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AQTUELL ³/₂₂

Customer news 3, October 2022



Dear Reader,

Speculation has been rife in the run-up to this year's basic insurance premium adjustment on 1 January 2023 and hefty tariff increases have sometimes been predicted. Some of these forecasts have been confirmed, but big differences exist between the premium regions. We have done everything possible in our budgeting to hold the premium increase down as low as possible, but have been unable to do so in every premium region. Some of our insured members will therefore have to dig much deeper into their pockets.

Aquilana is not just modernising its image, its insurance offerings are also becoming more attractive. Alongside substantially improved benefits for the hospital care, healthcare PLUS and holiday and travel insurance supplementary insurance schemes we are now also offering an innovative basic insurance model, our SMARTMED digital basic insurance, starting in 2023. Aquilana is not just heavily involved in digitisation with its advanced insurance models; its website, together with the premium calculator and the myAquilana customer portal and app, have also been updated this year to make them more user-friendly. They now come in a more attractive format. This is how we are taking due account of our insured members' expectations, based on the outcomes of our own customer survey and the AmPuls benchmark studies of recent years.

In this year's customer satisfaction survey by comparis.ch, Aquilana has again won the top mark of 5.2 and has become the only health insurer qualifying for this highest ranking. We are delighted and at the same time very proud of this result which confirms yet again the ongoing development of our business. We take this opportunity to thank you sincerely for your trust in us. A big thank you also goes to the entire Aquilana team which works hard all the time to make sure you are well cared for by us.

In this issue of **AQTUELL** we are reporting on other important innovations over and above the topics mentioned. Enjoy your reading!

Best regards,

Werner Stoller
Chief Executive Officer

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 function on our customer portal at www.myaquilana.ch.

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OKP cost forecasts for 2022 and 2023

The KOF Swiss Economic Institute at ETH Zurich already assumed last year that zero growth or even negative growth of cost trends in compulsory healthcare insurance (OKP) could no longer be expected in the next two years. Instead, it forecast OKP cost increases of 2.3% per head throughout Switzerland for the year 2022. In its latest study published in June 2022, KOF forecasts rises of 2.1% for 2022 and 3% for 2023.

Insurance premiums 2023

In the spring of 2022, santésuisse, the industry association of Swiss health insurers, expressed its concern over last year's effective basic insurance cost increase of 5.1% and the persistence of this increase with a steep double-digit premium rise expected for the year 2023. This trend has also been widely reported in the media. The forecast seems to be turning out to be at least partly accurate because this year's premium revenues are not enough to cover rising benefit spending. What is more, next year's cost inflation has not yet been taken into account in the extrapolation made from the current year. The premium rise is affecting individual cantons to different degrees and there are also some premium regions which need considerably less adjustment. For 2022 the healthcare insurers, including Aquilana, have deployed their reserves despite the cost increases noted in 2021; they have therefore been running a deficit. However, further action to cushion rising costs would damage our financial resilience. Against this background, the premium increase for our OKP insured members will fall within the 0% to 9% range in 2023, depending on the canton.

OKP premiums for 2023 – premiums track the cost trend

The healthcare cost trend predictions referred to above are average estimates for the entire branch and cannot therefore be interpreted as a forecast for each individual health insurer. Looking forward to next year it is clear that, against the background of differing cost trends between cantons, the risk structure of the insured population and the key supervisory law criteria determined by the Federal Office of Public Health (FOPH) on the occasion of the premium approval procedure will once again result in varying basic insurance premiums across the branch. The health insurers, including Aquilana, had to submit their 2023 premiums to the FOPH by 31 July. Our tariff submission and hence the basic (OKP/CASAMED and now also SMARTMED) insurance

premiums applicable from 1 January 2023 have been reviewed by the supervisory authority; the premium adjustments were approved by that entity and in some cases even required at this level. The OKP tariff adjustments for an adult above the age of 26 including an ordinary self-pay sum of CHF 300 and with accident cover range from **0%** (JU, UR) to **9%** (AI, BL, TG, ZG and ZH). The impact in percentage or Swiss franc terms on our insured members' personal premium situation depends on the canton in which they live, the tariff region, age, annual self-pay sum and chosen insurance cover. In many premium regions the tariffs will rise by **4%** (FR, GE, GL, OW, SZ), **4.5%** (LU, NE, SH, VD) and **5%** (AG, AR, SO, VS), but in five cantons (AI, BL, TG, ZG and ZH) the inflation-linked rise will be **9%**. Some particular cantons will see premium adjustments of **3%** (BE, BS), **5.5%** (GR, SG), **7%** (NW) and **8%** (TI).

