



# LAMal/KVG daily allowance

## Our exclusive insurance solution

› LAMal/KVG daily allowance in case of illness offers additional social benefits to your employees.

### **Undeniable assets**

- A lump-sum benefit equivalent to 730 full allowances
- Continuation of insurance coverage in case of residual work capacity
- Maternity coverage extended to 16 weeks
- Simplified coordination between social insurances which can guarantee up to 100% of the salary

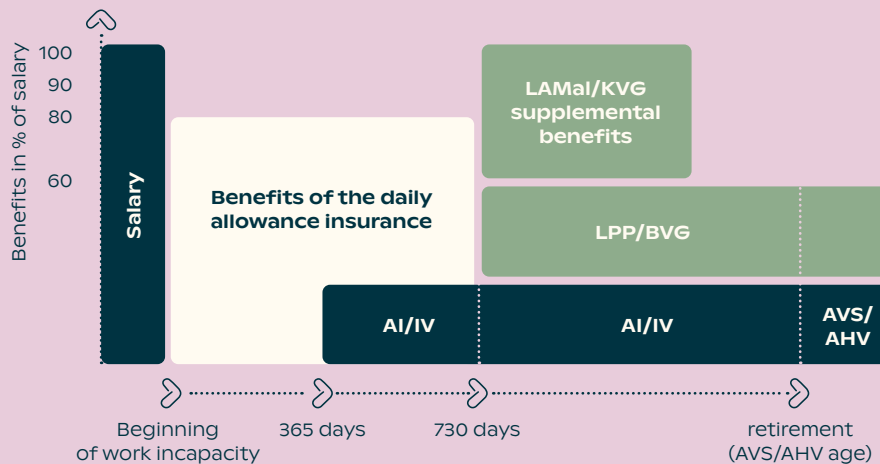
### **Furthermore, Groupe Mutuel insurers offer:**

- The coverage of salary obligations in case of the death of one of your employees
- An extension of coverage in case of professional reintegration – unprecedented in the market
- No termination of coverage following an insurance claim
- The CorporateCare programme for the management of absences and corporate health

**Turn over and find out more about these benefits!**

## ⇒ Lump-sum benefit for 730 days

In case of illness resulting in full disability, your employee may receive benefits to supplement his AI/IV and/or LPP/BVG pensions, up to 100% of his former salary, until exhaustion of the lump-sum amount (equivalent to 730 full daily allowances).



## ⇒ Coverage for professional reintegration

After having exhausted his entitlement to basic benefits (730 allowances in 900 days), your employee can take up work with your company again. He can then benefit from additional coverage that offers the payment of 180 allowances during a period of five years.

## ⇒ Maternity benefits

For pregnant employees, LAMal/KVG coverage offers two weeks of additional daily allowances (in addition to the 14 weeks provided for by the federal maternity insurance).

## ⇒ Coordination with social insurances

Social insurance institutions and LAMal/KVG insurers for loss of earnings assist each other, free of charge, in particular with regard to the exchange of information (under cover of data protection and medical confidentiality). This makes it possible to speed up the process while reducing administrative expenses.

## ⇒ Free transfer without any bureaucracy

When one of your employees leaves the company, administrative formalities and corporate obligations are kept to a strict minimum.

You only need to notify us of the employee's departure. We will then inform him of his right to a free transfer and coordinate all administrative formalities.

