

Information for employees Personal insurance Comet AG

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1	Procedure in the event of a claim	3
2	The state insurance schemes AHV, IV, EL, ALV, EO and MV	4
3	Accident insurance in accordance with UVG	7
4	UVG supplementary insurance	9
5	Daily sickness benefits insurance	10
6	Health insurance / Health insurance fund	11
7	Pension fund	12

NOTICE

- There are special regulations for seconded personnel.
- If you have any questions, please contact the HR department.
- Any absence due to illness or accident must be reported immediately to the HR department.

This overview is for information purposes only and is in no way binding. The original policy/policies and the fulfillment of the eligibility requirements of the individual social insurances are solely decisive for the insurance cover. The overview is limited to the most important benefits and is not exhaustive.

1 Procedure in the event of a claim

In the event of illness and accident

- Deregistration with the supervisor
- Submit medical certificate from the 4th day
- Inform the line manager about further incapacity for work and send a medical certificate
- Submit medical certificate monthly
- Duty to cooperate in medical treatment
- The employee must inform the HR department in the event of a stay abroad.

IMPORTANT NOTE

Social security contributions

Health and accident insurance daily allowances are exempt from AHV / IV / EO / ALV contributions.

Gaps in the AHV

It is the employee's responsibility to enquire with the AHV about any gaps in contributions if they are unable to work for a longer period.

2 The state insurance schemes AHV, IV, EL, ALV, EO and MV

INSURED PERSONS	All employees are covered by state insurance. There are special regulations for seconded employees and people who have only recently started working in Switzerland.
INSURED RISKS	Depending on the state insurance, different risks are insured (see also under insured benefits).
INSURED ANNUAL SALARY	There are different calculation bases depending on the state insurance. In the case of benefits dependent on current earnings, the basis is usually the salary subject to AHV contributions.
INSURED BENEFITS	The type and amount of pension(s) depend on many factors such as marital status, age, number of children, contributions made, etc. There are different eligibility requirements depending on the state insurance. The benefits are limited and must be determined individually.
Federal AHV	At AHV age: – Old-age pension – Child pension – Helplessness allowance – Aids In the event of death (due to accident or illness): – Widow's pension – Widower's pension – Child pension
Federal IV	In the event of disability (accident and illness): – Disability pension – Child pension – Helplessness allowance – Aids – Reintegration measures – Daily allowances
Supplementary benefits (EL)	In case of need, if entitled to benefits from the Federal AHV or Federal IV
Unemployment insurance ALV	– Unemployment benefit – Short-time working compensation – Bad weather compensation – Insolvency compensation – Labor market measures

Income Compensation Ordinance EO

- Daily allowances for military, civil defense or civilian service
- Daily allowances for maternity:
80% of the AHV salary, max. CHF 220.00 per day for 14 weeks from the date of confinement
- Daily allowances for paternity:
80% of the AHV salary, max. CHF 220.00 per day for 2 weeks at a time or individual days within 6 months of the birth of the child
- Care leave:
80% of the AHV salary, max. CHF 220.00 per day Paid 14-week leave for working parents (within 18 months at a time or on a daily basis) for the care of a seriously ill or injured child
- Adoption leave:
80% of the AHV salary, max. CHF 220.00 per day
Entitlement to a maximum of 14 daily allowances during a framework period of 1 year from the day the child is taken in for adoption.

Military insurance

Including medical expenses, daily allowances, disability pension, helplessness allowance, disability pension, medical aids, survivors' pensions, funeral expenses, travel expenses, rescue costs and integration benefits

START AND END OF THE INSURANCE COVER

As a rule, insurance cover exists before you start working for our company and only ends after you leave. There are special regulations for apprentices and retired employees.

LOCAL SCOPE OF APPLICATION

The insurance cover applies while you are working for our company. Employees on secondment should contact the HR department.

