

Insurance solutions suitable for every company

All companies have their own, very specific insurance needs, which we meet with our individual modular offers. We insure your company against the financial consequences of accident, illness and maternity and provide protection for you and your sick or injured employees with our strong supplementary insurance benefits.



Committed to providing reassuring all-round insurance coverage.

Helsana Business Accident insurance and Helsana Business Salary group daily sickness benefits insurance protect you and your employees against the possible financial consequences of illness or an accident. Our basic offer is rounded off perfectly by attractive supplementary insurance benefits.

Basic offer (examples)

- Helsana Business Salary assumes the continued payment of the salary in case of illness. We offer group daily sickness benefits insurance in accordance with the Federal Health Insurance Act (KVG) and the Federal Insurance Contract Act (VVG).
- Helsana Business Accident provides protection against the financial consequences of an accident. We offer statutory insurance, voluntary insurance pursuant to the Federal Accident Insurance Act (UVG) and UVG supplementary accident insurance.
- Helsana Business Care is a group health insurance solution offering high-quality benefits.
- Together with our cooperation partner Swiss Life, we also offer employee benefits insurance.

Attractive supplementary insurance benefits (examples)

- With Helsana Business Health, we support, advise and monitor you in all matters related to occupational health management – from healthy work and healthy management to the healthy development of your company.
- Helsana Case Management supports sick and injured employees and helps them to reintegrate into the work process.
- Emergency psychological help is given to employees needing support in coming to terms with an accident and recovering their capacity to work.
- With the universal payroll reporting procedure (ELM), you can submit the annual payroll declaration electronically.
- You can also ask for advice and notify claims online at www.helsana.ch. This shortens the distances, saves time and cuts costs.

Our insurance offer:

