CSS Insurance – Company portrait

Basel, 19. August 2019

Lukas Federer, general agent

« The CSS Group was founded in 1899 and is headquartered in Lucerne. Drawing on its long and proud tradition, the company insures around 1.76 million individuals. With a premium volume of 6.46 billion Swiss francs, it is one of Switzerland's leading health, accident and property insurers. The CSS Group is the market leader in basic insurance, having earned the trust of 1.39 million people. The company fosters close ties with those it insures, with more than 100 agencies throughout Switzerland and some 2,700 staff. CSS produces information that provides guidance and support in all aspects of health and healthcare. »
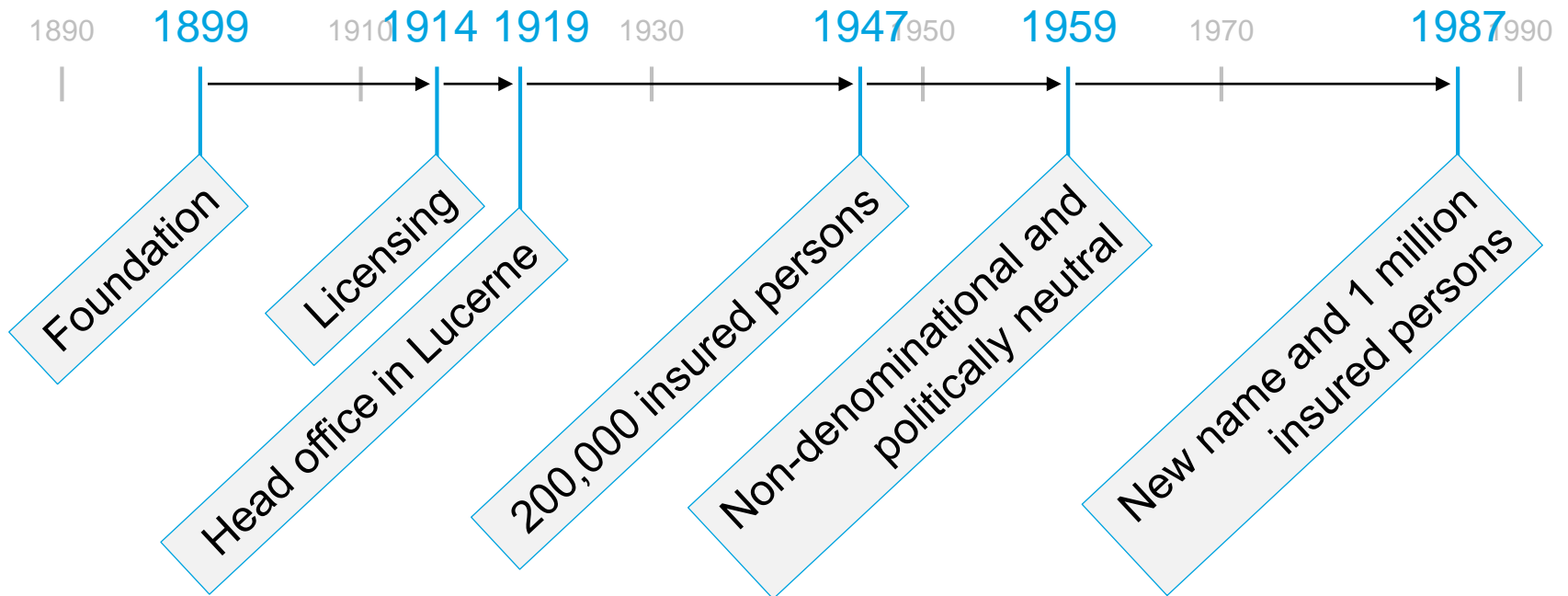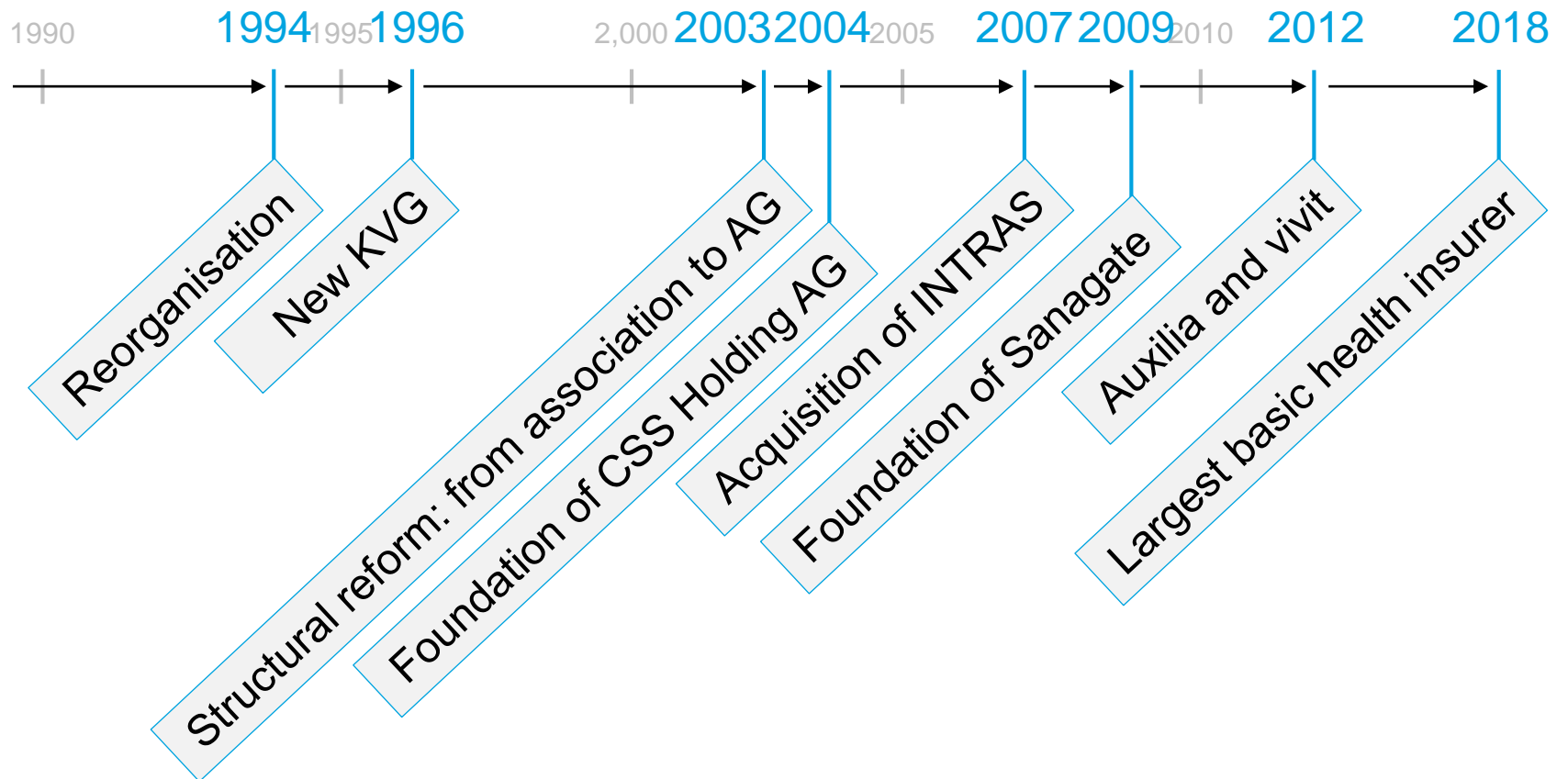
CSS Versicherung - INTRAS - ARCOSANA

