

# Overview of benefits

The right insurance cover  
for every company

# Reduce your financial risks in the event of illness

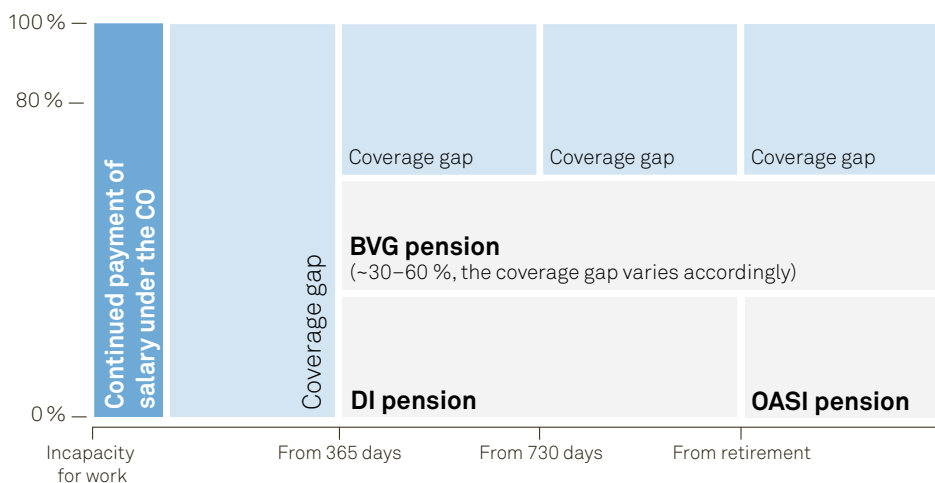
In the event of illness or maternity/paternity leave, we will handle the continued payment of salary and protect you and your employees with our strong supplementary insurance benefits. We offer Helsana Business Salary group daily sickness benefits insurance pursuant to the Federal Insurance Contract Act (VVG) as standard. Some companies are

legally required to take out insurance pursuant to the Federal Health Insurance Act (KVG) – we also offer a suitable solution for them. Together with our cooperation partner Swiss Life, we also offer occupational pensions (BVG).

	Daily sickness benefits pursuant to the VVG	Daily sickness benefits pursuant to the KVG
<b>What is insured</b>	<ul style="list-style-type: none"> <li>– Illness</li> <li>– Birth and paternity leave (only for employees)</li> <li>– Accident (only for self-employed persons)</li> </ul>	<ul style="list-style-type: none"> <li>– Illness, including birth</li> <li>– Accident (only for self-employed persons)</li> </ul>
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>– Employees</li> <li>– Self-employed persons and family members working with them (may be accepted up to age 50 years)</li> </ul>	<ul style="list-style-type: none"> <li>– Employees</li> <li>– Self-employed persons and family members working with them (may be accepted up to age 65 years)</li> </ul>
<b>Waiting periods</b>	<p>Employees:</p> <ul style="list-style-type: none"> <li>– 0–90 days (up to 365 days possible on request)</li> <li>– The waiting period may be applied per claim or in accordance with the contract</li> </ul> <p>Self-employed persons and family members working with them:</p> <ul style="list-style-type: none"> <li>– 14–90 days</li> <li>– The waiting period is always applied per claim</li> </ul>	
<b>Start of benefits</b>	<ul style="list-style-type: none"> <li>– The duty to provide benefits begins once the agreed waiting period has elapsed</li> <li>– The waiting period begins on the day on which the incapacity for work is confirmed by a doctor, at the earliest five days before the start of medical treatment</li> </ul>	
<b>Duration of benefits</b>	<ul style="list-style-type: none"> <li>– 365 days or 730 days</li> </ul>	<ul style="list-style-type: none"> <li>– 720 days within 900 days</li> </ul>
<b>Benefit level</b>	<ul style="list-style-type: none"> <li>– 80–100 per cent of the OASI salary for employees</li> <li>– 100 per cent of the agreed insured sum for owners</li> <li>– Agreed insured sum as required for self-employed persons and family members working with them</li> </ul>	
<b>Benefit conditions</b>	Confirmed incapacity for work of at least 25 per cent	
<b>Duty to report incapacity for work</b>	<ul style="list-style-type: none"> <li>– No later than 30 days after the start of the incapacity for work</li> <li>– After five days of incapacity for work, this must be certified by a doctor.</li> </ul>	
<b>Maternity benefits and paternity leave</b> (only for employees)	<p><b>Maternity benefits</b> (can be co-insured)</p> <p>Duration of benefits and waiting period:</p> <ul style="list-style-type: none"> <li>– 14 (only if benefit level is over 80 per cent), 15 or 16 weeks</li> <li>– No waiting period</li> </ul> <p>Insured maternity benefits:</p> <ul style="list-style-type: none"> <li>– Daily benefit amount as per illness (over and above statutory maternity insurance pursuant to the Income Compensation Ordinance (EO))</li> </ul> <p><b>Paternity leave</b> (only if maternity benefits insurance is concluded at the same time)</p> <p>Duration of benefits:</p> <ul style="list-style-type: none"> <li>– 14, 21 or 28 days</li> <li>– Daily benefit amount as per illness (over and above statutory paternity insurance pursuant to the Income Compensation Ordinance (EO))</li> </ul>	<p><b>Maternity benefits</b> (cannot be excluded)</p> <p>Duration of benefits and waiting period:</p> <ul style="list-style-type: none"> <li>– Legally prescribed component 16 weeks</li> <li>– No waiting period</li> </ul> <p>Insured maternity benefits:</p> <ul style="list-style-type: none"> <li>– Daily benefit amount as per illness (over and above statutory maternity insurance pursuant to the Income Compensation Ordinance (EO))</li> </ul>
<b>Continued payment of salary</b>	Participation in the statutory obligation to continue salary payments to relatives in the event of death following an illness	
<b>Surplus sharing</b>	Possible from an annual salary amount of CHF 676,000	
<b>Payment in instalments</b>	Annual, six-monthly or quarterly premium payment possible with no instalment surcharge	

