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AQTUELL $\frac{1}{22}$

Customer news 1, February 2022

Sicherheit mit Zukunft.



AQUILANA
VERSICHERUNGEN



Dear Reader,

Like many other businesses, Aquilana held its General Meeting remotely in the last two pandemic years. This time we want to revert to an event attended in person. That will only be possible if the Covid situation so allows and any rules enable a normal meeting to take place. The impact of the pandemic on health, the economy and society will surely present a challenge to us all for some time to come. However, we are confident that the Covid crisis will soon be behind us with the progress of immunisation, booster vaccines and some acceptance of the necessary measures, despite new variants.

Regardless of all the obstacles, we have started optimistically into the year 2022 and are reporting on further Aquilana insights in this edition. Favourable membership churn figures, new opening hours for our present and potential insured members, the planned redesign of myAquilana and the conversion to QR bills are just some of our positive messages. Aquilana is fit for the future. We take this opportunity to thank you for the confidence placed in us and for your loyalty. We look forward to continuing our relationship based on partnership with you.

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. Or use the message feature on our customer portal at www.myaquilana.ch.

Follow us



Credits

Publisher

Aquilana Versicherungen, Baden

Concept and design

visàvis AG Kommunikationsnetzwerk

Translation

Inter-Translations SA

Proofreading

sprach-art

Printer

Köpflipartners AG

Total print run

28,600 copies

Published

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

Next edition: June 2022

Best wishes,

Werner Stoller

Chief Executive Officer

myAquilana customer portal and app – planned redesign

More than two years have already gone by since the launch of our myAquilana customer portal and app for end users. myAquilana has become very popular in the meantime. We currently have a total of 8,400 registered myAquilana users while the number of digitised customers has now reached more than 12,600 persons (number of insured members who are managed at present by the myAquilana customer portal or app). That represents an impressive digitisation rate of 30%. We appreciate this vote of confidence and thank you for it. Since its inception, myAquilana has seen constant further development and improvement. Last year we were able to implement two wide-ranging improvements: the introduction of a new scan plug-in by Elca – so laying the foundation for further comprehensive digitisation of bill inputs by you as the end user – and the integration of the digital insurance card (VICARD) into myAquilana. We intend to optimise myAquilana in the second quarter of this year with another major innovation in order to improve the design (especially for tablets) and hence also the user experience without changing the functions as such. According to our roadmap, we plan to complete implementation with the release in May 2022.

Customer survey 2022 – we are keen to know what our customers think

Not everything in life is pure luck. People who are insured with Aquilana have a competent and dependable partner at their side. comparis.ch, AmPuls and our own customer opinion surveys all show that Aquilana's insured members are among the most satisfied health insurance customers in Switzerland.

Our insured members have acquired valuable experience of our services and products or the quality of our advice. To gain an overview of customer satisfaction and needs, we attach great importance to our insured members' opinions! We have been questioning our customers at regular intervals since 1999 under the slogan "Please judge us" to find out how they view their relations with Aquilana. Their verdict helps us greatly to achieve an ongoing improvement of our offerings and services. That is why 2,000 insured members chosen at random will shortly be invited to let us know their opinions, their criticism and perhaps even their praise. If you receive an email inviting you to take part in the electronic customer survey, we will be grateful for your kind attention to the matter. We will of course keep you informed of the main findings and results.

All the participants will have an opportunity to win the first prize: a weekend with half-board for two persons at the Hotel Collinetta***SUPERIOR in Ascona-Moscia.

Aquilana rewards successful recommendations!

As an Aquilana customer you are best placed to know our advantages because no one can judge Aquilana better than you! We do hope you will be convinced enough to share your positive experiences with your **friends, relatives and acquaintances** and recommend us to them. By doing so you will be supporting our efforts to achieve healthy growth.