CSS
Versicherung

Contents of this presentation

Timeline: 1899 - 1990

1890   **1899**   1910 **1914** **1919**   1930   **1947** 1950   **1959**   1970   **1987** 1990

Foundation

Licensing

Head office in Lucerne

200,000 insured persons

Non-denominational and politically neutral

New name and 1 million insured persons

Timeline: 1990 - 2018

1990   **1994** 1995 **1996**   2,000 **2003 2004** 2005   **2007 2009** 2010   **2012**   **2018**

- Reorganisation
- New KVG
- Structural reform: from association to AG
- Foundation of CSS Holding AG
- Acquisition of INTRAS
- Foundation of Sanagate
- Auxilia and vivit
- Largest basic health insurer

An overview of the CSS Group

CSS Association

CSS Holding AG

CSS Kranken-Versicherung AG	**CSS Versicherung AG**	**Arcosana AG**	**INTRAS Kranken-Versicherung AG**	**Sanagate AG**
KVG	VVG/UVG	KVG	KVG	KVG

INTRAS Versicherung AG
VVG

MC Makler Consulting AG
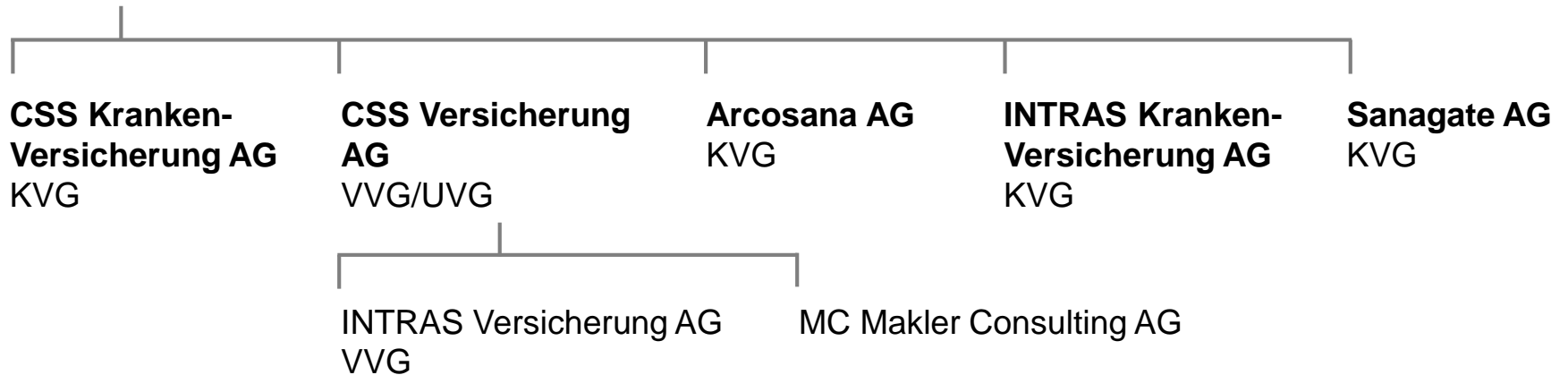
Important statistics for 2018

**Gross premiums
CHF 6.46 billion**
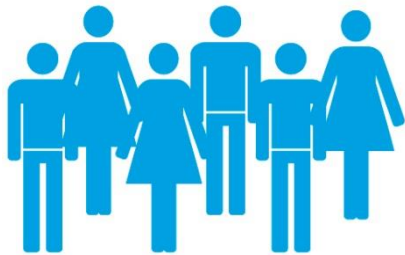
1.392

**Number of persons with
basic insurance (in million)**

The total number of persons insured
with the CSS Group at the end of 2018
came to 1.76 million.

