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Table of contents

1	Overview of personal insurance	3
2	What to do in a benefit case	4
3	Old-age and survivors' insurance (OASI)	5
4	Disability insurance (DI)	6
5	Pension following inability to work due to sickness (sickness daily allowance)	7
6	Compulsory accident insurance under LAA	8
7	Complementary accident insurance	10
8	Pension fund (BVG)	11

This leaflet is provided solely for your information and establishes no legal rights whatsoever.

1 Overview of personal insurance

Type of insurance	Insurer	Policy number	Insured risks
Pension following inability to work due to sickness (sickness daily allowance)	Pensionskasse Ernst & Young	n/a	Loss of earnings when unable to work due to illness
Compulsory accident insurance under LAA	Baloise Insurances	25/2.310.450-6	Occupational accident, non-occupational accident, occupational illnesses
Complementary accident insurance	Baloise Insurances	20/2.210.345-1	Occupational accident, non-occupational accident, occupational illnesses
Pension fund	Pensionskasse Ernst & Young	n/a	Old age, death, disability due to illness and accident

See the individual chapters for further details on insurance benefits, insured persons and other information.

To learn more, visit www.bsv.admin.ch

2 What to do in a benefit case

In case of accident and illness

- Report your absence to your supervisor
- Submit a doctor's note resp. an accident attestation from the 3rd day
- Notify your supervisor if you will remain unable to work and submit a doctor's note
- Submit a new doctor's note every month
- Complete and submit the accident report

Important note

Social security contributions

Premiums for daily sickness and accident benefits insurance are waived under old-age and survivors' insurance (OASI) / disability insurance (DI) / income replacement scheme (EO) / unemployment insurance (ALV).

OASI contribution shortfalls

The employee is responsible for asking the OASI office about possible contribution shortfalls if he or she is unable to work for an extended period.

3 Old-age and survivors' insurance (OASI)

Mandatorily insured persons	<ul style="list-style-type: none"> • All natural persons whose legal domicile under civil law is in Switzerland • Natural persons who are gainfully employed in Switzerland
Insured risks	Old age, death and long-term care
Obligation to pay contributions	<ul style="list-style-type: none"> • Gainfully employed persons: starting on 1 January after turning 17 years of age • Non-gainfully employed persons and persons working in a business owned by a family member: starting on 1 January after turning 20 years of age
Financing	<ul style="list-style-type: none"> • Employee: 4.35% of the OASI salary • Employer: 4.35% of the OASI salary
Basis for the calculation of annual pensions	<ul style="list-style-type: none"> • Number of years paid in • Earned income • Child-raising or caregiving credits
Amount of full annual pensions	<ul style="list-style-type: none"> • Minimum: CHF 14'700 • Maximum: CHF 29'400

Insurance benefits		
Old age (64/65)	Death (survivors)	Other
<ul style="list-style-type: none"> • 100% of the corresponding pension in the form of an old-age pension • 40% of the corresponding pension in the form of a retired person's child's pension (until 18 / until 25 if in education) 	<ul style="list-style-type: none"> • 80% of the corresponding pension in the form of a widow's/widower's pension • 40% of the corresponding pension in the form of an orphan's pension (60% for full orphans: until 18 / until 25 if in education) 	<ul style="list-style-type: none"> • Medical aids • Long-term care allowance

4 Disability insurance (DI)

Mandatorily insured persons	<ul style="list-style-type: none"> Like OASI
Insured risks	Disability, long-term care and integration
Obligation to pay contributions	<ul style="list-style-type: none"> Gainfully employed persons: starting on 1 January after turning 17 years of age Non-gainfully employed persons and persons working in a business owned by a family member: starting on 1 January after turning 20 years of age
Financing	<ul style="list-style-type: none"> Employee: 0.7% of the OASI salary Employer: 0.7% of the OASI salary
Basis for the calculation of annual pensions	<ul style="list-style-type: none"> Number of years paid in Earned income Child-raising or caregiving credits
Amount of full annual pensions	<ul style="list-style-type: none"> Minimum: CHF 14'700 Maximum: CHF 29'400

Insurance benefits		
Disability	During integration period	Other
<ul style="list-style-type: none"> Corresponding pension in the form of a disability pension depending on degree of disability (at least 40%) 40% of the corresponding pension in the form of a disabled person's child's pension (until 18 / until 25 if in education) 	<ul style="list-style-type: none"> Professional, educational, medical measures Daily benefits Medical aids required in professional/private life due to disability 	<ul style="list-style-type: none"> Long-term care allowance depending on the level of long-term care needed

Amount of disability pension	<p>The disability pension is based on the degree of disability (stepless pension system):</p> <ul style="list-style-type: none"> Degree of 40% 25% of the full pension Degree of 41-49% +2.5% for each percent of disability (e.g., degree of 49%: pension of 47.5%) Degree of 50-69% pension corresponds to the degree of disability above 70% full pension
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Other deductions required by law:

EO – Income replacement scheme	0.25%	of the OASI salary
AHV/IV/EO total	5.3%	of the OASI salary
ALV – Unemployment insurance	1.1%	of the OASI salary up to CHF 148,200

5 Pension following inability to work due to sickness (sickness daily allowance)

Insured persons	Entire staff with an annual salary exceeding the defined threshold – see Art. 2 of the Pension Fund Regulations. Employees with a salary below this threshold are not eligible to sickness daily allowance
Insured risks	Loss of earnings when unable to work at least 40% due to illness
Insured annual salary	See Art. 5 of the Pension Fund Regulations or your pension certificate
Beginning and end of the insurance coverage	Insurance coverage begins when the insured person starts employment, as long as he or she is fully able to work, and ends on the last day of work

