

Outgoing employee information sheet

Information for employers

As an employer, you have to handle a lot of administrative work when an employee leaves your company. You have to inform the employee about his/her rights and obligations regarding personal insurance when leaving your company. The checklist below will help you with this process.

Health insurance

If the employee is staying in Switzerland, he/she remains insured with ÖKK under his/her current insurance cover in accordance with the Swiss Health Insurance Act (KVG). In principle, it is possible to terminate the basic insurance policy as at 31 December. Notice of termination must have been received by ÖKK by no later than the end of November. There may be no payments outstanding. To find out if it is possible to terminate the insurance as at 30 June under certain conditions, please contact ÖKK.

Accident insurance

Your employee continues to be insured under the accident insurance for the financial consequences of non-occupational accidents for 31 days after leaving the company. After this period has expired, accident coverage must be insured under his/her health insurance. Please inform your employee about his/her legal obligation to take out insurance in this respect. If he/she takes up another job, he/she will be insured under the accident insurance of the new employer.

An alternative to including accident coverage in the health insurance is an individual extension of the compulsory accident insurance for non-occupational accidents; in this case, the employee continues to be insured for accidents as before for up to 6 months. This individual extension can be arranged up to 31 days after leaving the company.

Your employee can conclude an interim insurance policy if his/her accident insurance policy no longer covers him/her for non-occupational accidents after the expiry of the 31-day extension period in accordance with the UVG.

This is the case if

- he/she gives up employment temporarily or permanently, e.g. unpaid leave,
- he/she reduces the working hours to less than 8 hours per week, or
- his/her entitlement to at least half his/her salary expires.

Daily benefits from health insurance policies and private health insurers that are provided after his/her employment has ended are classified as pure insurance benefits. They are not classified as replacement income within the meaning of Art. 7 para. 1 (b) UVV.

Supplementary accident insurance

Please inform your employee about his/her right to transfer to the individual accident insurance policy. This right applies if the insured person terminates his/her employment and is unable to transfer to a new collective insurance policy. The employee may transfer to the individual accident insurance policy within 90 days after leaving the company; exceptions to this are listed in the GIC (see Art. 5.3).

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Loss of earnings insurance

You must inform your employee about his/her right to transfer to the individual daily allowance insurance policy. This right applies if the insured person terminates his/her employment and is unable to transfer to a new collective insurance policy. The employee may transfer to the individual insurance policy within 90 days after leaving the company; exceptions to this are listed in the GIC (see Art. 6.3).

Occupational benefit plans (BVG)

The ÖKK Occupational pensions collective foundation is legally obligated to transfer the personal savings of the employee to the pension fund of the new employer. If the new employer is not yet known, the balance will be transferred to the substitute occupational pension fund (Auffangeinrichtung BVG).

An insured person leaving the compulsory insurance policy upon turning 58 because their employer terminated their employment may request that their insurance be continued with their previous pension fund in its previous scope.

The applicable legal provisions as well as the corresponding GIC and rules apply and take precedence over this information sheet.

Please observe the relevant legal provisions as well as the GIC and regulations of your pension fund.

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Please note: if a person leaves the company, please collect their insurance card.

Checklist

- ☐ Right to transfer from loss of earnings insurance to individual insurance
- ☐ Right to transfer from supplementary accident insurance to individual accident insurance
- ☐ Transfer BVG savings capital
 - ☐ to new collective foundation, or
 - ☐ to a blocked account, or
 - ☐ make a payout
- ☐ Include accident coverage in the health insurance
- ☐ Take out an interim insurance policy
- ☐ Continuation of health insurance

Employee confirmation

- ☐ I have been informed about the aforementioned rights and obligations.

First name: _____

Last name: _____

Place and date: _____

Signature: _____