



Insurance premiums 2021 Aquilana – your reliable partner again in 2021!

Good news for our insured members! Despite rising healthcare costs in Switzerland and the uncertain impact of the continuing pandemic on these costs, for a majority of our insured members the premium adjustments on basic insurance are perfectly reasonable, not least because of our prudent long-term financial policy (reserves/provisions). For supplementary insurance policies, our robust financial base permits another unchanged tariff round with the exception of TOP healthcare insurance (0–18 age group). As a result, Aquilana will again be your strong, reliable and competitive partner for all aspects of healthcare and accident insurance in 2021.

santésuisse's calculation of the latest cost trend in the healthcare sector shows an increase of 1.3 % this year followed by around 3 % next year; the ETH Zurich's Economic Institute (KOF) also forecasts a further rise in healthcare costs which will impact premium payers once again throughout Switzerland. According to this forecast, no explosive cost increases for compulsory healthcare insurance (OKP) and no collapse in services are anticipated despite Corona. The KOF forecast of per capita OKP costs throughout Switzerland this year and next suggests a rise of just 2.9 % or so. The latest data

show that this situation will result mainly in some shifts between individual cost groups and the different cantons.

The Federal Health Insurance Act (KVG) and its review are a political hot potato. As an indirect counterproposal to the cost brake initiative, the Federal Council, working on the basis of an expert report, already adopted the explanatory statement on the first cost containment package last year. The latter was then followed on 19 August 2020 by a second package of measures which has moved on to the consultation procedure; these measures are designed to hold down the OKP cost trend and, by doing so, limit the growth of premiums paid by insured persons. However, the second cost containment package is coming in for criticism. Stakeholders have until 19 November 2020 to state their position on the submission.

OKP premiums 2021: overall balance favourable to customers

The healthcare cost trend forecasts referred to earlier are simply average estimates for the whole branch and must not be regarded as a cost forecast for each individual healthcare insurer. Looking ahead to next year, in view of the cost trend dif-

ferences from canton to canton, insured members' risk structure and the key stipulations of the Federal Department of Public Health (FOPH) in the context of the premium approval procedure, health insurers' premiums will once again vary across the branch. All healthcare insurers, including Aquilana, were asked to submit their 2021 premium proposals to the FOPH by 31 July. Our tariff submission and hence the basic insurance premiums (OKP/CASAMED) valid from 1 January 2021 have been reviewed by the supervisory authority and the premium adjustments approved; some were even imposed at this specific level. The range of OKP tariff adjustments for an adult aged 26 and above with an annual excess of CHF 300 and accident cover is between –3 % (canton of VD) and 8 % (SZ). The impact on your personal premium situation, expressed either as a percentage or in francs, will depend on your canton of residence, tariff region, age, annual excess and chosen insurance cover.

While tariffs will remain unchanged in many premium regions (FR2, GE, JU, LU, NE, NW, SG, SO, TI, UR and VS), our insured members in the AG (–1 %), BE (–1 %), SH (–1 %), TG (–1 %), VD (–3 %), ZG (–1 %) and ZH (–1 %) premium regions will benefit

from tariff reductions. On the other hand, in the AI, AR, BL, BS, FR1, GL, GR, OW and SZ premium regions, inflation-linked premium adjustments of between 1% and a maximum of 8% are needed. As part of our business activity in the EU, our insured members who live in Germany will benefit from a 5% tariff reduction; tariffs will remain unchanged in five other EU countries (ES, FR, IT, NL and PT), while premiums for our insured members in Austria will rise by 3% and 4% for those living in the United Kingdom.

Why may my basic insurance premium nevertheless be significantly higher or lower?

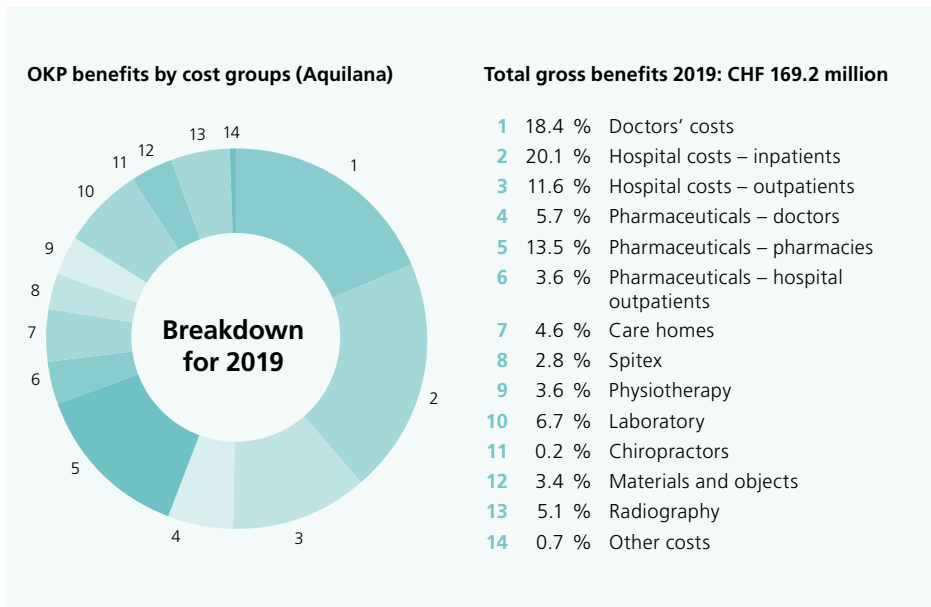
Because of your personal insurance circumstances – age group, chosen annual excess, CASAMED general practitioner model with or without accident cover – the tariff adjustment may fluctuate very widely and depart from the guide values quoted earlier. Other factors that influence premiums are set out below.