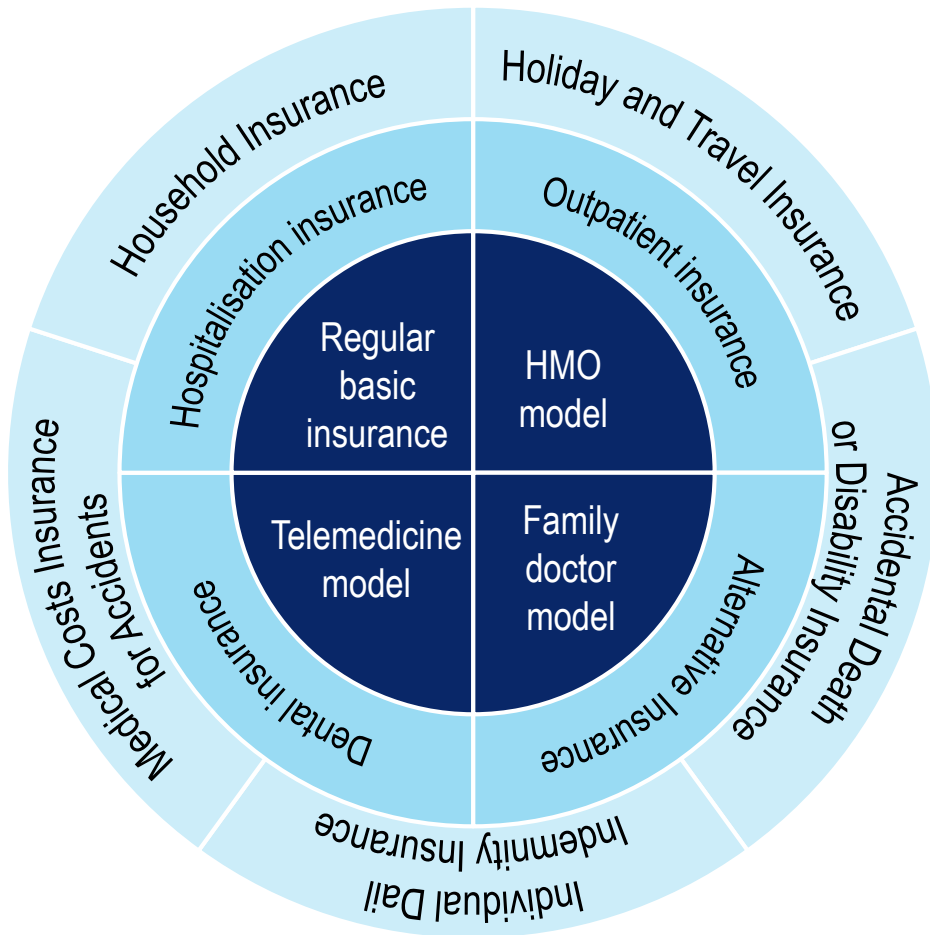**Cost of benefits
CHF 5.252 billion**

163.1

Net earnings in CHF million

Thanks to the surplus of CHF 163.131
million, the CSS Group remains stable.

Private clients: good, all-round insurance

Household Insurance

Holiday and Travel Insurance

Hospitalisation insurance

Outpatient insurance

Medical Costs Insurance for Accidents

Accidental Death or Disability Insurance

Dental insurance

Alternative Insurance

Individual Daily Indemnity Insurance

Regular basic insurance	HMO model
Telemedicine model	Family doctor model

Health, accident and property insurance for private clients

Basic insurance

Persons insured under alternative models with premium discounts:
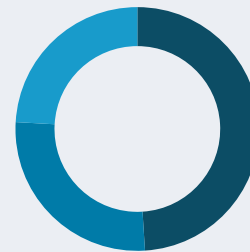
- **45.5%** Family Doctor Insurance
- **28.8%** Health Maintenance Organisation Insurance (HMO)
- **25.7%** Callmed

Supplementary insurance
for every situation in life

What CSS advocates for the Swiss healthcare system

Sustainable financing

Competition

Quality and transparency

**Association memberships**

curafutura
Die innovativen Krankenversicherer
Les assureurs-maladie innovants
Gli assicuratori-malattia innovativi

ASA | SVV
Schweizerischer Versicherungsverband
Association Suisse d'Assurances
Associazione Svizzera d'Assicurazioni
Swiss Insurance Association