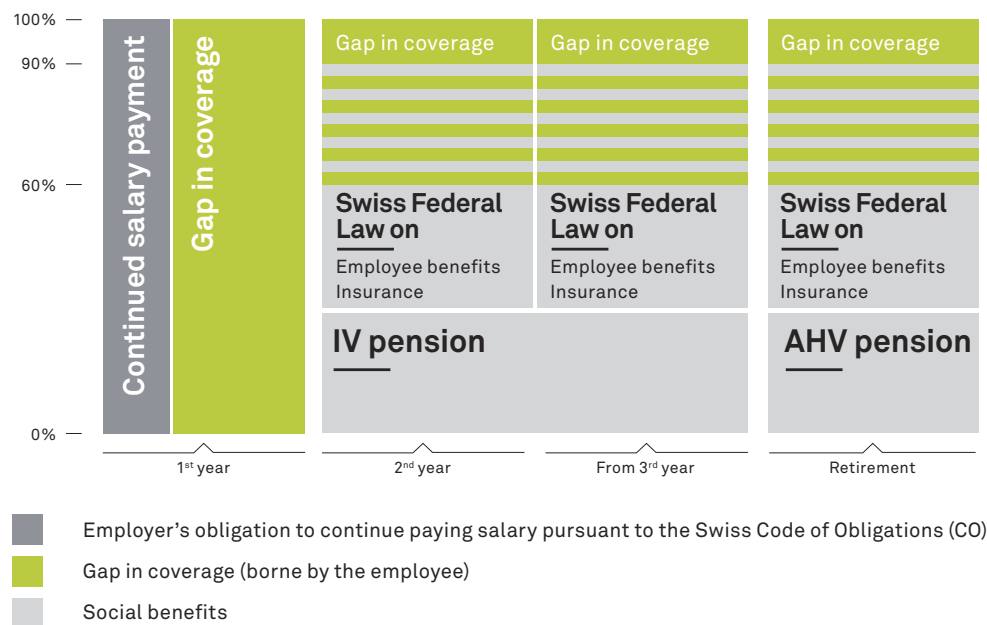
Suitable cover for every company

Helsana Business Salary

	Daily allowance according to VVG	Daily allowance according to KVG
What is insured	<ul style="list-style-type: none"> – Illness – Birth (only for those in employment) – Accident (not for those in employment) 	<ul style="list-style-type: none"> – Illness, including birth – Accident (not for those in employment)
Persons insured	<ul style="list-style-type: none"> – Employees – Company owners and their family members working there – Self-employed persons (may be accepted up until the age of 50) 	<ul style="list-style-type: none"> – Employees – Company owners and their family members working there
Waiting periods	<p>Employees</p> <ul style="list-style-type: none"> – 0–90 days (on request, up to 365 days are possible) – The waiting period may be applied per case or according to contract <p>Company owners and their family members working there</p> <ul style="list-style-type: none"> – 14–90 days – The waiting period is always calculated case by case 	
Start of benefits	<ul style="list-style-type: none"> – The benefits will start once the agreed waiting period has elapsed – The waiting period begins on the day on which the incapacity to work is confirmed by a doctor, but at the earliest three days before commencement of medical treatment (3 days KVG, 5 days VVG) 	
Duration of benefits	<ul style="list-style-type: none"> – 730 days – 365 days 	<ul style="list-style-type: none"> – 720 days
Level of benefits	<ul style="list-style-type: none"> – 80%–100% of the AHV salary for those in employment – As an owner, 100% of the agreed employment income – Earned income as required for self-employed persons, company owners and their family members working there 	
Prerequisites for benefits	<ul style="list-style-type: none"> – A proven incapacity to work of at least 25% – For self-employed persons, company owners and their family members working there, a proven incapacity to work of at least 50% is required 	
Requirements for reporting incapacity to work	<ul style="list-style-type: none"> – Waiting period between 0 and 10 days: At the latest 15 days from start of incapacity – Waiting period from 11 days: Within 35 days from start of incapacity <p>After 3 days of incapacity to work, this must be certified by a doctor (3 days KVG, 5 days VVG)</p>	
Birth allowance (only for those in employment)	<p>Duration of benefits</p> <ul style="list-style-type: none"> – 14*, 15 or 16 weeks (* only when benefit level is above 80%) – Can be insured <p>Waiting period</p> <ul style="list-style-type: none"> – No waiting period <p>Insured birth allowance</p> <ul style="list-style-type: none"> – Daily allowance as per illness (in addition to the legally prescribed maternity insurance in accordance with EO) 	<p>Duration of benefits</p> <ul style="list-style-type: none"> – Legally fixed at 16 weeks – May not be excluded <p>Waiting period</p> <ul style="list-style-type: none"> – No waiting period <p>Insured birth allowance</p> <ul style="list-style-type: none"> – Daily allowance as per illness (in addition to the legally prescribed maternity insurance in accordance with EO)
Profit participation	<p>If company has an annual premium of more than 5000 Swiss francs</p>	
Paying in instalments	<ul style="list-style-type: none"> – Annual, semi-annual or quarterly premium payments without additional charges for paying in instalments – Minimum payment CHF 200 per instalment 	

Continued salary payment without daily sickness benefits insurance

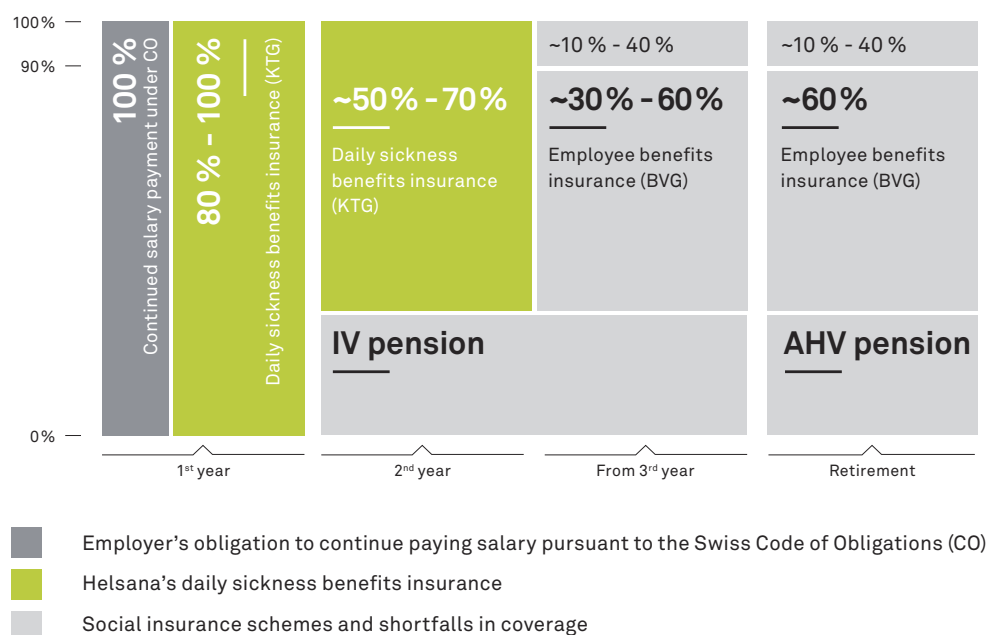
Benefits as a % of last salary (full AHV salary):



Continued payment of salary with daily sickness benefits insurance

(Helsana Business Salary)

Benefits as a % of last salary (full AHV salary):



