



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

Helsana – Switzerland

- Founded in 1899
- A major player in Switzerland for health insurance
- Premium volume of CHF 6.0 billion in 2013, insuring more than 1.9 million individuals
- Widely represented throughout Switzerland by a network of 22 agencies with 41 points of sale
- Operates with all approved medical-partners (hospitals, doctors, etc.) in Switzerland
- Member of the Swiss Life Network since 2005

Coverages & Products

Types of Employee Benefits

- ★ Short-Term Disability (“KTG”)
- ★ Supplementary Accident Insurance (“UVGZ”)
- ❖ Compulsory Accident Insurance (“UVG”), which includes: Medical Benefits, Disability Pension and Lump Sum, Survivors’ Benefits
- ❖ Medical

Other Products and Services

- Wellbeing: Prevention and back-to-work program

- ★ Coverage available and poolable
- ❖ Coverage available but not poolable
- Product available

Reliability

- In group business, Helsana manages more than 680,000 insured persons of over 50,000 companies and associations
- 14% market share in compulsory health insurance (No. 2)
- Market leader with 17% market share in voluntary health insurance
- Market share in group business / Short-Term disability (KTG) (No. 3) / Accidental Insurance (UVG_UVGZ) 6.5% (No. 8)

Flexibility

- Compulsory and voluntary health insurance according to Swiss Law (KVG / VVG)
- Short-Term disability and Supplementary Accident Insurance in modular and customized plans for all company types and sizes
- Leading in Care & Case Management
- Helsana Business Health: promoting health in the workplace, Absence management, Generation management

Simplicity

- One dedicated English speaking point of contact for all local requests and inquiries
- Documentation available in French, German, Italian and English
- Online claim services

KVG = Basic Health Insurance Law
 VVG = Contract law applicable to Supplementary Health Insurance
 KTG = Salary Continuation Insurance
 UVG = Compulsory Accident Insurance
 UVGZ = Supplementary Accident Insurance