The CSS workforce

At the end of 2018, CSS had 2717 permanent employees.
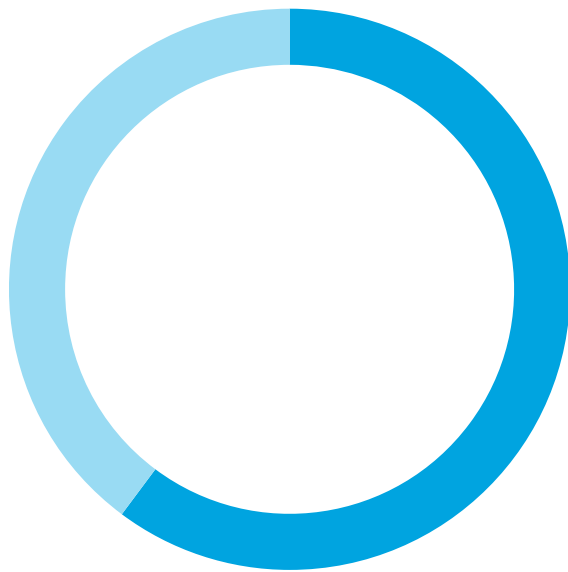
59.2%	women
40.8%	men

Applying and promoting skills with an eye on future growth and success

Friendly Work Space

CSS has been awarded the Friendly Work Space® label by Health Promotion Switzerland.

Equal pay

CSS has been awarded the "Fair Compensation" certificate by the SQS, indicating that women and men receive equal pay for equivalent work.

Development

6 710 courses were offered internally in 2018.
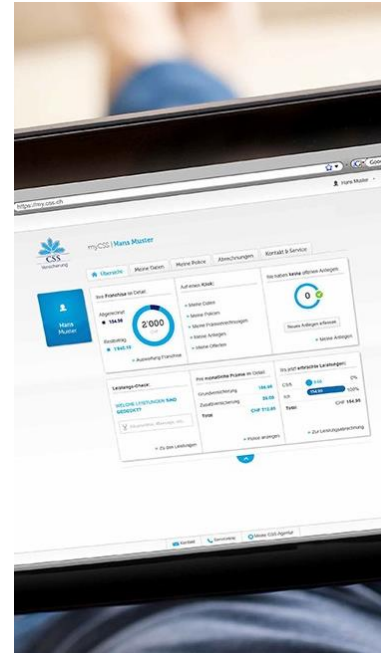
«CSS. Personalised for you.»

CSS can always be reached, even in medical emergencies.
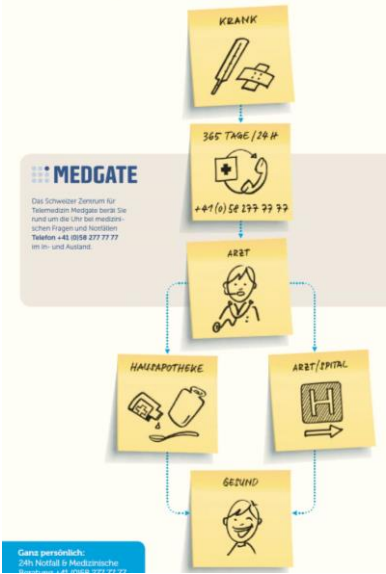

109 agencies

Contact Center

myCSS

Medical advice

Framework contract
Roche Employees Association (AVR)

Basel. 19. August 2019

Lukas Federer, general agent

General information
AVR framework contract

Policy number: 3242970

Validity: In force since 1 May 2019
Concluded for an indefinite period

Libre passage: AVR members and their families **do not need to complete a health declaration** for the switch to CSS Insurance.

Who can benefit from the discounts?

