

Group medical expenses insurance for ABB Headquarters personnel, Zurich



Object of the contract:	Medical expenses insurance (KVG and VVG) for staff of the following companies: <ul style="list-style-type: none">▪ ABB Ltd (ABBHO),▪ ABB Asea Brown Boveri Ltd (ABBZH),▪ ABB Information Systems Ltd (CHGPL)▪ ABB Capital Ltd (CHCAL)▪ ABB Management Services Ltd (CHAMS)▪ ABB Reinsurance Ltd (CHINL)
Purpose:	Compulsory insurance for executive grade staff and voluntary insurance cover for non-executive staff, together with insurance opportunities for their family members and partners living in the same household.
Basics:	Articles of Association, General Terms and Conditions of Insurance (AVB) and regulations of Aquilana, together with employment contract clauses and governing legal provisions.
Insurer:	Aquilana Versicherungen Bruggerstrasse 46 5401 Baden Telephone +41 56 203 44 44
Contractual term:	01.01.2021 to 31.12.2023

We take good care of you! Aquilana gives you these benefits

- ✓ **Your healthcare partner**
 - We speak your language
 - You benefit from 130 years of insurance experience
 - myAquilana – All you need to know online
 - Medgate-app – Straightforward access to medical advice

- ✓ **Excellent performance at a fair price**
 - Exclusive discount on selected supplementary insurance policies based on the group contract – including for family members and partners living in the same household as long as the premium is collected by the company
 - No risk review for selected supplementary insurance policies for family members and partners of employees with compulsory insurance who live in the same household, provided that the premium is collected via the company
 - Attractive cost/benefit ratio, including for supplementary insurance policies
 - Benefits generally refunded within 10 days
 - Aquilana Assistance round the clock

- ✓ **Personal and competent**
 - Competent personal advice and support provided by our corporate customer advisers and professional specialists
 - Transparent central organisation with short unbureaucratic decision-making routes

- ✓ **Fair play in every area**
 - No telephone advertising, no commission payments
 - Same premiums for men and women (equal treatment)
 - Credible and competent, quality first

- ✓ **Simple administration**
 - Simple insurance policy completion
 - Free changeover service – support when changing from another insurer to Aquilana
 - Simple bill and document dispatch to Aquilana using the myAquilana app or by email

Aquilana services

Aquilana provides the following services for insured ABB Headquarters personnel and their family members:

- Aquilana round the clock assistance
- Immediate assistance for emergencies abroad and medical advice round the clock in cooperation with Medgate via the emergency call centre +41 56 203 44 88, both at home and abroad
- Benefits generally refunded within 10 days
- Premiums collected directly by ABB (payroll)
- Administrative support for the change from another insurer to Aquilana
- Personal customer/insurance advice and support, also for benefit matters from Monday to Friday (08.00 – 16.30)
- myAquilana app and myAquilana portal front end application
- Advisory services at ABB Headquarters (on every Thursday)
- Preventive measures and information events (2 x per quarter)
- Easy bill dispatch (doctor's bills etc.) to Aquilana by app or email

Designated contacts

For questions about **insurance policies and for insurance advice**, please contact:

José Suarez

Corporate Customer Advisor

Email j.suarez@aquilana.ch

Telephone +41 56 203 44 14

For **benefit matters** and benefit authorisations for **outpatient care**:

Elvira Fischer

Professional Specialist

Email e.fischer@aquilana.ch

Telephone +41 56 203 44 86

For **benefit matters** and benefit authorisations for **hospital inpatients**:

Lejla Nurkic

Professional Specialist

Email l.nurkic@aquilana.ch

Telephone +41 56 203 44 46

For **medical emergencies abroad and round the clock medical advice**:

Aquilana Assistance 24h Emergency Call Centre

Telephone +41 56 203 44 88

Advisory services on site in Oerlikon

“Short consultations“ for all ABB Headquarters personnel	Every Thursday 11.30 – 12.30
Discussions by prior appointment, especially for ABB Headquarters Executive Staff	Every Thursday 12.30 – 16.00

Benefit refunds – sending bills

Bills for ABB personnel are processed by our professional specialists (see above) in the Aquilana Benefits sector. The target is for ABB personnel insurance benefits to be refunded as a rule within 7 and a maximum of 10 calendar days. Bills can be submitted as follows to Aquilana by ABB staff:

- By post (original bill or refund supporting document)
- Online via myAquilana customer portal or app
- By email to this email address leistungen-abb@aquilana.ch

Procedure if a bill is missing

Aquilana – like all other healthcare insurers – is prohibited by law from paying insurance benefits without detailed bills or refund supporting documents. The procedure is as follows if a bill is missing:

- Ask the service provider (doctor, hospital, etc.) for a duplicate of the original bill:
 - ▷ If Aquilana must pay the fee directly, Aquilana will ask the bill issuer for a duplicate.
 - ▷ If the patient has to settle the fee, the ABB staff member must ask the bill issuer for a duplicate.

