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# AQTUELL $\frac{1}{21}$

Customer news 1, February 2021

Sicherheit mit Zukunft.



AQUILANA  
VERSICHERUNGEN



## Dear Reader,

We have pleasure in presenting our attractively restyled customer news to you under a new name. **AQTUELL** keeps you informed, **AQTUELL** guides you, **AQTUELL** entertains you! The new eight-page format keeps you even more comprehensively informed about our products and services. At the same time, it enables us to give you further information about interesting topics, such as fitness and general health issues. With three editions each year, you will be able to access a great deal of useful information about Aquilana and much more besides on the broader topic of healthcare insurance.

We gather with pleasure from our own regular customer surveys and from the results of the benchmark studies in which we take part that Aquilana is rated highly for overall satisfaction with its customer news. Ninety per cent of our insured members who took part in our last customer survey said that they either read every edition or one edition from time to time. In our review of the new concept, we took account of the recognised need to enhance the styling and provide a good mix of images and text with interesting articles. With these innovations, we feel sure that our communication and customer relations will be further strengthened.

I hope you enjoy this issue and keep really warm.

**Werner Stoller**  
Chief Executive Officer

### How to reach us

Our customer service answers all your questions on **+41 56 203 44 44** (Monday to Friday, 8 to 12 a.m. and 1.30 to 4.30 p.m.) or by email at [info@aquilana.ch](mailto:info@aquilana.ch). Alternatively, you may use the news function via the customer portal at [www.myAquilana.ch](http://www.myAquilana.ch).

Follow us



### Credits

#### **Publisher**

Aquilana Versicherungen, Baden

#### **Design and layout**

MACH Corporate & Werbung

#### **Translation**

Inter-Translations SA

#### **Proofreading**

sprach-art

#### **Printed by**

Köpflipartners AG

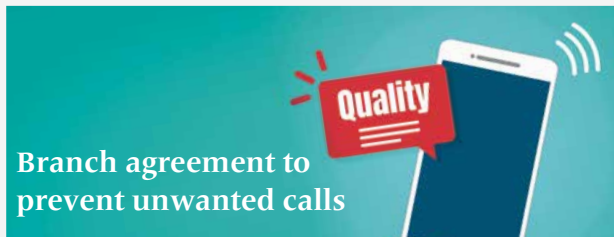
#### **Total print run**

27,900 copies

#### **Published**

3 times a year in en, de, fr, it

Next edition: June 2021



The branch agreement signed by members of the two health insurance scheme associations santésuisse and curafutura on the prevention of cold calling and limitation of intermediaries' commissions for basic and supplementary insurance policies entered into force on 1 January 2021 with the accompanying rules on penalties and procedures. The aim of self-regulation throughout the health insurance industry is to improve the quality of advice and contracts, reduce payments to intermediaries and put an end to telephone cold calling, while increasing the quality of advice given by telephone in particular and preventing abuse.



Read more about this in the "Communiqué santésuisse" (only available in German, French, Italian)

## First Swiss EPR opened in Baden

Originally, the long-awaited Electronic Patient Record, EPR for short, was to have been introduced in Switzerland in the spring of 2020. After a delay caused by the complex certification process, the Canton of Aargau has been the first to introduce EPR, its aim being to achieve greater digitisation of healthcare in all the acute Aargau hospitals, rehab clinics and psychiatric wards by the end of March 2021. As a next step, the intention is to integrate nursing care establishments, doctors' surgeries and pharmacies into this project. Other cantons will follow later. On 11 December 2020, the Aargau Government Council and Healthcare Director Jean-Pierre Gallati opened this EPR in the Cantonal Hospital at Baden. Find details of the EPR and its intended benefits here:



**EPR**  
Electronic Patient Record



Full information at [www.e-health-suisse.ch](http://www.e-health-suisse.ch)

## COVID-19 vaccination: Will your health insurance scheme pay?

The Swiss Federal Department of Home Affairs (FDHA) approved an amendment of the Healthcare Benefits Ordinance (KLV) in December 2020 with effect from 1 January 2021; as a result, COVID-19 vaccination will be covered by compulsory healthcare insurance (OKP). The federal and cantonal authorities are to pay some of the costs (cost of transport and distribution, together with the self-pay sum). Insured members will therefore not be asked to pay an excess sum. The federal authorities' vaccination strategy will depend on the characteristics and availability of the vaccines. The Federal Department of Public Health (FOPH) estimates that there are some two million persons at high risk in Switzerland (elderly people and persons with previous illnesses) who are to take priority for vaccination. The competent authority Swissmedic already approved the first COVID-19 vaccine on 19 December 2020. Progressive administration of the first vaccinations of persons at particular risk then began in specially accompanied settings.