Association members / family members
- **Members** of the Basel and Central Switzerland sections of the AVR
- **Families** of members of the Basel and Central Switzerland sections of the AVR

Switch without a health check
- To benefit from libre passage, both groups of persons must be **members of the AVR by 31 December 2019** and the **switch must be made by 1 January 2021** (beginning of insurance) **at the latest**.
- Employees must **indicate their personnel number** when first admitted to the framework contract. Family members will be entered under the personnel number of the AVR member.

Exclusion: Persons who are resident abroad, persons of AHV retirement age

What discounts do we offer?

Framework contracts can only be drawn up for **supplementary insurance**.
The AVR framework contract covers the following CSS supplementary
insurance products:

Supplementary health insurance:
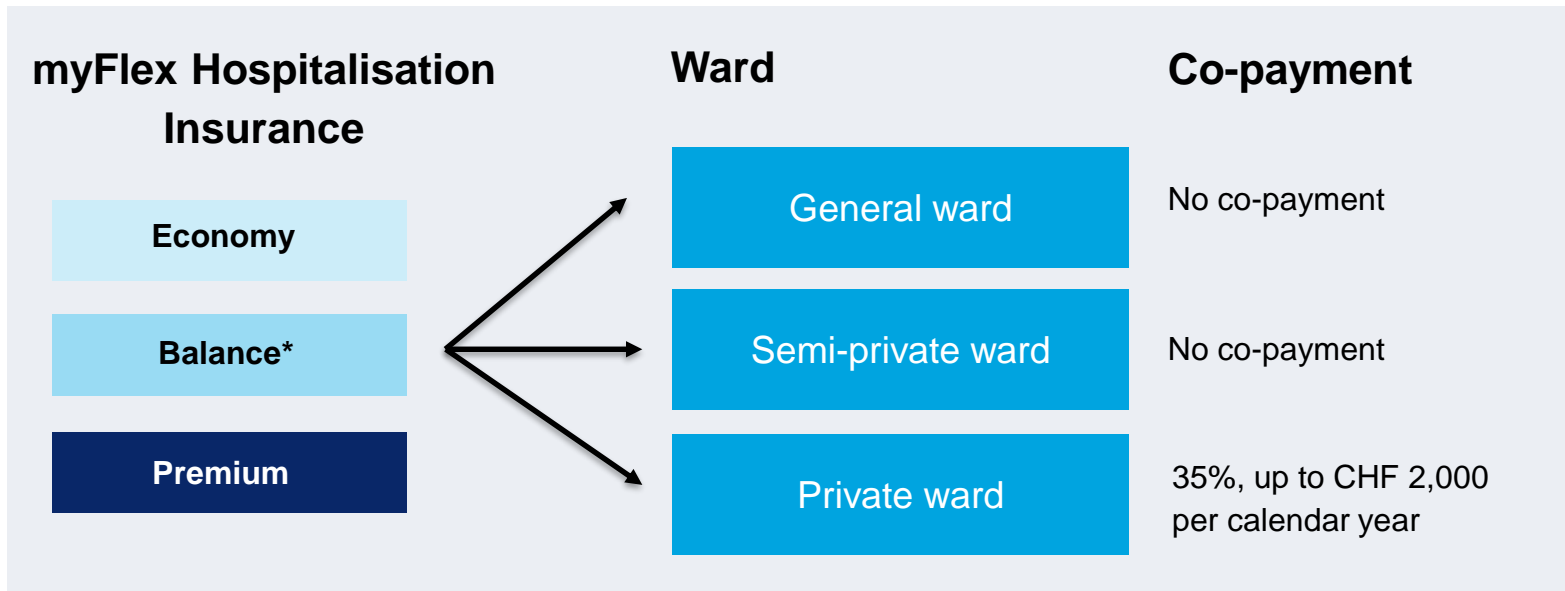- myFlex **Outpatient Insurance**   10% discount
- myFlex **Hospitalisation Insurance**   10% discount

Property insurance:
- Household Insurance   10% discount
- Legal Expenses Insurance   10% discount
- Daily Hospital Indemnity Insurance   10% discount

myFlex Hospitalisation Insurance
Choice of ward when admitted to hospital

myFlex Hospitalisation Insurance	Ward	Co-payment
Economy	General ward	No co-payment
Balance*	Semi-private ward	No co-payment
Premium	Private ward	35%, up to CHF 2,000 per calendar year

*Co-payment option 2

CSS highlights

- Generous **family discounts** on supplementary insurance for your children.

