

2025 edition



# Good advice – Right insurance



The Swiss Quality Tests Institute has given Aquilana two "Cost/Benefit" awards.

# Aquilana takes good care of you!



We are an independent healthcare and accident insurer active throughout Switzerland. Our customers benefit from high quality products and services fit for the future. Credibility, continuity and quality are the central values that guide our corporate policy. Whether you choose analogue or digital, our staff are always by your side as your healthcare partner to answer any question about your health insurance, whatever your situation in life may be.

## **Satisfied customers**

We focus on our customers' needs. For us, customer satisfaction is uppermost. Our customers benefit from solutions tailored to meet the needs of every generation. We have drawn on our long experience and expertise acquired in the course of our company's 130-year history to develop these solutions. With us you can always count on expert and friendly personal advice and service.

## **Quality**

Our customers receive excellent service backed by an ongoing review of our existing processes and their adaptation to new circumstances. Our staff achieve high customer satisfaction through their daily commitment. Use of customer data entrusted to us in compliance with data



protection requirements is attested by regular audits and successful certifications.

### What we offer

Comprehensive and sophisticated modular insurance services protect your professional and leisure activities. Our insurance solutions are flexible and tailored to the specific needs of individuals, families and corporate partners. As an Aquilana customer, you personally know best why you place your trust in us and are well looked after, whatever your situation in life may be.

### Aquilana Assistance 24 h – Your added value

Thanks to our cooperation with MEDGATE and Medically, our insured members have round the clock access to the finest possible advice and support when healthcare issues arise at home or on their travels and stays abroad.

Your telephone number for greater security (this number is also printed on your insurance card): **+41 56 203 44 88**



**medgate\_**



#### Round the clock medical advice.

Straightforward and free of charge for our members with basic insurance (OKP or CASAMED).



#### Assistance – your emergency service when abroad.

Our 24-hour immediate assistance in medical emergencies (illness or accident) when you are abroad (supported by Medically AG) provides advice and active help to our insured members worldwide 365 days a year.

**medically**

# myAquilana

## Your digital insurance

### Key functions



**Scan and send  
supporting documents**



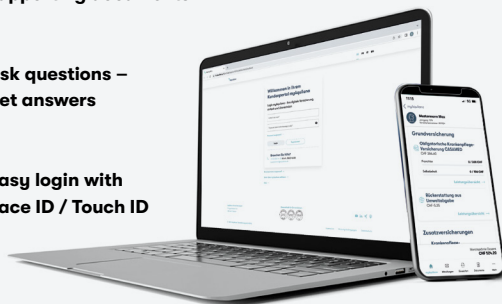
**Ask questions –  
get answers**



**Easy login with  
Face ID / Touch ID**



**Manage personal data**



**Insurance cover with benefit  
details and documents for  
the whole family at a glance**



**Premiums, excess and  
self-pay sum always  
up to date**



**Digital insured  
member's card**



**Make straightforward  
changes yourself**



## Your benefits at a glance

- Send invoices and digitised documents conveniently online using the myAquilana customer portal or app
- Check remaining excess and remaining self-pay sum
- Receive frequently issued documents paperless and help protect the environment
- Manage personal data and make straightforward cover changes yourself
- “Change excess function” activated in October or November of any year
- Send messages and receive notifications
- Display your digital insured member's card
- Display premium and product record (contract data history)

For further information about myAquilana, go to  
[www.aquilana.ch](http://www.aquilana.ch) → Service → myAquilana.

myAquilana 

Your access to the myAquilana customer  
portal at [myaquilana.ch](http://myaquilana.ch)

# Compulsory healthcare insurance

## Your free access to a medical doctor or specialist

### Key services

All Swiss residents must have insurance cover. The list of compulsory healthcare insurance services is specified by law for every health insurance provider. Your contribution is determined by the statutory provisions (KVG – Health Insurance Act) and comprises the following cost shares: minimum annual excess at the fixed rate of CHF 300.– (from age 19) per calendar year, 10 % self-pay sum for all expenses above the annual excess (maximum CHF 700.– per year).

- Doctors and pharmaceuticals
- Laboratory and X-ray tests and examinations prescribed by a doctor
- Physiotherapy, ergotherapy and speech therapy prescribed by a doctor
- Treatment by a chiropractor
- Treatment by recognized psychologists
- Maternity and childbirth (special cost share rules)
- General ward in a hospital listed in your home canton or canton in which you are based
- Spitex and nursing homes
- Prevention, precautionary examinations

## Good to know



### Moving to Switzerland. What now?

All-round protection and competitive premiums. Find out more about health insurance in Switzerland.



