Daily allowance in case of illness
Protection and reliability

As an employer, you are legally required to continue to pay your employees’ 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.

Duration of the obligation to continue paying your employees’ salary (Bern reference scale)

<table>
<thead>
<tr>
<th>Duration of employment</th>
<th>Duration of benefits (in months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year</td>
<td>0, 2, 4, 6, 8, 10, 12, 24</td>
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<tr>
<td>Up to 2 years</td>
<td>(3 weeks) (1 month)</td>
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<tr>
<td>Up to 4 years</td>
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<tr>
<td>Up to 9 years</td>
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<td>Up to 14 years</td>
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<td>Up to 19 years</td>
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<tr>
<td>From 20 years</td>
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</table>

Payment of the salary  | Lack of coverage  | AI/IV or LPP/BVG pensions

Entitlement to a pension

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/her salary according to the rules of the Swiss Code of Obligations (the Bern 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.
Coverage

- Illness or illness/accident risk for the employer.
- 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.
- Paternity allowance supplemental to LAPG/EOG.

Our assets

- Extensive range of LCA/VG and LAMal/KVG insurance solutions.
- Premiums can be paid in instalments 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).
- 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. Salaries are 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

Daily allowance insurance: the optimal solution

Read more about our daily allowance in case of illness
Scan this QR code for direct access to online content
Hotline 0848 803 777  Fax 0848 803 112  Web www.groupemutuel.ch  l  www.corporatecare.ch