

# Information for employees who leave the company

## INSURANCE COVERAGE AFTER DEPARTURE

[www.payrollplus.ch](http://www.payrollplus.ch)

**PAYROLLPLUS** 

Die Lohnplattform für Freelancer und KMU



**Continuation of insurance coverage:**  
Employees who do not take up a new job can maintain their insurance coverage as follows:

### Accident insurance - SUVA:

Within 30 days of your departure, you can voluntarily insure yourself against the risk of non-occupational accidents by taking out "conventional insurance" for a monthly premium of CHF 25 (max. 6 months). The relevant forms can be ordered from SUVA. Recipients of daily unemployment benefits are compulsorily insured by SUVA.

### Health insurance:

You must inform your health insurer within one month that you are no longer compulsorily insured against accidents under the UVG. You must therefore include the risk of accident in your health insurance.

### Daily sickness allowance:

All insured persons have the right to transfer to individual insurance within 3 months. New reserves are waived. Premiums are calculated according to the individual tariff. Rates are calculated. This allows you to maintain your insurance coverage without restrictions (reserves). There is no right of transfer:

- In the event of a change of job and transfer to the new employer's insurance plan.
- If you move abroad.
- For insured who have reached OASI retirement age
- In the event of termination of gainful employment.

### OASI:

Employees who, after leaving the company, do not receive sufficient income subject to OASI during a calendar year and are not registered as unemployed, must pay the minimum OASI amount during that calendar year to avoid a reduction in their pension.

### Pension fund - Pro:

For the risks of death and disability, you are still insured for one month. If you wish to retain this insurance cover, please contact the pension fund directly (tel. +41 58 442 50 00) or the BVG/LPP supplementary institution (web.aeis.ch) / tel. +41 41 799 75 75). A transfer is unconditional. Recipients of daily unemployment benefits are compulsorily insured by the supplementary institution for the risks of death and disability. To deregister from the pension fund and transfer your credit, please send an e-mail to [info@payrollplus.ch](mailto:info@payrollplus.ch).

### Unemployment insurance - UI:

You must already be looking for a new job during your notice period. On the 1st day of your unemployment, you must register with the ORP and document your previous efforts. Further information: [www.treffpunkt-arbeit.ch](http://www.treffpunkt-arbeit.ch)

## When does insurance coverage end?

- Daily sickness benefit allowance: at the end of the employment contract.
- Accident insurance:  
After 30 days from termination of employment.
- Pension fund:  
After one month from the end of the employment contract.

### What insurance do I need?

- Accident insurance (SUVA)
- Health insurance
- Daily sickness allowance (Groupe Mutuel) 1.1.2024 SWICA
- OASI
- Pension fund (Tellco PkPro pension fund)
- Unemployment insurance (UI)

### Important information:

Lists and explanations are not exhaustive. The general contractual conditions of the respective insurers apply.

PayrollPlus AG  
Churerstrasse 160a, 8808 Pfäffikon  
+41 55 416 50 50, [info@payrollplus.ch](mailto:info@payrollplus.ch)  
[www.payrollplus.ch](http://www.payrollplus.ch)