### Insurance is compulsory by law in Switzerland

Basic insurance is compulsory for persons living or working in Switzerland. Under the Swiss Federal Health Insurance Act (KVG), all health insurance providers offer the same services by way of basic insurance for illness, accident and maternity.



### Personal advice

Would you like personal advice?  
Please contact us – we will be glad to help.



Premium saving opportunities in basic insurance

Elective annual excess (EE)

Several options are open to children and adults. The corresponding premium discounts are governed by law.

Excess levels	Amount in CHF per calendar year		Premium discount
	Children	Adults	
EE 1	100.–	500.–	Based on the statutory provisions, the discount varies from one canton of residence or tariff region to another and also depends on the chosen excess. The effective premium saving is shown in the tariff.
EE 2	200.–	1000.–	
EE 3	300.–	1500.–	
EE 4	400.–	2000.–	
EE 5	500.–	2500.–	

SMARTMED digital basic insurance

Holders of Aquilana-SMARTMED insurance gain fast and straightforward access to the best possible medical services after making the first digital contact – round the clock, 365 days a year. Depending on the chosen annual excess, a premium reduction of 13% to 16% is granted on standard insurance is granted.

CASAMED GP system

Depending on the canton of residence within the available tariff regions and on the chosen annual excess, this insurance model grants a premium reduction of between 8% and 15% because of the voluntary restriction of outpatient doctor choice.

Accident exclusion

Employees who are insured by their employer on the basis of the Accident Insurance Act (UVG) can exclude the accident risk. In that case, a premium reduction of around 7% is granted.

Family-friendly tariffs

77% discount for children up to their 18<sup>th</sup> birthday with an additional 50% from the third child. Young adults (aged 19-25) qualify for a 26% discount.

## Overview of basic insurance models

### Choose the right basic insurance to suit your needs.

Whether you prefer basic insurance with free choice of doctor, the general practitioner model or an alternative digital insurance model, Aquilana has insurance solutions to suit your particular needs, together with expert and personal advice and service.

Special features	SMARTMED	CASAMED	OKP
Initial contact	Medgate app or Medgate telephone/ video consultation	GP practice	Free choice of doctor
Free choice of doctor	partial	–	☑
High self-determination	☑	–	☑
Chat, tel. or video consultation	☑	–	–
Referral management and specialist recommendation	☑	–	–
Premium discount	<b>SMARTMED</b> 13% – 16%, depending on chosen excess	<b>CASAMED</b> 8% – 15%, depending on where you live and chosen excess	–
24h medical advice at home and abroad +41 56 203 44 88	☑	☑	☑
Offer	All Switzerland	No CASAMED offer in GE, JU, NE, TI, VD and VS cantons, tariff region 1 and EU member states	–

# Daily allowance insurance based on KVG (Health Insurance Act)

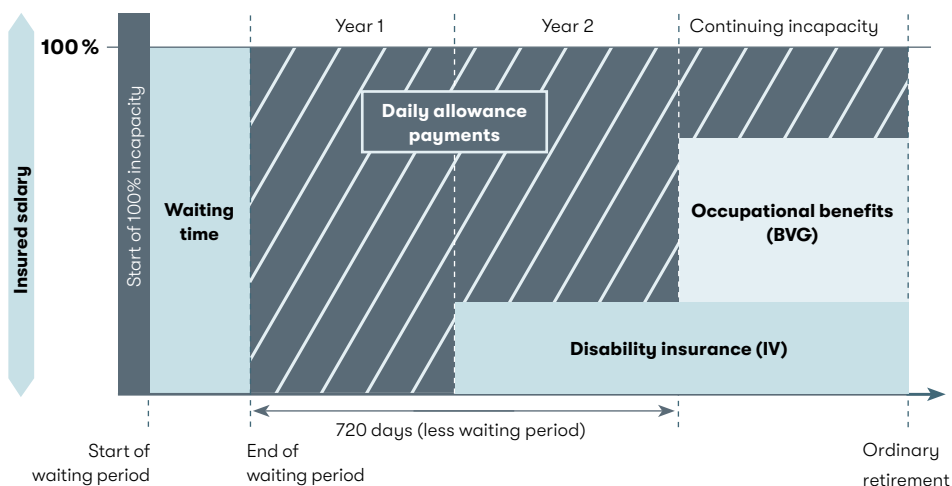
## Your financial safety net if you are unable to work

Persons in gainful employment often suffer financial loss in case of illness, accident or maternity. Any such gap can be closed by a daily allowance insurance, so protecting the household income and livelihood. Individual daily allowance insurance gives financial security for private persons while the group daily allowance insurance scheme for companies safeguards continuing salary payments by the employer and by doing so assures financial security.

