

Insurance products for young companies

Smart insurance solutions for start-ups

Helsana

Committed to life.

Helsana has developed a start-up package for young companies. With this package you can keep a tight rein on your company's costs and risks without having to worry about administration and can focus fully on the success of your company. With clever supplementary insurance benefits to expand your insurance coverage precisely where you need it.

Our package solution for your start-up

As the owner of a fledgling company, you face a special set of challenges: You have to invest cash up front and can't yet count on a regular flow of income. If you or one of your employees should fall ill or have an accident, this can jeopardise the continued existence of your company.

This is where Helsana's start-up package comes in – with interesting services and benefits all from under one roof. These include, among others, a 25 percent premium discount on the daily sickness benefits insurance and accident insurance. You can benefit from Helsana's start-up package if your company has been in existence for a year or less.

This helps you to keep your fixed costs low. In addition, with our clever supplementary insurance benefits you can expand your coverage precisely where you need it.

With the Helsana Business Salary daily sickness benefits insurance you can assess the risk of losing earnings. With the compulsory accident insurance, you protect your company against the expensive consequences of accidents and occupational illnesses, and you can expand this coverage with our UVG supplementary accident insurance. What's more, our insurance products comply with CBA requirements and therefore meet all the requirements of your industry.

At Helsana you are in the best of hands – helping you get off to the best possible start. We look forward to getting to know you and your requirements.

Helsana Business Salary

Here's how to reduce your financial risks from illness

If you or a member of your team falls ill your young company suffers twice over: The sick employee can no longer work for you, and you are still obliged by law to pay his or her salary. We are there to help you.

With the Helsana Business Salary daily sickness benefits insurance, you pass this risk on to us. As soon as the waiting period of 14, 30 or 60 days is over, we pay 80 to 100 percent of the insured salary – for up to 730 days (see chart). In the event of a claim, you can count on our proactive claims and case management services.

Your advantages with Helsana Business Salary

- You benefit from a 25 % premium discount.
- Your premium is guaranteed to stay the same for the first three years.
- You can increase the payroll total by a maximum of 25 % per year without submitting any additional health declaration.
- Thanks to the Prevention Budget, you can plan measures such as Helsana Business Health or Health4Business in a targeted way.

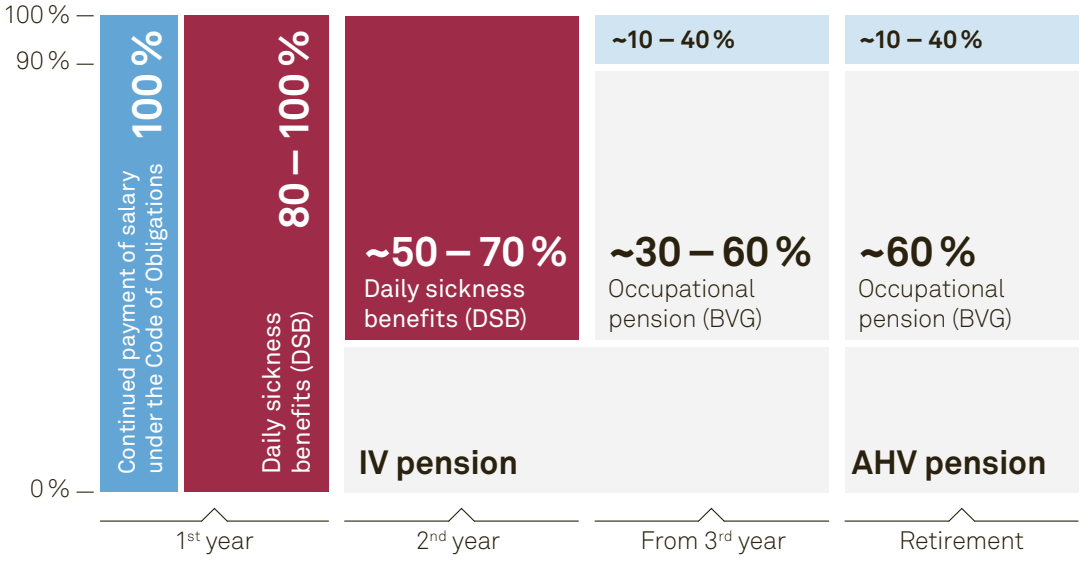
There are even more advantages if you have employees

- You can defer your obligation to pay BVG benefits by 730 days.
- Helsana Business Salary is CBA-compliant.

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 insurances and coverage gaps

Helsana Business Accident

Better financial protection against accidents

You or someone from your crew has an accident: The workload increases for each and every individual, and at the end of the month you still have to pay the salaries that are due – it's prescribed by law. With our Helsana Business Accident accident insurance products (UVG) you can make sure that the costs of accidents and their consequences do not jeopardise your company.

You can take out our compulsory UVG insurance in combination with Helsana's daily sickness benefits insurance. This will protect your company against the financial consequences of accidents and occupational illnesses. The UVG loss of earnings insurance covers 80 % of the salary from the third day after the accident.