INSURANCE CARRIER

AHV, IV, EO

Compensation fund

ALV

Unemployment insurance

MV

Military insurance

FURTHER INFORMATION

www.bsv.admin.ch
www.bag.admin.ch
www.seco.admin.ch

FINANCING

Employer	5.30% for AHV, IV, EO 1.10% for ALV for a salary of up to CHF 148,200
Employees	5.30% for AHV, IV, EO 1.10% for ALV for a salary of up to CHF 148,200

3 Accident insurance in accordance with UVG

INSURER	Suva
POLICY NUMBER	1610-9299.0
INSURED PERSONS	All staff; persons who work less than 8 hours per week are only insured for occupational accidents.
INSURED RISKS	Occupational accident, non-occupational accident, occupational illnesses
INSURED ANNUAL SALARY	AHV salary with minor deviations (max. CHF 148,200)
INSURED BENEFITS	Medical costs / care services:
For medical treatment / care	– Medical expenses; hospitalization in the general ward – Aids according to the list of aids – Rescue / transportation / recovery / search costs – Material damage in the event of physical injury requiring treatment (e.g. prostheses) – Funeral transportation and burial costs
Daily allowance	80% of the insured salary from the 3rd day until it is replaced by the disability pension
Disability pension	80% of the insured salary in the event of full disability; together with the disability pension from the Federal Disability Insurance (IV) maximum 90% (complementary pension)
Integrity compensation	Lump-sum benefit (max. 1 times the maximum salary) depending on the physical impairment
Helplessness allowance	Monthly pension depending on severity or helplessness (mild, moderate, severe)
Survivors' pensions	– Widows or widowers, 40% of the insured salary – Half-orphans, 15% of the insured salary – Full orphans, 25% of the insured salary For several survivors together max. 70%; together with survivors' pensions from the Federal AHV max. 90% (complementary annuities)

START AND END OF THE INSURANCE COVER

The insurance begins on the day on which the employment relationship begins in accordance with the employment contract. The insurance cover also applies if this day falls on a Sunday or public holiday. For persons leaving the company whose previous employment relationship is not seamlessly followed by a new one, the insurance cover ends 31 days after the entitlement to at least half the salary ceases. For persons who work less than 8 hours a week, the insurance expires after the return journey on the direct route home.

LOCAL SCOPE OF APPLICATION

The insurance cover applies worldwide. Benefits abroad are limited. Treatment and benefits abroad must be agreed with the insurer in advance.

FINANCING

Employer	100% Occupational accident 100% Non-occupational accident
Employees	0% Non-occupational accident

EXIT

You will be informed of your other insurance options when you leave the company. If you are transferred to individual insurance If you exceed the insurance term, you must pay the premiums due yourself.

4 UVG- Supplementary insurance

INSURER	AXA				
POLICY NUMBER	44.079.439				
INSURED PERSONS	All staff; persons who work less than 8 hours per week are only insured for occupational accidents.				
INSURED RISKS	Occupational accident, non-occupational accident, occupational illnesses				
INSURED WAGES	UVG wage: – AHV salary with minor deviations (max. CHF 148,200) Surplus wages: – AHV salary minus UVG salary – Maximum salary per person CHF 600,000				
INSURED BENEFITS	In addition to the UVG:				
For medical treatment / care	– Medical expenses; private ward for hospitalization – Aids according to the list of aids – Rescue / transportation / recovery / search costs – Material damage (e.g. prostheses) – Funeral transportation and burial costs				
Daily allowance	- 80% of the surplus wage from the 3rd day until replacement by the disability pension				
START AND END OF THE INSURANCE COVER	Analogous to UVG				
LOCAL SCOPE OF APPLICATION	Analogous to UVG If you are unable to work, you must obtain approval from the insurance company before leaving the country so that benefits can be paid during this period.				
FINANCING	<table> <tr> <td>Employer</td><td>100% of the UVG salary 100% of the surplus wage</td></tr> <tr> <td>Employees</td><td>0% of the UVG salary 0% of the surplus wage</td></tr> </table>	Employer	100% of the UVG salary 100% of the surplus wage	Employees	0% of the UVG salary 0% of the surplus wage
Employer	100% of the UVG salary 100% of the surplus wage				
Employees	0% of the UVG salary 0% of the surplus wage				

