



Helsana

20
15

At a glance

“Thank you
for your trust”

As expected, 2015 was a challenging year for Helsana, but the company remains financially solid and well prepared for the future. In 2015, we re-defined our strategic focus. We want to be among the industry top three in terms of customer perception by 2018. You, our customers, take centre stage in everything we do. We want you to be even more satisfied with our service, so satisfied, in fact, that you recommend us to others. This will be our commitment each and every day.



Thomas D. Szucs
Chairman of the
Board of Directors



Daniel H. Schmutz
CEO



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Life

Everyone should have the opportunity to get the most out of life. This is what we strive to ensure each and every day. So that you feel at ease and know that we are there for you when you need us. We are a committed partner who takes care of you behind the scenes. Not just selectively or if something happens, but throughout your life.



99

changing needs

Needs evolve. Either through events in your own life or through changing conditions. We at Helsana want to have the answers you need before the questions arise. This is why we look ahead to develop new services and adjust existing ones to meet your new requirements. For the best solutions, as and when you need them.

Key figures



102.3%

combined
ratio

The combined ratio is the key figure in the insurance industry. The combined ratio for 2015 was 102.3%. This reflects a renewed rise in benefit costs and a deliberate reduction in excess reserves.



5.9

billion CHF
in benefits

Benefit costs continued to climb in 2015. In contrast to previous years, all benefit ranges were now contributing factors. The costs for doctor, hospital and medication benefits saw the most notable increase.



6

billion CHF
in premium
income

Premiums follow costs. Premium income totalled some CHF 6 billion in 2015.



Regaining your stride for the 500th time

When life makes an about-turn and you cannot see any way out, it is good to have an experienced partner at your side to look ahead and make life easier when it gets complicated. Helsana is that partner. Our team of experts can see at an early stage if our help is needed. Through case management, we enable you to quickly regain your career footing after an illness or accident. In 2015, around 500 basic insurance policyholders benefited from this service. We provide comprehensive support and advice – free of charge and only at your request.



Find out more at
helsana.ch/en/case-management

Key figures



16

million CHF
profit for the
period



1.96

billion CHF
equity



4.2

billion CHF
provisions

2015 was a challenging year for Helsana. The profit was small at CHF 16 million.

The equity base remains solid, despite using excess reserves to reduce the basic insurance premiums. The finances of the Helsana Group continue to be solid.

Large provisions to cover future claims to benefits reflect the financial strength and stability of an insurer. This, in turn, benefits our customers.



3,214

committed
employees

You have high expectations of Helsana. And we are committed to meeting all of your needs individually. This requires high performance across all departments. To accomplish this, all of our employees, all 3,214 men and women across Switzerland, work in unison.



1,910,000
cherished customers

Whether you are healthy or ill:
We are there for you. You can count on that. We work hard to ensure that you feel you are in good hands and to jointly find the best solution for you. **And we are committed to this pledge.** Because everyone should have the opportunity to get the most out of life. This is what we strive to ensure each and every day. Thank you for your trust.

What life has in store



The compulsory insurance already offers a good level of protection. With supplementary insurance from Helsana, you can expand the scope of benefits to meet your exact requirements. We work hard to ensure your smooth and comfortable journey in life.

You are born. **Welcome to the world.** We were privileged to support and advise you and your mother during the past nine months. With the Baby package, you are in the best hands. We are glad you are with us.



You have grown up, gone to school and survived sports without any major injuries. You have completed your apprenticeship or degree. **Now you have packed your bags and want to travel the world.** With the WORLD supplementary insurance, you can rest assured that you are well covered.



You are an adult, have responsibilities and are suddenly addressed as sir or madam. You have moved in with your significant other, and regardless of **whether children will be part of the picture, your needs have changed.** That is why you should meet with a Helsana advisor to review your insurance cover and check whether it still meets your needs.



Our entire range of products is available at
helsana.ch/products



You have been working now for over 20 years – at your desk and in meeting rooms. You like your job, just not the back pain. You decide to strengthen your weary muscles with exercise. The SANA and COMPLETA outpatient supplementary insurance products include a variety of fitness options. Ready, steady, go!

You are embarking on your well-deserved retirement. Just remember that you are no longer covered by your employer's accident insurance. We can easily provide this benefit for you. And of course, your income will change – maybe this will even entitle you to a premium reduction.

You would like to live independently into old age. We would be glad to help. With VIVANTE, you receive lifelong benefits from day one should you require long-term care. Care provided by family members or by a specialist? At your own home or in a nursing home? You alone decide the type of care to which the VIVANTE contribution will be applied.

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