

Financial security in case of illness

Sick employees who are unable to work for a long time present an unpredictable financial risk for your company. With the Helsana Business Salary daily sickness benefits insurance, your sick employees are guaranteed to continue receiving their statutory salary payments and your company can calculate the expected cost for loss of earnings. You provide your employees with better insurance cover than required by law and position yourself as an attractive employer.

Committed to the financial security of your employees.

Obligation to continue paying the salary

Under labour law, companies are obliged to continue paying the salary of sick employees who are unable to work. The period for which the salary has to be paid depends on the number of service years and differs from canton to canton. This has consequences, in particular if the illness lasts for a long time: On the one hand, employees have to cope with serious financial shortfalls until the disability insurance or employee benefits insurance starts paying a disability pension, and on the other, the company is unable to calculate the total cost for loss of earnings.

Classic risk management and more

Companies can pass on the risk associated with the obligation to continue paying the salary in full or in part to the Helsana Business Salary group daily sickness benefits insurance. Helsana offers companies a needs-based solution:

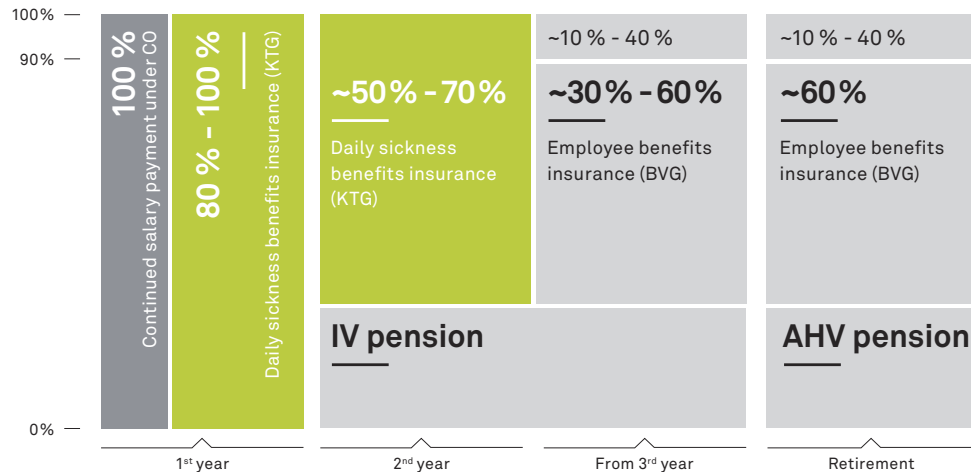
- Choice of insurance coverage of 80%, 90% or more of the AHV salary
- Waiting periods as preferred, e.g. 3, 7, 14, 30, 60 or 90 days
- CLA-compliant solutions for companies subject to a collective labour agreement

With Helsana Business Salary you and your employees can rest assured that the benefits will dovetail perfectly with those of the IV and the pension fund and that there will be no shortfalls in coverage (see illustration).

Helsana also offers you attractive supplementary benefits such as SunetOnline for the easy notification of accidents and illnesses, the electronic payroll declaration and Helsana Business Health with its comprehensive occupational health management services. This lightens your workload and cuts your costs. You can also save with Helsana's Case Management.

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

The advantages for your company:

- Daily sickness benefits: The obligation to continue paying the salary becomes measurable for your company and you are released from the continued salary payment obligation. If you wish, you can pass on part of the premium to your employees.
- Case Management: Helsana supports you with professional Case Management. This cuts costs.
- Attractive supplementary insurance benefits: Helsana Business Salary offers you supplementary insurance benefits that simplify your processes, have a preventive effect and help you save money.
- Beneficial premiums: At Helsana, tailor-made solutions always come with low premiums.

The advantages for your employees:

- No shortfalls in coverage in case of illness: Even when they are sick for a long time, your employees have a secure income and can maintain their accustomed standard of living.
- Simple conditions of admission: Admission to a group daily sickness benefits policy is easier than to an individual policy as no medical examination is required.
- Beneficial premiums: It is cheaper to take out group daily sickness benefits insurance than an individual policy.
- Facilitated transfer: Employees have the right to transfer to an individual policy or to the group policy of their new employer.



Do you want to know more?

You can find further information at helsana.ch/en/business-salary



Would you like advice over the phone?

Give us a call on 0844 80 81 88



Would you prefer a personal consultation in your local area?

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