We are pleased to announce that premiums for our OKP insurance holders living in the EU and UK will remain unchanged.

Premiums for voluntary daily allowance insurance (insurance against loss of salary) remain stable once again for the new year.

Supplementary insurance premiums for 2023

Good news for our insured members with hospital care insurance: they can look forward to even better benefits with lower premiums. In addition to substantially improved hospital care insurance benefits, this product will see a tariff reduction of between 8% and 10% for all insurance holders above the age of 19. On the other hand, because of the cost situation we have been obliged to increase the premium payable for the healthcare TOP product by around 11% for children and 1% for adults up to age 50. The current premium rates for all our other supplementary insurance policies will remain unchanged again in 2023.

New SMARTMED alternative insurance model for AQUILANA insurance holders

Impressive service offering through cooperation with Medgate and BetterDoc

When you are ill you consult a doctor. But the right discussion partner is not always available or known. In that case, the new SMARTMED insurance model from Aquilana is the ideal solution. Through the initial digital contact insured members gain rapid and straightforward access to medical services round the clock, 365 days a year.

If you opt for the new SMARTMED alternative insurance model, you can have your symptoms investigated easily and quickly via the Medgate app. By means of a symptom checker, this is done using artificial intelligence-based triage. A total of some 130 experienced Medgate doctors give advice by telephone or via a video consultation on your smartphone. This is particularly useful in the case of mild symptoms and general medical complaints. Prescriptions can also be issued and referrals made or illness certificates written for presentation to employers. This fast and straightforward way of securing optimum treatment helps to prevent duplication. Aquilana insurance holders also benefit and save between 13% and 18% on their health insurance premiums.

However, a personal visit to the practice or referral to a specialist for a face-to-face consultation are sometimes necessary. BetterDoc, Aquilana's second cooperation partner, can support you in such cases. BetterDoc helps you to find a specialist for a personal consultation about your specific problem and also takes care of making appointments – for effective treatment by a specialist, a successful operation or an independent second opinion. Another benefit: the BetterDoc service can also be used directly – without the need for a prior remote medical consultation. For SMARTMED insurance holders, use of the BetterDoc service is mandatory before scheduled inpatient interventions and plannable hospitalisations. However, the insured person always takes the final decision on which service provider or hospital to use.

Aquilana is aware of its responsibility: "Our interests are the same as those of our customers. Our insured members should stay healthy, be cured or achieve the best

possible quality of life despite a chronic illness", as stated by Werner Stoller, Aquilana's Chief Executive Officer. "With our SMARTMED basic insurance model that is unique on the Swiss market we offer our customers an impressive range of services covering all medical care needs to a high standard thanks to our qualified cooperation partners, Medgate and BetterDoc."



About Medgate

Medgate takes the doctor directly to the patients who are in need of care and works with digital health solutions. The company provides remote medical advice and treatment round the clock on 365 days a year – via an app, telephone and video. The patient's wellbeing is always uppermost. The patient benefits from 20 years' experience of telemedicine, high medical and technical standards and the top professional qualifications of Medgate employees. Medgate was founded in 1999 and currently employs more than 680 persons worldwide.



About BetterDoc

By recommending the finest possible specialists, BetterDoc helps patients to deal with their specific health problems. To do so, when making its recommendations BetterDoc takes account of objective quality data from the healthcare system, measurement results from its own patient surveys and, in a few specific cases, the appraisals made by its independent expert advisors. That is how BetterDoc is able to help many thousands of patients find the right doctor for their particular healthcare problem every year. Since its inception in 2012, BetterDoc has grown strongly as an owner-managed family business and currently has more than 140 employees at its Basel and Cologne sites.