### Individual daily allowance insurance KVG

Our daily allowance or loss of salary insurance supplements continuing salary payment by the employer and spares the employee from financial worries if there are cover gaps due to illness (including maternity) and/or accident. Self-employed persons can also secure protection against potential loss of earnings with this cover:

- Up to 100 % of the salary (including 13<sup>th</sup> month) can be insured in case of **illness/maternity** for a maximum of two years
- **Accident** insurance for up to 100 % or, to supplement UVG benefits, either 10 % or 20 % of the insured salary (including 13<sup>th</sup> month) for a maximum of two years
- Waiting times between 30 and 360 days
- Maximum insurable annual salary: CHF 300,000.–  
(13 monthly instalments of CHF 23,077.–)
- Benefits in case of at least 50 % incapacity





## Group daily allowance insurance KVG

Aquilana can also insure both employer and employees against the economic consequences of illness, accident and maternity under a group contract.

- Up to 100 % of the salary can be insured in case of illness (including maternity)
- Up to 20 % of the salary can be insured in case of accident to supplement the UVG payment
- Waiting times of between 30 and 360 days
- Maximum insurable annual salary: CHF 300,000.–
- Entitlement to benefits starting from an incapacity of just 25 % can be agreed for a long contract term
- Profit share granted for a long contract term

### Useful hints

- The waiting period under an existing individual daily allowance insurance in case of unemployment can be changed to 30 days without a medical examination
- Check the employer's obligation to continue salary payment before taking out this insurance cover
- Before taking out the insurance cover, you may wish to determine the desired insured salary (80 %, 90 % or 100 %) in the light of the earnings that can in fact be insured

## Your benefits

- No gender-based premium differences
- Maternity included (no extra premium payments)
- Entitlement to full equivalent value of insured benefits (daily allowance payments continue until capital has been spent)
- Financial security in case of incapacity
- Accustomed standard of living can be maintained
- Expert personal advice and care by our customer relationship managers, corporate customer advisers and professional experts

# Healthcare PLUS

## Valuable add-ons

The range of statutory benefits is limited. Supplementary insurance PLUS provides extended insurance cover in case of illness, maternity and accident. Your individual needs are therefore largely covered. Assuming that you are in good health, acceptance is possible up to your 65<sup>th</sup> birthday.

Medicines not covered by statutory health insurance (if prescribed by a doctor)	90%, with no limit on the amount
Spectacle lenses, spectacle frames and contact lenses (without medical prescription)	90%, max. CHF 250.– for adults once every 3 calendar years; once every calendar year for children up to their 18th birthday
Alternative treatment methods (complementary medicine, as well as homeopathic and anthroposophical preparations)	90%, max. CHF 1000.– per calendar year
Preventive gynaecological examinations <sup>1</sup>	90%, once per calendar year
Amniotic fluid test (if prescribed by doctor)	90%, irrespective of age
Vaccinations (inc. travel protection)	90%, max. CHF 250.– per calendar year
Medical aids and objects of all kinds (e.g. shoe insoles, wheelchairs, prosthetics) <sup>2</sup>	90%, max. CHF 200.– per calendar year
Non-health service doctor	50% of total costs
Spa treatments (if prescribed by a doctor)	CHF 40.– per day for max. 30 days within a period of 2 years
Recuperation treatments (if prescribed by a doctor)	up to CHF 60.– per day for max. 30 days within a period of 2 years
Psychotherapy (treatment by a psychologist when prescribed by a doctor and not covered by basic insurance)	max. 30 sessions at CHF 60.– per calendar year
Ligature (vasectomy, tubal ligation)	90%, max. CHF 500.– per calendar year
Ear correction (protruding ears)	50%, max. CHF 1500.– as a single benefit

<sup>1</sup> Basic insurance benefits take precedence; costs are therefore covered in the intervening years

<sup>2</sup> Aids not covered by law, but prescribed by a doctor

# Healthcare TOP

## Ideal cover

TOP supplementary cover is the ideal cover variant – especially in conjunction with supplementary insurance PLUS – for outpatient treatment. Meets the most exacting requirements for comprehensive insurance cover and supports your healthcare. Assuming that you are in good health, acceptance is possible up to your 65<sup>th</sup> birthday.

