

Switzerland

Disability Benefits

Provided through
Helvetia



A Generali Company

Redion Employee Benefits partners with Helvetia to offer Disability insurance products in Switzerland. Helvetia is the leading all-lines insurer in Switzerland. Founded in 1858, Helvetia has over 160 years of experience, 4,000 employees in Switzerland, head offices in St. Gallen and Basel, and a network of over 100 representative offices serving more than 150,000 corporate clients. Helvetia provides a full spectrum of individual and group insurance products to address the basic and more complex needs of its insureds. Products include Disability, Pension, Health, Property and Motor 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, Helvetia offers Occupational Benefit Solutions for GEB Network clients.

Disability Products

Following is a description of the Occupational Benefit product offered through Helvetia for GEB clients:

Occupational Benefit Solutions: The Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (LOB) requires employers to establish a retirement benefits scheme for employees and to in-

sure them against disability and death. Helvetia offers Occupational Benefit Solutions that meet the compulsory requirements, and offers options for customisation and enhanced benefits. The Disability Pension benefits offered through these plans provide income replacement for long term disability.

Definition of disability/incapacity for work: Incapacity for work is defined as the full or partial incapacity to carry out reasonable work in the previous profession or field of duties as a result of an impairment of physical, intellectual or mental health. If disability is of a longer duration, account is also taken of a reasonable activity in a different profession or field of duty.

Benefits structure: The Disability Pension, provided through Helvetia's Occupational Benefits Programmes, supplements the statutory disability benefits, and can be modified to provide a higher level of disability coverage and/or reduced waiting periods for insured employees.

Waiting Period: There is a waiting period for disability pension (usually 24 months, if a daily sickness benefit insurance is in place), whereas the waiting period for waiver of contribution is usually 3 months. After the end of the waiting period for waiver of contributions the obligation to pay contributions ceases in full or in part if the medical evidence shows that the person is unable to work.

For purposes of occupational pension schemes, earning disability is legally established by the (State) Disability Insurance. It indicates the extent to which individuals are still able to earn a living despite their health impairment. A disability pension is paid after the end of the waiting period for disability pension if the earning disability is higher than 40%.

Date of disability, Notice period: The insurer must be notified immediately in cases of incapacity for work or incapacity to earn which are of more than 3 months

1-http://www.healthdata.org/sites/default/files/country_profiles/GBD/hme_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/country_profiles/GBD/hme_gbd_country_report_switzerland.pdf.

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duration. However, if Swiss State Disability Insurance accepts the case with a given claim date, the insurer will also recognise that same date as the date of disability.

Disability Support

Dedicated client service & case management: Helvetia's service representatives are specially trained and use specific criteria and tools developed in-house to filter out cases where a reintegration programme might be an option for all cases of incapacity to work or earning disability. Cases are then submitted to the Case Management team who can help to determine individual reintegration potential and next steps, with the help of the employer.

Helvetia employs a dedicated, professional Case Management team that is ready to provide assistance for complex cases. The common goal is to support those affected in getting back to work quickly in the interests of all stakeholders, thereby ensuring motivation and capacity to work in the long term.

Following are some examples of specific support provided by the Helvetia Case Management team:

- Clarifies Helvetia's responsibilities and obligation to pay benefits;
- Clarifies the legal situation and takes legal steps where necessary;
- Clarifies the medical situation; discusses cases with Helvetia's medical examiner or requests external expert opinions;
- Ensures timely coordination with other service providers and involvement in their measures if necessary;
- Proactively supports employees in their reintegration efforts and involves external case management providers;
- Organises neutral coaching experts for employers and employees;
- Proactively helps with the relocation within the company of members of staff who may only be able to work to a limited degree, or supports them with their search for a position outside of the company;
- Sends early detection notification to the responsible office;
- Monitors current benefits at regular intervals;
- If irregularities occur, takes measures to combat fraud with all necessary evidentiary steps.

Leveraging technology: Helvetia has invested in technology to develop a secure online platform for document sharing, claims submission and case management.

*When moving contracts, past liabilities and associated reserves transfer to the new insurer with respect to open Disability claims.

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