SMARTMED benefits

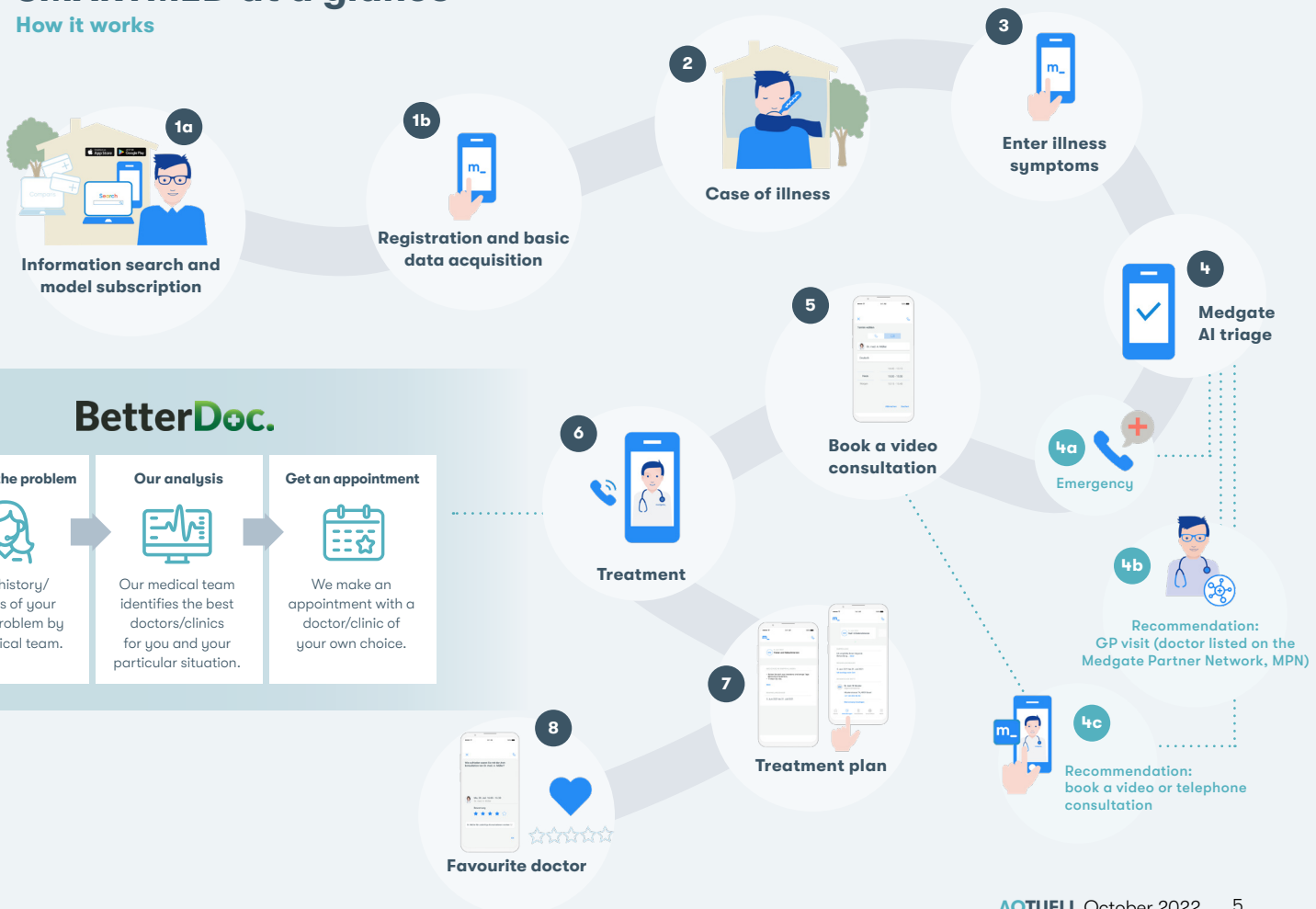
- Fast medical assistance, including prescriptions for medication
- No waiting times for an appointment or in the waiting room
- Straightforward access to the most appropriate specialists
- Direct diagnosis and treatment, no transmission of illnesses and infection of other persons
- Also accessible at night and weekends when medical practices are closed
- No risk of infection in a busy waiting room
- Discreet information given by a doctor to resolve private issues/problems
- Easy to obtain an independent second opinion
- No long journeys to visit a doctor, e.g. in rural areas where doctors are in short supply
- Worldwide, even during holidays
- Attractive premium discount of between 13% and 18%