OKP/CASAMED: change of age group.

Because of the KVG provisions, a very high premium increase is imposed when you move up to a higher age group. Insured persons born in 2002 will be newly allocated to the 19–25 age group on 1 January 2021. At the same time, in the case of insurance with an elective excess, a reallocation to the equivalent adult excess level will be made automatically. As a result, the personal cost risk in benefit cases increases fivefold. A substantial tariff increase will also apply to insured persons born in 1995 because of their reallocation to the above-26 age group.

Aquilana increases the discount for young people. From 1 January 2021, young adults aged 19 to 25 will benefit from a higher basic insurance discount in all premium regions: it will in future be 25% (previously 20%).

Aquilana increases the CASAMED general practitioner model discount. CASAMED insured members will benefit from a higher premium reduction in 12 cantons or 18 premium regions. The discount is set to rise by 1% in the cantons of AG, AI, AR, GL, GR, NW, OW, SG, SH, SZ, VS, ZG



and by 2% in the canton of OW. Depending on the tariff region, the discount rate now ranges from 8% to a maximum of 12%. Our members who are insured with the CASAMED general practitioner model and live in the BE, BL, BS, FR, LU, SO, TG, UR and ZH premium regions will see no further premium increase as no discount reductions are scheduled. We still do not offer CASAMED in the GE, JU, NE, TI, VD and VS1 premium regions.

Zero tariff round for most supplementary insurance policies and no premium increase for the daily allowance. For all our supplementary insurance policies with the exception of TOP healthcare insurance (0–18 age group), existing premiums will remain unchanged again in 2021. Because of the continuous rise in benefit expenditure for TOP healthcare insurance in the 0–18 age group, a moderate risk-adjusted tariff increase of +CHF 1.90 per month

will have to be imposed. Premiums for the other age groups will not be adjusted. Our tariff submission to the FINMA supervisory authority has already been approved after a check on the proportionality of our tariffs and also taking account of the multi-annual claim rate trend; the new tariffs will therefore apply to both existing and newly signed contracts from 1 January 2021. The new 2021 edition of the VVG tariff bulletin can be consulted on our website at ► SERVICE ► Bestimmungen & Formulare.

On 1 January 2021, your supplementary insurance premiums will only rise if your effective age means that you must be allocated to a higher age group. Voluntary daily allowance insurance premiums (insurance against loss of salary) will also remain stable for the new year.

Environmental levy 2021

CHF 87 by way of environmental levies will be paid out in 2021 to all persons residing in Switzerland who hold OKP and CASAMED insurance. The amount is stated at **CHF 7.25 per month** (2020: CHF 6.45) in your insurance policy and is offset against

your basic insurance premium. The Federal Office for the Environment (FOEN) distributes environmental levies to the population in this way. Further information can be found at www.bafu.admin.ch/co2-levy and www.bafu.admin.ch/voc.

Important information for you

2021 insurance policy

Your personal insurance premium is shown on the enclosed insurance policy which is valid from 1 January 2021. Please check this carefully and let us know any corrections without delay. May we also ask you to keep your personal insurance policy securely at all times in case you need the document later, e.g. in order to benefit from potential premium reduction contributions. Thank you very much!

Time limit for changes: 30 November 2020

If you wish to adjust your insurance cover with effect from 1 January 2021 (e.g. to change your excess, apply for new supplementary insurance policies, include or exclude accident cover in or from basic insurance, change over to the CASAMED general practitioner model), please let us know your desired changes in writing soon – but no later than by 30 November 2021 – or make them easily yourself online at www.aquilana.ch ► SERVICE. Insured members who change their pay-

ment intervals and by doing so wish to benefit from a generous discount are also asked to let us know by 30 November 2020 at the latest because premiums are collected in advance.

