

Helsana Health Insurance – Supplementary Hospital Insurance

Recently, some of you received a letter from Helsana informing you about changes to Helsana's supplementary hospital insurance portfolio effective January 1, 2019.

Helsana has created two new insurance products called "Hospital Semi-Private" and "Hospital Private" which will replace the current insurance products "Hospital Plus" and "Hospital Comfort" as of January 1, 2019.

The change into the new products is optional for all insured people who took out the complementary insurances "Hospital Plus" and "Hospital Comfort" prior to December 30, 2018, meaning that Helsana will continue to offer the benefits for "Hospital Plus" and "Hospital Comfort" for those who took these out prior this date.

Please note that Helsana has only sent this communication letter to those employees for whom a switch to the new product will have a positive premium impact (or at least for one of their family members).

Unfortunately, neither HR nor our broker Swiss Risk & Care were informed by Helsana in advance. This is the reason why we have not been able to provide you with additional information and a position statement earlier.

Firmenich have decided to give freedom of choice to each employee so that you can decide which product suits you better.

Before making a decision regarding either option, please find below a summary of important things to know about the current and the new products.

Premium level and evolution over time

The new insurance premium proposed is not always favorable and this depends on the canton in which you live.

Moreover, while the premium of the new product might be more advantageous in the current age category, the upward trend in the premium in future age categories is much more significant. Solidarity between generations is no longer taken into account by the new product.

You can verify this in the Helsana letter with the comparison of the rates over time.

However, given that the current products (Hospital Plus and Hospital Comfort) are closed to new policyholders, it is important to know that the normal price trend of a "grandfathered" product is to increase more and more over time in the future.

Clinics and hospitals supported by the new product

Please be aware that at today's status and with the new product, **semi-private and private benefits within the clinics and hospitals below are no longer supported by Helsana** while basic coverage is obviously always granted. This is due to the unsuccessful tariff negotiation between the insurance and the hospitals. (Note that Basel and Nyon are already excluded within the current product).

This means that the freedom of choice of your doctor – surgeon in case of a treatment requiring hospitalization may be limited in the future.

Overview of excluded clinics and hospitals:

Canton	Name	Place
Canton of Basel Stadt	Universitätsspital	Basel
Canton of Geneva	Clinique des Grangettes (from 01/01/2019)	Geneva
Canton of Geneva	Clinique La Colline	Geneva
Canton of Vaud	Clinique Bois-Cerf	Lausanne
Canton of Vaud	Clinique Cecil	Lausanne
Canton of Vaud	Clinique Bois-Bougy	Nyon
Canton of Zurich	Klinik Im Park	Zurich
Canton of Zurich	Klinik Pyramide (from 01/01/2019)	Zurich

<https://www.helsana.ch/docs/hospitals-and-physicians-without-cost-coverage.pdf>

Coverage differences between the current and new product

Please find attached a table summarizing the coverage differences between the current and the new product, available only in French or German.

Premium reimbursement

For "Hospital plus Bonus" and "Hospital Comfort Bonus" (typically age 50+), Helsana also mentions that a refund will be applied in the event you change to the new product as of January 1, 2019.

This refund will be made to your bank account around February 2019, however given that that the insurance premiums are partially paid by your employer, a share of this refund needs to go back to the employer and this will lead to a deduction via payroll. More information will follow once Helsana has the overview of the reimbursement.

What to do?

- a) If you want to **change to the new product as of January 1, 2019**: you can fill in the answer stub provided in the Helsana letter and send it back to Helsana prior to **November 20, 2018**.
- b) If you want to **stay in the current product**: no action is required on your side. It is important to note that a transfer to these new Helsana products will still be possible in the future with 30 days' notice for the beginning of a month.

More information?

For any further information, we invite you to contact directly our partner Swiss Risk & Care at 058 178 85 25 or email: firmenich-healthcare@swissriskcare.ch.

Sincerely yours,

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