We will reward your successful recommendation with a prize to acknowledge your efforts. The following conditions apply:

- you have already been insured yourself with Aquilana for at least one year
- you use our online recommendation form to forward the contact data
- the insurance contract is successfully completed

There will be no reward for recommendations of persons who are living in the same household (such as spouses/partners or children). Professional agents are also specifically excluded from this recruitment of friends.





Recognition of care for relatives

A model from which all society benefits

Relatives who are carers make a decisive daily contribution to relief of the strain on our healthcare system without any recognition as yet of their selfless dedication. A Spitex start-up wants to change this and is recruiting people who look after and care for their relatives at an hourly pay rate – a model that is in tune with the spirit of our age and is one way of helping to solve the shortage of care staffing resources.

In Switzerland, at least 600,000 persons look after and care for persons close to them every day – according to an estimate arrived at in a Swiss-wide survey by the Federal Office of Public Health (FOPH). In all probability the number is even much higher than this: a majority of carers for relatives stated in response to the FOPH survey that at least one other member of the family circle helps with their care duties. In other words, the number of family members who look after and care for others is likely to exceed one million persons in Switzerland.

The need for help is usually an unforeseen development

In most cases, the need to look after a family member is an unexpected development and confronts the family with great challenges. Questions that had never been asked before suddenly arise. Does it make sense to live with the family member who needs care? Must a person's own workload be reduced in order to have time to act as a carer? Is support available to cope with crisis situations?

Even if most relatives regard looking after and caring for a family member as an enriching and meaningful activity, it is also a heavy burden in many respects – mentally, physically and financially as well as in the demands placed on time.

Heavy burden and little support

Looking after a family member places heavy demands on the carer. Often the need for assistance is so great that the persons concerned have to be looked after almost round the clock. This interferes massively with the livelihood of caring family members and existing plans for the future often have to be abandoned. What is more, because as a rule they have no professional support in their daily care routine, private carers are themselves at risk of falling ill from overwork. In addition, many care situations entail exceptional extra expenditure which can soon dent the family budget. This holds good both for carers who are already themselves retired and have to meet the expenditure from their pension and also for persons who are still working and voluntarily step back from their career in favour of caring; as a result they themselves have to accept a reduction of their income and pension rights.

Swiss Supreme Court acknowledges the work of family carers

According to Entlastungsdienst Schweiz (Relief Service Switzerland Association), family members who look after and care for others put in some 80 million hours of unpaid work every year and so do a great deal to relieve the strain on the healthcare system. Although private carers generally set about their tasks for selfless reasons, their hard work deserves appropriate recognition by society – which must also be reflected in fair compensation. That has been recognised by the Swiss Supreme Court. Since its 2006 judgement, the health insurance schemes have been paying for basic outpatient care services even when they are not provided by a trained nurse. That is usually the case when family members act as carers.

Employment on an hourly wage basis

If family carers are to claim their financial benefits, they must be recruited for labour law purposes by a recognised Spitex organisation. This organisation undertakes to safeguard care quality by defining care targets with the carers and the family members whom they are looking after, by checking up on these targets at regular intervals and billing the services provided to the health insurance schemes concerned. *solicare* is a recently formed Spitex organisation which specialises in the recruitment and management of family carers. “Our aim is to ensure that people who are in need of care are able to remain in their familiar domestic environment as long as their state of health so allows, having regard to their degree of independence”, Romano Ricciardi, *solicare* co-founder, explains. In this employment model, family carers are paid an hourly wage of CHF 33.50 (including social insurance contributions) at present even if they do not have a carer’s diploma. Their wages are financed at the current cantonal rates by the insurance scheme which is responsible for the person in need of care.



Benefits for all concerned

Romano Ricciardi believes that all concerned benefit from the *solicare* employment model:

- persons in need of care: individual and competent care in their own home with a high-quality standard of care and great focus on safety; this generally has a favourable impact on the progression of the illness of the person for whom care is provided.
- family carers: greater compatibility of individual needs with the emotional and financial sustainability of the services provided by them within the family. Pension contributions included in the wage also lessen the risk of slipping into poverty later on in old age.
- society and politics: responsible and affordable security of care.
- existing Spitex organisations: local addition to the existing offering and improved deployment of resources and know-how. Trained nurses are able to focus on treatment services that require in-depth medical knowledge.

