

Insurance products for SMEs

Insurance solutions tailored to your company

Helsana

Committed to life.

If employees are out of action because of illness or an accident, your SME has to pay the price several times over: workers are missing, productivity drops, the administrative workload increases. And high additional costs mount up. With our far-sighted insurance solutions, preventive measures and strong supplementary benefits, you can protect your SME.

This is how we assist your company

Employee illnesses and accidents are unpleasant for any company, sometimes to the point where they can start affecting your operations. In such situations it is a relief to know that with us your company has an expert partner at its side.

We offer comprehensive and all-round support. Long before an illness or an accident occurs. With our far-sighted solutions, you and your employees benefit from good value for money and favourable additional services.

For example, our UVG coverage protects your company against the expensive consequences of accidents. Our Case Management can cushion the follow-up costs of longer-term absences. And with our Health Management you can improve your productivity. What's more, our insurance products comply with CBA requirements and therefore meet all the requirements of your industry.

With Helsana, you can rely on a strong partner. You have a personal contact person to support you in all matters.

At Helsana you are in the best of hands. We look forward to getting to know you and your requirements.

Helsana Business Salary

Here's how to reduce your financial risks from illness

Under the law, you still have to pay your employees when they are sick. If you take out Helsana Business Salary group daily sickness benefits insurance, we can take these costs off you. And a whole lot more.

When your employees are sick, you bear a double burden: on the one hand,the sick employee cannot contribute to the productivity of your company. On the other, you are obliged by law to continue paying his or her salary for a specific period of time.

With Helsana Business Salary, you pass this risk on to us. As soon as the waiting period chosen by you is over, we pay 80 % to 100 % of your employee's insured salary.

Your advantages with Helsana Business Salary

- Your loss of earnings risk can be calculated.
- You choose the percentage of salary coverage (80/90/100 %) and the waiting period yourself.
- Instalment payments do not attract a surcharge.
- For long-term absences, you can count on the support of our professional Case Management team.
- Thanks to the Prevention Budget, you can plan measures such as Helsana Business Health or Health4Business in a targeted way.

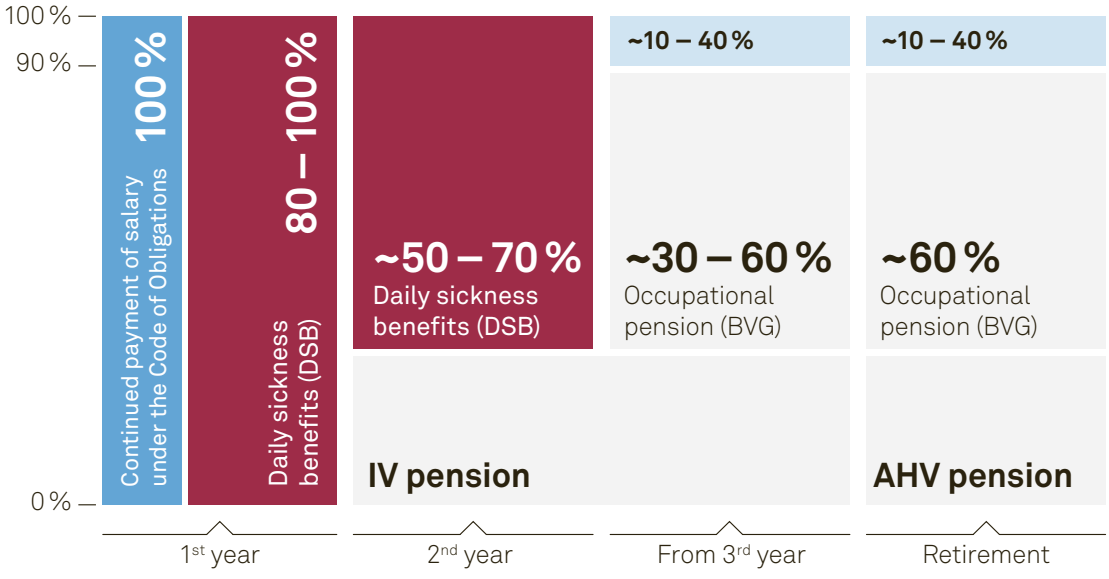
And this is how your employees benefit

- There are no shortfalls in coverage, as we can at your request coordinate the daily benefits with the disability insurance (IV) and the pension fund (BVG) (see graph).

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

An employee has an accident: the workload increases for you and their colleagues, and in addition you still have to pay the injured person's salary at the end of the month. With our Helsana Business Accident group insurance you can make sure that accidents do not financially jeopardise your company.

UVG compulsory coverage protects your company against the financial consequences of accidents or occupational illnesses. The UVG cover for loss of income is 80 % of the salary from the third day following the accident.

If you take out supplementary UVG insurance, we assume the benefits that are limited or not covered by compulsory UVG insurance. These include treatment costs, daily allowance, and pension and lump-sum benefits (see chart). You can also cover salaries that are higher than the UVG maximum of CHF 148,200.

For example:

- Assumption of up to 100 per cent of loss of earnings
- Coverage for two waiting days
- Semi-private or private hospital stay 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 helpain

Your advantages with Helsana Business Accident

- You profit from supplementary insurance benefits that simplify your processes, have a preventive effect and help you save money.
- Under UVG supplementary insurance, you can also cover extraordinary risks and acts of daring associated with hazardous sports such as downhill biking and parachute jumping.
- Generous discounts on UVG supplementary insurance products.

