



Switzerland - Disability Benefits

Provided through Generali Switzerland, GEB's Network Partner in 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.¹ 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.²

Other significant causes of disability include Strokes, Falls, Lung Cancer, Diabetes and Road Injuries.³ 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 Products

Generali Switzerland offers Daily Sickness Allowance and Supplement to Daily Sickness Allowance Insurance for groups:

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, men-

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>

1-http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/inme_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/inme_gbd_country_report_switzerland.pdf GEBDIS/Switzerland_Generali_12.01.2024

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Disability Products (continued)

tal 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%, 90% or 100% of employee salary up to a maximum annual salary of CHF300,000 (please note: upon request, higher max salary amounts can also be considered).

Waiting Period/Duration of coverage: Once the illness has been reported for the first time, a waiting period begins, which could be 14, 30, 60, 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 only required to continue to pay for a certain period of time, depending upon the employee's length of service. 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 180 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 indicated in the medical certificate.

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.

Disability Support (continued)

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 and case management. 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.

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBDIS/Switzerland_Generali_12.01.2024