

# ÖKK LOSS OF EARNINGS INSURANCE

## Health and income

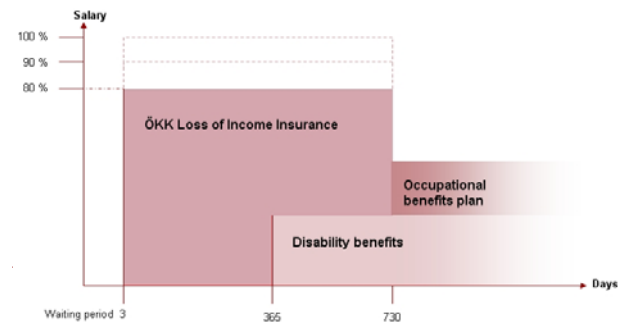
### FACTS

- Coverage in case of illness, accident, maternity
- Compensation for loss of earnings from 25% in ability to work
- Individual waiting periods
- Guaranteed premium rates during the policy period
- Maximum coverage of CHF 250,000 per person
- Subsequent benefits in case of inability to work if employment relationship is being terminated
- Waiver of reduction in case of gross negligence
- Continued payment of wages in case of death
- Subsidiary allowance for children and education subject to the terms of the Federal Family Allowances Act (FamZG)
- Waiver of premium payments for employees receiving benefits
- Right to change into individual insurance within 3 months after withdrawal
- Insured at OASI retirement age remain covered until their 70<sup>th</sup> birthday (benefit period 180 days)
- Frontier commuters are covered under the same conditions as Swiss residents
- Entitlement to benefits for inability to work during unpaid leave as of planned resumption of work
- Admission for company owner and contributory family members possible
- Personal assistance through Case Management in case of long-term absences

#### Additional services:

- Preventive offers to promote the health of employees
- Sustainable reduction of absence costs with the help of a comprehensive Absence Management

### BENEFIT PERIOD 730 DAYS



### WITH FULL COVERAGE

- Unconditional coverage during a maximum period of 730 days per insurance case
- BVG coordinated: The BVG pension will be delayed for one year, whereby the BVG premium is reduced

### WITH A DECLARATION OF HEALTH

- Coverage granted after individual risk assessment
- Scaled coverage for pre-existing illnesses or accidents at policy inception
- Full coverage for all illnesses or accidents occurring after policy inception

### CHILDBIRTH-RELATED BENEFITS

- Benefits in addition to maternity insurance subject to law on loss-of-income allowances (EOG) for 98 days
- In addition to maternity insurance subject to EOG, we cover 14 days of birth allowance in the amount of the insured daily allowance
- No waiting period

### BENEFITS WITH CHILDBIRTH

