On the other hand, if you wear shoes you feel little or nothing and still have to knock the sand out of your shoes and socks afterwards.

### Walking safely

Leonardo da Vinci already described the foot as a “technical masterpiece”. 26 bones, 20 muscles, more than 30 joints, many tendons and ligaments, some 1,700 sensory cells. One-quarter of all the bones in the human body are in the feet. Although many of them are just tiny, this is not merely a complex structure, but also one that is extremely strong and resilient. A human being is estimated to take some 3.5 million steps each year; in other words, our feet carry us the equivalent of three to four times round the world in our lifetime. An enormous weight is applied to them: up to 2,500 tonnes daily, depending on our body weight and intensity of movement. For example, when you are out jogging, two to three times your body weight bears down on every step. “Our feet are our foundation, our link to the earth,

and yet we pay them so little attention”, Roman Gull comments. He is a foot trainer who organises courses all over Switzerland and knows just how important the feet are for our health. Stability and balance depend in large measure on our feet. They convey information to the brain about the surface on which we are walking: a loose stone when out hiking, uneven woodland soil, slippery stones on the riverbank. The continuous chain of muscles which runs through our whole body enables our posture and body tension to adapt instantly. Constant massage of the soles also facilitates our circulation and stimulates the metabolism; that can have a positive effect on the health of our heart. The theory of foot reflex zones works on the assumption that various organs and parts of the body can be given targeted stimulation through certain areas of the foot.

### Shoes – protection or more of a crux?

All this functions particularly efficiently when you go barefoot. But for most of the time our feet are trapped in socks and shoes. For thousands of years, people have protected their feet like this against cold and injury. It all began by wrapping simple rags round the feet, but the glacier mummy Ötzi already wore cleverly constructed leather shoes cushioned with hay.

Nowadays we force our feet into shoes that follow fashion trends and are dominated by a dubious ideal of beauty. “I constantly see people wearing shoes that are too short and too tight”, Roman Gull says. “But when you are on the move, the foot is extended and the toes need plenty of space.” Another problem resides in the heels and what is known as the toe drop – i.e. when the shoe does not rest flat on the ground at the front. Often these two factors

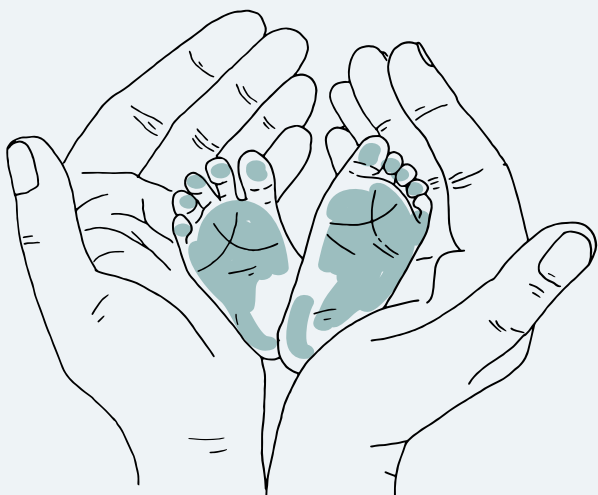
result in an unnatural distribution of pressure in the foot and change the body statics. Gull explains: “A one-centimetre-high heel already puts an adult who is 180 centimetres tall off balance by 5 to 6 centimetres, which the body then has to compensate.” Potential consequences are joint overload, knee pain, back pain and neck tension. “What is more, shoes often go too far in dispensing their wearer from the need to make an effort”, Roman Gull continues. “They support and absorb and by doing so let the natural muscle system of the feet deteriorate.”

## Great importance of the big toe

The big toe is particularly important for balance and body perception. However, the term hallux, which is in fact the Latin name for the big toe, is generally used nowadays to denote a commonly encountered bad posture known as a bunion or hallux valgus. Many malformations may affect our feet. From bent, splay or flat and skew feet to heel spur – foot problems are common. In hallux valgus the big toe is diverted inwards towards the centre of the foot and in extreme cases even overlaps the second toe. As a result, the big toe is only able to absorb a much smaller share of the body weight and the person’s posture becomes unstable. “Ideally, the big toe should be aligned with the inner edge of the foot and heel”, Gull tells us. Bad postures are uncommon among the indigenous people who do not wear shoes. And 98% of all children are born with healthy feet. But the first signs of a poor posture are already apparent in a majority of them at kindergarten age.