Does our new SMARTMED alternative insurance model appeal to you? If so, we advise you to make the change to your new insurance solution online on our new website using the premium calculator.

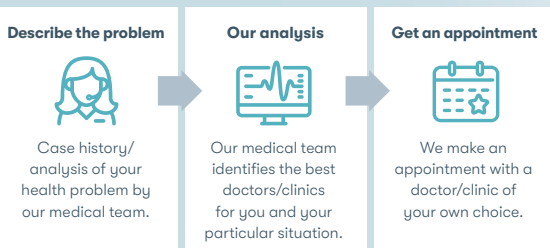


SMARTMED at a glance

How it works



BetterDoc.



Changes from 1 January 2023

Compulsory healthcare insurance

Children aged 0–18

Premiums for children up to the age of 18 include a 75 % discount. Aquilana now grants a premium discount for children equivalent to 78% of the adult tariff. The family discount of 50% of the children's premium from the third child in the same family remains unchanged.

Insured persons born in 1997 and 2004

Insured persons who have reached the age of 18 will be moved up to the premium bracket for adults aged 19 to 25 on 1 January 2023. The previous child's discount will then lapse. At the same time, if an insurance with an elective self-pay sum is chosen, an automatic reallocation will then be made to the corresponding self-pay rate for adults. However, until the age of 25 we grant all insurance holders a young person's discount making their premium 26 % lower than the adult rate.

When young insurance holders reach the age of 25, the Health Insurance Act (KVG) stipulates that a young person's discount can no longer be granted to them. On reaching his or her 26th birthday, the young person is then assigned to the adult premium rate.

To qualify for a more favourable premium, we advise our insurance holders who were born in the years 1997 and 2004 to consider increasing their annual self-pay sum or changing over from a traditional insurance to the new SMARTMED digital basic insurance or the CASAMED general practitioner model.

Insured persons born in 1957 and 1958

A new phase of life begins when you reach the ordinary AHV retirement age – and this likewise applies on the insurance side. In principle, on reaching AHV retirement age, compulsory accident cover is automatically included for all basic insurance holders; the persons concerned are first informed of this in writing. If an insured person who has reached ordinary AHV retirement age in the current year has already provided evidence of continuing employment, accident cover under basic insurance will be suspended until the end of the calendar year at the latest. This evidence must be provided once again each year until definitive retirement and must be sent to us before the start of the following year. If insured persons provide evidence of professional activity as of 1 January 2023, accident inclusion will be suspended once again.

New insurance conditions for compulsory healthcare insurance

Following the introduction of our new alternative insurance model, various amendments will be made to the terms and conditions of OKP and CASAMED basic insurance with effect from 1 January 2023. The previous "Rules on healthcare insurance under KVG (KVR) including supplementary rules for the CASAMED general practitioner system, 1.8.2019 edition" will then be replaced by the new edition designated "General terms and conditions of insurance for insurance policies under the Health Insurance Act (AVB KVG), 2023 edition". In addition to inclusion of the new SMARTMED digital insurance, the AVB KVG (2023 edition) terms and conditions have also undergone a comprehensive structural and content revision. The new edition can be consulted on www.aquilana.ch → SERVICE → Bestimmen & Formulare.



For further information about the new edition of the terms and conditions, please scan the QR code.

