



CorporateCare programme

The solution in the event of illness or accident

groupemutuel

➤ Absence management, health promotion and accident prevention

Active and committed employees are key to your company's productivity

Productive teams are the cornerstone of a company's sound financial health. Yet statistics in Switzerland show that, on average, an employee is absent for more than one week a year due to illness or accident. By implementing a targeted health prevention and promotion programme, you will be able to significantly reduce the number of illness and accident cases in the long term.

Our CorporateCare programme supports you in achieving the following objectives:

- reduce the costs of absences
- increase employee presence
- find a balance between performance and well-being at work
- opt for a supportive management style



Do you share these objectives?

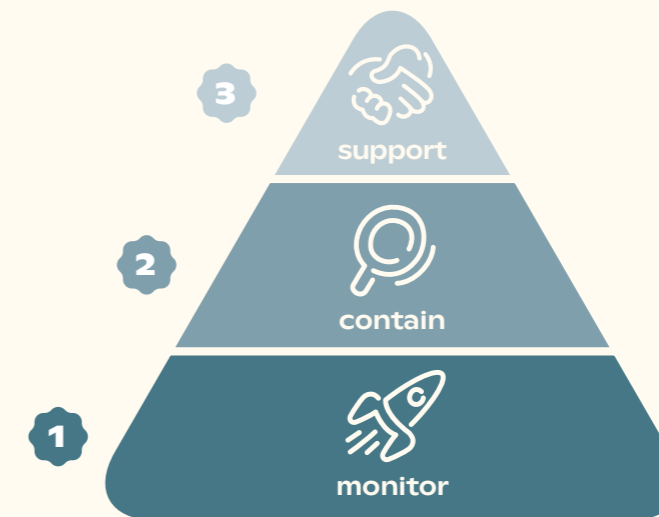
With more than 20 years of experience, we are the partner you can rely on.

Our guarantees

- A dedicated account manager as first point of contact
- Specialists at the service of your company
- Solid experience at your service
- Specific indicators for the Human Resources Department
- Regular monitoring of your claims history
- Professional and experienced health partners
- Active and integrated management of your cases of incapacity for work

www.corporatecare.ch
Your platform for corporate health

➤ CorporateCare programme Based on your company's needs



Steps 1 and 2 = services included
in your insurance premium

Step 1

Active and integrated management of your cases of incapacity for work
Thanks to a wide range of tools, your dedicated manager is able to quickly and efficiently monitor your announcements of incapacity for work. This approach ensures that the notified cases are followed up individually. In order to do this, your account manager can call upon the expertise of medical advisers, case managers, claims inspectors, anti-fraud specialists, mediators and Occupational Health Management specialists.

Step 2

A detailed assessment of your claims history
Our Occupational Health Management specialists monitor and assess the evolution of your claims history. By means of detailed reports, they are able to provide you with specific indicators to help you manage your absences effectively.

Step 3

Active support in implementing measures
Our specialists support and guide you in implementing measures to better monitor absences, promote health in your company or prevent accidents. These measures are implemented based on your needs and together with you.



➤ **Our experts are at your service**
Over 200 specialists at the service of
companies throughout Switzerland

10
Claims
inspectors

140
Claims
Manager

4
Occupational
Health
Management
specialists

15
Medical
advisers

2
Mediators

11
Case Manager

3
Insurance
fraud
specialists

Step 1

Active and integrated management of your cases of incapacity for work

As soon as an absence is announced, and in close collaboration with the contact person in your company, Groupe Mutuel will take care of the investigation stages, relieving you of any constraints. You will thereby benefit from appropriate measures designed to promote the return to work of absent employees.



Procedure

- Your dedicated account manager will compile and review your claims.
- Each case of incapacity for work will be assessed objectively, in particular by our medical advisers.
- To ensure a personalised and appropriate follow-up, your account manager will monitor the cases and call upon specialists, such as claims inspectors, case managers, mediators, etc.
- Complex cases will benefit from specific follow-up and coordination with the relevant institutions (AI/IV disability insurance office, unemployment insurance, pension fund, etc.).