Free vaccine

Would you also like to read FOPH media releases on this subject? (only available in German, French, Italian)



Start of vaccinations

## Recommended reading

Just as a lovingly cooked chicken soup warms our body on cold winter evenings and boosts our energy level, the words in this book revitalise our innermost spirit. The stories about happy moments, unexpected blessings and touching encounters have already enthused millions of people all over the world and are being discovered by successive new generations of readers.



The tales give you courage, encourage you to reflect and show that you are not alone with your worries and problems. A classic of spiritual literature and an elixir for the soul.

Jack Canfield  
Mark Victor Hansen  
Amy Newmark  
Foreword by Heidi Krupp



# Warmth

Why it's so important for us



**Just think back on a particularly agreeable moment in your life: were you freezing at the time? Surely not. Warmth not only does our body good, but also our soul. It dilates the blood vessels and improves the circulation. The muscles relax, loosening up cramped joints. When a loved one embraces us, her or his body warmth makes us feel good. Symptoms of stress also stabilise with warmth, which has a calming effect on fraught nerves. In short: warmth is a feel-good factor for body and mind alike.**

The best thing of all about long winter walks in the cold is coming back home again. We cuddle up in a warm blanket, drink a hot cup of tea or take time out in the bathtub. Warmth lifts our mood. We become calmer and more contented. The impact of this immediate experience of the senses influences our mental and physical well-being. But what is really meant by warmth?

In physics, heat or the quantity of heat is identified by the symbol  $Q$ . This physical parameter describes a form of energy that can be transferred from one body or system to another. It flows from the location where the temperature is higher to the place where it is lower, so changing the

state of the systems. People who have a spiritual caring role define warmth in principle in similar terms. They call it a force of life, which is released by loving care, trust and the free flow of positive emotions and strengthened when it is passed on at the interhuman level – for instance through goodness, kindness, gentleness and above all through contact.

## Warmth as our very first experience

In fact, body contact is almost as important for people as the air we breathe. In our mother's womb, we were already surrounded by a warm environment. The temperature of the amniotic fluid is a pleasant 37.5 degrees Celsius. This feel-good climate in the uterus helps babies to grow and develop. After birth, the first intensive contact takes place between mother and child through the sense of touch. Even before the new-born baby has opened its eyes properly, it can already feel body warmth and the soft touch of hands.

## The comforting feel of human contact ...

... is irreplaceable. But adults too need physical contact. For instance, touch releases the hormone oxytocin. It strengthens bonding and makes us more sensitive. Aggression is reduced, stress and anxiety relieved – so oxytocin is sometimes called the "bonding hormone". Caressing and



warmth also generate the neurotransmitter serotonin. This fosters a sensation of well-being in our brain; that is why it is sometimes known as the “happy hormone”. The serotonin activity of depressive patients is often weaker than that of their healthy counterparts. According to a survey, one in three West Europeans would like to be embraced more often. Strange to think that many people touch their partner less often than their smartphone! One thing is clear: the comforting sensation of human contact cannot be replaced by any kind of technology.

## We judge others more benevolently if our hands are warm

An astonishing experiment was conducted by Lawrence E. Williams, Professor of Marketing at the University of Colorado, USA, and psychologist John A. Bargh in 2008. They investigated the way in which physical warmth acts on our perception and conduct in relation to others. At the start of the experiment, the test subjects were either given a cup of hot coffee or an iced coffee. The intention was to trigger a haptic sensation of warmth or cold. A short time later, an unknown person was introduced to each of them and they were asked to judge that new person. Importantly, none of the participants was aware of any connection between the beverage and the experiment. The outcome was amazing: all the test subjects perceived the other person in a much more positive and sympathetic light after holding a warm coffee cup instead of an iced coffee in their hands.

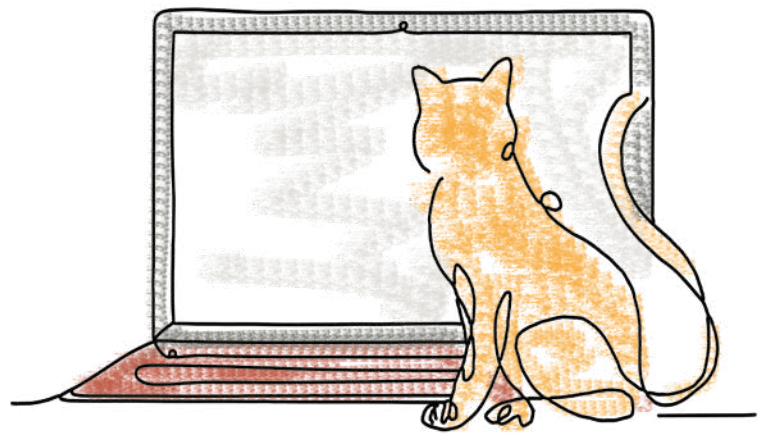


But how is this link established? Clearly, we perceive the memory of a hot cup of coffee or a hot bath in the same category as a meeting with a friendly person. According to the researchers, the reason can be traced back to our earliest experiences with our parents who gave us warmth, protection, security and food. There must therefore be a close link between the different concepts of physical and psychological warmth.

