

Leaflet for insured persons

Your employer is a member of the DAILY SICKNESS ALLOWANCE INSURANCE OFFICE EXFOUR. In general, all employees with a salary subject to OASI contributions belong to the circle of insured persons until they reach the statutory reference age unless otherwise provided in a separate agreement with the office.

Insured salary

Unless otherwise provided in an agreement with the office, the salary subject to OASI contributions is insured up to the reaching of the ordinary reference age. Generally, this is limited to the maximum amount of the insured earning pursuant to the compulsory accident insurance as well as the unemployment insurance (at the moment 148'200 Swiss francs a year).

Insured daily sickness allowance

The insured daily benefit is usually 80 per cent of the insured salary subject to OASI contributions. It is paid out in the event of complete incapacity for work due to inculpable illness. In case of partial incapacity for work of at least 25 per cent a benefit corresponding to the degree of the incapacity for work is paid out.

Beginning and duration of the entitlement to daily benefits

The entitlement to daily benefits generally starts with the first day of the incapacity for work, unless a deferral of the beginning of the daily benefits has been agreed. It ends on the day on which the insured person is able to work fully again or to a degree of at least 75 per cent, but no longer than 720* days within 900* consecutive days. Partial incapacity for work and/or a reduction of the daily benefits as a result of an overinsurance do not lead to an extension of the payment period. In case of an incapacity for work during an unpaid leave or a temporary closure of the business operations, the entitlement to daily benefits shall continue only if the member firm has declared to the office before the termination of the obligation of salary payment that the insurance shall be continued for the period of the interruption and the contributions shall be paid accordingly.

To insured persons who draw or have deferred an old-age pension from the OASI and who continue to be insured (for a maximum of 5 years), the entitlement to daily benefits generally begins on the first day of incapacity for work, unless a deferral of benefits has been agreed. It lasts until the day on which the insured person is able to work fully or more than 75 per cent again, but for no longer than 240 days within 360 consecutive days.

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Maternity benefits

The confinement benefits of a maximum of 112* days (16* weeks) is granted if the insured person was part of the circle of insured persons for a minimum of 270 days and the employment contract with the member firm was terminated not earlier than 4 weeks before the confinement. Entitlements to maternity and care allowances according to the federal law on income compensation for persons doing service (military) and in case of maternity and paternity, as well as to corresponding benefits in accordance with other legal provisions, shall be credited to the confinement benefits to be paid by the office. The settlement of the confinement benefit shall be made after the maternity or care allowance has been determined. The benefits may not exceed the amount of the insured daily benefit.

* where applicable, reduced by the agreed deferral period

Duties of conduct in case of incapacity for work due to illness

In case of incapacity for work, the insured person is obliged to:

- notify the employer of the incapacity for work on the first day
- ask the employer for a sickness certificate; as soon as it becomes obvious that the incapacity for work will last for more than 3 consecutive calendar days
- return the sickness as well as the medical certificate to the employer. 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 of the medical certificate.
- attend a physician and request a medical certificate from him;
- forward the final report of the physician to the office
- follow the instructions of the physician and to abstain from any kind of work as long as full daily benefits are paid;
- refrain from anything that may delay or negatively affect physical recovery.
- in case of incapacity for work lasting more than 90 days since the beginning of the incapacity for work, to submit a registration for Adults: Professional Integration/ Pension to the DI office of the canton of residence within 30 days after the notification by the office.

Non-compliance with medical instructions or with provisions of the office may result in a total or partial revocation of the daily benefits.

Payment of the daily benefits

Payment of the daily benefits is usually made at the same intervals by the employer as the salary payment before the illness. In case of entitlement to confinement benefits the settlement shall be made after the maternity or care allowance have been determined by the responsible OASI compensation fund office.

Overinsurance

If the office ascertains an overinsurance in case of illness, the daily benefits are reduced to such an extent that no profit from the insurance results to the insured person. The benefits may not exceed the amount of the insured daily allowance.

Contributions

In general the employer and the employee each pay half of the contributions. The employee's part is deducted from each salary payment.

Miscellaneous

With this daily sickness allowance insurance the employer's obligation to continue to pay a salary according to art. 324 of the Swiss Code of Obligations is compensated (except in case of a possible deferral period).

Generally, the insurance expires at the end of the month in which the insured person reaches the reference age. Upon request, the office may defer the exit from the insurance for a maximum of 5 years. The request for continued insurance has to be submitted to the office not later than 60 calendar days before reaching the reference age.

For further information please do not hesitate to contact us. More information and documents (leaflets, regulations) are available on our website www.exfour.ch → Forms → Benefits of the daily sickness allowance office or → Leaflets → Benefits of the daily sickness allowance insurance office or → Legal basis → DAILY SICKNESS ALLOWANCES INSURANCE OFFICE.

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Your DAILY SICKNESS ALLOWANCE INSURANCE OFFICE EXFOUR