

Questions and answers about the coronavirus

Daily sickness benefits

In which cases are daily sickness benefits paid in relation to the coronavirus?

Daily sickness benefits are paid when someone falls ill with the coronavirus or is treated as a suspected case because of an attack of the flu and has been confirmed by a doctor to be incapacitated for work. Daily sickness benefits are paid in accordance with the applicable insurance coverage and medical certificates.

In which cases are no daily sickness benefits paid in relation to the coronavirus?

If there is no event entitling a person to benefits, daily sickness benefits are not paid. This is the case if:

- Employees are under quarantine as a preventive measure. This applies regardless whether the quarantine is ordered by the employer or the authorities.
- Employees are prevented from working because their place of employment is temporarily closed by order of the authorities (such as schools or shopping centres).
- Employees are prevented from working owing to official restrictions on mobility (such as the cancellation of train or flight traffic, ban on leaving or entering the country).
- The authorities announce a state of emergency.

Occupational illness

Can coronavirus infections qualify as an occupational illness?

Coronavirus infections contracted because of direct contact with the virus while working for a hospital or laboratory can be notified as an occupational illness. Such cases will be forwarded to Suva's Occupational Medicine department for an assessment of the duty to provide benefits.

If a coronavirus infection qualifies as an occupational illness, Helsana will pay the statutory benefits under accident insurance. As such, it will pay the medical expenses and provide daily sickness benefits for virus-related incapacity for work as confirmed by a doctor.

Continued salary payment

Does the employer have to continue paying the salary if employees are prevented from working because of precautionary measures relating to the coronavirus?

Helsana cannot provide any information about issues related to labour law. Answers to such questions can be found on the website of the Federal Office of Public Health (FOPH) (see links below).

Precautionary measures

What precautionary measures does Helsana recommend with regard to employees?

Helsana cannot make any recommendations about precautions taken by employers. Answers to these questions can be found on the website of the Federal Office of Public Health (FOPH) (see links below).

Further information from the Federal Office of Public Health (FOPH)

General information

- [New coronavirus](#)
- [Recommendations in the event of a pandemic](#)
- [Hygiene in the event of a pandemic](#)
- [Flu pandemic: Preparedness handbook](#)

Questions and answers

- [New coronavirus: Frequently Asked Questions \(FAQ\)](#)
- [FAQ pandemic and the workplace](#) (available in German, French and Italian only)