“If people are able to live longer in their familiar domestic environment, this generally has a positive impact on the progression of their illness. Expensive admissions to care homes can be delayed or even avoided in this way. That in turn alleviates the shortage of qualified nursing personnel and minimises the financial burden on the healthcare system. It is high time for family carers’ efforts to be granted recognition by society”, according to Ricciardi.

Aquilana Insurance welcomes the *solicare* employment model

As a progressive insurance scheme and healthcare partner, Aquilana welcomes the *solicare* model. “We appreciate the selfless devotion of family carers and want to give them something in return by participating in paid basic care services”, Ertan Karahan, Head of Marketing/Sales at Aquilana Insurance, explains.

Sources:

FOPH survey (summary report on the “Relief provision for family carers 2017–2020” promotional programme)

Entlastungsdienst Schweiz

129th Annual General Meeting of Aquilana Insurance – we look forward to your participation!

For the past two years, major public events such as our 2020 and 2021 Annual General Meetings could unfortunately not be held in the familiar way because of the epidemiological situation. Instead we had to fall back on written communication. At its meeting of 16 December 2021, Aquilana's Board of Directors decided, subject to changes in the epidemiological situation and in the rules laid down by the federal and cantonal authorities, to hold this year's General Meeting in the physical presence of our members.

This year's ordinary General Meeting is therefore scheduled for Friday, 20 May 2022 at 5 p.m. (doors open at 4.15 p.m.) in the "Trafo" Congress Centre in Baden. The agenda is shown on the enclosed invitation card. At this stage, we already ask all the participants to respect and obey Covid

regulations. The federal and cantonal criteria applicable at the time of the AGM to restrict COVID-19 in indoor spaces must be respected by attendees at this event. Compliance with the applicable hygiene and shielding measures at this event is imperative. We reserve the right to cancel the event.

Due to be published in mid-March 2022, our 2021 Annual Report will give you detailed and transparent information on the progress of our business and its sound financial situation. You may register to attend by **19 April 2022** (statutory registration period) and order the 2021 Annual Report using the postage-paid reply coupon in the invitation card or online at www.aquilana.ch.

Membership churn figures at Aquilana

With the 2022 insurance premium round, Aquilana has once again, as in 2021, been able to improve its leading position in basic insurance in its home canton of Aargau but also in other cantons, such as BE, FR, NW, TI and ZH. A better market position has also been achieved in other cantons thanks to zero premium increase rounds and even some premium reductions. Although Aquilana was able to maintain and in part moderately improve its premium rate positioning in the canton of GR, we once again reported more departures than new members there. As of 1 January 2022, the net adjusted number of insured members showed growth of around 850 against the previous year with some 39,200 members currently holding basic insurance. During the labour-intensive "churn season" we were still always able to process our customers' requests in a timely manner. The loyalty of our members who have been with us for many years deserves our gratitude and recognition. At the same time, we greet some 2,000 new customers and welcome them warmly to our insurance community.

Notice for your 2022 tax return

In mid-January, we sent our insured members a summary of their premium payments and, where appropriate, of the illness and accident costs billed for them and their family members in the period between 1 January and 31 December 2021. Please note that invoices and refund claim documents processed after 31 December 2021 cannot be shown until the summary for the year 2022 is drawn up. Our customers

New opening hours of Aquilana Insurance

Since 3 January 2022, we have adjusted our opening hours to make them more convenient for our customers. We now offer our insured members, service providers and interested persons continuous counter opening hours and accessibility by telephone also during the lunch break:

Monday to Friday, from 8 a.m. to 4.30 p.m.

In addition, we are introducing special opening hours for the first time during the Christmas and New Year period. In future, our business will only be closed on official public holidays. On other days our opening hours shown above will apply.

who use myAquilana receive the documents they need most frequently – including supporting documents for tax purposes – in electronic form only. We therefore ask our customers who have already registered with myAquilana to print out the summary for their tax return when they need it.

