

# SWITZERLAND

GEB Network Partner: Generali Switzerland

## DISABILITY BENEFITS

### ABOUT Generali Switzerland

Founded in 1987, Generali is a trusted lifetime partner for clients in Switzerland. Generali Switzerland has over 1 million customers who are supported through 2 head offices in Adliswil and Nyon, 55 national offices and over 1,800 employees.

Generali Switzerland is an industry leader in product innovation and tech. In 2019 they established an independent company called the House of Insurtech Switzerland to foster cooperation between startup companies and corporations, developing new products and services to meet the demands of the local market. In 2018 they were the first insurer in Switzerland to launch a completely digital and flexible pension product. For the consumer market, they established a startup company to offer “on-demand” property insurance. **In 2019 they received the Diamond Star IT Innovation Award** for their state-of-the-art Connection Platform.

Generali Switzerland offers a wide range of insurance solutions including Life, Disability and Accident insurance, as well as supplemental Medical, Legal Protection, and Property and Liability insurance.

### CAUSES OF DISABILITY

Mental health disorders, low back pain and chronic obstructive pulmonary disease are the leading causes of disability in Switzerland.<sup>1</sup> Mental health-related issues exert a particularly high price on productivity and employment prospects: individuals with mental health disorders experience unemployment at twice the national average; healthcare utilisation and social expenditures associated with mental disorders are estimated to be 3.2% of GDP.<sup>2</sup> Other significant causes of disability include Strokes, Falls, Lung Cancer, Diabetes and Road Injuries.<sup>3</sup> Many causes of disability can be managed through early intervention, education and lifestyle changes. For disorders that progress to disability and eventual absence from work, Generali Switzerland offers Daily Sickness Allowance insurance and associated support services.

### DISABILITY PLAN DESIGN

Generali Switzerland offers Daily Sickness Allowance and Supplement to Daily Sickness Allowance Insurance for groups. Following is a description of standard product features for each benefit:

### Daily Sickness Allowance Insurance

This benefit provides income replacement through a daily allowance benefit for employees who are off sick and unable to work.

**Definition of Sickness:** Under this benefit, sickness is defined as any impairment of a person's physical, mental or psychological health that is not caused by an accident, requires a medical examination or treatment or results in an inability to work. Complications during pregnancy are also considered illnesses. If a doctor classifies an insured person as being at least 25% incapacitated for work, Generali will pay the insured daily allowance after the waiting period according to the compensation level, the duration and the calculation method specified in the policy.

**Benefits structure:** Daily Sickness Allowance is calculated as either 80% or 90% of employee salary, or 100% of the business owner's salary up to a maximum annual salary of CHF300,000.

### Waiting Period/Duration of coverage:

Once the illness has been reported for the first time, a waiting period begins, which could be 14, 30, 90 or 180 days, depending on the policy. The Waiting Period begins as soon as an employee is on sick leave for at least 25% of his/her normal working hours. During the Waiting Period, the employer is responsible for continuing to pay the salary.

Daily sickness allowance will be payable after the end of the Waiting Period for up to 730 days. The insurance company then makes the continued salary payments. The insurance payments are usually sent to the employer, which then transfers them to the employee. The employer is exempt from making continued salary payments during this time. Depending on the diagnosis, the employee must be registered with the Swiss national disability office after a period of 365 days. The disability office then takes over the insurance and examines the employee's entitlement to a disability pension. If approved, disability pension benefits begin once the daily sickness allowance has expired.

**Claims process, notice period:** The start date of the sickness/incapacity will be based on the date of delivery of the first medical certificate to the insurer.

1-[http://www.healthdata.org/sites/default/files/files/country\\_profiles/GBD/ihme\\_gbd\\_country\\_report\\_switzerland.pdf](http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/ihme_gbd_country_report_switzerland.pdf); 2- <https://www.oecd.org/newsroom/switzerland-needs-to-improve-its-approach-to-mental-health-issues-in-the-labour-force.htm>; 3-[http://www.healthdata.org/sites/default/files/files/country\\_profiles/GBD/ihme\\_gbd\\_country\\_report\\_switzerland.pdf](http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/ihme_gbd_country_report_switzerland.pdf)  
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## Supplement to Daily Sickness Allowance Insurance

This benefit provides group occupational risk insurance to cover the death, or disability and death, of an employee due to illness.

**Definition of Sickness:** Under this benefit, sickness is defined as any impairment of a person's physical, mental or psychological health that is not caused by an accident, requires a medical examination or treatment or results in an inability to work.

**Benefits structure:** The insured benefits are equal to 100% of the individual's annual AHV salary up to the UVG ceiling (as of 2021: CHF 148,200). In the event of expected long-term disability as a result of sickness, an insured employee receives the insured lump sum disability benefit directly from Generali. The amount of the lump sum disability benefit is adjusted based on the degree of disability (i.e. partial to full disability). If the individual dies as a result of illness, their family receives the insured lump-sum death benefit.

**Waiting Period:** The insured disability lump sum shall be paid out at the earliest after a 12-month waiting period, which commences with the onset of the applicable incapacity to work. Please note: waiver of premiums is provided automatically with a three-month waiting period.

**Claims process/notification period:** The start date of the sickness/incapacity will be based on the date of delivery of the first medical certificate to the insurer.

## DISABILITY SUPPORT

### Prevention & early intervention

Generali Switzerland believes that healthy and motivated employees are a competitive advantage for any company. For this reason they offer **consultation for employers to help identify preventive strategies and programmes** that will support a healthy working environment, improve employee health and productivity, and keep employees at work whenever possible. Available programmes and training courses include:

- Prevention of psychosocial risks
- Stress management
- Heart rate variability
- Alcohol awareness programme
- Prevention of burnout
- Addiction support programmes & workshops
- Tobacco workshop: "Let's talk about tobacco"
- Conflict resolution workshop
- Confidential employee hotline
- Occupational health & safety programme
- Ergonomics assessment & recommendations
- Exercise, relaxation and nutrition programme
- Absence Management

Further details available at: <https://www.generali.ch/en/geschaeftskunden/services-firmen/praevention>

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## Dedicated support for claimants

Generali Switzerland provides dedicated claimant support throughout periods of illness-related absence. A personal point of contact is assigned to every case of absence; this contact will assess the case and associated claims; help coordinate a treatment and rehabilitation plan; help claimants navigate the healthcare system to obtain the services they need; monitor ongoing treatment and recovery and help design a return-to-work plan.

## Rehabilitation & Return-to-work support

Generali Switzerland provides insured members with access to a valuable network of top reintegration specialists including medical professionals and case managers. Assigned case managers will provide consult and recommendations on a **Rehabilitation and Return-to-work programme** and remain in regular contact with employees and employers throughout the transition back to work. The design of the rehabilitation and return-to-work programme is further supported by: Medical experts with a proven track record in managing disability cases; Mediators to resolve issues that may arise between the employer and employee; and external medical specialists qualified to support specific case/treatment needs.

Complete details on the claims management and return to work/reintegration process can be found here: <https://www.generali.ch/en/geschaeftskunden/services-firmen/schadenmanagement>

## Leveraging technology

Generali Switzerland has invested in technology to develop a **secure online platform called SunetPlus** for document sharing, claims submission, case management, and electronic billing and payment. This platform automates and simplifies plan administration, improves claims processing efficiency and helps to reduce overall claims costs.

Note: When moving contracts, past liabilities and associated reserves transfer to the new insurer with respect to open claims falling under the Daily Sickness Allowance benefit and the Supplement to the Daily Sickness Allowance.

Please contact your GEB representative for more information on Daily Sickness benefits available through Generali Switzerland.

