

Smart insurance solutions for start-ups

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.

Committed to security from the outset.

The owners of young companies face a particular challenge: they have to invest at an early stage before they can rely on regular earnings. The continued existence of your company can be jeopardised if you or one of your employees should fall ill or have an accident.

This is where our **start-up package solution** comes into its own – with interesting services and advantages from a single provider. These include, among others, a **25% premium discount** on the daily sickness benefits insurance and the **“Value” extra cost insurance** for additional costs incurred during the illness or accident-related absences of key persons. Helsana's start-up package is available to all companies younger than one year.

This helps you to keep your fixed costs low while still covering your key risks. And with our clever supplementary insurance benefits you can expand your coverage precisely where you need it.

With Helsana's daily sickness benefits insurance you can assess the risk of losing earnings. With the compulsory UVG 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. In addition: our solutions comply with CLA requirements and therefore meet all the requirements of your sector.

With Helsana you can rely on a strong partner. In the best sense of the word, as you have a personal contact person to support you in all matters.

At Helsana you are in the best of hands – and can start on a high note. We look forward to getting to know you and your goals.

Reduce your risks for illness and benefit from a 25% premium discount.

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 salary. That is where we come in.

With the Helsana daily sickness benefits insurance, you pass the risk on to us. As soon as the waiting period of 14, 30 or 60 days is over, we pay 80 to 100 % of the salary ensured – for up to 730 days (see figure below). In the case of any claims, you can count on our active Claims and Case Management.

With the “Value” extra cost insurance, you can insure additional costs, such as for example for a temporary replacement, of a flat rate of CHF 10,000 to 50,000 a year over and above the loss of earnings. This can be of particular use if a key person is absent for a prolonged period due to illness or an accident.

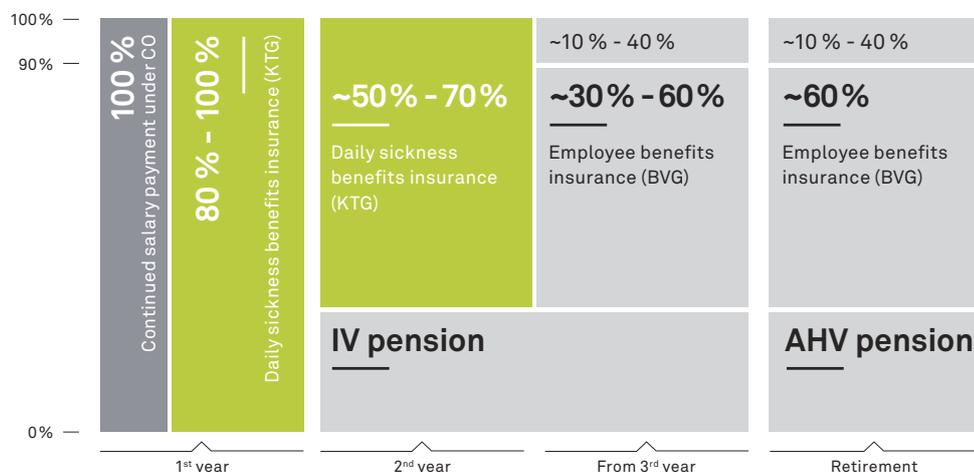
Your advantages with Helsana's daily sickness benefits insurance:

- 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.

There are even more advantages if you have employees:

- You can defer your obligation to pay BVG benefits by 730 days.
- Helsana's daily sickness benefits insurance is CLA-compliant.
- With “Value”, you can include extra costs of a maximum of CHF 50,000 per year.

Continued payment of salary with daily sickness benefits insurance (Helsana Business Salary) Benefits as a % of last salary (full AHV salary):



- Employer's obligation to continue paying salary pursuant to the Swiss Code of Obligations (CO)
- Helsana's daily sickness benefits insurance
- Social insurance schemes and shortfalls in coverage

Better than average protection in the case of an accident

You or a member of your crew has an accident: everybody's workload increases and you have to pay the salaries at the end of the month – this is a legal obligation. With Helsana's 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.