Objectives

- To relieve you from administrative tasks in the complex field of insurance
- To reduce absence-related costs through proactive and integrated management
- To ensure that absences are justified using the tools available



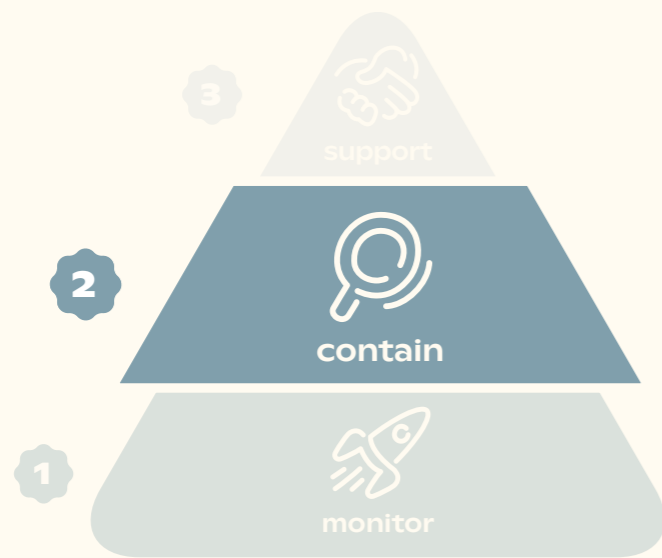
Available tools

Who	What	How
Manager	Monitors the investigation stages in coordination with the different specialists, as well as with the AI/IV disability insurance office	<ul style="list-style-type: none"> ○ Is the company's dedicated contact person for notifying cases of incapacity for work ○ Announcement of cases to disability insurance within the legal deadlines and follow-up
Claims inspector	Reviews the case and meets the ill or injured person	<ul style="list-style-type: none"> ○ Early detection of long-term cases, analysis of recovery prospects and ways of improvement
Medical adviser	Assesses and verifies the capacity for work	<ul style="list-style-type: none"> ○ Enhanced therapeutic measures to aid the recovery process and progressive return to work
Case Manager	Coaches the absent employee	<ul style="list-style-type: none"> ○ Support for job retention or, if necessary, professional reorientation in coordination with other relevant insurance bodies ○ Arrangements for a return to work with an adjusted workplace ○ Negotiations in the event of dismissal ○ Support in the event of maternity
LFA/FLG Specialist	Verifies the legitimacy of questionable cases of incapacity for work	<ul style="list-style-type: none"> ○ Reduction of undue benefits to maintain fair premiums
Mediators	Neutral third-party who fosters dialogue between the parties	<ul style="list-style-type: none"> ○ Conflict resolution ○ Restoring relationships ○ Prevention of suffering and harassment in the workplace

Step 2

A detailed analysis of your claims history

To understand the causes of absenteeism in your company, our specialists will provide you with specific indicators. The results will allow us to put in place, together with you, relevant and targeted measures.