Private fees for outpatient medical treatments abroad (medical emergencies)	90 % of private rate
Elective outpatient medical treatments abroad	90 %, max. CHF 1000.– per calendar year
Alternative treatment methods (complementary medicine, as well as homeopathic and anthroposophical preparations)	90 %, max. CHF 2000.– per calendar year
Orthodontic treatments (tooth position corrections)	75 %, max. CHF 5000.– per calendar year. Benefits payable up to 25 <sup>th</sup> birthday  Waiting time: 24 months from start of contract. This waiting time does not apply to children if they joined before their 6 <sup>th</sup> birthday.
Preventive measures/health account	max. CHF 600.– paid out from the healthcare account in a single calendar year
<ul style="list-style-type: none"><li>• medical check-ups</li></ul>	90 %, max. CHF 500.–
<ul style="list-style-type: none"><li>• power training in approved fitness centres</li></ul>	50 %, max. CHF 300.–
<ul style="list-style-type: none"><li>• treatments to stop smoking, nutritional/ dietary advice</li></ul>	50 %, max. CHF 150.–
<ul style="list-style-type: none"><li>• pregnancy gymnastics, postnatal exercises and breastfeeding advice</li></ul>	50 %, max. CHF 150.–
<ul style="list-style-type: none"><li>• Thermal baths/arthritis swimming, Aquafit and Morbus-Bechterew gymnastics</li></ul>	50 %, max. CHF 150.–
Medical aids and objects of all kinds (e.g. shoe insoles, wheelchairs, prosthetics) <sup>1</sup>	90 %, max. CHF 1000.– per calendar year

<sup>1</sup> Aids not covered by law but prescribed by a doctor

# Hospital care (SV)

## Wider choice, greater comfort

For inpatient treatment in listed and contracted hospitals in Switzerland, costs that are not covered by basic insurance (accommodation and treatment costs) are paid.

Full cost cover in the appropriate hospital ward (general, semi-private, private), also in medical emergencies (acute hospital care) worldwide during temporary stays abroad (e.g. holidays/travel). Depending on the benefit level, contributions are also paid towards medically prescribed spa and recuperation cures, home help (Spitex), flat-rate allowance for home births and rooming-in cover.

Before any admission to hospital, benefit level SV/A gives you a flexible choice of room category in a room with single or two beds (hotel services/room comfort) with a generous percentage cost cover depending on the chosen room comfort. With benefit level SV/HP, our insured members can count on a very attractive cost contribution towards a stay in a single bed room. Only contributions to the costs of a stay in acute hospitals in Switzerland excluding psychiatry, rehabilitation clinics and spa and recuperation cures (food and lodging) are paid.



Our insured members with semi-private and private benefit levels access special benefits which give them substantial added value and advantages:

- Coop Rechtschutz healthcare legal protection insurance in case of disputes as a private individual in connection with damage to health
- With the BetterDoc patient to specialist matching service, holders of our SV/HP and SV/P insurance will be guided to the right surgeon, doctor and clinic, so increasing the likelihood of a successful outcome
- Rooming-in: cover for a person staying with a child up to age 14 in the same room in an acute hospital

Aquilana provides the following benefits worldwide for medically necessary transport and rescue costs:

- Benefit level SV/A maximum of CHF 20,000.– per calendar year
- Benefit levels SV/HP and SV/P unlimited

Inpatient hospital care means admission to a clinical establishment requiring a stay of not less than 24 hours after general medical treatment or if a bed is occupied overnight. Assuming that you are in good health, acceptance is possible up to your 65th birthday.

### Premium-saving opportunities

For levels SV/HP and SV/P, a self-pay sum of CHF 2000.– or CHF 5000.– per calendar year can be chosen. The premiums are reduced by around 25% or 50 %.

### Offer to suit individual needs

Extract from range of services	Hospital care, general (SV/A)	Hospital care, semi-private (SV/HP)	Hospital care, private (SV/P)
Beds per room	3 or more beds	2 beds	1 bed
Visiting hours	limited	extended	continuous
Medical treatment	Hospital doctors / no choice	Choice of doctors (without guarantee)	Choice of senior doctor / specialist
Free choice of listed and contracted hospitals in Switzerland	yes	yes	yes
Flexible choice of room category (board and lodging) <sup>1</sup>	2 bed room 75% <sup>2</sup> 1 bed room 50% <sup>3</sup>	1 bed room 75% <sup>4</sup>	–
Transport and rescue costs (inc. repatriation)	CHF 20,000.– p.a.	unlimited	unlimited
Referral management by BetterDoc	–	jointly insured	jointly insured
Healthcare legal protection insurance	–	jointly insured	jointly insured
Rooming-in	–	CHF 80.– per night, max. CHF 1500.– p.a.	CHF 150.– per night, max. CHF 2500.– p.a.

