

# Information sheet for daily sickness benefits processing

Your employer has insured you with SWICA against loss of earnings due to illness. This type of cover often raises questions, and we are providing this sheet in order to inform you about its most important aspects.

## What should you do if you fall ill?

You should inform your employer and submit a doctor's note in accordance with company regulations. It is important that you inform your employer about any developments in your incapacity for work and about the prognosis. We therefore recommend that you remain in regular contact with your employer or line manager.

## Certificates of incapacity for work

If you are unable to work for an extended period, we require a medical certificate of incapacity for work from your attending physician at least once a month. Please send this medical certificate to your employer.

Alternatively, you can also use the certificate of incapacity for work (daily allowance card) provided by SWICA to confirm your incapacity for work. You can obtain this certificate from SWICA. You keep hold of the original document. You should present this to your physician at each consultation so that he or she can regularly confirm your incapacity for work. Please send a copy to your employer on a regular basis – once a month if you have been signed off due to incapacity for work for a prolonged period of time. Once your incapacity for work has ended, you must provide the original certificate to the employer.

## What happens next?

- Your employer informs SWICA that you are ill and submits the certificate of incapacity for work.
- SWICA remains in touch with you and your employer for as long as you are incapacitated. The person responsible for you at SWICA will stay in regular contact with you and act as your direct point of contact.
- You are subject to the obligation to cooperate. This means specifically that you must provide SWICA with all the information it needs in order to verify your entitlement to benefits. To make this easier for you, SWICA asks that you authorise it to obtain the information directly.
- SWICA will verify its responsibility and other necessary measures, which can include
  - medical reports from the treating physicians.
  - visits by a SWICA employee.
  - services by SWICA Care Management.
  - medical enquiry by a doctor acting on behalf of SWICA.
- The daily sickness benefits are paid to your employer, who then passes them on to you in your salary.

## What if your illness lasts for a long time?

- SWICA will look at ways in which Care Management can help. Care Management will work with you and other key people involved to provide you with the kind of support you need in order to return to work as quickly as possible. Whether you can return to the same job with the same working hours or whether other options have to be considered depends on you and your situation.
- Medical investigations regarding capacity for work
  - In the event of long-term incapacity for work, SWICA will arrange for expert medical opinions to be obtained in order to clarify your capacity for work, the treatment options and the prognoses, so that the daily benefits can be correctly calculated and paid.
  - SWICA will inform you in good time whether, when and where such investigations are to be carried out and which questions will be asked.
  - SWICA will give you the opportunity to participate actively, to make comments and to ask any additional questions you may have. An expert opinion can serve as a second medical opinion for you.
  - In addition, SWICA will also inform your doctor and invite him or her to share his or her information and assessments with the medical expert.
  - Once the opinion is available, we will inform you and your doctor about its contents and the measures resulting from it. SWICA will then implement these measures unless objectively relevant objections are raised.

- If you are likely to be unfit to work for more than six months, we will require you to register with the Federal Disability Insurance, which will provide you with additional help in your efforts to return to work.
- As a rule, no daily sickness benefits are paid while an incapacitated person is abroad. If, however, it becomes necessary for you to reside outside of Switzerland during this period, please get in touch with your SWICA contact person in advance.
- You are obliged to minimise loss. This means that you have to do everything you can to keep any loss resulting from the illness to a minimum. You are required, for instance, to follow the recommendations of your doctors and of SWICA. If, after three months of incapacity, you would be able to work in a different function which makes appropriate allowance for your illness, you must take advantage of this opportunity.

## If you leave the company

- As a person collectively insured through your employer, you are entitled on leaving this company to transfer to SWICA individual insurance in accordance with the General Insurance Conditions, which you can find at: [swica.ch/companies-downloads](https://www.swica.ch/companies-downloads).
- You can ask your employer to provide you with the notification of departure, or you can download it directly from the SWICA website: [swica.ch/companies-downloads](https://www.swica.ch/companies-downloads).