

Guide to registering sickness and accidents Individual daily allowance insurance

incl. persons on fixed payroll insured under the group policy

The following instructions are designed to help you fill out and use the sickness and accident notice form. Please ensure that page 1 is completely filled in. On page 2, only the relevant parts need to be filled in.

This sickness registration form is for

- Self-employed persons, company owners and their family members on fixed payroll
- Employed persons that are not insured under a group policy
- Unemployed persons

Registering incapacity to work

For registering incapacity to work as the result of sickness or accident (provided accident risks are insured), please use the Sickness and Accident Notification Form for Individual Daily Allowance Insurance.

Online claim registration

www.helsana.ch/report

Registration deadline

Incapacity cases must be registered with Helsana by the insurance holder within 15 days after the start of incapacity where the waiting period is between 0 and 10 days. For waiting periods of 11 days or more, the registration must occur within 35 days of the start of incapacity. The earlier we know about a case of incapacity, the sooner we can offer support.

Pay

Variations on the insurance policy (e.g. amount of daily allowance) as well as the benefits insured are listed in the insurance policy. When claiming daily allowance, you must prove loss of work.

Self-employed persons and company owners

Self-employed persons and company owners must provide a copy of earnings statement for the last business year.

Employed persons

a) Hourly/daily pay

Please give the average weekly working hours (number of hours and days), as well as the gross basic pay and any other benefits (hourly/daily pay). Please enclose a copy of the last three payslips and have the data in the rubric "Employed persons" signed by your employer.

Bonuses should be taken into account as follows:

An additional month's pay is equivalent to 8.3 % of the hourly/daily rate

Four weeks' holiday is equivalent to 8.3 % of the hourly/daily rate

Five weeks' holiday is equivalent to 10.6 % of the hourly/daily rate

Six weeks' holiday is equivalent to 13.0 % of the hourly/daily rate

Bank holiday pay is as per the agreement, unless it has already been compensated otherwise.

b) Monthly pay

Please give the average weekly working time (number of days) as well as gross basic pay (monthly/annual pay) and any expenses. Please provide copies of the last three payslips.

Unemployed persons

Please provide a copy of the last unemployment insurance (ALV) statement.

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Incapacity attestation

Short absences of less than 30 days:
A doctor's attestation of incapacity is sufficient.

Absences of more than 30 days:
Helsana will request a report from the doctor treating the case.

N.B.

The waiting period starts on the first day after the doctor has declared incapacity to work, but at the earliest three days before the start of medical treatment.

Daily allowance card

The daily allowance card must be shown at every doctor's visit, so that the doctor can enter his/her observations and notes. Please send us a copy of the up-to-date daily allowance card at the end of each month. Once you have made a full return to work, please send us the original daily allowance card. We will then draw up the invoice for medical services.

Please note that the daily allowance will only be paid for absences that have been confirmed by a doctor. If you travel abroad without the agreement of Helsana during the period of incapacity, you will lose your right to insurance benefits during this time.

Payment

The daily allowance payment will be made directly to the account details you provide.

Please note that this guide does not form part of the contract. For benefit claims, the policy, the general insurance conditions for your contract as well as any additional insurance conditions and/or special insurance conditions are valid.