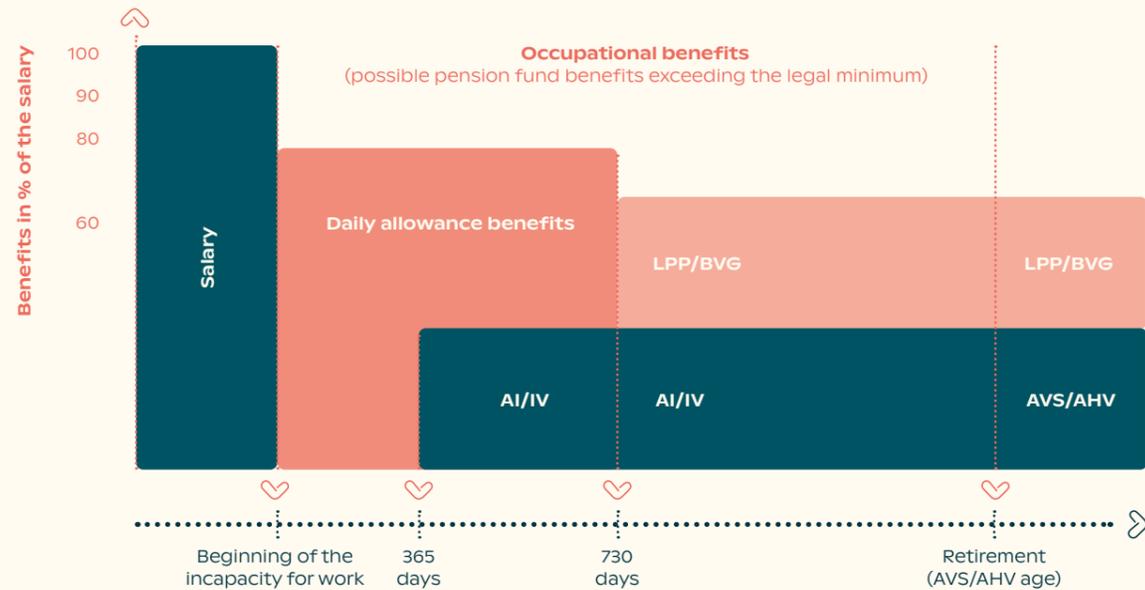


## ➤ Daily allowance insurance: the optimal solution



# Daily allowance in case of illness

## Protection and reliability

- As an employer, you are legally required to continue to pay your employee's salary in case of illness.
- The same applies to pregnancies. Transfer this risk to your insurer by taking out insurance for loss of income in case of illness.

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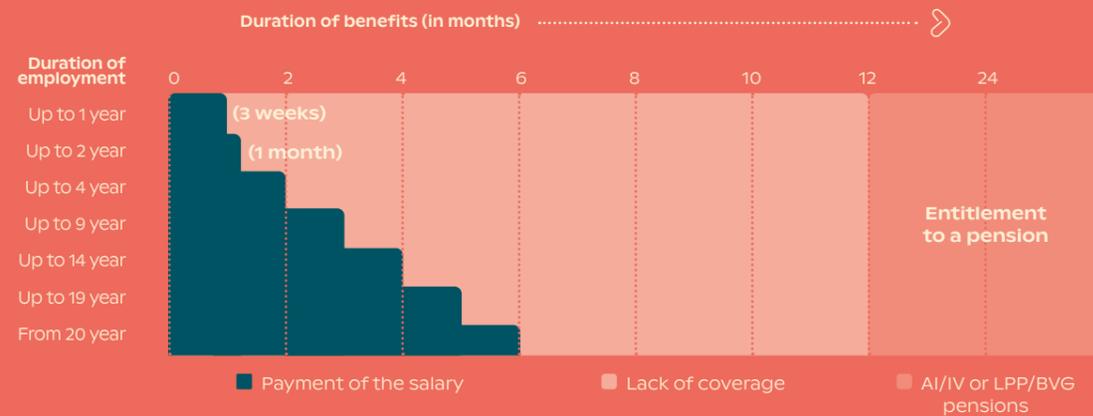
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## Consequences of illness-related absence

The prolonged absence of an employee generates significant and unexpected direct costs (salary of the absent employee) as well as indirect costs (training of the replacement). If one of your employees is absent because of illness, you are required to pay his salary according to the rules of the Swiss Code of Obligations (the Bernese reference scale, collective labour agreement, etc.).

Afterwards, your employee will most often end up without an income until the payment of AI/IV or LPP/BVG benefits. Therefore, a number of months may go by without any salary being paid.

### Duration of the obligation to continue paying your employee's salary (Bernese reference scale)



### Coverage

- Illness or illness/accident risk.
- 80% to 100% of the insured salary subject to AVS/AHV.
- Maximum insurable salary : CHF 250,000.
- A number of waiting periods to choose from (3, 7, 14, 30, 60 or 90 days).
- Maternity allowance supplemental to LAPG/EOG.



### Our assets

- Extensive range of LCA/VVG and LAMaI/KVG insurance solutions.
- Premiums can be paid in installments at no additional cost.
- Waiver of our right to termination in case of a claim.
- CorporateCare: management of absence-related costs with the help of our experts ([www.corporatecare.ch](http://www.corporatecare.ch)).
- State-of-the-art additional coverage: rehabilitation.



## Examples

Thanks to daily allowance in case of illness, your employees' income is protected since their salary is paid (or supplemented) until they receive an AI/IV or LPP/BVG pension.

Their salary is paid (or supplemented) until the start of the disability (AI/IV) pension or occupational benefits (LPP/BVG), or until the benefits are exhausted.

## No daily allowance insurance: lack of coverage