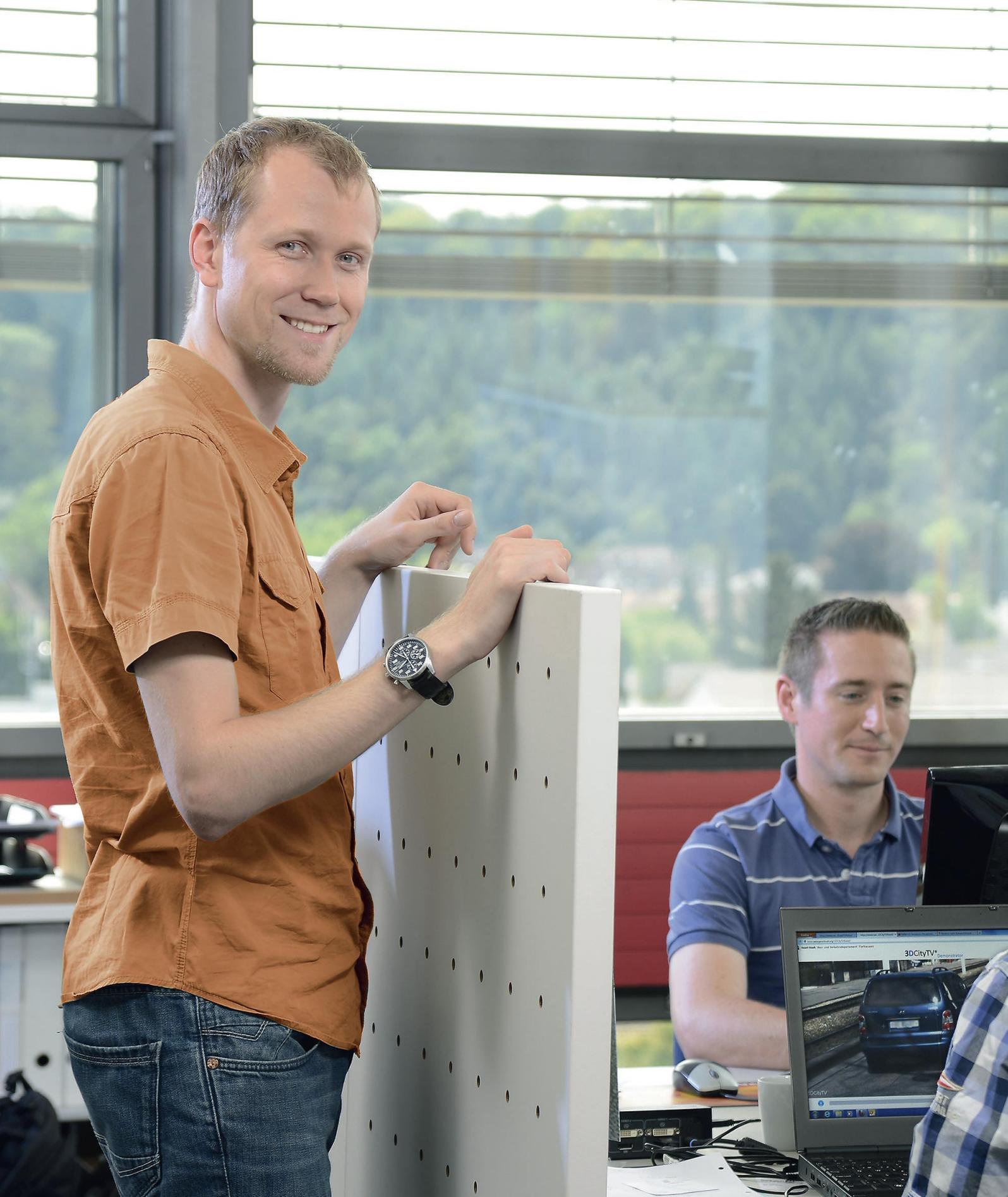
With a **supplementary accident insurance product** from Helsana, you can considerably expand the scope of benefits prescribed by law (see graph). This provides you and your employees with the best possible care after an accident – and further reduces the financial risks for your young company. You can also insure salaries that are higher than the UVG maximum of CHF 148,200.

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

- 25% premium discount.
- Extraordinary risks and acts of daring associated with hazardous sports such as downhill biking can be included.
- Your employees enjoy even more comfort in a private or semi-private ward when staying in hospital.
- For accidents abroad, you benefit from a comprehensive assistance service.

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’s daily sickness benefits insurance secures the salaries. And therefore my existence.”

Robert Wüest, development

Get your company ready for success from the outset.

Every start is challenging. Your start-up company still has to fight for its position in the market. To this end you need healthy, motivated and productive employees. Investments in health are therefore of strategic importance.

With Helsana Business Health, our comprehensive occupational health management offer, you can optimise your business structures and processes, thus promoting the health of your employees and your company. Our offer is adjusted individually to the size of your company and to your business sector.

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

As your company grows, so do the requirements for your employees. Helsana is there for you. Our comprehensive expertise comes into its own in holistic health management: we educate managers and employees about the topic of work and health. Together with you, your personal health manager analyses the situation of your company, defines and implements suitable measures and assesses their effectiveness. Our online tools and comprehensive training programme for your managers and employees support the sustainable implementation of health management at your company.

Helsana Business Health ensures the sustainable development of your company from the outset.

Your advantages with Helsana Business Health:

- The health and well-being of your employees become a factor for success.
- You recognise health risks at an early stage and can reduce health burdens and strengthen resources with targeted measures.
- Our services grow together with your company.

And this is how your employees benefit:

- They have more co-determination rights.
- They are healthier, more satisfied and more productive.
- They can strengthen their individual resources in order to better cope with stress and pressure.

Everything from a single provider – everything under control.

Simple solutions, all-encompassing security, efficient benefit processing in case of accident and illness – you can expect a lot from us. But that's by no means all: we also make sure that you can further expand your security and carry out your insurance-related tasks as efficiently as possible.

SunetOnline

You can quickly and easily inform us of accidents and illnesses under “Customer services” at hel-sana.ch/unternehmen. State-of-the-art security standards mean that your data is transferred securely. This means your documents are organised - and we can immediately start working out the benefits.

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 a thing of the past.

Emergency psychological help

An accident can cause not only physical injuries, but also mental damage. To make sure that this does not lead to long-term psychological problems, our experienced professionals provide accident victims with emergency psychological help.



Would you like to find out more?

More information is available at helsana.ch/en/startup



Would you like telephonic advice?

Call us on 0844 80 81 88



Do you wish a personal consultation in your vicinity?

Visit your closest Helsana agency. You can find the addresses at helsana.ch/general-agencies