Holiday and travel insurance (FRV) – 2022 edition of AVB insurance terms

The General Terms and Conditions for holiday and travel insurance have been revised in the 2022 edition and brought in line with the new provisions of the Swiss Insurance Contracts Act (VVG). According to this, the new FRV insurance terms apply to insurance contracts that are taken out by private policy holders after the entry into force of the revised Act. At the same time we have updated the FRV brochure. In addition to the revised insurance terms, the new brochure also contains the precontractual information that the insurer is required to provide. The 2022 edition of the FRV insurance terms can be downloaded at www.aquilana.ch/bestimmungen-formulare. Please contact us if you have other questions or need further information, we will be happy to help.

Please note that after 1 October 2022 our holiday and travel insurance can no longer be taken out using the orange payment slip; from that date onwards, this can only be done online. From that same date, handwritten entries

on the payment slip can no longer be processed by the post office or bank.

Our holiday and travel insurance closes worldwide cover gaps that occur during a temporary stay abroad in the event of admission to hospital and for transport and rescue missions necessitated for medical reasons. Please remember that basic insurance benefits are limited even when emergency treatment is needed. And depending on the travel destination, e.g. to the USA, to Japan and to other non-EU countries, the benefits even of existing supplementary insurance policies only provide limited cover. For holidays with no side effects, we also advise you to look at our "Travel medicine" healthcare dossier.

Find out more about the Aquilana holiday and travel insurance



Conversion to QR bills – efficiency in the square

PostFinance will take the payment slip off the market on 30 September 2022. In other words, the red and orange payment slips can no longer be processed after 1 October 2022. They will be replaced by the new QR bill. We completed the conversion to the QR bill with our IT partner Centris AG, Solothurn, in mid-December 2021. The QR code which figures prominently on the QR bill contains all the relevant payment information with payment references that can be used throughout. Handwritten entries can no longer be added. Persons who receive these bills can scan the data easily and quickly with a banking app, the Post-

Finance app or a QR document reader. The time-consuming copying of long sequences of numbers is no longer necessary and errors are therefore minimised. The payment is automatically triggered at a single click. The QR bill can also be paid via eBill. The existing post office and bank payment channels will remain valid, with the exception of manual payments for holiday and travel insurance.

Medgate Kids Line – advice for children and young persons by phone in an emergency

In cooperation with several children's and other hospitals in Switzerland, Medgate operates the Medgate Kids Line, advice for children and young persons by phone in an emergency. The Medgate Kids Line provides expert medical assistance by phone round the clock on **0900 11 44 11** or via the **Medgate app**.

A team of experienced paediatric nurses and medical practitioners helps worried parents and their children by answering all kinds of urgent medical questions – also in emergency situations or if they are not sure whether to visit the accident and emergency department. The Medgate Kids Line therefore relieves the burden on those departments and often dispenses with the need for unnecessary and tiring travel and waiting times for children and parents.

The Medgate Kids Line is a telephone pay line, a call costs CHF 3.23 per minute. The costs are only billed from the point in time when medical advice is given by a specialist nurse – no charge is made for any telephone waiting time. Further information can be found at www.kidslines.ch.

What to do and how it works

To be ready for an emergency, we advise parents to download the Medgate app and set up a profile for their child. The Medgate Kids Line can then be reached quickly and easily with just two clicks. This is how it works:

1. Download the Medgate app

Download the Medgate app free of charge and register.

2. Set up a profile for your child

Go to the "Healthcare" menu point in the app and set up a profile for your child. As soon as the profile has been stored you will find the Kids Line button under "Home".

3. In case of illness: select the Kids Line button in the app

Press the Kids Line button to be connected with the Medgate medical team and get fast expert advice and treatment for your child.



Find out more
about Kids Line



Enclosure: invitation to the Annual General Meeting

