



Information sheet for employees leaving the company

Collective Daily Cash Benefit Insurance Transfer to individual daily cash benefit insurance

Every employee insured under the plan resident in Switzerland may transfer to the individual insurance without having to submit to a health check within 3 months from the date when he/she quits the insured group, when the contract is cancelled or if he/she becomes unemployed. The tariffs, terms and conditions of the individual insurance then apply.

No right to transfer exists if the insured transfers to the daily cash benefit insurance of a new employer; on cancellation of the contract with Visana if insurance continues to be provided by another insurer for the same group of people, provided the new insurer is obliged to continue to give insurance cover on the basis of a free passage agreement; when people reach pensionable age (OASP/AHV age). In application of the General Conditions of Contract 2011, the right to transfer to another insurance only exists once the insured person has fully regained his/her capacity for work.

Obligatory accident insurance under the FLAI (German: UVG) Extension of cover for non-occupational accidents

Under the agreement to extend accident cover, cover for non-occupational accidents foreseen by the FLAI is continued when the insured takes unpaid leave or breaks in employment without continued salary payments or changes employment. Insurance cover for non-occupational accidents continues to exist as long as the insured is entitled to at least 50% of his/her salary or to substitute payments from a health or accident insurance. Insurance cover is cancelled 31 days after entitlement to such payments ends, in amendment of Article 3 para. 2 FLAI.

who are insured for non-occupational accidents may extend this cover by agreement for up to 6 months.

This agreement to extend accident cover goes into force when the premium is paid using the payment slip (obtainable from the employer or the insurer). The premium has to be paid at the latest on the day on which the company's non-occupational accident insurance terminates.

After the obligatory insurance ends employees

The unemployed are insured by the SUVA under a mandatory arrangement while they draw unemployment benefit, during waiting periods and periods when benefits are suspended.

Obligatory health insurance Inclusion of accident cover in the obligatory health insurance

Employees who are leaving the company and who have excluded accident cover from the obligatory health insurance (FLHI/KVG) have to inform their

health insurer within one month if they are likely to lose the cover provided by the FLAI, in particular when they give up employment, e.g. on retirement.

Confirmation for the employer

I hereby confirm that on leaving the company I was informed in writing about my right to transfer to Visana's individual cash benefit insurance, about extending the insurance for non-occupational accidents by special agreement with Visana and about the obligation to take out accident cover as part of the obligatory insurance.

Employee's family name, given name: _____

Date, employee's signature: _____

Daily cash benefit insurance:

Insurer: _____

Policy No.: _____

FLAI insurance

Insurer: _____

Policy No. _____