This is not an exhaustive list; other contributions towards costs are also paid (e.g. for spa and recuperation cures, psychiatry, flat-rate allowance for home births, stay in a nursing or chronic sickness home). The currently valid “General terms and conditions of insurance for supplementary healthcare insurance” apply to all benefits.

<sup>1</sup> Remain flexible and decide in each situation: choose the room category upon your admission to hospital (SV/A = comfort 1 and 2 bed room; SV/HP = comfort 1 bed room)

<sup>2</sup> SV/A = if you opt for a 2 bed room your cost share is 25% with a maximum of CHF 5000.– per calendar year.

<sup>3</sup> SV/A = if you opt for a 1 bed room your cost share is 50% with a maximum of CHF10,000.– per calendar year.

<sup>4</sup> SV/HP = if you opt for a 1 bed room, your cost share is 25% with a maximum of CHF 5000.– per calendar year.

# Dental care (ZV)

## Protection against financial consequences

Our dental care insurance mitigates the financial consequences of expensive, non-accident-related dental treatments including tooth correction, prophylaxis and dental technical services (laboratory). Choose a benefit level and self-pay sum to suit your individual needs.

Choice of either variant assures payment of dental services including laboratory work costing up to CHF 3500.- per calendar year.

Acceptance is possible up to your 65<sup>th</sup> birthday. And for children up to their 6<sup>th</sup> birthday without a dentist's certificate!

### **Level I:**

30% of total treatment costs, up to a maximum of CHF 1000.- per calendar year

### **Level II:**

60% of total treatment costs, up to a maximum of CHF 2500.- per calendar year

Levels I and II can also be chosen separately.

Benefits are still payable if treatment is given abroad and the medical practitioner (dental surgeon) has training equivalent to that provided in Switzerland.

# Holidays and travel (FRV)

## Relax all over the world with no worries

Secure ideal cover for the best time of the year at low cost. For travel abroad, certainty that you can rely on additional insurance cover in case of sudden illness or accident should always be part of your “baggage”. Our FRV pays the following extra costs that are not otherwise covered:

- Outpatient treatments and inpatient hospital stays up to a maximum of  
CHF 250,000.– for individuals  
CHF 500,000.– for families
- Rescue and transport costs, as well as transfer and repatriation (including transport of bodily remains) up to 90% of the insured sum, subject to a maximum of CHF 100,000.–
- Search and rescue operations up to a maximum sum of CHF 20,000.–
- Dental treatment after an accident: 90% of the insured sum, subject to a maximum of CHF 10,000.–

FRV can also be taken out by persons who have no other insurance cover with us. Persons of all ages can take out this insurance. Benefits for illnesses and the sequels of accidents which already occurred before the starting date of the insurance are excluded. A contract can only be signed if you already hold compulsory KVG healthcare insurance.

### Attractive cost-benefit ratio

Insured person	Benefit payable	Insurance length in days								
		in CHF	10	17	24	31	62	92	183	365
FRV I Individual		100,000.–	11.–	21.–	28.–	34.–	62.–	83.–	145.–	253.–
Family¹		200,000.–	21.–	42.–	54.–	66.–	121.–	162.–	284.–	494.–
FRV II Individual		250,000.–	22.–	42.–	55.–	67.–	123.–	165.–	289.–	504.–
Family¹		500,000.–	40.–	78.–	102.–	125.–	227.–	305.–	535.–	932.–

¹The term family means the policy holder covered by the contract taken out online, together with the spouse/partner and his/her children and/or foster children up to their 25<sup>th</sup> birthday, provided that such children live in the same household as the policy holder.

### Aquilana Assistance 24 h – Your added benefit

Our 24-hour immediate assistance in medical emergencies (illness and accident) abroad (supported by Medical AG) advises you and gives active assistance. Worldwide – 365 days a year. **Emergency call centre: telephone +41 56 203 44 88**

**Insurance can be taken out easily online via the Internet: [www.aquilana.ch](http://www.aquilana.ch)**

Choose the duration and insured sum and pay the premium.