- Contribution to health maintenance and prevention activities, such as **contributions to fitness centre subscriptions, yoga courses, and many more** (CSS Health Account).

- **24-hr medical advice** from the CSS telemedicine centre

- myCSS: the **online client portal** for all your insurance matters

- myGuide: your **digital guide**

- **Elective treatment**, inpatient and outpatient

myCSS/myCSS app: access to your insurance documents at any time

How do I order a quote?

AVR premium calculator

Premium calculator designed especially for the AVR in which
the discounts are taken into account.
www.css.ch/partner/avr

CSS agencies We're here for you personally at some 100 agencies
in Switzerland. www.css.ch/agency

CSS agencies in the vicinity of the Roche locations in Basel and Rotkreuz:
Basel 058 277 57 22, info.basel@css.ch
Laufen 058 277 58 33, info.laufen@css.ch
Liestal 058 277 58 40, info.liestal@css.ch
Reinach 058 277 58 80, info.reinach-bl@css.ch

Zug 058 277 35 90, info.zug@css.ch
Rotkreuz 058 277 36 90, info.rotkreuz@css.ch

Who can be insured with CSS from 1 January 2020?

- Your current insurance has to be **terminated**

- Each individual insurance policy may be cancelled at the end of the contract term, subject to a three-month **period of notice**, with effect from the **end of the insurance year** (calendar year).

- **Notification of new premiums**
  The line of insurance affected by the change in premium (increase/reduction) may be cancelled with effect from the **end of the insurance year**. Notice of cancellation must reach CSS within 25 days of the change being notified, but no later than the last day of the insurance year.

CSS will be happy **to deal with all the formalities** on your behalf.

What happens to persons who are insured under Roche's previous FC-P?

Persons who are insured under the previous discount contract of Roche have the right to transfer to the AVR framework contract if they are AVR members.

We need a copy of their AVR membership card for the transfer.

Any questions?

We're here for you.

CSS Insurance.
**Your health partner.**
Personalised for you.

Back-up

Key figures 2018

Amounts in CHF thousand *Group figures as at 31.12.2018*	2018	2017
Premiums earned for own account	6 460 403	6 166 621
Indemnity and benefit expenses for own account	- 5 671 451	- 5 606 764
Operating expenses for own account	- 499 261	- 493 751
Consolidated result	163 131	153 577
Claims ratio	87,9%	88,9%
Cost ratio	7,7%	8,0%
Combined ratio	95,7%	96,9%
Number of OKP insured persons as at 31.12.	1 392 191	1 341 862
FTEs	2 416	2 420
Number of agencies	109	114

The insurance benefits provided by CSS

Benefits per cost group in CHF million (OKP)

Total 5251
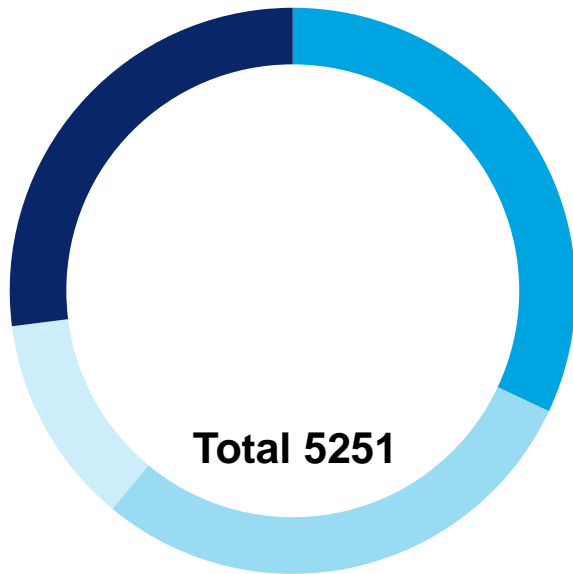
- **32%** Hospitals (1690)
- **29%** Doctors, incl. medication (1528)
- **12%** Pharmacy medication (614)
- **27%** Other costs (1419)