Insurance benefits

Pension following inability to work due to sickness (sickness daily allowance)	<ul style="list-style-type: none"> • See Articles 5 and 13 of the Pension Fund Regulations • Benefits paid for 730 days, minus the waiting period • Waiting period: according to the Employment Regulations
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6 Compulsory accident insurance under LAA

Mandatorily insured persons	All staff employed in Switzerland; individuals who work fewer than 8 hours a week are only insured against occupational accidents.
Insured risks	Occupational accident, non-occupational accident, occupational illnesses.
Insured annual salary	OASI salary with minor deviations (current maximum: CHF 148,200)
Beginning and end of insurance coverage	Insurance coverage begins on the date on which the employment relationship begins. It ends upon the close of the 31 st day after the day on which the claim to at least half of the wages ends. "Wages" includes daily benefits received from mandatory accident insurance, military insurance, disability insurance, the income replacement scheme and private health and accident insurance to the extent they replace sick pay.
Territorial scope of coverage	The coverage applies worldwide. Benefits abroad are limited, e.g. treatment costs may not exceed double the treatment costs in Switzerland. Treatments and benefits provided abroad must be cleared with the insurer in advance, except in emergencies.

Insurance benefits			
Treatment costs	Daily benefits	Disability	Death
<ul style="list-style-type: none"> • Outpatient treatment • Hospital stay in general ward • Prescribed medication • Prescribed therapies 	<ul style="list-style-type: none"> • 80% of the LAA salary starting from the 3rd day until the disability pension begins 	<ul style="list-style-type: none"> • Lifelong pension: 80% of the LAA salary (coordination with OASI-pension as of retirement age) • Impairment compensation (one-off lump-sum payment) • Long-term care allowance depending on the degree of long-term care needed 	<p>Survivors' pensions</p> <ul style="list-style-type: none"> • Widow/widower 40% • Half orphan 15% (until 18 / 25 if in education) • Full orphan 25% (until 18 / 25 if in education) • Multiple survivors collectively no more than 70% of the LAA salary

Remarks

Leaving the company	<p>By special agreement, cover for non-occupational accidents can be extended for up to 6 months (interim insurance). The agreement must be concluded before the mandatory insurance cover ends.</p> <p>Interim insurance is particularly suitable if the former employee is taking unpaid leave or is not taking up new employment.</p>
Curtailment and denial of monetary benefits	<p>Monetary benefits granted under the Accident Insurance Act (LAA) for non-occupational accidents may be denied or curtailed in the event of gross negligence, extraordinary risks or high-risk activities.</p>
Part-time employees	<p>Part-time employees who do not work at least 8 hours a week for any employer are only insured against occupational accidents. For these individuals, accidents that occur on the way to work are treated as occupational accidents.</p>

7 Complementary accident insurance

Insured persons	The entire staff
Insured risks	Occupational accident, non-occupational accident, occupational illnesses
Insured annual salary	<p>LAA salary:</p> <ul style="list-style-type: none"> OASI salary with minor deviations (maximum: CHF 148,200) <p>Surplus salary:</p> <ul style="list-style-type: none"> OASI salary minus LAA salary
Beginning and end of insurance coverage	Like LAA
Territorial scope of coverage	The insurance coverage applies worldwide without any monetary limitations. Treatments and benefits provided abroad must be cleared with the insurer in advance, except in emergencies.

Insurance benefits			
Treatment costs	Daily benefits	Disability	Death
<ul style="list-style-type: none"> Hospital stay in private ward Full coverage abroad 	<ul style="list-style-type: none"> 80% of the surplus salary until the disability pension begins 	<ul style="list-style-type: none"> No additional coverage 	<ul style="list-style-type: none"> No additional coverage
LAA difference coverage	Assumes the monetary benefits curtailed by the LAA insurer due to gross negligence, extraordinary risks or high-risk activities.		

8 Pension fund (BVG)

Insured persons	<p>Insured are:</p> <p>Employees from 1 January after reaching the age of 17 until the regular retirement age with a minimum annual salary of CHF 22'050 and an employment contract valid for at least three months.</p>
Insured risks	Old age, disability, death
Insured annual salary	Insured annual salary according to Art. 5 of Pension Regulations or pension certificate.
Beginning and end of insurance coverage	<p>Insurance coverage begins when employment begins.</p> <p>Insurance coverage ends:</p> <ul style="list-style-type: none"> • Upon reaching regular retirement age • Upon termination of employment • When the actual wages fall below the minimum wage <p>The employee will remain insured for the risks of death and disability until he or she joins a new pension plan or until one month passes since leaving the pension plan, whichever comes first. See art. 20 para 5 of the regulations of the Pension Fund.</p>
Continued insurance after age 55	<p>For insured persons who have reached the age of 55 and whose employment contract has been terminated by the employer, there is the possibility of continued insurance in accordance with Art. 21 of the PF regulations. In accordance with the provisions of the regulations, continued insurance must be requested in writing from the pension fund administration with proof of the termination of the employment relationship by the employer.</p>
Start of saving process for old-age benefits	Starting on 1 January after turning 24 years of age
Territorial scope of coverage	The coverage applies worldwide
Insured Benefits	See the Pension Regulations or the pension certificate.