## The need to keep our distance has changed everything

Is this how you feel at the moment? Look at a film from the year 2019 or earlier in which people embrace each other closely or celebrate in a completely relaxed way. You may then think: keep your distance, you must be mad! You are acting thoughtlessly! The fact is that interhuman contact was not an issue before Corona. We routinely

touched one another, shook hands or embraced a friend. In Switzerland, ordinary business contacts often kissed each other three times on the cheek when they met (from today's perspective, that may well seem totally absurd!). Since early March 2020, we have had to respect a space of 1.5 metres so as not to endanger other people and ourselves. However, we often feel an unpleasant void in our contacts with others. We find ourselves in a situation in which the need to keep our distance contrasts with a desire for closeness. We are in real need of contact and social warmth to cope with the stress of daily life. What more specifically can help to improve mental health in our daily life?



## A laptop on the dinner table, a cat on our lap

Psychologists advise people to embrace loved ones with whom they live as often as possible – this may go some way to compensating the lack of contact with others. But for those who live alone or are in quarantine, ways and means of at least marginally satisfying the need for social warmth do exist. As the skin generally longs for contact, it can do us good to take a warm bath or wear an item of clothing that feels particularly comfortable. If you have a home sauna, now is the time to make good use of it. What is more, stroking a cat or a dog can also go some way towards satisfying our longing for contact. In 2020, more Swiss households than ever before acquired an animal. Dogs and cats were particularly popular, but sales of rabbits and hens also rose. Swiss breeders and animal homes found that puppies and kittens were suddenly selling like hot cakes. No matter what your own choice may be – a hot water bottle, tea, a hot bath or a pet animal – warmth and contact really do the soul good!

**The epidemiological situation and accompanying restrictions are still a great challenge to individuals and businesses. There is a glimmer of hope now that vaccines have been licensed and introduced. Hopefully, vaccination will give people confidence and sufficient assurance to travel once again and so recover some degree of normality. But vaccination of entire target groups will take time because of the federal authorities' vaccination strategy and recommendations and the availability of the vaccines themselves.**



## 128th General Meeting: to be held in writing

In the present situation, we will be unable to hold annual activities and events in their familiar form, at least not in the first half of 2021. Aquilana is affected like others. As was the case last year, this year's ordinary General Meeting will once again be held in written form. Based on COVID-19 Ordinance 3 enacted by the Federal Council (Article 27 – Company General Meetings) and after consulting our legal service, Dr. iur. Urs Korner, and the audit company PwC, the Aquilana Board of Directors decided at its meeting of 30 October 2020 to definitively dispense with physical organisation of our General Meeting at the Trafo Congress Centre in Baden on 21 May 2021 and to take written votes again this year.

Attached to this customer news, our insured members will find an invitation to order written voting papers for the 128th General Meeting and the 2020 Annual Report. You will find the agenda on the enclosed invitation card. After the expiry of the statutory registration period on 21 April 2021 (closing date), we will send voting papers to our insured members over the age of 18 who are entitled to vote. These voting papers will be counted in the presence, and under the supervision, of our external legal consultant, Dr. iur. Urs Korner, and our Board Chairman, Dieter Boesch, at the Aquilana head office. The results of the vote will be announced on our website and in the June 2021 edition of our customer news.

Use the stamped and addressed answer coupon in the invitation or go online at [www.aquilana.ch](http://www.aquilana.ch) to register by 21 April 2021 at the latest (statutory closing date) and order the 2020 Annual Report.

## Summary for your tax return

At the end of January, we sent you a summary of your premium payments and also of any illness and accident expenses settled for you and your family members in the period between 1 January and 31 December 2020. Please note that invoices and supporting documents for refunds processed after 31 December 2020 cannot be included

until the summary is drawn up for the year 2021. Customers who use myAquilana receive the most frequently issued documents, including the tax return, in electronic form only. We therefore ask myAquilana customers who have already registered to print out this listing for their tax return if necessary.

## myAquilana customer portal and app: improved scan function and extended functions

As part of ongoing development, a further release of our app and of the myAquilana customer portal was issued in December 2020 with the following improvements and functions:

- new scan plug-in with automatic scan function (detection and triggering in the app)
- display of contractually agreed self-pay sums for hospital care insurance, semi-private and private benefit levels (in the app and portal)
- new widget in the portal displaying payment information for premium and benefit statements (invoices outstanding and already paid)

The new scanning solution by Elca greatly improves detection and triggering of the automatic scan function for invoices and documents. Cash receipts can now also be scanned.