Introduction of the SMARTMED fully digital basic insurance model

Working with its cooperation partners Medgate and BetterDoc, Aquilana is pleased to announce the launch on 1 January 2023 of its innovative, fully digital SMARTMED basic insurance model with integrated recommendation of specialists. Via the Medgate app, SMARTMED insurance holders have easy and straightforward access round the clock seven days a week to cost-effective high-quality medicine in a choice of languages: English, German, French and Italian. Aquilana offers this new alternative insurance model throughout Switzerland. SMARTMED insurance holders benefit from a premium discount of 13 % to 18 %, depending on their choice of annual self-pay sum. **Find out more on pages 4 and 5.**

Supplementary insurance

New benefits and new terms and conditions of insurance for supplementary health insurance policies

For our supplementary insurance policies, we have also improved the range of benefits and reviewed the relevant terms and conditions of insurance that were shown in the 2022 edition for the products healthcare PLUS, TOP, hospital care (SV), dental care (ZV) and also holiday and travel insurance (FRV) in the new 2023 edition. Benefits under hospital care (SV), healthcare PLUS and holiday and travel insurance (FRV) have been improved and supplemented by new provisions which create genuine added value for our insurance holders. In the following you will find an overview of the relevant changes:

Change	AVB 2015 edition (revised version 2023)	AVB 2023 edition
SV/SP and SV/P: new healthcare legal protection co-insured	Art. 50	Art. B16
SV/SP and SV/P: new cost contributions for rooming-in (stay of an accompanying person in the same room)	Art. 51	Art. B17
SV/G, SV/SP, SV/P: new birth package for home birthing	Art. 52	Art. B18
SV/SP and SV/P: new BetterDoc specialist search	Art. 53	Art. B19
SV/SP and SV/P: new annex customer information based on VVG, healthcare legal protection (Coop Rechtsschutz AG)	Annex I	Annex I
SV/SP and SV/P: new annex AVB, healthcare legal protection	Annex II	Annex II
Clarification of premium refund	Art. 31	–
Change to premium payment and suspension of insurance in case of late payment	Art. 28	–
SV: clarification of scope of benefits	Art. 41	Art. B7
SV/G and SV/SP: significant benefit improvements for hotel services / room comfort (new percentage cover)	Art. 44	Art. B10
SV: improved benefits for psychiatry	Art. 48	Art. B14
PLUS: improved benefits for non-medical psychotherapy	Art. 60	Art. C6
ZV: clarification of provisions on affiliation for children up to age 6	–	Art. E2 para. 4
New article numbering	Art. 55–76	–

SV = hospital care insurance, SV/A = hospital care general ward, SV/SP = hospital care semi-private ward, SV/P = hospital care private ward

Change	AVB FRV, 2023 edition
FRV can only be taken out by insurance holders residing in Switzerland	Art. 3
Higher benefit sums Individuals now CHF 100,000 or CHF 200,000 Families now CHF 250,000 or CHF 500,000	Art. 5 para. 1
Increase in age limit for co-insured children up to age 25	Art. 5 para. 2
Increase in benefits to pay for transport and rescue costs, now CHF 100,000	Art. 5 para. 3 lett. b
New insurance benefit for search actions, cover up to CHF 20,000	Art. 5 para. 3 lett. b
Clarification and extension of benefit exclusions	Art. 6 paras. 4–7
New provision: release of treating doctors, other benefit providers and insurers from the obligation of non-disclosure in relation to the emergency call centre and Aquilana	Art. 7 para. 2

Age group change for supplementary insurance policies

Based on your actual age, depending on the year of birth and insured supplementary insurance, you may be reassigned to a higher tariff age group on 1 January 2023. This concerns the PLUS, TOP, dental care, hospital care (general, semi-private and private ward) and UTI and KTI capital insurance policies. Precise product details are shown on your policy, together with the monthly premium.

New terms and conditions of insurance

The AVB terms and conditions, 2015 edition (revised version 2023) or the AVB 2023 edition with improved range of benefits will automatically take effect for you in January 2023 unless you let us know by post or email by 30 November 2022 at the latest that you wish to retain the currently valid AVB (existing terms and conditions).

Miscellaneous

Environment levy 2023

Enclosed you will find your personal policy and the environmental levy notice which has been published by the Federal Office for the Environment (FOEN). In 2023, you will be refunded CHF 61.20 from environmental levies' revenue (CO₂ levy and VOC steering levy). This amount will be offset against your basic insurance premium, as you can see from your insurance policy.