And this is how your employees benefit

- For accidents abroad, you benefit from the comprehensive assistance service included in UVG supplementary insurance.
- UVG supplementary insurance ensures more comfort in a private or semi-private ward in hospital.
- Employees and their dependants have insurance coverage for lump sums for disability and death or receive disability and survivor's pensions in excess of the UVG maximum salary.

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

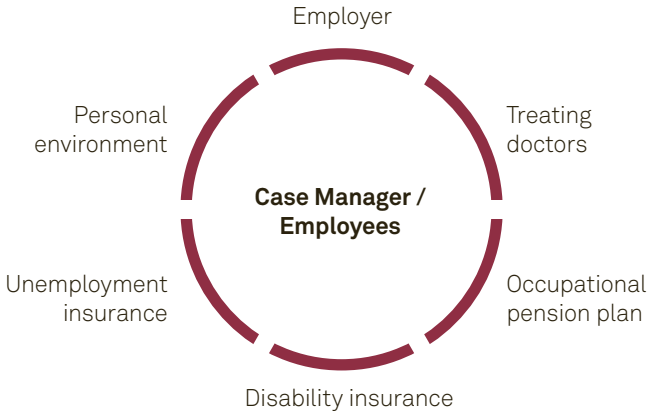
When an employee is unable to work for a longer period of time, your company has more work to do and incurs more costs. With Helsana Case Management and our specialist support you can ensure optimal care for sick or injured employees and help them to return to work faster. And that's good for everyone.





With 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.

Helsana Business Health

Get your company ready for success

Regular absences, long-term absences or regular terminations of the working relationship are signs of an ailing company. With Helsana Business Health, our occupational health management service, we help you to avoid absences and attrition and improve your productivity. This lets you save on costs before things become really expensive.

The fact is: healthy employees are more productive. But pressure at the workplace is on the rise: tight deadlines, information overload, competitive pressure and social changes all have an impact on our professional life. As a result, structures that promote health and a sustainable approach to the health of your employees become key tasks for you.

With Helsana Business Health we offer you a comprehensive occupational health management service – at attractive conditions for you as a Helsana customer. Make your managers and employees more aware of the subject of work and health. Together with you, your personal health manager analyses the situation in your company. Suitable measures are then jointly defined and implemented, and their effectiveness assessed. Our online tools and comprehensive training programme for your managers and employees support the sustainable implementation of occupational health management at your company.

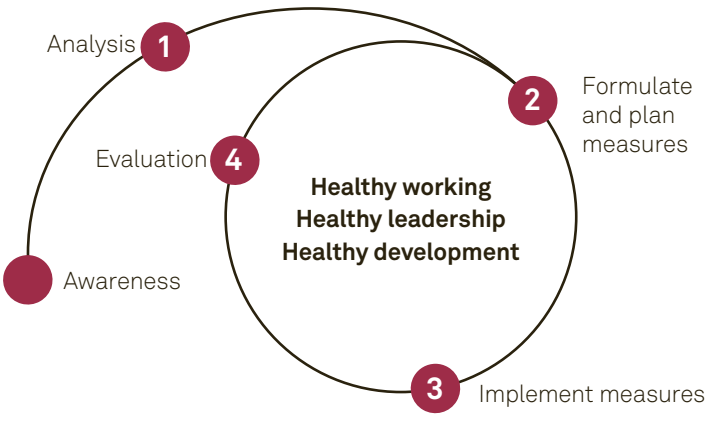
Your advantages with Helsana Business Health

- You strengthen the health culture and sustainably improve the productivity of your company.
- You improve the working atmosphere.
- You show your commitment to progress and to your employees.
- You can identify and reduce absenteeism and attrition at an early stage.
- You reduce the costs of the obligation to continue paying the salary as well as your insurance costs.
- Our health managers support you in all national languages.

And this is how your employees benefit

- You promote your employees' co-determination rights.
- They are more satisfied, more motivated and more productive at work.
- They remain loyal to your company as they can identify better with the company.
- Young employees can add their spirit of innovation to the experience of older employees.
- Older employees retain their capacity for work.

Your personal health manager supports, advises and monitors you in all matters related to occupational health management. From healthy work and healthy leadership to the healthy development of your company.



Supplementary insurance benefits

Everything from a single provider – everything under control

Free OHM situation analysis.

You can count on us to provide you with active prevention support, extensive security and efficient benefit processing. But that's not all: We ensure that you are able to carry out all your company's health-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.

Health4Business

The platform provides employees with tips, exercises and rewards, and makes it easy for them to report their absences. At the same time, managers and HR officers use the central tool to manage health promotion and monitor absences. The application is easy to use and flexible.

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* and SUNET*Plus*

You can report accidents and illnesses quickly and securely at helsana.ch/companies-services. You complete the forms online and can conveniently print or save them. This ensures your benefits are processed quickly. Thanks to the SUNET*Plus* software, you can keep an eye on your absences. Messages are recorded electronically and can be forwarded or analysed with ease.

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/sme

Proud to be a top-rated provider.





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