## Back to barefoot

So away with shoes and slippers – even socks constrict the feet. At the same time Roman Gull warns of the need for caution: “Decades spent wearing badly fitting shoes cannot be made good overnight. It takes time and training for a foot to regain its natural strength.” The feet must first be mobilised, set free and extended. Then you can start with simple power exercises and toe yoga (see page 8). Barefoot shoes alone cannot make unhealthy feet sound again. Just



like ordinary shoes, barefoot shoes must have the right size and fit properly. Professional advice is therefore preferable to buying online. What is more, the conversion should be done slowly.

“It is never too late to start foot training!”, Roman Gull is convinced. Even people with an incorrect posture or wearers of orthopaedic insoles will be well advised to make their feet more mobile and build up their muscles. The foot trainer only advises diabetics to go barefoot in a controlled environment so as not to run the risk of injury. For everyone else the “best barefoot walk begins right outside your own front door”. Even if only to go to the letterbox once a day.

## Take great care with children’s feet!

All shoes should have a clearance of 12 millimetres on their length, regardless of whether they are worn by adults or by children. Between the ages of 3 and 6, the feet grow by as much as one millimetre every month. That is why it is so important for parents to keep a constant eye on their children’s shoes. According to Austrian sports scientist Wieland Kinz, a majority of children wear shoes that are too small. That has consequences. The expert on children’s feet has been able to demonstrate that shoes which are too short already cause damage to the smallest children. Their feet are still as soft as rubber in the early years of life and the bones develop gradually until they are fully formed. This process does not end until the age of 14 or so. That is why children’s feet are particularly susceptible to damage caused by inappropriate shoes.

Children should therefore go barefoot as often as possible. Infants can also often go without socks because they feel best in any case with bare feet. At every stage of development the feet play a central role in discovering the world, from turning round and crawling to standing up and walking – all that is better done barefoot.

More information about children’s feet, hints on buying shoes, presentations and a simple measuring device that makes buying the right shoes child’s play at long last for the parents too, at:

[www.freilaufen.ch](http://www.freilaufen.ch)  
[www.kinderfuesse.com](http://www.kinderfuesse.com)

## High attendance at the 130th Annual General Meeting

A high attendance of some 613 members and guests was recorded at the AGM on 26 May 2023 at the Trafo Congress Centre in Baden. Because of this high participation, we had to respond in short order and adjust the seating arrangements accordingly. A live digital transmission enabled the AGM to be followed in the cinema auditorium that we also hired.

In his opening address entitled “Growth in health insurance: curse or blessing?”, Board Chairman Dieter Boesch reviewed the benefits and accompanying risks of strong customer growth of the kind that Aquilana had experienced on 1 January 2023. He explained the impact this situation has on the organisation, finances and also on the structure of the community of insured members and hence on risk balancing throughout Switzerland. However, there are no negative consequences for our insured members: if a further premium adjustment becomes necessary, they always have the option of changing their health insurer again. Aquilana itself is in robust health; it will not become a low-cost provider and remains independent.

Josef Schuler who had been Vice-Chairman for many years announced his retirement at this year’s AGM; a suitable successor therefore had to be found. Prof. Dr. iur. Agnes Leu of Scuol/GR, who meets the exacting profile of requirements perfectly, was elected new board member for the remainder of the term of office expiring in 2025. She is an expert and experienced figure. Our warm congratulations!

No motions were tabled by members in time to meet this year’s deadline. The agenda was discussed in a calm and constructive spirit. The Annual Report reviewing the situation for 2022 and the Annual Financial Statement for 2022 were received with great interest and adopted by an overwhelming majority. The mandate of the independent external auditor, PricewaterhouseCoopers AG, Zurich, was renewed in line with the proposal made by the Board of Directors. Through their clear votes the attendees gave impressive evidence of their great confidence in the work done by the managing bodies.