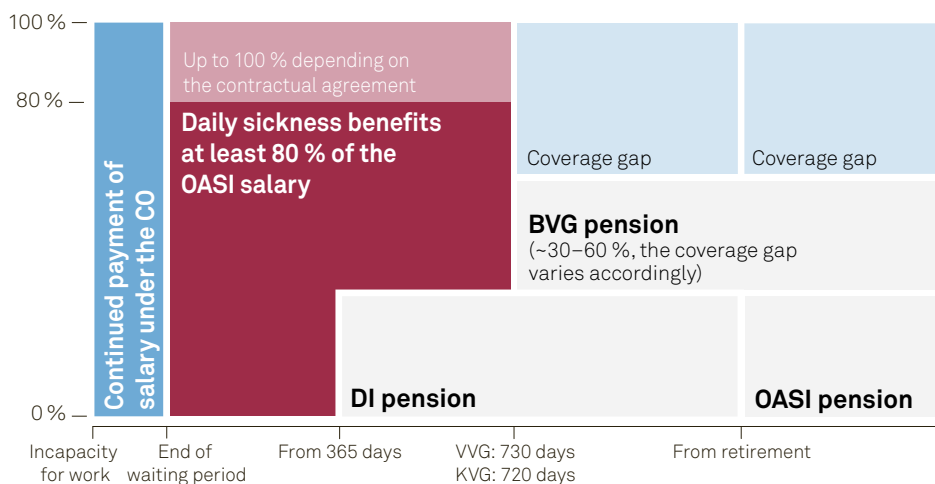
## Continued payment of salary without daily sickness benefits insurance

Benefits as a per cent of last salary (full OASI salary)



## Continued payment of salary with daily sickness benefits insurance

Benefits as a per cent of last salary (full OASI salary)



# Optimally protected against accidents and occupational illness

Helsana Business Accident insurance protects you and your employees against the possible financial consequences of an accident or occupational illness. We offer compulsory and voluntary insurance pursuant to the Federal Accident Insurance Act (UVG), UVG supplementary insurance (in addition to compulsory accident insurance) and other insurance

solutions relating to accidents. These other solutions include group accident insurance for employees not insured under the UVG and accident insurance for individuals/children.

