Guide
Exiting the company

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Key information for when employees leave

The guide covers the most important insurance-related questions and offers employees and their superiors useful tips. In addition to this Guide, the “Checklist on personal insurance on leaving the company” can also help you during the exit interview. Make sure you fulfil your duty to inform: remember to inform your employees in any case of the possibility of an extension of insurance.

1. What should be considered when changing employer?

1.1 Group daily sickness benefits insurance

a) Insurance cover under the group daily sickness benefits policy ceases when the employment contract is terminated.
b) The exiting employee has the right to switch, within three months, to an individual daily sickness benefits insurance policy with the same cover and without having to undergo a health examination. The individual daily sickness benefits insurance begins one day after the person leaves the group of insured persons. These premiums are borne by the exiting employee/ insured person.

→ **Good to know:** if the insured person receives subsequent benefits, the deadline only starts running once the liability to pay benefits ceases.

→ **See form** “Exiting group daily allowance insurance and/or UVG supplementary insurance”.

Tips for the employee:

- The exiting employee should ascertain what insurance they receive with their new employer before starting the new job.
- Does the new employer have group daily sickness benefits insurance? If so, up to what amount and how long will the benefits last?
- If not, are there contractual obligations (individual or group) and/or legal obligations regarding continued payment of salary (OR 324a)? It may then be sensible to take out private daily sickness benefits insurance (daily individual benefits insurance).

1.2 Compulsory accident insurance (UVG)

a) From the agreed start date of the subsequent employment relationship, the departing employee will have compulsory accident insurance cover via their new employer (Federal Accident Insurance Act, UVG).
b) No later than 31 days after the end of employment or 31 days after all salary claims have been settled, the insurance cover under the previous employer's compulsory accident insurance policy shall expire. If there is a period of no work in between the two jobs, please see subsection section 3.2 of this guide.

1.3 UVG supplementary insurance

a) UVG supplementary insurance is a voluntary insurance policy. The departing employee is therefore also not automatically insured to the same extent when they start a new job.
b) The insurance cover under UVG supplementary insurance expires on starting work for a new employer, but no later than 31 days after the employment contract expires or 31 days after all salary claims have been settled.
c) The exiting employee has the right to switch, within three months of the termination of the employment contract, to an individual insurance policy with the same cover and without having to undergo a health examination. The premiums for individual accident insurance are borne by the departing employee/insured person.

→ **Good to know:** if the insured person receives subsequent benefits, the deadline only starts running once the liability to pay benefits ceases.

→ **See form** "Exiting group daily allowance insurance and/or UVG supplementary insurance".

Tips for the employee:

– The exiting employee should ascertain what insurance they receive with their new employer before starting the new job.

– If the new employer has not taken out any UVG supplementary insurance but the employee still needs insurance cover, it may be sensible to take out private individual accident insurance.

1.4 Occupational pension plan (BVG)

→ Note: the explanations below only apply in case of a facilitated transfer.

a) If the employee leaves the company and if no benefit claims have yet occurred vis-à-vis the pension fund, the pension relationship with the previous employer's pension scheme will expire. The employee is then entitled to termination benefits (= vested benefits), which are transferred to the new employer's pension fund when they take up their new position (provided that all the requirements outlined in the plan rules of the new pension fund are met).
b) The departing employee remains insured with the current pension scheme for a maximum of one month against the risks of death and disability if they are not seamlessly integrated into the new pension scheme. So if there is a period of no work in between the two jobs which lasts for more than one month, please refer to subsections 2.4 and 3.4 of this guide.

2. What should be considered when unemployed?

2.1 Group daily sickness benefits insurance

a) Insurance cover under the group daily sickness benefits policy ceases when the employment contract is terminated.
b) The exiting and future unemployed employee has the right to switch, within three months, to transfer insurance benefits to individual daily sickness benefits insurance with the same insured benefits and without without having to undergo a health examination.

→ **See form** "Exiting group daily allowance insurance and/or UVG supplementary insurance".

Tips for the employee:
- The employee must at once visit their regional employment centre (RAV). Failure to do so will result in unemployment insurance (ALV) benefits being reduced. The employee requires confirmation of termination of employment from the employer in order to register with the unemployment insurance authority.
- In case of illness, the unemployment insurance authority grants 30 days' insurance cover and thus the continuation of daily unemployment benefits.
- Since the insurance cover expires after 30 days, it is advisable to choose a waiting period of 30 days when taking out individual daily sickness benefits insurance. When switching from group daily sickness benefits insurance to individual daily sickness benefits insurance, longer waiting periods can be reduced to 30 days without the need to undergo a medical examination.

2.2 Compulsory accident insurance (UVG)

a) Unemployed persons who are entitled to claim unemployment compensation are automatically insured with Suva. Transferral to this insurance occurs automatically under unemployment insurance (ALV).
b) No later than 31 days after the end of the employment relationship or 31 days after all salary claims have been settled, the insurance cover under the previous employer's compulsory accident insurance policy shall expire.

