Information for departing staff

INSURANCE COVERAGE AFTER LEAVING THE COMPANY

Continuation of insurance cover:

Employees who are not taking up a new position can continue their insurance cover as follows:

Accident insurance – SUVA:

Within 30 days of leaving the company, you can take out voluntary insurance against the risks of non-occupational accidents under a 'voluntary insurance scheme' for a monthly premium of CHF 25 (max. 6 months). The relevant forms can be ordered from SUVA. Recipients of unemployment benefits are compulsorily insured through SUVA.

Health insurance:

You are obliged to inform your health insurance provider within one month that you are no longer compulsorily insured against accidents under the UVG. You must therefore include accident cover in your health insurance policy

Daily sickness benefit:

All insured persons have the right to transfer to individual insurance within three months. No new exclusions will apply. Premiums are calculated according to the individual tariff. This allows you to maintain your insurance cover without restrictions (exclusions). The right to transfer does not apply, amongst other things:
- When changing jobs and transferring to your new employer's insurance scheme
- Upon moving your place of residence abroad
- For insured persons of AHV retirement age
- Upon ceasing gainful employment

AHV:

Employees who, following their departure from employment, neither earn sufficient income subject to AHV contributions nor are registered as unemployed with the unemployment insurance scheme during a calendar year must pay the minimum AHV contribution for that calendar year in order to avoid a reduction in their pension.

Pension Fund – Pension Fund Pro:

You remain insured against the risks of death and disability for a further month. If you wish to retain this insurance cover, please contact the pension fund directly (Tel. +41 58 442 50 00) or the BVG substitute institution so that your cover can continue (web.aeis.ch) /Tel. +41 41 799 75 75). The transfer will take place without any conditions. Recipients of daily unemployment benefits are compulsorily insured against the risks of death and disability by the BVG substitute scheme. To deregister from the pension fund and transfer your balance, please send an email to info@payrollplus.ch.

Unemployment Insurance – ALV:

You must start looking for a new job whilst your notice period is still running. On the first day of your unemployment, you must register with the RAV and document your jobseeking efforts to date. Further information: www.treffpunkt-arbeit.ch

In brief:

When does insurance cover end:

- Daily sickness benefit insurance: Upon termination of the employment contract

- Accident insurance: 30 days after the end of the employment contract

- Pension fund: One month after the end of the employment contract

Which types of insurance are essential:

- Accident insurance (SUVA)
- Health insurance
- Daily sickness benefit (Swica)
- AHV
- Pension fund (Tellco PkPro Pension Fund)
- Unemployment insurance (ALV)

Important:

Die Aufzählungen und Erläuterungen sind nicht abschließend. Es gelten die allgemeinen Vertragsbedingungen der jeweiligen Versicherer.