

Information for leaving employees

INSURANCE COVERAGE AFTER LEAVING PAYROLLPLUS

www.payrollplus.ch

PAYROLLPLUS 

The salary platform for freelancers and SMEs



In a nutshell:

When does insurance coverage end:

- *Sickness daily allowance:*
With the end of the employment contract
- *Accident insurance:*
30 days after the end of the employment contract
- *Pension fund:*
One month after termination of the employment contract

Which insurances are necessary:

- Accident insurance (SUVA)
- Health insurance
- Sickness benefit (CSS)
- AVS
- Pension Fund (Pensionskasse Pro)
- Unemployment insurance (ALV)

Important:

The lists and explanations are not final. The general terms and conditions of the respective insurer apply.

Continuance of insurance coverage

Employees who will not be starting a new job can extend insurance coverage as follows:

Accident insurance - SUVA:

Within 30 days after leaving PayrollPlus you can voluntarily insure yourself for non-occupational accidents, which would be an „Interim accident insurance“. The premium is CHF 25.- per month (max. 6 months). Relevant forms can be ordered from SUVA directly. People who receive unemployment compensation are insured by SUVA mandatorily.

Health insurance:

You are obligated to inform your health insurance about the fact that you are no longer mandatorily insured for accidents according to UVG within the one month period. You now have to include the risk of accident in your health insurance.

Sickness benefit :

Within 3 months after leaving PayrollPlus, employees are able to transfer to an individual sickday daily allowance insurance. No provisions will be added and the premium costs will be calculated according to individual rates. That way you are able to extend insurance coverage without constraints. *The right to transfer is not given under the following circumstances:*

- In case of getting a new job and joining the new employers insurance
- Moving abroad
- Employees at retirement age
- Giving up employment

AVS:

To avoid an AVS/OASI pension cut, we recommend employees to pay the minimum AVS-contribution by choice, if during one calendar year their salary does not meet with AVS' regulations of minimum AVS contribution and if they did not apply for unemployment at the unemployment insurance.

Pension Fund - Pensionskasse Pro:

Insurance for the risk of death and disability will continue for one month. If you want to extend this insurance coverage please contact the pension fund directly (Tel. +41 58 442 50 00) or contact www.chaeis.net /Tel. +41 41 799 75 75. People who receive unemployment compensation are insured for the risks of death and disability. Please send an Email to info@payrollplus.ch in order for us to process your termination with the pension fund and transfer of your balance.

Unemployment insurance - ALV:

During your period of notice you are obligated to apply for a new job. You have to register with your local RAV (unemployment office) on the day of your notice. You then have to document your efforts of finding a new job. Further information: www.treffpunkt-arbeit.ch

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