



Group daily allowance insurance pursuant to LCA/VVG

Attractive supplemental benefits

- » Do you wish to offer first-class benefits to your employees? The human factor is an essential part of a company's performance.

In addition to daily allowance insurance in the event of illness, the range of supplemental benefits offered as part of our insurance solution will allow you to provide employees excellent coverage in the following cases:

- maternity
- paternity
- adoption
- exhaustion of the entitlement to benefits in the event of illness (rehabilitation coverage)
- care provision to a child with a serious medical condition

You will find further information about these benefits below, which will enhance the protection of your employees, their well-being and increase your attractiveness as an employer.

› Maternity benefits

The federal maternity insurance (LAPG/EOG) grants female employees maternity leave benefits during 14 weeks, paid at 80% of their salary, but up to a maximum of CHF 196 per day.

We can supplement these benefits by taking into account the part of the salary that exceeds the maximum LAPG/EOG amount while offering the possibility of increasing the coverage to 90% or 100% of the AVS/AHV salary, as required.

Furthermore, you can offer extended maternity leave to your employees, up to six additional weeks.

› Paternity benefits

The federal paternity insurance (LAPG/EOG), effective since 1 January 2021, grants male employees paternity leave benefits during two weeks, paid at 80% of their salary, but up to a maximum of CHF 196 per day.

We can supplement these benefits by taking into account the part of the salary that exceeds the maximum LAPG/EOG amount while offering the possibility of increasing the coverage to 90% or 100% of the AVS/AHV salary, as required.

The duration of paternity leave can also be extended by adding one or two weeks.

› Benefits in the event of adoption

If the employer subscribes to supplemental benefits for maternity and/or paternity leave, the benefits are also granted in the event of adoption, according to the prevailing federal or cantonal regulations.

› Rehabilitation coverage

One of your employees has exhausted his/her entitlement to benefits. However, he/she is able to work again in your company and you want them to remain covered.

Our rehabilitation coverage will meet your needs by offering a new coverage of 180 days over a period of five years.

› Benefits for providing care to a child with a serious medical condition

If a parent takes time off work to look after a child with a serious medical condition, he or she is entitled to an allowance under the LAPG/EOG. This allowance represents 80% of the salary but no more than CHF 196 for a period of 98 days.

Our group daily allowance insurance coverage pursuant to LCA/ VVG supplements the benefits paid under the LAPG/EOG, up to the amount provided under the daily allowance insurance taken out for the maximum period of 98 days. **This new and exclusive benefit is offered free of charge to all Corporate Clients as part of their daily allowance insurance.**

› In addition, Groupe Mutuel insurers also offer the following benefits:

- The waiver of their right to terminate your contract following an insurance event
- The coverage of salary obligations in the event of the death of one of your employees
- The CorporateCare programme for absence and health management in the workplace

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