

CP0210.01 Benefits for pre-existing illnesses

Incapacity for work due to an illness for which the insured person was already treated before joining the insurance will be compensated according to the following scale:

| Uninterrupted period of employment with the current employer | Maximum duration of benefits in the event of illness |
|--|--|
| up to 6 months | 4 weeks |
| up to 9 months | 6 weeks |
| up to 12 months | 2 months |
| up to 5 years | 4 months |

This condition does not apply if the insured person is entitled to better conditions according to the free transfer agreement "ASA/Santé suisse".

CP0210.02 Entitlement to benefit in case of mental illnesses

PayrollPlus considers the social and health protection of employees to be very important. That is why our collective insurances are integrated into our services. **We want to offer an attractive insurance premium to everyone, so we must minimize unpredictable risks as much as possible.** Since we have no control over the well-being of employees and freelancers while they are working outside our premises, we must exclude mental illnesses from our daily sickness benefits insurance.

Consequently, incapacity to work due to mental illnesses will be compensated according to the Bern scale.

| Uninterrupted period of employment with the current employer | Maximum duration of benefits in the event of illness |
|--|--|
| In the first year of employment | 3 weeks |
| second year | 1 month |
| 3 - 4 years | 2 months |
| 5 - 9 years | 3 months |
| 10 - 14 years | 4 months |
| 15 - 19 years | 5 months |
| 20 - 25 years | 6 months |