

Group daily sickness allowance insurance – information sheet for employees

Based on the KVG (Federal Health Insurance Act)

You are insured against the consequences of incapacity to work due to illness under the group contract of your employer. This information sheet summarises the most important information on your insurance cover.

Insurance benefits

What is the legal basis?

Your employer is obliged by law to continue to pay your salary for a certain time if you are ill. The duration and amount of this continued salary payment depend on the number of service years, the region and the provisions in the employment contract. Employers can take out voluntary cover for the financial consequences of this obligation in the form of a group daily sickness allowance policy.

What is insured?

You are entitled to a daily allowance if you are 25% or more unfit for work as confirmed by a doctor as a result of illness or pregnancy. The allowance is paid pro rata per calendar day and is calculated according to the level of the incapacity to work.

What must be done in the event of illness?

Please inform your employer immediately if you are sick. If any additional steps should be necessary in your case, we will inform you or your employer when the time comes.

Important provisions

Notifications

Your employer is obliged to inform you of the material content of the contract, all amendments thereto and the cancellation of the contract.

Overcompensation/charging

According to the provisions, daily allowance insurance may not cause you to receive more in benefits for full or partial incapacity to work than your insured loss of income. Overcompensation occurs when you receive more in benefits from several social insurance schemes than the income you would have received if you had been healthy (presumed lost salary). Helsana has the right to charge any such overcompensation to the daily allowance.

Payment

Helsana usually pays the daily allowance directly to the employer who is obliged to pass the allowance on to you.

Obligations of the insured

Registration and obligations in the event of a claim

You are entitled to a daily allowance if you are confirmed to be unfit for work and are therefore suffering a loss of income. Please inform your employer immediately if you are sick. The beginning of the allowance payments can be postponed or even cancelled altogether if you notify your illness at a later date or do not have a medical certificate.

You are only entitled to benefits for as long as you receive the treatment that is medically necessary, follow the instructions of the medical staff and submit a medical certificate every month. Please send us the doctor's final certificate confirming that you are fit to return to work.

To process your claim Helsana will need a power of attorney granting access to the medically relevant data. Helsana will only use this data to process your claim. You enjoy the full protection of the Federal Data Protection Act and the data protection guidelines of Helsana.

Please inform Helsana 14 days before you travel abroad to take a cure at a spa, for treatment, medical care, confinement or vacation. Your entitlement to benefits is only upheld in full during a temporary sojourn abroad with the prior consent of Helsana.

Registration for disability insurance

We will coordinate your claim for benefits with the Federal Disability Insurance. You will receive a registration form from us after no more than 120 days. Please complete it in full and return it to us as quickly as possible. Please contact us if you require any assistance.

Breach of obligation to cooperate

Insurance benefits can be temporarily or permanently reduced or in serious cases even refused if you breach your obligations. This will not be applied if you can prove that you are not at fault.

End of your insurance cover

End of your insurance cover

Your insurance cover under this contract lapses in the following situations:

- Upon notice of termination or cancellation of the insurance contract;
- Upon notice of termination of the employment contract with the employer;
- On the 64th birthday for women and the 65th birthday for men;
- If you move abroad. This restriction does not apply to employees who remain subject to Swiss social insurance legislation.

Transfer to individual daily allowance insurance

If your employment relationship is terminated, you can transfer to Helsana's individual daily allowance insurance within three months of the end of the employment relationship. No medical check-up is required.

This right of transfer does not apply in the following cases:

- You live abroad;
- You are 65 or older. For women, the age limit is 64. However, if you postpone your BVG pension, the age limit is also 65.
- You had a fixed-term employment contract and you are not registered with the unemployment insurance (ALV);
- Your employment relationship was terminated during the probation period and you are not registered with the unemployment insurance (ALV);
- You are changing jobs and will join the group daily allowance insurance of your new employer;
- If the contract is continued by a new insurer under an agreement on the right of transfer;
- If your benefits under the group contract are exhausted and you are no longer fit for work.



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Please contact your employer should you have any questions regarding this information sheet and the current General Insurance Conditions.

This information sheet does not form part of the contract and is issued simply to provide information on the material provisions of the General Insurance Conditions (AVB) for the group daily allowance insurance (Helsana Business Salary pursuant to the KVG), which, together with the statutory provisions of the Federal Act on the General Part of Social Insurance Law (ATSG) and the Federal Health Insurance Act (KVG), serve as the basis for the insurance contract.