

Helsana Business Salary

**Group daily sickness  
benefits insurance**  
Financial security in  
case of illness

**Helsana**  
Committed to life.

# Here's how to insure yourself against financial risks

Sick employees who are unable to work for a long time present an unpredictable financial risk for your company. With the Helsana Business Salary daily sickness benefits insurance, your sick employees are guaranteed to continue receiving their statutory salary payments and your company can calculate the expected cost for loss of earnings. You provide your employees with better insurance cover than required by law and position yourself as an attractive employer.

## **Obligation to continue paying the salary**

Under labour law, companies are obliged to continue paying the salary of sick employees who are unable to work. The period for which the salary has to be paid depends on the number of service years and differs from canton to canton. This has consequences, in particular if the illness lasts for a long time: On the one hand, employees have to cope with serious financial shortfalls until the disability insurance or employee benefits insurance starts paying a disability pension, and on the other, the company is unable to calculate the total cost for loss of earnings.

## **Classic risk management and more**

Companies can transfer all or part of the risk of having to continue to pay salaries to Helsana Business Salary group daily sickness benefits insurance. Helsana offers companies a solution tailored to their needs:

- Choice of insurance coverage of 80 percent, 90 percent or more of the AHV salary
- Waiting periods as preferred, e.g. 3, 7, 14, 30, 60 or 90 days
- Solutions that are CBA-compliant for companies subject to CBA

With Helsana Business Salary you and your employees can rest assured that benefits are seamlessly coordinated with those of disability insurance and the pension fund so that no painful gaps in cover arise (see chart).

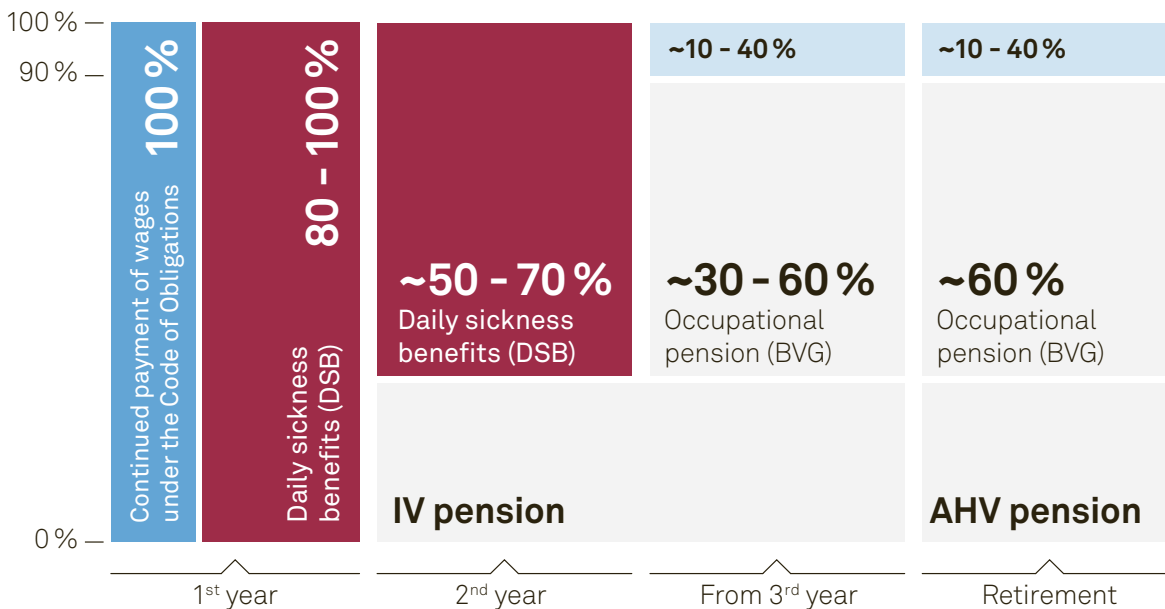
Helsana also offers attractive supplementary benefits such as the *SUNETOnline* and *SUNETPlus* tools for the notification of accidents and illnesses, electronic payroll declaration and Helsana Business Health, our comprehensive occupational health management offer. These services lighten your workload and cut your costs. You can also save with Helsana's professional Case Management.



## Continued payment of salary with daily sickness benefits insurance

### Helsana Business Salary

Benefits as a % of last salary (full AHV salary):



- Obligation to continue salary payments pursuant to OR (payable by the employer)
- Coverage gap (payable by the employee)
- Daily sickness benefits insurance from Helsana
- Social insurance and coverage gaps

### Your advantages with Helsana Business Salary

- The obligation to continue paying the salary becomes measurable for your company and you are released from the continued salary payment obligation. If you wish, you can pass on part of the premium to your employees.
- Helsana supports you with professional Case Management. This helps your sick employees and cuts costs.
- You profit from supplementary insurance benefits that simplify your processes, have a preventive effect and help you save money.

### And this is how your employees benefit

- Even when they are sick for a long time, your employees have a secure income and can maintain their accustomed standard of living.
- It is cheaper to take out group daily sickness benefits insurance than an individual policy.
- Admission to a group daily sickness benefits policy is easier than to an individual policy as no medical examination is required.
- Employees have the right to transfer to an individual policy or to the group policy of their new employer.

# Committed to the health of your company.

## Would you like to know more?

For more information, visit

[helsana.ch/en/business-salary](https://helsana.ch/en/business-salary)

## Would you like a personal consultation?

Call us on 0844 80 81 88 or come see us

at a Helsana General Agency near you:

[helsana.ch/general-agencies](https://helsana.ch/general-agencies)

## Proud to be a top-rated provider.



## Helsana Group

P.O. Box, 8081 Zurich, [helsana.ch](https://helsana.ch)

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