

Contributions

Premiums for occupational accidents are payable by the employer.

Premiums for non-occupational accidents are payable by employees, unless otherwise specified.

Maternity allowance

The Law on Compensation for Loss of Earnings provides for the payment of a maternity allowance that is 80% of the average income achieved before childbirth, but at most CHF 196 per day for a period of 98 days or 14 weeks.

Salary in the event of incapacity for work

(unless there is a collective agreement or a more favourable insurance solution)

Article 324a of the Swiss Code of Obligations and the case law of the employment law tribunal set the amount of salary compensation in the event of incapacity for work. Different cantonal scales are used to this end.

Hotline 0848 803 777
Fax 0848 803 112
Web www.groupemutuel.ch | www.corporatecare.ch

Groupe Mutuel

Health® Life® Patrimony® **Corporate®**

Groupe Mutuel
Rue des Cèdres 5 – P.O. Box – CH-1919 Martigny

Avenir Assurance Maladie SA – Easy Sana Assurance Maladie SA – Mutuel Assurance Maladie SA – Philos Assurance Maladie SA – SUPRA-1846
SA AMB Assurances SA – Groupe Mutuel Assurances GMA SA – Mutuel Assurances SA – Groupe Mutuel Vie GMV SA
Foundations managed by Groupe Mutuel: Groupe Mutuel Prévoyance-GMP – Mutuelle Valaisanne de Prévoyance
Mutuelle Neuchâteloise Assurance Maladie



Edition 10.18



Key figures for occupational benefits as from 2019

Groupe Mutuel

Health® Life® Patrimony® **Corporate®**



AVS-AHV/AI-IV (1st pillar – scale 44)

| | | per year | per month |
|---------------------|---------|------------|-----------|
| Full single pension | minimum | CHF 14,220 | CHF 1,185 |
| | maximum | CHF 28,440 | CHF 2,370 |

Other pensions calculated as a % of the single pension

| | |
|-----------|-----------------------------|
| Couple | 150% |
| Widower | 80% |
| Per child | 40% (60% if double pension) |

For each year of missing contributions, the pension is reduced by 1/44, or about 2.27% of its amount.

LPP/BVG (2nd pillar)

| | per year | per month |
|--|------------|--------------|
| Maximum annual salary taken into account | CHF 85,320 | CHF 7,110 |
| Coordination deduction | CHF 24,885 | CHF 2,073.75 |
| Threshold for access to the LPP/BVG | CHF 21,330 | CHF 1,777.50 |
| Minimum coordinated salary | CHF 3,555 | CHF 296.25 |
| Maximum coordinated salary | CHF 60,435 | CHF 5,036.25 |

Individual pension provision (3rd pillar a)

Contributions paid to recognised pension funds are tax deductible within certain limits. The maximum amount allowed annually for direct taxes from the Confederation, cantons and communes:

| | |
|--|------------|
| Person affiliated to a 2 nd pillar | CHF 6,826 |
| Person not affiliated to a 2 nd pillar 20% of the income from a gainful activity, but not more than | CHF 34,128 |

Compulsory accident insurance according to LAA/UVG

Insured income = income giving entitlement to benefits and subject to contributions = AVS/AHV salary, maximum CHF 148,200 per year.

Healthcare benefits and reimbursement of costs.

Cash benefits

| | |
|--------------------------------------|-----------------------------------|
| Daily allowance | 80% |
| Disability pension | 80% (in case of full disability) |
| Widower's pension | 40% |
| Single orphan's pension | 15% (double orphan's pension 25%) |
| Survivor pension for divorced spouse | 20% |

If there are several survivors, maximum 70% (90% if divorced spouse). Disability (AI/IV), old-age (AVS/AHV) and accident (LAA/UVG) pensions in their aggregate may not exceed 90% of the insured amount.