2023 insurance policy

Your personal insurance premium is shown on the enclosed insurance policy valid from 1 January 2023. Please check it carefully and let us know any corrections without delay. May we ask you to keep your personal insurance policy safely at all times in case you need the document later, e.g. as evidence to draw potential premium reduction contributions. Thank you very much!

Changes can be made until 30 November 2022

Would you like to adjust your present insurance cover with effect from 1 January 2023 (e.g. change your self-pay sum, include or exclude accident cover in or from your basic insurance, change over to a different insurance model)? If so, please let us know your desired changes in writing and without delay – but by 30 November 2022 at the latest – or make the changes easily and conveniently yourself online at www.aquilana.ch → **SERVICE** or via your **myAquilana-account**. Insured persons who wish to change their payment intervals and by doing so benefit from a generous discount are also kindly requested to let us know by 30 November 2022 at the latest because premium payments are collected in advance.

Notice periods

The ordinary notice period to terminate supplementary insurance policies expired already on 30 September 2022. Supplementary insurance policies can therefore only be terminated with effect from 31 December 2022 if a tariff adjustment is scheduled. Termination must be notified in writing by letter to reach us no later than on 30 November 2022.

Switzerland's best health insurer 2022



As was the case last year, Aquilana is pleased to report that it has been awarded the top mark of 5.2 in the annual satisfaction survey by comparis.ch; but unlike last year it was the only health insurer to do so and therefore ranks number 1 on its own. In a representative survey covering all areas, comparis.ch questioned some 3,400 persons jointly with Intervista, the opinion poll institute. Alongside the cost-benefit ratio, quality and service, information, communication, transparency, convenience of the touch points and contacts, innovation and overall satisfaction of insurance holders were all assessed. We welcome this top ranking and wish to thank our over 44,000 insured members and our dedicated personnel who place their trust in us. This highly satisfactory result encourages us to continue to show a tireless commitment to our customers and insured members in future.



Hit lists 2022
comparis.ch

Internet presence update

In this age of digitisation, health insurers are in competition not just with their premium/insurance offering, service/advice quality, competence or efficient management but also with their entire internet presence and communication policy. The customer experience, interactivity and customer portal dimensions continue to play an increasingly important role in the health insurance branch, as is the case elsewhere. In order to adjust to these changed and at the same time more stringent terms of communication, Aquilana has updated its entire internet presence, including the premium calculator as well as the myAquilana customer portal and the app. We feel sure that these innovations will further improve communication with our insurance holders and our relationship with them.

New website and new premium calculator

The focus of our new website and new premium calculator is not just on the updated visual design, user guidance, function and structure, but also on the shaping of contents to meet our insured members' needs. The page contents and functions of the new website will be continuously supplemented and expanded in the coming weeks and months. In our new premium calculator, interested persons can see the premiums charged for our different types of insurance without disclosing a great deal of personal data; they can go on, if necessary by providing further details, to select the insurance policies that are right for them. They can obtain an offer electronically and then even take out a basic insurance policy. At a later date, we will also make functional arrangements to enable supplementary insurance policies to be taken out online.

myAquilana redesign

In the February edition of **AQTUELL** we held out the prospect of optimisation of the myAquilana customer portal and app with a further major innovation, the aim being to improve the design and hence the user experience. After a slight delay, we launched myAquilana in its new presentation on 9 September 2022 with the following optimisations:

- New design and new user guidance
- New registration process with an activation code
- Biometric login
- iOS-compatible user experience
- Mobile device optimisation for tablets

We have 8,900 registered myAquilana users overall at present, while the number of digitised customers totals more than 13,800 insured persons (number of insured persons who are managed at present by the myAquilana customer portal or app). This represents a substantial digitisation rate of 31%. We welcome this vote of confidence for which we are grateful. In the second half of September, unregistered Aquilana customers received a letter with their personal activation code enabling them to set up a myAquilana account at any time if they wish to do so. You can register today at www.myaquilana.ch or download the myAquilana app.

Enclosures: insurance policy/policies 2023, FOEN information notice