	Compulsory accident insurance (UVG)	UVG supplementary insurance
<b>What is insured</b>	<ul style="list-style-type: none"> <li>Occupational accidents (OA)</li> <li>Non-occupational accidents (NOA)</li> <li>Occupational illnesses</li> </ul>	<ul style="list-style-type: none"> <li>Occupational accidents (OA)</li> <li>Non-occupational accidents (NOA)</li> <li>Occupational illnesses</li> </ul>
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>All employees working in Switzerland (including home workers, apprentices, trainees, volunteers and people working in workshops for apprentices or disabled people)</li> <li>Employees who work at least eight hours per week are insured against both occupational and non-occupational accidents and occupational illnesses</li> <li>Part-time employees who work less than eight hours a week are insured against occupational accidents, occupational illnesses and accidents on the way to and from work</li> </ul> <p><b>Voluntary accident insurance (UVG):</b></p> <ul style="list-style-type: none"> <li>Self-employed persons with or without employees, but not homemakers and persons not in gainful employment</li> <li>Family members who work with self-employed persons but do not receive a cash salary and do not pay OASI contributions</li> </ul>	<ul style="list-style-type: none"> <li>All persons subject to the UVG</li> <li>Employees and the employer may be insured</li> <li>Self-employed persons and family members working with them</li> <li>The insurance is voluntary</li> <li>Employees who work at least eight hours per week are insured against both occupational and non-occupational accidents and occupational illnesses</li> <li>Part-time employees who work less than eight hours a week are insured against occupational accidents, occupational illnesses and accidents on the way to and from work</li> </ul>
<b>Insured earnings</b>	<p>Maximum insured earnings (as of 1 January 2016): CHF 148,200 at 80 per cent</p> <ul style="list-style-type: none"> <li>At least CHF 66,690 for self-employed persons/company owners</li> <li>At least CHF 44,460 for family members who work with company owners but do not receive a cash salary and do not pay OASI contributions</li> </ul>	Uncovered portion of UVG salary and surplus salary
<b>Insurance benefits</b>	<ul style="list-style-type: none"> <li>Hospital general ward</li> <li>Treatment costs (hospital and doctors)</li> <li>Daily accident benefit 80 per cent from the third day after accident</li> <li>Integrity compensation (one-off lump sum benefit, maximum CHF 148,200)</li> <li>Disability pension</li> <li>Helplessness allowance</li> <li>Survivor's pension</li> </ul>	<ul style="list-style-type: none"> <li>Treatment costs (semi-private/private ward)</li> <li>Medical expenses abroad</li> <li>The daily benefit covers the uncovered portion of compulsory insurance pursuant to the UVG and any surplus salary</li> <li>Assumption of complementary medical treatments and medicines not covered by basic insurance</li> <li>Lump sum in the event of disability or death</li> <li>Lump-sum death benefit with free choice of beneficiary</li> <li>Continued payment of salary in the event of death</li> <li>Disability and survivor's pensions for surplus salaries</li> <li>Partner's pension as part of the UVG salary and/or surplus salary</li> <li>Cover for special risks</li> <li>Household help</li> </ul>
<b>Minimum premium</b>	CHF 100 each for OA and NOA	CHF 200 per contract
<b>Discounts/reductions</b>	None	Combination discounts
<b>Surplus sharing</b>	None	From aggregate wages of CHF 3,521 million
<b>Payment in instalments</b>	<ul style="list-style-type: none"> <li>Annually</li> <li>Six-monthly, 0.25 per cent surcharge, at least CHF 10 per instalment</li> <li>Quarterly, 0.375 per cent surcharge, at least CHF 10 per instalment</li> </ul>	

# Our services go beyond insurance cover

Accident insurance and group daily sickness benefits insurance protect you and your employees against the financial consequences of an accident or illness. Our range of insurance solutions is rounded off perfectly by attractive supplementary insurance benefits. Active early detection and prevention support, individual care, support with psychological

and even legal issues – you can expect a lot from us. But that's not all: we also enable you to carry out your company's occupational health tasks digitally with the aid of SUNET-Online and electronic wage notification.

## Attractive supplementary insurance benefits



### Helsana Business Health

- Support, advice and assistance from personal health managers in all aspects of occupational health management
- Sensitisation and information on the topic of work and health
- Analysis of occupational health burdens and resources
- Implementation and evaluation of health promotion measures
- Optimisation of structures and processes to promote occupational health
- Motivated, healthy and productive employees and therefore fewer absences and staff fluctuation



### Helsana Case Management

- Early detection of potential long-term cases due to accident or illness
- Support for and solution-oriented reintegration of employees who have been ill or had an accident
- Maintenance of work ability in the current position or in an adapted role
- Reduction of costs for continuing salary payments, resulting in lower insurance premiums
- Transparent and integrated approach by Helsana Case Management
- Protection of social integration of affected employees into their personal and professional environment



### Legal advice via telephone

- Legal advice via telephone can be included in the insurance contract
- Helsana Rechtsschutz AG provides legal advice on all HR-related issues
- Information on issues relating to employment law, debt enforcement law and travel law



### Preventive Case Management

- Professional help at an early stage for overburdened employees
- Individual care for affected employees and support for the employer
- Prevention of incapacity for work, thereby reducing costs for continuing salary payments
- Complete restoration of employees' health



### Emergency psychological help (accident insurance only)

- The healing process and thus the period of absence is shortened
- A contact person records the case and starts the process of emergency psychological help
- Immediate and professional emergency help from external psychologists
- Long-term psychological problems following an accident are prevented
- Faster physical recovery thanks to improved mental well-being

## Arrange your insurance easily and without complications online



### SUNETOnline

- Report accidents and illnesses quickly and securely free of charge via [helsana.ch/report](https://helsana.ch/report)
- User-friendly and clear



### Online wage notification

- Annual administration with authorities, government offices and social insurance schemes is done at the touch of a button
- The Uniform Wage Notification Procedure (ELM) eliminates the time and costs resulting from filling out many different forms and carrying out checks

### We are there for you.

Helsana Group  
0844 80 81 82  
[helsana.ch/en/contact](https://helsana.ch/en/contact)  
[helsana.ch/general-agencies](https://helsana.ch/general-agencies)

### Would you like to know more?

For more information, visit  
[helsana.ch/companies](https://helsana.ch/companies)

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