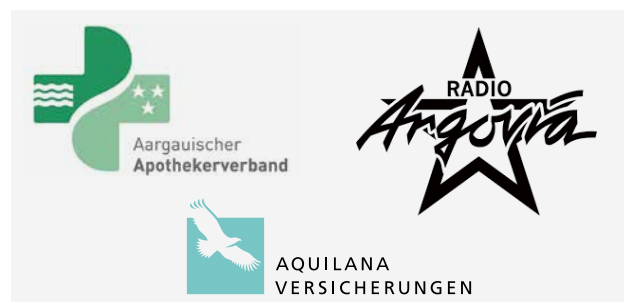
## Aquilana membership churn

With the 2021 tariff round, Aquilana achieved a leading position in its home canton of Aargau for traditional OKP insurance, as it did also in other cantons including Bern, Fribourg, Nidwalden, Ticino and Zurich. However, we lost some ground elsewhere. In particular, we reported some departures in the canton of Grisons which significantly influenced the number of insured members after adjustment for churn. As of 1 January 2021, Aquilana has some

38,400 members with basic insurance. During the labour-intensive period when membership changes, we were still always able to deal with customers' requests in a timely manner. We owe a debt of gratitude to our many insured members of long standing whose loyalty we particularly wish to acknowledge. At the same time, we welcome some 600 new customers to our insurance community.

## “Gesundheitstipp” to continue on Radio Argovia, podcast series planned

We welcome the continuation of our long-standing cooperation with the Aargau Pharmacists Federation and Radio Argovia in 2021. The popular “Gesundheitstipp” programme, which reaches a wide audience on Radio Argovia, will continue to be broadcast on the same weekdays (every Tuesday at 1.40 p.m. with a repeat on Saturday at 10.40 a.m.). This gives Aquilana an opportunity to report news and interesting developments in its field of activity in the “Argovia Kaffi” broadcasts. Furthermore, we are



planning to publish Dr Theo Voegtli's popular healthcare tips in a series of podcasts in the first half of 2021. We will be reporting on this subject in the next edition of **AQTUELL**.

Healthcare tips on  
[www.aquilana.ch](http://www.aquilana.ch)



(only available in German)



## Simon Libsig, author and stage poet

### Blissfully warm

"Now", Christian said, tapping me on the shoulder, "it is high time to drink up." I didn't feel like snowboarding. Visibility was poor, the snow was falling heavily and the pub was blissfully warm. I was on to my third cup of hot chocolate and had not yet digested the rösti with sausages and onion sauce. "Surely, you are not afraid?" Of course I was afraid. We had seen the jump from the chairlift and even at that distance it looked gigantic. "I will do a 360-degree turn", I boasted and then insisted on going to the pub right away, saying that we would otherwise not find seats for lunch. I was a classical teenager. Fearless to the outside world, but unsure of myself.

Shortly before the jump, I decided to make a 180-degree turn instead of the announced 360-degree version. While I was in the air, I changed my mind again. That proved fatal. Behind the jump and hidden under the snow there was a rock. We hadn't seen it from the chairlift, despite its size.

"Don't move", Christian said, "I will fetch help." He took off his snowboard jacket, placed it over me and set out on his board. I shivered and was in awful pain. My collarbone was broken. I knew it. This was not the first time it had happened.

"You will soon feel warmer now", the nice man said, as he wrapped an orange-coloured foil over my body and placed me on the rescue sledge. "No", I said with chattering teeth. We had already managed the downhill run to the chairlift and I was being placed on board. "No, I still

feel cold and I need to go to the toilet." Because of the three cups of hot chocolate. "Soon, soon", the nice man said and Christian tried to cheer me up.

After the chairlift, they fixed the rescue sledge onto a snow mobile and drove me at top speed across a frozen lake to the cable railway. My lips were blue from the airstream, my eyebrows frozen and I had lost all sensation in my toes. I could only feel my collarbone – and my bladder. "Please", I said knowing that the journey by cable car would last a good thirty minutes. "Please, I need to go to the toilet urgently." Another nice man joined us from the cable car and placed a thick felt blanket over me and the sledge. "It will all be fine", he said. "Everything will be fine."

Shortly before the central station, I was begging to be released. There must surely be a toilet here. I am bursting. Anything may happen now. Unfortunately, nobody could understand what I was trying to say. The words were like little white clouds that immediately froze into icicles and clattered to the ground. Just like my tears. I was reduced to a single great block of ice. Frozen solid.

When I was released from the rescue sledge and placed on the ambulance stretcher in the car park, I finally thawed out again. With a long primal scream. I could do nothing to stop it. I let it happen. "No problem", said one of the nice men. "It will all be fine", said the other. And Christian put his hand on my uninjured shoulder. For a brief moment all the pain left my body and I felt blissfully warm.

Photo: Adrian Ehrbar Photography

