



Helsana

Committed to life.

2017

At a glance

Commitment
with heart and soul.
For everyone.

2017 is yet another year of commitment to our customers. Over the course of the year, we make every effort to address the needs of every individual: with the Helsana+ bonus programme, for example, we reward our policyholders for their healthy lifestyles, their preventive health care and their loyalty to Helsana. And through our volunteer work, we offer support to the residents of nursing homes or people with mental impairments taking part in Special Olympics events. You can find out what else we put our heart and soul into during 2017 on the following pages.

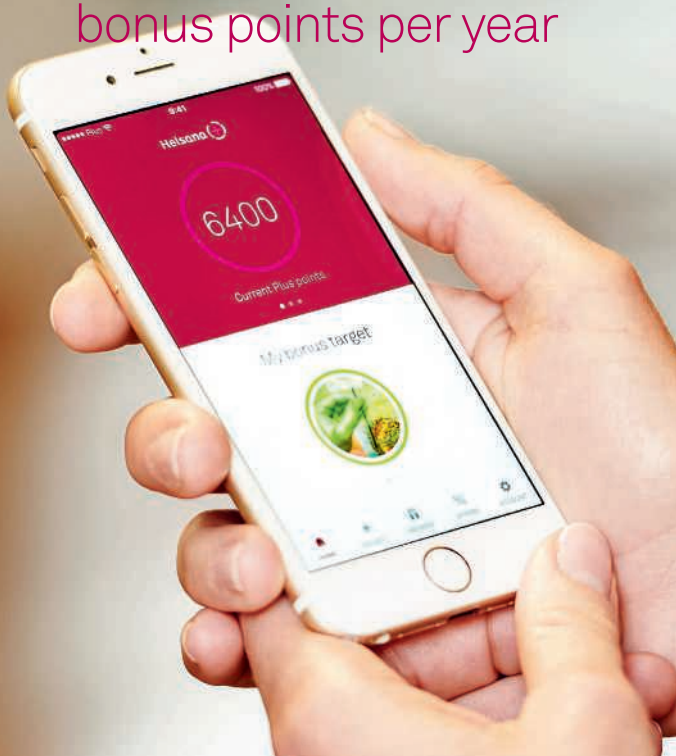


Thomas D. Szucs
Chairman of the Board
of Directors



Daniel H. Schmutz
CEO

Up to
30 000
bonus points per year



Helsana+ app

Anybody who actively exercises, goes for regular check-ups, eats a healthy diet or is loyal to Helsana deserves a reward: in September, Helsana launched a bonus programme for customers who lead a healthy lifestyle. The programme is unique in its kind. Using the new Helsana+ app, customers can collect bonus points and receive cash or attractive partner discounts. An idea that is a smashing success: the number of downloads has exceeded our every expectation!



Download on the
App Store



GET IT ON
Google Play



helsana.ch/plus





Career. Life. And you.

42

available career opportunities

Our new employer website targets employees who want to contribute their skills and enthusiasm to help shape the future of healthcare. At Helsana, they will find the ideal conditions for balancing their private and professional lives. We promote their individual development, take care of their health and place the trust in them that they require to be successful.



helsana.ch/career



Key figures



100.2 %

combined
Ratio

The combined ratio is the key figure in the insurance industry. The combined ratio for 2017 was 100.2%. This resulted in a balanced underwriting result.



6.3

billion CHF
benefits



6.4

billion CHF
premium income

Benefit costs continued to climb in 2017. Costs increased in all categories. The costs for outpatient hospital treatment, physiotherapy and home care as well as medication and medical costs rose most significantly.

Premiums follow costs. Premium income increased slightly compared to 2016 and stood at CHF 6.4 billion in 2017.



Greater transparency

99 scientific indicators

Switzerland has an outstanding healthcare system which is accessible to everyone. It is, however, costly. Transparency is needed to improve effectiveness and further increase the level of quality. This is why we are active in areas such as healthcare research. Healthcare researcher Carola Huber scrutinised the healthcare landscape and, in doing so, contributed to further improving the system – for each and every one of us.



helsana.ch/health-sciences



Haben Sie
Zeit für Ihre
Freunde?

Helse

01 Ratgeber
Stress

64

pages of healthy
reading material

Our guide appeared for the first time, together with the new “Aktuell” customer magazine. It provides compact background information on a specific health issue together with many useful tips. The first editions on stress and calories were met with great enthusiasm by our readers.

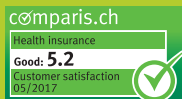


Helsana? Outstanding!

3

top marks
for our work

Every year, various institutions closely examine Switzerland's health insurers. In independent comparative tests, we regularly receive top scores from [bonus.ch](#), [help.ch](#) and [comparis.ch](#) for our service quality. Gratifying proof that our daily work pays off!



104
active Helsana
volunteers

Helsana employees volunteer once again this year. Out of conviction, they demonstrate commitment to social causes. In May, for example, 20 Helsana employees supported the Special Olympics athletes at the Letzigrund stadium in Zurich. An unforgettable experience – for both the athletes and the helpers.



Key figures



218

million CHF
earnings



2.3

billion CHF
equity capital

Helsana looks back on a very pleasing 2017 financial year. The Group recorded a high profit of CHF 218 million thanks to excellent investment performance.

The equity base is sound. The company's market position is strong and Helsana is well prepared for the future.



4.6

billion CHF
provisions

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







Timea and her avatar

Timea Ulrich's cancer treatment kept her from attending school for several months. Thanks to her avatar, Nao, she was still able to stay on top of things. Find out about Timea's experience with Nao and how she joked around.

Timea, what was your first contact through your avatar Nao like?

My heart almost burst with joy! I was so happy that Nao let me participate in class again and I no longer needed to study on my own. Then, when I saw my friends on the screen for the first time, it was simply amazing.

What do you like about Nao?

The fact that Nao allows me to see, hear and talk to my teachers and friends. I can even use Nao to joke around a bit. One time, my friend Elisa was alone in the classroom and looking for something. I decided to talk through Nao: Elisa, what are you looking for? She was so shocked! Nao is even good at yoga and dancing Gangnam Style.

How did you participate in classes?

I was able to control Nao with my tablet. For example, I could make him put his arm up to answer questions or write, draw and pass task sheets back and forth. Drawing and writing with the pen was especially cool.





More at
helsana.ch/en/2017

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