# Death or disability risk insurance

## Financial cover for accidents and unexpected setbacks

Security through lump sum or pension benefits. Our risk insurance policies give you and your family members financial protection in the event of death or disability caused by accident or illness. Our offers enable you to access tailored benefits. At affordable premiums.

Our offers are intended in the first instance for housewives/househusbands, children, students and the self-employed. But persons in gainful employment can also acquire additional cover in this way for security against commitments made. The insured sums are paid out even if other insurers must also provide benefits.

### Accident insurance for death and disability (UTI)

Flexible choice of benefit combinations to meet your particular needs.

Maximum sums insured:

- Death risk: CHF 300,000.–
- Disability risk: CHF 1,050,000.–

UTI insurance can be taken out up to the 65<sup>th</sup> birthday.

### Death and disability caused by illness (KTI)

Instead of a comprehensive life insurance policy, KTI (without a savings component) is an attractive option to meet existing needs. KTI is a lump sum insurance against disability and death caused by illness or accident. The services on offer make provision for maximum insurable sums, depending on age.

The following insurance variants can be chosen separately or combined.

Single payments shown below:

- Death risk: max. CHF 500,000.–
- Disability risk: max. CHF 500,000.–

As an option, the accident risk can be insured jointly in KTI.

KTI insurance can be taken out up to your 55<sup>th</sup> birthday.



# Guest insurance

## Greater security if your guests coming from abroad fall ill or have an accident

If you as an Aquilana customer are expecting visits from family members or friends coming from abroad, you are sure to want your guests to feel well and secure in Switzerland. The treatment costs/guest insurance provided by Europäische Reiseversicherung ERV (European Travel Insurance) assures effective cover. Your guests' stay will not be troubled by the financial consequences of a sudden illness or accident.



## Your advantages

- Your guests from abroad are protected in case of illness and accident
- Valid throughout the Schengen area (covered by Schengen visa)
- Insurance can be taken out until the 5th day after arrival in Switzerland without a health check
- 24-hour Europäische Reiseversicherung ERV helpline
- Travel costs in case of early interruption of the journey are included



FIND OUT MORE  
ON OUR WEBSITE

# Hotel Collinetta, Ascona

★★★ Superior





## The feel-good oasis on Lago Maggiore

Hotel Collinetta on Lago Maggiore is jointly owned by Aquilana Versicherungen, Baden, and the Georg Fischer Welfare Foundation, Schaffhausen. Ideally located near Ascona, this smart three-star superior hotel has enjoyed growing popularity for many years. The subtropical garden and fine cuisine make for an unforgettable stay.

Book directly on the website – more favourable terms than ever. As an Aquilana customer you benefit from special reductions (15% on the bed and breakfast rate; 5% on inclusive weekly rates). The discount cannot be combined with other discounts and rebates.



- Subtropical garden
- Own bathing beach
- Indoor swimming pool
- Fitness room
- Solarium
- Attractive premises
- Excellent cuisine
- Diet on request
- Medical care
- Open throughout the year
- Free parking
- Magnificent view
- Absolute calm



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[info@collinetta.ch](mailto:info@collinetta.ch)

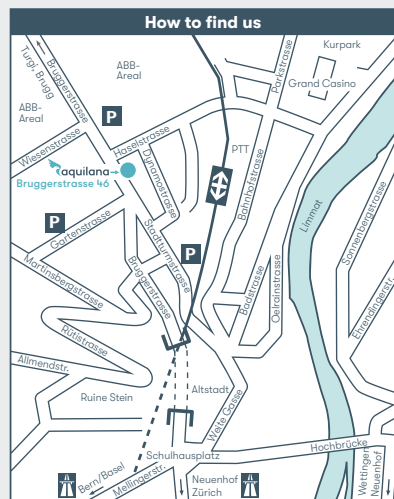
# Your dependable partner for every situation in life

Analogue or digital, our customized services and insurance solutions are backed by a transparent organisation with easy-to-reach contact points and short decision-making routes.

True to our fundamental values, Aquilana makes no irritating promotional phone calls nor do we pay commissions to brokers or intermediaries. We prefer to invest money for your own well-being. Visit our website to learn more about the further benefits you can expect from us as an Aquilana customer.

Contact us!

Do you have a general question or would you like information on a specific matter? Are you looking for personal advice? Please contact us – we will be happy to help.



## Business hours

Monday to Friday  
8.00–16.30

Subject to change without notice. Our articles of association, regulations and latest general terms and conditions of insurance are always legally binding.

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 **aquilana**  
Gesundheit für Generationen