Notice periods

The ordinary notice period to terminate supplementary insurance policies expired on 30 September 2020. That being so, supplementary insurance policies can only be cancelled with effect from 31 December 2020 if an inflation-linked tariff adjustment is imposed. The cancellation must be notified in writing in a letter to reach us by 30 November 2020 at the latest. Please note that from age 65, an insurance downgrade takes permanent and irrevocable effect. The supplementary insurance premiums will be allocated on 1 January each year on the basis of the effective age of the insured person and the chosen supplementary insurance; if applicable, the insured person is assigned to the next higher age group. This measure does not generate an exceptional right to give notice of termination.

If you intend to change your basic insurance provider, your written notice must reach us by 30 November 2020 at the latest. For legal reasons, transfer to a different insurer is also permitted only if no payments to Aquilana are overdue (premiums or cost-sharing contributions).

Summary for your tax return

For your next tax return, you will automatically receive a listing of your premium and healthcare costs for the year 2020 by mid-February 2021 at the latest.

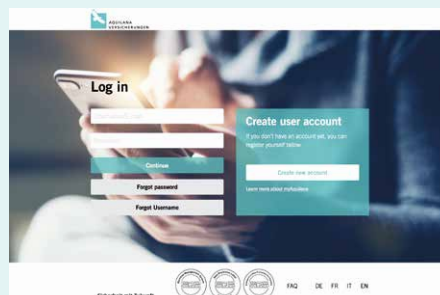
Reward for recommending us

Are you satisfied with our services? Tell your friends and acquaintances about Aquilana. We will be happy to reward you when your friends join us, i.e. for each new customer who takes out a new basic insurance or a basic and supplementary insurance policy with us. Find out how to proceed at www.aquilana.ch ► SERVICE ► Kunden werben Kunden.

About ourselves

Aquilana has once again been awarded the two comparis.ch labels “Ethical customer acquisition” and “No telemarketing”

We are pleased to have been awarded the two comparis.ch labels once again. Neither our insured members nor potential new customers receive undesired promotional calls from Aquilana; this guarantees clean customer acquisition at all times. Consistent with our basic corporate values, at Aquilana we do not cooperate with intermediaries, brokers or call centres; it follows that we do not pay any commissions either.



myAquilana customer portal and app

Using the myAquilana app and paperless customer portal, you can submit your bills and documents at any time and always retain an overview of your insurance documents, excess and self-pay sum. You can change your address, adjust your personal particulars and alter your excess online. In September, our myAquilana digital customer contact tool was updated once again and completed with the necessary adjustments. Please download the latest release. Thank you for using the myAquilana app and the myAquilana customer portal!

Good to know

Attractive opportunities to make savings

A first step towards savings begins with expert, user-led advice. Double and/or overinsurance can be avoided in this way. Please contact our customer relationship managers to make your premium budget as economical as possible. By doing so, you can reduce your OKP premium cost significantly:

Potential savings for all insurance premiums

- 1 % discount for annual premium payments
- 0.5 % discount for half-yearly premium payments



Use the online services at www.aquilana.ch

Potential savings on basic KVG insurance

- 6 % discount if accidents are excluded from basic insurance
- Up to 41 % discount for elective annual excess sums
- Max. 12 % discount for the CASAMED general practitioner model (depending on the tariff region)
- 50 % discount from the 3rd child if one parent is insured with Aquilana
- Check your entitlement to a premium rebate

Potential savings on VVG hospital care insurance policies

By choosing a self-pay sum, you take greater personal responsibility or accept the risk of having to pay some costs yourself if you do need treatment. Like this, you save substantial premium sums. The principle is clear: the higher the self-pay sum, the lower the premium.

- Around 25 % discount on SV/HP and SV/P with a self-pay sum of CHF 2,000 per calendar year
- Around 50 % discount on SV/HP and SV/P with a self-pay sum of CHF 5,000 per calendar year

Suspension of basic KVG insurance

In the event of military and civilian service periods lasting for more than 60 successive

days, basic insurance can be suspended for the period of service.

What must you do?

- Send a copy of your marching order (generally eight weeks before the actual service begins)
- Send confirmation of service when you enlist
- Notify any change in the length of service immediately

Suspension of supplementary VVG insurance

If you deregister in Switzerland and go abroad temporarily, e.g. for training/study purposes, for an internship or world travel, supplementary insurance policies can be suspended free of charge for not more than 24 months.

What must you do?

- Send a written application before going abroad (copy of your deregistration certificate, purpose and length of the stay abroad)
- On your return to Switzerland, reactivate the suspended supplementary insurance policies within 30 days

Further conditions and ways of optimising your benefits can be found at www.aquilana.ch ► SERVICE ► Prämien sparen.

- Enclosure: insurance policy/policies 2021

Sicherheit mit Zukunft.

Credits

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**AQUILANA
VERSICHERUNGEN**

Bruggerstrasse 46, CH-5401 Baden
Tel. +41 56 203 44 44, fax +41 56 203 44 99
www.aquilana.ch