Tips for the employee:
- The employee must at once visit their regional employment centre (RAV). Failure to do so will result in unemployment insurance (ALV) benefits being reduced. The employee requires confirmation of termination of employment from the employer in order to register with the unemployment insurance authority.
- An extension of insurance is not required because cover is guaranteed through unemployment benefits.

2.3 UVG Supplementary insurance

a) The insurance cover under UVG supplementary insurance expires as soon as there is an entitlement to unemployment benefits, but no later than 31 days after the employment contract expires or 31 days after all salary claims have been settled.
b) Compulsory accident insurance under unemployment insurance only covers the compulsory component of UVG. Departing employees who will be unemployed in the future have the right to transfer to individual accident insurance within three months without having to undergo a medical examination and thus to continue their UVG supplementary insurance.

→ **See form** “Exiting group daily allowance insurance and/or UVG supplementary insurance”.

2.4 Occupational pension plan (BVG)

→ Note: the explanations below only apply in case of a facilitated transfer

a) Anyone who becomes unemployed and registers with the unemployment insurance authority to claim benefits, as well as meeting the eligibility requirements for receiving unemployment benefits, is subject to compulsory insurance with the substitute occupational benefit institution where the risks of death and disability are concerned.
b) The insurance cover from the substitute occupational benefit institution commences once the waiting period expires. However, since compulsory pension contributions only include the risks of death and disability but not retirement contributions, the termination benefit from the current pension scheme must in principle be transferred to a vested benefits scheme.
c) The risk cover for death and disability is continued with the substitute occupational benefit institutionas long as the unemployed insured person receives daily benefits from the unemployment insurance authority. The daily benefit received from the unemployment insurance authority constitutes the insured salary. Half of the contribution total is deducted from the unemployed insured person›s daily benefit and the other half is borne by the unemployment insurance authority.

3. What are the important points to consider for a work-free period?

3.1 Group daily sickness benefits insurance

a) Insurance cover under the group daily sickness benefits policy ceases when the employment contract is terminated.
b) If the employment contract continues during the period of no work (unpaid leave, sabbatical, etc.), insurance coverage will continue for either a maximum of 7 months.
c) There is no entitlement to insurance benefits while the individual is not at work and no premium is due. Should the insured person fall ill when they are not at work, however, the illness is still covered. The waiting period and duration of benefits start running from the time when the insured person falls ill, and insurance benefits are only paid from the date on which it is anticipated that the insured person will go back to work

3.2 Compulsory accident insurance (UVG)

a) The employee will remain insured under the accident insurance policy of the employer for up to 31 days following the end of the entitlement to salary/the termination of the employment contract.
b) In accordance with the Federal Health Insurance Act (Art. 10 of the KVG), the employer must provide written notice to the exiting employee that accident cover must be taken out as part of the compulsory health insurance (basic insurance), should non-occupational accident insurance no longer exist in accordance with the UVG. However, this accident insurance only covers the treatment costs of an accident for the person leaving the company.
c) Another option is to continue non-occupational accident insurance under the UVG by extending cover. Employers are required to inform their employees of this option (art. 72 UVV).

Tips for the employee:

- If the absence from work lasts longer than 31 days, it is advisable to have the employee extend their non-occupational accident insurance. Extending cover can extend UVG insurance by up to six months. These premiums are borne by the exiting employee/insured person.
- Without an extension of insurance or following the expiry thereof, the employee must include the risk of an accident in their compulsory health insurance (= basic insurance) policy.

→ **See** “Information sheet on extension of insurance under the UVG”.

3.3 UVG supplementary insurance

a) The insurance cover from the UVG supplementary insurance ends 31 days after the end of entitlement to salary.
b) The exiting employee has the right to switch, within three months, to an individual accident insurance policy with the same insured benefits and without having to undergo a health examination. These premiums are then borne by the exiting employee/insured person.

→ **See Form** “Exiting group daily allowance insurance and/or UVG supplementary insurance”.

Tip for the employee:
– In the case of unpaid leave exceeding 31 days, even though the employment relationship remains intact there is no entitlement to benefits from UVG supplementary insurance. If the employee wants equivalent insurance coverage during their unpaid leave, they would be well advised to take out both individual accident insurance and travel insurance.

3.4 Occupational pension plan (BVG)

a) The departing employee will remain insured against the risks of death and disability for one month after the termination of the pension relationship with the current pension scheme. After that period, the departing employee must inform the pension scheme in what permissible form they want to continue the insurance cover.
b) There is a choice between a vested benefits policy with an insurance scheme and a vested benefits account with a bank’s vested benefits foundation. There is also an option of obtaining insurance cover from a substitute occupational benefits institution.
c) If the departing employee goes back to work after a period of not working, they will join the pension scheme of the new employer, provided that the regulatory requirements have been met. The termination benefit must be transferred to the new pension scheme.

Tip for the employee:
– In order to continue optimising your pension savings, you should speak with a specialist.

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Do you have any questions?
We are happy to help. You can make your enquiry using the contact form, call us on the phone or visit us at a Helsana General Agency near you.

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