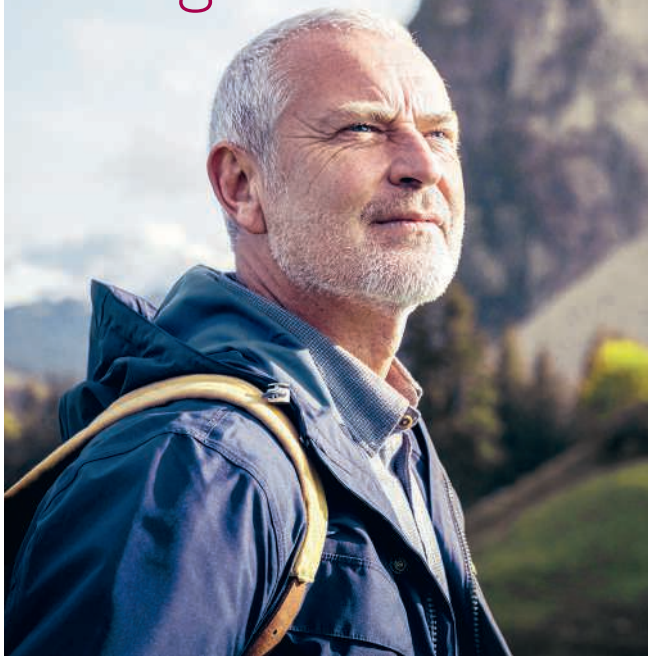


2019

At a glance



Helsana
Committed to life.





2019 saw us build a great deal of momentum. Our premium situation has never been more rewarding. Most existing customers remained loyal to us, and a large number of new customers have put their trust in us for the future – thanks to our outstanding customer service, valuable products and enhanced cost management. We will use this momentum to tread new paths. Together with our employees, we have launched our new Corporate Strategy 2020+. Further facets of our commitment to our customers can be found at a glance as you turn the pages.

Prof. Dr. Thomas D. Szucs
Chairman of the
Board of Directors

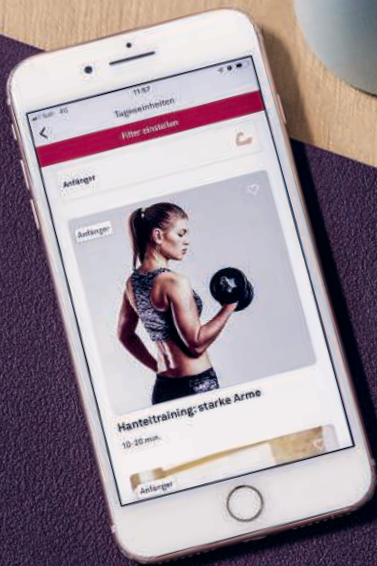
Daniel H. Schmutz
CEO



All healthy things come in

threes

Whether walking, meditating or trying out a new recipe: anybody who exercises regularly, takes time to relax and eats a healthy diet can enhance their sense of well-being. This year, to supplement the Helsana+ app, we therefore developed a further health app: Helsana Coach. This app helps our customers achieve their health goals. We have also further developed the Helsana Trails app: this practical activity planner can now be linked to the Helsana+ app. helsana.ch/plus, helsana.ch/coach and helsana.ch/trails







3,753,020

Helsana+
Plus points donated

The Helsana+ bonus programme rewards health-conscious customers. More precisely, they earn Plus points, which they can then convert into cash, attractive discounts or, thanks to a new development, a donation. Donation recipients have included the Theodora Foundation, for example, whose Giggle Doctors provide light-hearted moments to children in hospital. We are proud that around 1,755 Helsana+ users donated points worth CHF 37,530 to good causes in 2019.

helsana.ch/plus

Key Figures



98.6%

**combined
ratio**

The combined ratio is the key metric used in the insurance industry. At 98.6 per cent for 2019, it was clearly in positive territory again.



