

Press release of 27 May 2021

Inclusion of family-friendly supplemental benefits in the group daily allowance insurance of Groupe Mutuel

Martigny, 27 May 2021. Groupe Mutuel has changed its group daily allowance insurance's terms and conditions to bring them into line with the revision of the Law on Insurance Contracts (LCA/VVG), effective 1 January 2022. At the same time, following current trends, the Swiss insurer has added attractive family-friendly supplemental benefits to its daily allowance insurance.

Daily allowance insurance does not only cover salary replacement in case of illness; it is also a good way to increase the attractiveness of your company. Long-term absence due to illness represents a financial risk for employees. Employers can make the difference in this area and score points by offering attractive supplemental coverage, such as in case of maternity and paternity as well as for the care of sick children.

As part of the revision of the LCA/VVG, Groupe Mutuel has not only brought its general terms and conditions of insurance in line with legal amendments; it has also included in the insurance attractive supplemental benefits, which exceed the Federal Law on Compensation for Loss of Income (LAPG/EOG). In addition to benefits for loss of income (APG/EO), standard coverage for the care of a child with a serious health problem has now been included, up to the amount of the agreed insurance coverage.

“In order to support parents, we are now offering a benefit that is unique at a national level. Family events and absences due to illness are part of everyday life and should be able to occur without generating additional financial worries. As a token of appreciation, employers can offer their employees attractive supplemental coverage for daily benefits in the event of illness”, said Vincent Claivaz, member of the Executive Board and in charge of Health and Occupational Benefits – Corporate Clients.

In the event of illness, thanks to a broad range of different options in the new daily allowance insurance of Groupe Mutuel, companies are now able to offer family-friendly benefits to their employees. For example, standard paternity leave can be extended by one or two weeks and coverage may exceed the statutory maximum amount, to reach 90 or 100% of the AVS/AHV salary. In the event of maternity, leave can be extended by six weeks and coverage can also be increased to the same extent. As to adoption, it enjoys the same conditions as maternity and paternity.

Other new features are:

- extension of maternity insurance if the newborn has to stay in hospital;
- removal of the requirement to announce unpaid leave;
- continued entitlement to daily allowance insurance benefits during 730 days if AVS/AHV retirement benefits are delayed (currently limited to 180 days from age 65).

You can read more about the new daily allowance insurance of Groupe Mutuel [here](#).

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About Groupe Mutuel

With over 2,700 employees throughout Switzerland, Groupe Mutuel is at the service of 1.3 million private customers and 25,500 companies.

As the only comprehensive insurer in Switzerland, Groupe Mutuel is the reference partner in the area of health and retirement benefits for private and corporate customers. Its turnover exceeds CHF 5.3 billion. Thanks to tailored solutions, whether in basic insurance (LAMal/KVG) or supplemental insurance (LCA/VVG), it is the 3rd largest health insurer in Switzerland. Groupe Mutuel also offers an extensive range of products for individual retirement benefits and patrimony insurance. Based in Martigny, the insurer provides companies of all sizes solutions for loss of earnings in the event of illness, accident insurance (LAA/UVG) and occupational pension plans (LPP/BVG). In the field of health insurance for companies, Groupe Mutuel is ranked 5th nationwide.