The next AGM will be held at 5 p.m. on 24 May 2024, once again at the Trafo in Baden.



## Annual Financial Statement 2022 – good results in a challenging environment

Despite the challenging economic environment, the strong growth in the number of persons with basic insurance in the course of the year and the further rapid rise in health-care costs last year, Aquilana was able to consolidate its position as a trustworthy healthcare insurance provider in 2022. Premium revenues were 6.2% higher than in the previous year and reached CHF 183.5 million. Net insurance benefits provided under compulsory healthcare insurance rose by 4.6% to CHF 187.3 million. The yield on capital investments was much worse than in the previous year with a negative return of 3.85%. Administrative costs were slightly higher at 6.6% of total premium income (KVG + VVG). These figures still make Aquilana one of the best in class in a national comparison. Equity capital of CHF 119 million remained much the same as in the previous year and was in fact just CHF 0.9 million lower. The financial result came in below the line with excess expenditure of CHF 0.9 million. Given the difficult environment, that result can be regarded as very good.

The balance sheet total rose by 0.7% to CHF 397.8 million. As in the previous year, provisions and reserves stood at some 94% of the balance sheet total. Risk equalisation income was CHF 15.4 million, CHF 0.5 million more than in the previous year. This is attributable to the change in the structure of our insured members in the course of the year (+16%). Operating expenditure rose again in the year under review to reach CHF 13.1 million. The 7.4% increase on the previous year is due mainly to higher personnel costs and greater expenditure in the IT sector. These numbers are clear evidence that Aquilana’s finances remain perfectly sound today.

Stringent cost controls brought a saving of around CHF 3.1 million in the 2022 financial year.

Starting from an inventory of 39,195 basic insurance holders on 1 January 2022, Aquilana was able to report significant growth to 45,456 in the course of the year. Because of the high churn rate amongst customers, the newly launched SMARTMED alternative digital insurance model and the very good premium positioning – especially in the cantons of AG, BE and TI – Aquilana attracted a great many new customers in autumn 2022 for the following year. As of 1 January 2023, Aquilana reported by far the largest growth in the number of basic insurance holders in its history and now has around 69,700 insured members with basic insurance. The new SMARTMED alternative insurance model made a substantial contribution to this growth. Around 10,600 of our insured members

have now chosen this form of insurance. Growing cost awareness and the wish for personal contact with medical personnel are, however, still creating uninterrupted demand for the general practitioner model. As of 1 January 2023, some 30,800 persons are insured under this scheme with Aquilana, 12,800 more than in the previous year. The share of insured persons with an elective excess stands at around 50% in basic insurance and has risen by 12% against the previous year because of the new membership structure.

## Aquilana SMARTMED – medical services billing by Medgate

With the launch of Aquilana SMARTMED, a total of 10,600 insured members – equivalent to 15.3% of all our basic insurance holders – opted for this scheme. In addition to a clear landing page, we have provided comprehensive information and notices in four languages for our insured members which they can retrieve at any time on our product page.

We also sent emails to all Aquilana SMARTMED insurance holders in December 2022 and at the end of March 2023 informing them of the special features of this innovative model. Aquilana SMARTMED differs from the traditional telemedicine models through the following special characteristics:



### Initial point of contact through AI triage

Efficient digital triage based on telemedicine (video, telephone, chat) or if necessary through a face-to-face consultation using the Medgate app



### Telemedicine consultation

Medical advice and treatment via video, telephone or chat with Medgate doctors after AI triage in the Medgate app



### Face-to-face consultation

Choice of service provider, e.g. general practitioner, is possible only if the AI triage recommends this in a specific case



### Consultation of specialists

Selection from the Medgate Partner Network, [www.medgatepartnernetwork.ch](http://www.medgatepartnernetwork.ch)



### Hospital stay and operation +41 61 551 01 88

The BetterDoc service must be used before a scheduled admission to hospital or an operation