Helsana Business Accident

	Compulsory accident insurance (UVG)	Supplementary UVG insurance
What is insured	<ul style="list-style-type: none"> – Occupational accidents – Non-occupational accidents – Occupational illnesses 	<ul style="list-style-type: none"> – Occupational accidents – Non-occupational accidents – Occupational illnesses
Persons insured	<ul style="list-style-type: none"> – All those in employment in Switzerland (including home workers, trainees, apprentices, volunteers, and people working in trainee workshops and workshops for disabled persons) – Employees working at least 8 hours per week are insured against occupational and non-occupational accidents and occupational illnesses – Employees working fewer than 8 hours per week are insured against occupational accidents, occupational illnesses and accidents on the way to work <p>Voluntary accident insurance (UVG)</p> <ul style="list-style-type: none"> – Self-employed persons with or without employees, but not housewives and persons without employment – Family members who work alongside self-employed persons who are not paid a cash salary and who don't pay AHV contributions 	<ul style="list-style-type: none"> – All persons subject to UVG – Employees and the employer may be insured – Signing up is voluntary – Employees working at least 8 hours per week are insured against occupational and non-occupational accidents and occupational illnesses – Employees working fewer than 8 hours per week are insured against occupational accidents, occupational illnesses and accidents on the way to work
Insured salary	<p>UVG maximum salary (valid as of 1.1.2016): 148,200 Swiss francs (80%)</p> <ul style="list-style-type: none"> – At least 63,000 Swiss francs for self-employed persons/ company owners – At least 42,000 Swiss francs for family members working alongside company owners who are not paid a cash salary and don't pay AHV contributions 	Not covered UVG salary and excess salary
Insurance benefits	<ul style="list-style-type: none"> – Hospital general ward – Treatment costs (hospital and doctor) – Accident daily allowance 80% from 3rd day after accident – Integrity compensation (one-off lump sum, max 148,200 Swiss francs) – Disability pension – Compensation for those left destitute – Survivor's pension – Complementary pension 	<ul style="list-style-type: none"> – Treatment costs (semi-private, private ward) – Daily allowance covers the part of compulsory insurance according to UVG that is not covered as well as excess salary – Hospital daily allowance – Disability and death lump sum – Disability and survivor's pension for excess – Cover for special risks
Minimum premium	100 Swiss francs each for occupational and non-occupational accidents	200 Swiss francs per policy
Discounts/reductions	None	<ul style="list-style-type: none"> – Discount for women – Salary sum discount – Combination discount
Profit participation	None	If annual premium is at least 5,000 Swiss francs
Paying in instalments	<ul style="list-style-type: none"> – Annual – Semi-annual, 1.25% additional charge, at least 10 Swiss francs per instalment – Quarterly, 1.875% additional charge, at least 10 Swiss francs per instalment 	

Other insurance solutions

	Insured persons	Insured accidents	Insured benefits
Group accident insurance	<ul style="list-style-type: none"> - Non-UVG-insured employees - Clubs and events 	See general insurance conditions (AVB)	<ul style="list-style-type: none"> - Accident daily allowance - Hospital daily allowance - Treatment costs - Lump sum in the event of death/disability
Customer accident insurance	<ul style="list-style-type: none"> - Customers - Visitors - Guests - Participants in visits 	Insured persons who stay on land and property owned by the insured company	<ul style="list-style-type: none"> - Accident daily allowance - Treatment costs - Hospital daily allowance - Property damage - Lump sum in the event of death/disability
Individual accident insurance	Adults	<ul style="list-style-type: none"> - Occupational accidents - Accidents outside of work 	<ul style="list-style-type: none"> - Accident daily allowance - Hospital daily allowance - Treatment costs - Lump sum in the event of death/disability
Children's accident insurance	For children up to the age of 16	For all types of accidents	<ul style="list-style-type: none"> - Treatment costs - Lump sum in the event of death/disability - Premium exemption
School pupil accident insurance	<ul style="list-style-type: none"> - School pupils - Nursery school children 	<ul style="list-style-type: none"> - School accidents - School trips and excursions - Summer and ski camps - On the way to school 	<ul style="list-style-type: none"> - Treatment costs - Lump sum in the event of death/disability
Accident insurance for agricultural enterprises	Farmers, family members and temporary personnel (not subject to UVG)	<ul style="list-style-type: none"> - Occupational accidents - Non-occupational accidents - Temporary personnel only occupational accidents 	<ul style="list-style-type: none"> - Accident daily allowance - Treatment costs - Hospital daily allowance - Lump sum in the event of death/disability

Interesting additional benefits*

Helsana Business Health	<ul style="list-style-type: none"> - Raising awareness of the gain resulting from the promotion of good health at work - Analysis of current occupational health risks - Implementation of measures to improve occupational health and reduce absences - Support with generation management in order to deal with demographic changes
Helsana Case Management	<ul style="list-style-type: none"> - Early recognition of potential long-term absences that may arise as a result of accident or illness - Targeted reintegration of the person who fell ill or had an accident - Maintaining skills from their former position or adapting the position - Reducing the costs linked to the requirement to continue salary payment, meaning lower insurance premiums - Transparent, coordinated process thanks to Helsana Case Management - Maintaining the social surroundings of those affected, both personally and at work
Emergency psychological care (accident)	<ul style="list-style-type: none"> - The healing process is shortened and absences are reduced - A single contact for claims and starting the process for psychological care - Direct, professional care from external psychological specialists - Long-term post-traumatic psychological problems are prevented - Better mental well-being means physical ability is restored sooner
Online claim report	<ul style="list-style-type: none"> - Free of charge, fast and secure via the Internet - User-friendly and clear
Online salary registration	<ul style="list-style-type: none"> - Settling annual administrative tasks for authorities and social insurance just by clicking a button - Save on the time and costs resulting from filling out many different forms



Do you want to know more?

You can find further information at helsana.ch/en/companies



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