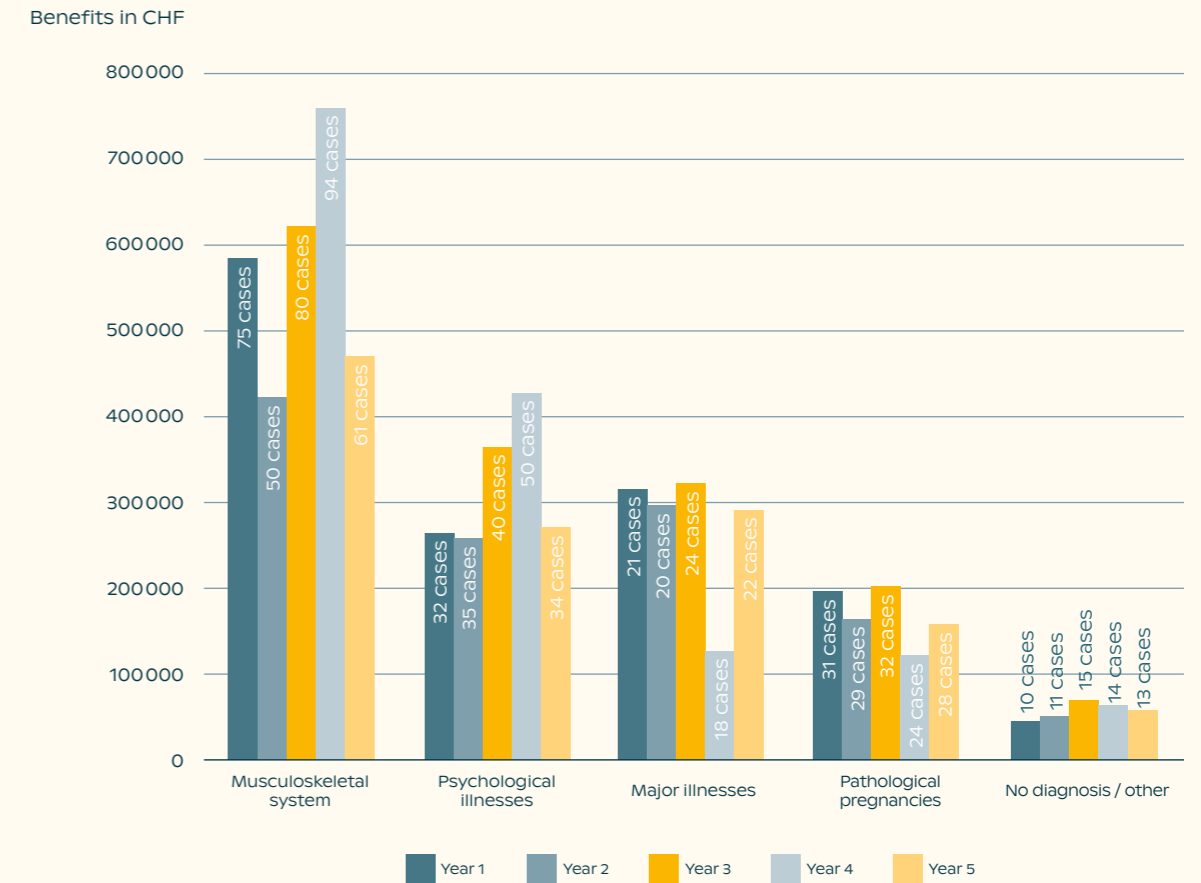
Procedure

- o With the help of reports, we help you to identify the reasons of absences within your company.
- o We also provide a comprehensive assessment to help you to prioritize the measures to be put in place.
- o With the aim of better containing absences and thanks to our portfolio of measures, we are able to identify, together with you, the actions to be carried out.

Objectives

- o To help you understand the trend in your company's claims history
- o To provide relevant indicators to understand absenteeism
- o To offer targeted and customised measures
- o To promote health in your company and prevent accidents

Example of a report for daily allowance benefits



Available tools

Who	What	How
Occupational Health Management	Report	o Detailed overview of the reasons of absence and specific indicators
	Cost-effectiveness study	o Overview of the annual trend in the ratio of payroll to benefits
	Benchmark	o Support in comparing your company's absence rate with the rate in your industry in Switzerland
	Catalogue of measures	o Reporting of probable causes and related measures based on the type of absences recorded
	Assessment of Occupational Health Management	o Assessment of the maturity of your company in relation to absence management, health promotion and accident prevention



Step 3

Active support in implementing measures

Groupe Mutuel supports you in implementing prevention and health management measures. Reducing risks while enhancing the protection of your staff will allow you to reduce absences and increase your company's productivity.



Procedure

- Within a human risk and corporate health management approach, we analyse, together with you, your company's needs in terms of absence management and health prevention and promotion.
- Based on this assessment, our CorporateCare experts will choose, together with you, the appropriate measures and most competent service providers within our extensive network of partners.
- By direct and personalised contact with your specialist in Occupational Health Management, we will also help you to develop an integrated health management approach.
- Our extensive experience and expertise are at your service.

Objectives

- Reduce and remove risk factors to avoid absence from work.
- Enhance your teams' performance by increasing the "health capital", resistance and motivation of your employees.
- Train your company's managers to better handle absences within their teams.
- Assess and quantify the impact of the measures put in place.

Available tools

Who	What	How
Occupational Health Management	Absence management process	○ Support in implementing an overall absence management process
	Management training	○ Train managers to implement the absence management process to ensure it is properly followed
	Prevention of non-workplace accidents	○ Setting up campaigns on different themes, such as the prevention of falls, which will help to raise your employees' awareness of the issue
	Partner networks	○ Coordination of targeted measures within your company, while taking advantage of our extensive network of skilled partners
	Health promotion (exercise, nutrition, sleep, check-up, etc.)	○ Support in selecting relevant health-promotion themes and implementing campaigns
	Other specific measures	○ Upon request and joint assessment





**For non binding
personal advice**

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