### TARMED billing

All medical advice and treatments in Switzerland by Medgate doctors via video, telephone or chat are billed at TARMED rates for SMARTMED insurance holders and are subject to statutory cost sharing (annual excess and self-pay sum)

### Billing of medical services provided by Medgate

Treatments as an outpatient or inpatient are billed in principle at the recognised rates (e.g. TARMED). The same goes for multichannel medical treatments and consultations by chat, video or telephone with Medgate doctors. These too are billed at TARMED rates and are subject to statutory cost sharing based on the annual excess and self-pay sum. In principle, the services provided by Medgate cost less than a face-to-face visit to a doctor. However, in the case of a medical consultation by Medgate using the app, supplements are added to the TARMED rates if the medical treatment is provided outside the usual consultation hours.

Medgate issues its invoices by a standardised procedure. Patients receive general information about charge rates and any supplements. Billing is effected directly to Aquilana – SMARTMED insurance holders do not receive a copy of the invoice from Medgate, but only a benefit statement from Aquilana. Medgate is currently looking into a change of procedure so that in future Aquilana insurance holders will be able to verify the services received on the basis of a copy of the invoice. If they have questions or complaints about a Medgate invoice or for other administrative matters, SMARTMED insurance holders may contact Medgate directly free of charge during office hours (+41 61 377 88 28 or via the Medgate app).



Get information now (in German only):  
[www.aquilana.ch/versicherungen/grundversicherungen/smartmed](http://www.aquilana.ch/versicherungen/grundversicherungen/smartmed)

# Toe yoga

## Making your feet fit

The term toe yoga is self-explanatory. Toe yoga strengthens the feet and makes them more mobile. That helps to remedy incorrect positions and improves the body posture. For the elderly, strong feet help greatly to prevent falls. You should go barefoot as often as possible and include exercises in your daily routine, for example in the morning or when you are sitting in front of the television. Just ten minutes a day already make a great difference!

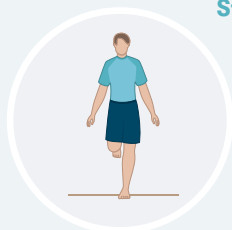
### 1. Encouraging mobility

Take one foot in your hands, knead and massage it. Separate all the toes or thread your fingers between the toes and wring out the whole foot. The easiest way of doing this is to take your left foot in your right hand and vice versa. To start with, you may feel blockages and even some pain – proceed sensitively and your feet will be freed up and become more mobile with each passing day.

### 2. Strengthening

#### Standing on your toes

Stand parallel and walk slowly on your toes for five seconds and then lower your feet again. You can vary your toe position by holding a little ball or a book between your heels at the same time. The changed foot position activates additional muscles.



#### Standing on one leg

Stand on one leg, relaxing as much as possible. Make sure that your shoulders are loose and breathe normally. More advanced students of toega may close their eyes or clean their teeth at the same time.



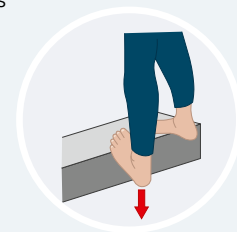
#### Big toes

Try to raise your big toes while leaving the other toes loosely on the floor (do not claw!). Then try to reverse the exercise. Leave your big toes on the floor and raise the other toes. If you find it hard to control the big toes sep-

arately, an external object can help: stroke your toe with a pencil, ruler or similar. This exercise helps your body to improve its motor control. If the movement is barely perceptible at the outset, be patient and keep at it!

### 3. Stretching

Stand on a staircase with the heel of one leg hanging in the air and only the ball of your foot touching the step. Now stretch the calf muscles and Achilles tendon by actively extending your leg and pushing downwards.



### Courses and advice

For everyone who wants even more inspiration or instructions about foot fitness, Roman Gull offers personal coaching and a choice of group courses in the cantons of Aargau and Thurgau. He also lectures on the topic of "Happy children's feet". His teaching is based on the Freilauf method (free running), a targeted foot training with mindfulness exercises and a stay in the open air so as to strengthen not just the feet but the perception of your whole body in general.

[www.freilaufen.ch](http://www.freilaufen.ch)