6.3

billion CHF
benefits

Benefit costs fell further in 2019. The new hospital financing regime and the Federal Council's second TARMED intervention played a role. As did improved risk compensation, robust customer growth and our solid commitment to the healthcare system.



6.7

billion CHF
premium income

Our premium income grew again substantially. For the first time since the introduction of the Swiss Federal Law on Health Insurance, the vast majority of Helsana customers will benefit from lower premiums in 2020 in the basic insurance business.



0

Waste

One issue that was very near and dear to our employees this year was the protection of the environment and nature: their activities included collecting waste in Bern city centre and removing rubbish from Lake Zurich. They also showed their social commitment – for instance, when spending an afternoon barbecuing at the Limmat Nursing Home or on a market stroll with residents of the Züriwerk Foundation. They volunteered a total of 1,540 hours of their time this year.

helsana.ch/voluntarywork









24/7

access to insurance documents

Want to quickly check on the move whether Helsana has already paid your doctor's bill? No problem. With the new MyHelsana app, customers can access their personal data and documents from wherever they happen to be. This also applies to their insurance card, which is integrated in the app. The client portal has new functions as well, allowing customers to complete administrative tasks even more conveniently. myhelsana.ch/about

Helsana Secure Mail

To ensure their data is protected, our customers now only receive e-mails containing sensitive information in encrypted form. helsana.ch/en/securemail

Key Figures



3.9

**billion CHF
provisions**

High provisions to cover future benefit entitlements reflect an insurer's financial strength and stability. This, in turn, benefits our customers.



436

million CHF
earnings

Helsana built a great deal of momentum in 2019. We achieved an excellent result thanks to an outstanding investment performance and a solid underwriting result.



2.8

billion CHF
equity capital

International capital markets recorded a remarkable performance in 2019 overall, benefiting the Helsana Group. Our equity increased again substantially.



119,000,000

medication purchases

Ever more emergencies in hospitals and a growing number of X-rays, visits to the doctor and care services. But just how many more? Our Helsana Volume Report shows which medical benefits have experienced particularly strong increases during the past five years. Medication costs have also risen – as has the use of reserve antibiotics. This is the conclusion drawn by our latest Helsana Drug Report. Our reports are a significant contribution to more transparency in the healthcare system. helsana.ch/health-sciences







120,000

additional customers

Friendly, fast and competent: customers expect the same thing from a restaurant as they do from their health insurance. This year, we improved the quality of our services. The result: not only our existing customers are more satisfied, we are also constantly gaining new ones. We were able to increase our Comparis Rating to 5.2 points. An incentive to continue giving our best. **helsana.ch/awards**







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repatriations from abroad

Whether Thailand, the US or Japan: the people of Switzerland travel a lot and enjoy doing so. Helsana customers with corresponding supplementary insurance can travel carefree in the knowledge that they can count on our Emergency Call Centre in an emergency. Our specialists initiate all necessary steps and organise repatriation to Switzerland if medically necessary.

helsana.ch/travelling-abroad

Cover abroad

Ana Garcia coordinates all processes relating to emergencies abroad. We asked her how the Emergency Call Centre works.



What do you do when you receive notification of an emergency from abroad?

I first check the insurance coverage of the affected individual. I then issue cost approval. Where necessary, I clarify how the patient can be transferred or repatriated. I order medical clarifica-

tions and obtain quotes for the transport so that our Emergency Call Centre can organise the repatriation process.

What is the most important thing in an emergency?

We have to act very quickly, find pragmatic solutions and show empathy.

Which emergencies were especially common in 2019?

The number of heart attacks suffered by people in their 30s and 40s has increased recently. There were also a lot of strokes and cases of gastro-intestinal inflammation – and accidents, especially during the summer holidays. These include falls as well as bathing and traffic accidents.

Given your job, are you still able to travel without worrying?

Yes, I am able to completely switch off on holiday. Something can always happen. But I know that, in an emergency, I'm well protected thanks to my insurance coverage. If anything does happen to me, I can rely on the Emergency Call Centre at all times.

More at helsana.ch/en/2019

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