Premiums are a direct reflection of costs: CSS takes measures to contain costs.
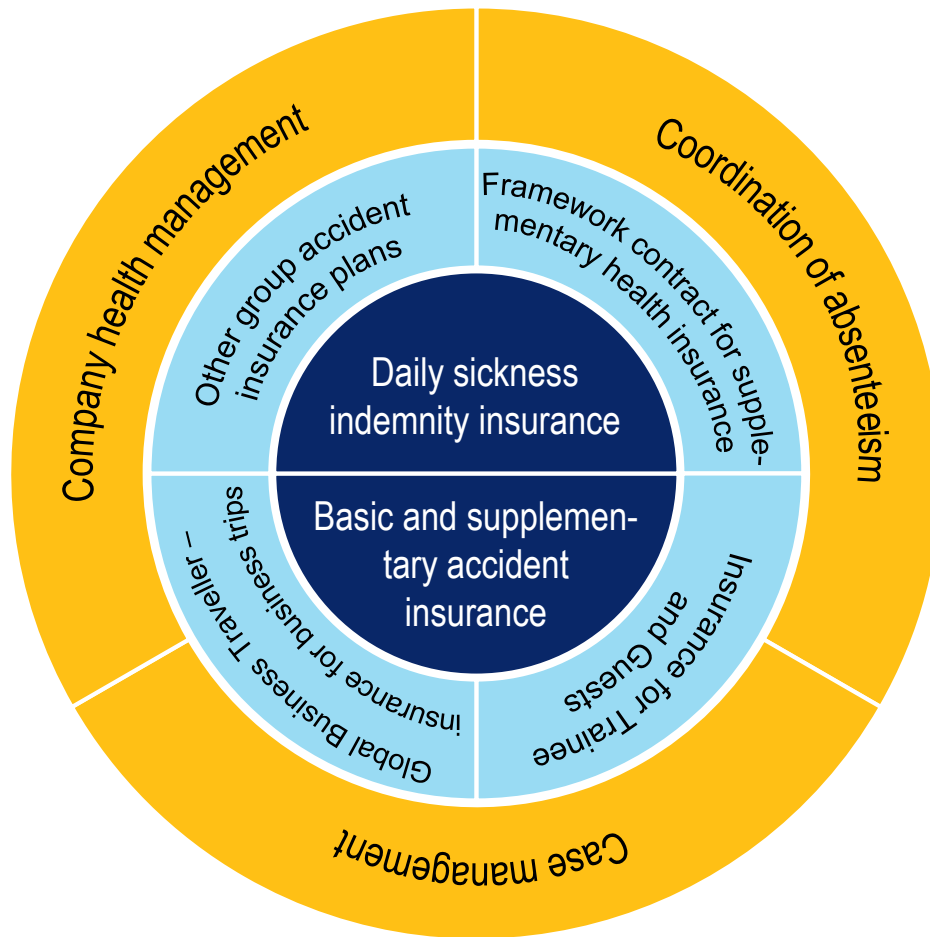
Every franc saved is spent on the insured persons. That's why CSS is committed to

- strict **controlling of benefit costs**,
- **services** for its insured persons:

- **Health programmes**
- **Second opinion**
- **24-hr emergency and medical advice**
- **Integrated care**
- **Contracts for treatment and care**

Corporate clients: CSS believes in quality

The CSS offer for corporate clients

- Financing workplace absenteeism
- Additional insurance and framework contracts

Minimizing workplace absenteeism

- Prevention, intervention and integration

vivit
Gesundheit ist unser Business