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Your Swiss Insurer

Postal address
Helvetia Insurance
P.O. Box 99
8010 Zurich

Unpaid leave

Employer

Company

Contract number

Employee

Policy no.

Title
- ◯ Ms
- ◯ Mr

First name

Last name

Street

No.

Postcode

Place

Country

Date of birth

Marital status

E-Mail

Unpaid leave

Notification of
- ◯ unpaid leave
- ◯ unpaid partial leave

Start of unpaid leave

End of unpaid leave

Annual salary

Annual salary before unpaid leave

Annual salary upon resumption of work

Workload percentage

Helvetia Swiss
Life Insurance Company Ltd, Basel
www.helvetia.ch

Workload percentage prior to unpaid leave

Workload percentage upon resumption of work

In case of unpaid partial leave

Annual salary during unpaid partial leave

Workload percentage during unpaid partial leave

How should your employee continue to be insured against sickness while on unpaid leave?

- ◯ Continuation of insurance without change (variant 1)
- ◯ Risk cover remains in place (variant 2)
- ◯ Suspension of insurance (variant 3 - not in the case of unpaid partial leave)

Continuation of insurance without change (variant 1)

The benefits and financing will be maintained without change for the duration of the unpaid leave and the employee remains fully insured under the occupational pension plan.

The employer is still the party that owes the premiums to the Foundation (under the contract of association). A change of financing must be resolved bilaterally between the employer and the employee.

Risk cover remains in place (variant 2)

Only risk cover (including waiver of savings contributions) is maintained for the duration of the unpaid leave. Savings contributions are suspended, which means that the savings process is interrupted for the duration of the leave.
This reduces the future retirement savings, and future retirement pensions can be expected to be smaller. This gap can potentially be bridged later when the employment relationship is taken up again.
The employer is still the party that owes the premiums to the Foundation (under the contract of association). A change of financing must be resolved bilaterally between the employer and the employee.

Suspension of insurance (variant 3)

During unpaid leave, both risk premiums and savings premiums are suspended for the duration of the unpaid leave.

Note: This means that the employee basically bears the risk himself/herself during unpaid leave.

LAI interim accident insurance

Is LAI interim accident insurance already in place?

- ◯ Yes
- ◯ No

Note: Under the LAI, accident cover lapses 31 days after the start of unpaid leave. The insured person has the option of maintaining accident cover for a maximum of six months with LAI interim accident insurance. The Foundation recommends taking out LAI interim accident insurance for unpaid leave. Partial leave may also result in gaps in coverage, so extending coverage should also be considered.

Name of insurer

Street

No.

Postcode

Place

Good to know

Accident coverage and daily sickness benefits
In order to be covered against the risk of disability or death as a result of an accident during unpaid leave, we strongly recommend taking out interim accident insurance. This can be taken out for a maximum of 6 months and must be applied for within 31 days of the start of your leave. Getting a LAI interim accident insurance is only possible in case of unpaid leave. As partial leave can also lead to gaps in coverage, extending coverage should also be considered.
If the unpaid leave lasts longer than 7 months, we recommend checking accident coverage for medical costs with the health insurance company.
We would also like to point out that during unpaid leave the entitlement to daily sickness benefits also ceases. In case of partial leave, this entitlement is at least partially suspended. We recommend clarifying any possibilities for extending cover.

Confirmation employer

☐ I hereby confirm that the employee in question has been provided with detailed information on LAI interim accident insurance and the choice of insurance cover. The employee explicitly agrees to the choice of insurance cover made above.

This registration was entered by

First name

Last name

Your mail address for possible clarifications

Data protection

All personal data will be processed in accordance with the current legislation:
For compulsory occupational benefits, the data protection regulations of LOB (Art. 85a ff. LOB) apply. The provisions of the FADP apply in addition. The FADP applies to purely supplementary occupational benefits (for information e.g. identity and contact details of responsible persons, processing purposes, etc. please see www.helvetia.ch/privacy).