

## Regulations DSA valid from 1 January 2023

We would like to inform you that the current regulations of our daily sickness allowance insurance office have been completely revised with effect from 1 January 2023.

The aim of the revision of the regulations was to clarify the existing uncertainties. It is intended to create clarity for the member firms, the insured persons and also for the administration of the EXFOUR daily sickness allowance insurance office.

The exact deadlines regarding the submission of application forms, medical certificates and other notifications are now clearly defined. In addition, adjustments were necessary due to numerous changes in the federal law on income compensation for maternity, care, paternity and adoption benefits, as the previous regulations were outdated and no longer corresponded to the current legal situation.

In this context the following points should be noted in particular:

### **Art. 1, par. 6**

The written declaration of transfer to individual insurance, enclosing the first statement of the unemployment insurance, **has to be received by the office within 90 calendar days after leaving the circle of insured persons.** The declaration is to be sent by postal way by the previously insured person.

### **Art. 11, par. 3**

No daily benefits can be granted for incapacity for work as a result of:  
c) ionising radiation and radioactivity;

### **Art. 12, par. 7**

In case of an entitlement to integration measures of the DI during an incapacity for work for which a daily benefit is payable, the DI daily benefits shall be compensated with the daily benefits paid by the office. If an incapacity for work entitled to daily benefits immediately continues after the DI integration measure, the entitlement to daily benefits shall cover a maximum of 720 days since the beginning of the incapacity for work within 900 days, taking into account the days entitled to sickness benefits during the DI integration measure.

### **Art. 14, par. 3**

In the case of confinement benefits, maternity and care allowance entitlements are taken into account.

### **Art. 15, par. 3**

Insured persons whose entitlement to benefits has expired and who can expect to receive benefits from the DI and continue to be partially employed by the same member firm, may continue to be insured against loss of earnings to the extent of their remaining work capacity in the event of other diseases. This requires a special agreement with the office. The office may make continued insurance dependent on the submission of a health declaration or the result of a medical examination and may apply insurance reservations in accordance with Article 4.

### **Art. 23, par. 1**

In the event of incapacity for work, the insured person is obliged to request a sickness certificate from the employer and a medical certificate from the attending physician. Both must be sent to our office immediately. If the incapacity for work lasts longer than 90 days, a *Registration for Adults: Professional Integration/ Pension* must be submitted to the DI office of the canton of residence no later than 30 days after notification by the office.

### **Art. 23, par. 3**

**The sickness certificate or the short absence notification as well as the medical certificate in case of incapacity for work of more than 3 calendar days must be in the possession of the office by the 10th calendar day after the beginning of the incapacity for work.** *In case of insurance options with a deferred drawing of benefits, this delay is extended by the agreed deferral period.* **If the incapacity for work is not reported in time, the office shall be entitled to refuse payment of daily benefits or to reduce the retroactive entitlement to the last ten days after receipt of the sickness certificate and the medical certificate.**

### **Art. 27, c**

The request for continued insurance has to be submitted to the office **not later than 60 calendar days before reaching the reference age.**

### **Art. 27, e**

If the employment contract with the member firm is terminated, the employer is committed to inform the departing insured persons in writing and at the latest at the time of their departure about the requirements **for transferring to individual insurance and about the deadline of 90 days to be observed after departure.**

### **Forms/Leaflets**

The application forms have been adapted and simplified.

**From now on, please use our new forms only.** They are accessible on our homepage under <https://exfour.ch/en/formulare>. The sickness certificate and the short absence notification are now available.

The leaflet for insured persons and the leaflet for employers have also been revised. It is recommended to point this out when new employees take up their duties.

We thank you for your attention and for reading through all the modifications. If you have any questions, please contact Ms S. Zeuggin (061 206 00 71, [simone.zeuggin@exfour.ch](mailto:simone.zeuggin@exfour.ch)) or Ms C. Frei (061 206 00 72, [claudia.frei@exfour.ch](mailto:claudia.frei@exfour.ch)).