

A woman with long brown hair in a ponytail is smiling and looking towards the right. She is outdoors near a body of water with trees in the background. Large, bright green numbers '2018' are overlaid on the image, with the '2' and '0' partially covering her face. The background is a soft-focus landscape with a lake and greenery.

Helsana

Committed to life.

2018

At a glance

“Fully committed
along the road ahead.”


Our customers sense that they are at the heart of our purpose in life: “Helsana. Committed to life.”. This is also reflected in the fact that we are now able to reward more than 80,000 insured persons for their healthy lifestyle, social commitment and loyalty to Helsana with our Helsana+ bonus programme. With our nationwide trail network, we offer the perfect opportunity to enjoy exercise in the great outdoors. And as a proud sponsor of Special Olympics, we support people with mental impairments. Check the next few pages to see where else we have put our innovative capacity to use during 2018.



Thomas D. Szucs
Chairman of the Board
of Directors



Daniel H. Schmutz
CEO

A close-up, slightly blurred photograph of a person's hand holding several ears of fresh green corn. The person is wearing a light-colored shirt and a dark strap over their shoulder. In the foreground, more ears of corn are visible, some with husks partially removed. The background shows a market stall with a wooden frame and a white canopy, with other people and stalls visible in the distance. The overall scene is bright and colorful, suggesting a sunny day at an outdoor market.

With us,
a healthy lifestyle
pays off.





Helsana+ app

80,366

active point
collectors

We reward our customers for a health-conscious lifestyle, social commitment and their loyalty. We therefore launched the Helsana+ bonus programme in September 2017. More than 80,000 customers have already registered, with 8,000 actively using it on a daily basis. Helsana+ allows users to collect Plus points effortlessly, enabling them to benefit from cash payments and numerous partner offers.



helsana.ch/plus

Helsana+ has successfully been on the market for more than a year. We spoke to Belinda Furrer, the Helsana+ project manager, about the bonus programme.



There is no shortage of bonus programmes. What makes Helsana+ stand out?

We offer many possibilities for collecting Plus points. Our offer is the broadest on the market. Whether you do sports or not, Helsana+

offers a number of opportunities for earning points: for example by joining a club, having medical checkups performed or remaining loyal to us.

What can you tell us about Helsana+ users?

All age groups are represented. While the youngest user is just 12, the oldest is 97. The users are generally very active and 3.6 million activities have been verified to date.

How will Helsana+ develop further in future?

We want to expand the offering of Helsana+ and in future provide coaching functions. These are designed to inspire users and motivate them to lead a healthier lifestyle.

How do you collect Plus points?

I jog regularly and do Pilates. I also take part in the challenges and answer the Helsana+ quiz questions.

Key figures



97.3 %

combined
ratio

The combined ratio is the key metric used in the insurance industry. This figure was at 97.3 per cent for 2018, meaning it was once again clearly in positive territory following the balanced result of the prior year.



6.2

billion CHF
benefits



6.5

billion CHF
premium income

Benefit costs fell for the first time in 2018. This was a consequence of the fact that there was virtually no increase in acute inpatient costs, the Federal Council's second Tarmed intervention and the stepping up of our efforts to manage benefit costs with new procedures for cost-effectiveness checks.

Premium income increased relative to 2017 and totalled CHF 6.5 billion.

Helsana trails get
Switzerland moving.





2,818

kilometres

We opened the first Helsana trail 15 years ago in Bern. Since then, more than 360 trails have been added at over 120 locations. The signposted circuits are available to everyone around the clock. Featuring mountain lakes, forests and rivers nestled in picturesque landscapes, the trails offer an inviting setting for taking a jog, walk or stroll.



Helsana Trail Bergab-Lauftechnik

Beim Bergabgehen können die Aufprallkräfte schnell auf das Mehrfache des Körpergewichts ansteigen. Damit Rücken und Gelenke geschont werden, ist die richtige Stock-Technik beim Abwärtslaufen besonders wichtig.

Running



- Leichte Rücklage
- Über den ganzen Fuss abrollen oder in den Schritt hineinrutschen (der Fuss wird flach mit dem Aussenrand aufgesetzt)
- Arme werden zur Balance eingesetzt und deshalb breiter geführt

Walking



- Leichte Rücklage
- Kleine Schritte
- Aufprall bewusst abbremsen
- Nur leichter Armeinsatz
- Langsam gehen
- Die Knie immer gebeugt halten

Nordic Walking



- Leichte Rücklage
- Kleine Schritte
- Druck auf die Stöcke verstärken – Stock zeigt nach hinten
- Langsam gehen
- Die Knie immer gebeugt halten





4.3

sources of supply for medication

Capsules, tablets and drops – keeping track of them all can be tough. Many Swiss obtain their medication from various sources. What has been missing until now is a systematic record of the medication taken. That is another reason why we repeatedly see interactions and overdoses. Our Drug Report reveals interesting facts and provides transparency.



Key figures



54

million CHF
earnings



2.3

billion CHF
equity capital

Helsana can look back on a strong 2018 financial year. An outstanding underwriting result was accompanied by an investment loss.

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



3.9

billion CHF
provisions

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

We are also socially committed.

COOPERATION UN
PARTENARIAT
VILLE DE GENEVE



ma



Schroders



ien de





2x silver

As an official partner of Special Olympics, we sent ten volunteers from Helsana to the National Summer Games in Geneva. They supported the organisers and cheered on the athletes, including our ambassador Jonas. The judoka won two silver medals. We would like to congratulate him on his achievement and Special Olympics on reaching its 50th anniversary!

You can find out more about our other commitments here: helsana.ch/sponsorship



helsana.ch/en/jonas





55
solved cases
in 2018

Cases of insurance fraud read like a good crime thriller: service providers issue fraudulent invoices, patients exaggerate illnesses, customers manipulate documents. However, fraud always leaves clues. Data science is helping us uncover these cases of fraud, stop the payments and demand the money back. Last year, this allowed us to save CHF 3 million for our customers.

Ivan Tomka and his team expose insurance fraudsters with data science. We asked how this works.

Data science is difficult to grasp as a term. What is the story behind it?

Data science is about extracting meaningful insights from large volumes of data with a pinch of creativity. We use the information gained to uncover insurance fraud.

How do you identify fraudulent invoices?

Fraudulent invoices stick out because they contain unexpected elements in a certain context. We therefore look for striking patterns across all of our invoices – of which we receive more than 16 million each year. The check is performed on a fully automated basis.



What do you do in cases where you discover a fraudulent invoice?

We get in touch with the invoicing party. If our suspicions are confirmed, we demand the money back and incorporate these findings within the automated control mechanisms. In serious cases, we file a complaint.

What does a fraud investigator need to be especially good at?

A fraud investigator needs to be creative, be able to adopt the perspective of an insurance fraudster and have a flair for numbers. And they need to be tough, as no fraudster is going to greet them with a bouquet of flowers.

More at
helsana.ch/en/2018

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