The Helsana Group comprises Helsana Insurance Company Ltd, Helsana Supplementary Insurance Ltd and Helsana Accidents Ltd.

Helsana

Guide to registering sickness and accidents Group daily allowance insurance

This guide is designed to help you fill out and use the sickness and accident notice form for group daily allowance insurance. The sickness notice form is used for incapacity of employees not on fixed pay.

For self-employed persons, company owners and their family members on fixed payroll please use the Sickness and Accident Notification Form for Individual Daily Allowance Insurance. Please refer to the corresponding guide.

Registering incapacity to work	Registering incapacity to work as the result of sickness or accident (provided accident risks are insured) can be done online on helsana.ch.
Online claim registration	**For individuals** helsana.ch/report **Group registration** In the event of several cases of incapacity, that last 30 days or less, a simple group registration form can be filled in. The group registration form may not be used for employees paid by the hour. In this event please use the online registration for individuals.
Registration deadline	Cases of illness must be reported to Helsana no later than 30 days after the onset of incapacity for work. Please do not forget to submit a certificate of incapacity for work. The entitlement to benefits may be reduced or even cancelled if you notify us of the illness after this period or if the insured person does not have a certificate of incapacity for work.
Pay	Unless otherwise agreed in the policy, the relevant AHV-pay before the start of incapacity to work is used. For irregular working patterns or pay, give the average since the start of employment, although this must not be higher than the salary of the last 12 months.
a) Hourly/daily pay	Please give the average weekly working hours (number of hours and days), as well as the gross basic pay and any other benefits (hourly/daily pay).
	Bonuses should be taken into account as follows:
	An additional month's pay is equivalent to 8.3 % of the hourly/daily rate
	Four weeks' holiday is equivalent to 8.3 % of the hourly/daily rate
	Five weeks' holiday is equivalent to 10.6 % of the hourly/daily rate
	Six weeks' holiday is equivalent to 13.0 % of the hourly/daily rate
	Bank holiday pay is as per the agreement, unless it has already been compensated otherwise.
b) Monthly pay	Please give the average weekly working time (number of days) as well as gross basic pay and any expenses.

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Incapacity attestation	Short absences of less than 30 days: A doctor's attestation of incapacity is sufficient.
	Absences of more than 30 days: Helsana will request a report from the doctor treating the case.
N.B.	The waiting period starts on the first day after the doctor has declared incapacity to work, but at the earliest three days before the start of medical treatment.
Daily allowance card	The daily allowance card must be shown at every doctor's visit, so that the doctor can enter his/her observations and notes. Either you or the insured person must send us a copy of the up-to-date daily allowance card each month. Please ensure that the doctor's notes match your own absence records. Please note that the daily allowance will only be paid for absences that have been confirmed by a doctor. If the incapacitated person travels abroad without the agreement of Helsana, they will lose their right to insurance benefits during this time. Once the person has made a full return to work, either you or the insured person must send us the original daily allowance card. We will then draw up the invoice for medical services.
Payment	Unless otherwise agreed, payment will be made to the account given (company). In exceptional cases, the daily allowance payment can be made directly to the incapacitated person.

Please note that this guide does not form part of the contract. For benefit claims, the policy, the general insurance conditions for your contract as well as any additional insurance conditions and/or special insurance conditions are valid.