With UVG supplementary accident insurance from Helsana, you receive a significantly increased range of benefits compared with statutory accident insurance (see chart). This provides you and your employees with the best possible care after an accident – and reduces the financial risks for your young company.

There are even more advantages with a UVG supplementary accident insurance policy from Helsana

- Premium discount of 25 per cent.
- Assumption of up to 100 per cent of loss of earnings
- Coverage for two waiting days
- Coverage of salaries that exceed the UVG maximum of CHF 148,200
- Hospital stay in semi-private or private ward as well as additional coverage abroad
- Medical expenses abroad
- Assistance service for accidents abroad
- Assumption of complementary medical treatments
- Medicines not covered by basic insurance provided off-list
- Inclusion of extraordinary risk if benefits are reduced or refused due to gross negligence or act of daring
- Lump-sum disability and death benefits as well as disability and survivor's pensions for excess salaries
- Lump-sum death benefit with free choice of beneficiary
- Continued payment of salary in the event of death
- Disability and survivor's pensions for surplus salaries
- Partner's pension as part of the UVG salary and/or surplus salary
- Household help

Accident insurance pursuant to UVG and supplementary accident insurance

	Compulsory	Voluntary
Medical expenses Doctor's and hospital bills	**Medical treatment/ other benefits in kind** General hospital ward	**Other costs covered by insurance** Private/semi-private hospital ward
Incapacity for work Salary during absence from work	**Daily benefit** Max. 80 % of insured income (max. CHF 148,200) from third day after accident date	**Additional daily benefit** Any daily benefit supplement up to 100% of full salary
Incapacity for work Living expenses in case of disability	**Pensions/ compensation** Max. 80 % of insured income (max. CHF 148,200)	**Additional pensions/ compensation** Any supplements up to 100% of full salary

Helsana Case Management
Reintegration into the workplace – support your employees

When an employee is unable to work for a longer period of time, your company has more work to do and incurs more costs. With Helsana Case Management and our specialist support you can ensure optimal care for sick or injured employees and help them to return to work faster. And that's good for everyone.





With Helsana Case Management you actively support the reintegration of sick and injured persons into the workforce. After you have notified us that your employee has had an accident or is sick and we have carried out the first assessment, we do everything we can to make sure that the individual can recover and return to their work as soon as possible.

In this regard, early detection is very important with respect to the course of the illness or injury. This is where we rely on our specialist case managers. Thanks to their many years of experience, they can detect at an early stage when sick or injured people need our help. We discuss the situation with the affected person and join forces with you and the doctors to find future opportunities of deployment. The case manager coordinates contact between all the units involved.



Your advantages with Helsana Case Management

- You can rely on our personal support, from the assessment of the case to the improvement of the living conditions of the affected person.
- You can close gaps at work faster.
- You make it easier for employees who are incapable of working to return to professional life.
- You cut your costs for loss of earnings and avoid higher insurance premiums.
- You reduce the work needed for coordinating with benefit providers such as the IV.

And this is how your employees benefit

- They receive the best possible support during long-term absences.
- They can return to work faster, either to their current position or to a new position adjusted to suit their abilities.
- Their personal networks and social lives remain intact.

Supplementary insurance benefits
Everything from a single provider – everything under control

Simple solutions, all-encompassing security, efficient benefit processing in the event of accident or illness – you can expect a lot from us. But that's not all: We ensure that you are able to enhance your security and carry out all your insurance-related tasks as efficiently as possible.





Prevention Budget

You can integrate a Prevention Budget into your daily sickness benefits insurance. This gives you access each year to an amount earmarked for prevention services, such as Helsana Business Health and Health4Business. You set the amount yourself. In the first year of the contract, you will also receive a free OHM situation analysis.

Helsana Business Health

With our occupational health management service, we help to keep you and your crew healthy. Helsana Business Health can be adapted to your company size and your industry. Together with you and your employees, we identify the health stressors and resources in your team and take an in-depth approach to occupational health promotion measures.

Preventive Case Management

Work-related stress, problems in your personal life or financial difficulties: all these are factors that may affect your well-being and health. If this is recognised too late, it can lead to serious illness and incapacity to work. Our preventive Case Management (PCM) helps you offer early support to your employees. A Helsana Case Manager will help your employees throughout the process.

SUNET*Online*

You can quickly and easily inform us of accidents and illnesses under “Services” at helsana.ch/companies. State-of-the-art security standards mean that your data are transferred securely at all times. This makes it easier for you to keep your files in order – and we can get to work on processing your benefits right away.

Electronic payroll declaration

You can send statutory or contractual data from your wage accounting software by the click of a mouse to us, the authorities, government offices and social insurance schemes. The time-consuming completion and checking of forms is therefore no longer necessary.

We are there for you.
Helsana Group
0844 80 81 82

Would you like to know more?
For more information, visit
helsana.ch/en/startup

Proud to be a top-rated provider.





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