Preventive measures and information events

In cooperation with ifa, the Institute for Occupational Medicine, and its own staff, Aquilana organises two events per quarter on site at ABB Headquarters on topics including action to improve health, advice and prevention. Aquilana sends invitations to attend these events to the business email addresses of ABB personnel.

Premium collection

Premiums are collected directly by ABB. For staff members who have taken out voluntary insurance with Aquilana, the premiums are deducted from their salaries. This also generates entitlement to a premium discount on selected supplementary insurance policies.

Compulsory insurance

Based on the group contract between ABB and Aquilana, the staff members who must have compulsory insurance are defined as follows:

- ABB Headquarters executive grade staff, manager level and above

Voluntary insurance

Based on the group contract between ABB and Aquilana, the following persons can take out voluntary healthcare insurance with Aquilana:

- ABB Headquarters staff below executive grade (up to and including Assistant Manager level)
- Family members and partners living in the same household as ABB Headquarters personnel, with or without executive grade

No risk examination for supplementary insurance policies based on the Insurance Contract Act (VVG)

Based on the group contract between ABB and Aquilana, the following persons can be affiliated to the relevant supplementary insurance policies without a medical examination:

- Travelling personnel of ABB Headquarters for the duration of their stay abroad for the following types of supplementary insurance: healthcare insurance PLUS, TOP and hospital care insurance - private level
- ABB Headquarters executive grade personnel (manager level and above) for the following types of supplementary insurance: healthcare insurance PLUS, TOP and hospital care insurance - private level; dental care insurance - levels I and II
- Family members and partners living in the same household as ABB Headquarters executive grade personnel (manager level and above) for the following types of supplementary insurance: healthcare insurance PLUS, TOP and hospital care insurance - general, semi-private or private levels

Discount on supplementary insurance policies

Based on the group contract between ABB and Aquilana, all insured persons (persons with compulsory and voluntary insurance including family members and cohabiting partners) are entitled to a 10% discount on supplementary insurance policy premiums in the relevant Aquilana range, provided that all of the following conditions are met:

1. Premium payments collected via ABB
2. Family members and/or cohabiting partners are living in the same household as the insured ABB Headquarters staff member
3. Family members and/or cohabiting partners are insured jointly under the same insurance policy (family insurance)

The discount is granted for the following supplementary insurance policies:

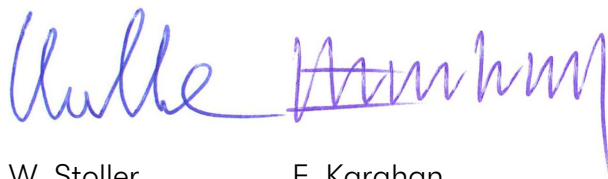
- Healthcare insurance PLUS
- Healthcare insurance TOP
- Hospital care insurance - general, semi-private and private benefit levels
- Dental care insurance - benefit levels I and II

To calculate premiums, the currently valid premium rate for the Aquilana individual insurance will apply. The discount is already included in the premium and is not stated separately on the insurance policy. The stated premium is therefore a net premium. Insured members who already benefit from a reduction based on Art. 102 para. 2 KVG in the form of imputable years are not entitled to any additional discount on the relevant supplementary insurance policy. This concerns insured members who had already taken out a supplementary insurance policy under the previous law applicable prior to 01.01.1997.

The entitlement to the discount referred to above lapses upon leaving the company, both for the employees concerned and for their jointly insured family members and cohabiting partners. In the event of transfer to individual insurance, the relevant individual insurance premium rate always applies.

Baden, 06.11.2020 / Update 07.06.2022

Aquilana Versicherungen
5401 Baden



W. Stoller
CEO

E. Karahan
Head Marketing/Sales

Attachments: - Affiliation declaration and power of attorney
- Information bulletin: Aquilana insured member's card
- Good advice – right insurance
- Premium rates for individual insurance/supplementary insurance policies 2022
- myAquilana flyer
- Medgate flyer
- Accident reporting form
- Form to notify treatment abroad