5 Daily sickness benefits insurance

INSURER	AXA
POLICY NUMBER	44.079.439
INSURED PERSONS	Total staff
INSURED RISKS	- Loss of earnings in the event of incapacity to work due to illness
INSURED ANNUAL SALARY	AHV salary - Maximum salary per person, CHF 600,000
INSURED BENEFITS	
Daily sickness benefit	After expiry of the waiting period of 90 days per case, 80% of the insured salary for a period of 640 days
START AND END OF THE INSURANCE COVER	Insurance cover begins when the insured person starts work, provided they are fully fit for work, and ends at the same time as their last day of work.
LOCAL SCOPE OF APPLICATION	The insurance cover applies worldwide. Benefits for stays abroad are limited. If you are unable to work, you must obtain approval from the insurance company before leaving the country so that benefits can be paid during this period.
FINANCING	Employer 100% Employees 0%

6 Health insurance / Health insurance

INSURER	Individual
INSURABLE PERSONS	The entire staff
INSURABLE RISKS	Illness, maternity and accident (if the accident risk is also insured)
INSURED BENEFITS	
Compulsory basic insurance in accordance with the KVG	If you work for an employer for more than 8 hours per week, accident cover may be excluded from your health insurance.
Supplementary insurance in accordance with VVG	– Supplementary hospital insurance – Alternative medicine – Dental care insurance – Further products
START AND END OF THE INSURANCE COVER	Insurance cover only begins after confirmation and ends when the individual policies are terminated.
LOCAL SCOPE OF APPLICATION	The insurance cover applies within Switzerland, but outside Switzerland only in emergencies. Benefits for stays abroad are limited. Treatment and benefits abroad must be agreed with the insurer in advance.
HEALTH CHECK	Health checks are possible for supplementary insurance policies in accordance with the VVG. A questionnaire must be completed upon registration. Further clarifications and examinations may be requested.
FINANCING	Employees 100%

7 Pension fund

INSURER	LOB Collective Foundation Swiss Life
POLICY NUMBER	C19479
INSURED PERSONS	Basic provision: All staff aged 18 and over with an annual salary of at least CHF 22,050.
INSURED RISKS	Old age, death and disability
INSURED ANNUAL SALARY	AHV salary plus average of the profit share less coordination deduction of CHF 25,725, but at least CHF 3,675.
INSURED BENEFITS	
Retirement benefits (men 65 / women 64)	Old-age pension: – The retirement pension depends on the retirement capital. (Savings contributions depending on age with a sliding scale of 7 / 10 / 15 / 18% up to an insured salary of CHF 62,475. Thereafter 12% on the excess salary from the age of 18 until the age of 65 plus buy-ins, vested benefits, interest credits. – Pensioner's children's and orphan's pension: 20% of the current retirement pension – Qualifying spouse's pension: 60% of the current retirement pension
Survivors' benefits	In the event of death as a result of illness or accident: – Spouse's pension: 30% of the insured salary up to CHF 62,475, then an additional 45% on the excess salary. – Partner's pension: 30% of the insured salary up to CHF 62,475. After that, an additional 45% on the excess salary. – Orphan's pension: 8% of the insured salary up to a maximum of CHF 62,475. – Lump-sum death benefit: 100% of the accumulated savings capital if it is not required to finance the spouse's and partner's pension – Additional lump-sum death benefit of 500% of the annual salary Risk from CHF 62,475
Disability benefits	In the event of disability as a result of illness or accident: – Disability pension: 50% of the insured salary up to CHF 62,475, then an additional 70% on the excess salary. – Disabled person's child's pension: 8% of the insured salary up to a maximum of CHF 62,475. – Pension waiting period: 24 months – Waiting period until premium exemption: 3 months

START AND END OF INSURANCE COVER

Compulsory insurance begins when you take up employment and ends when the employment relationship is terminated. If the insured person does not take up a new position, there is additional cover of 1 month for the risks of death and disability. If the employment relationship is terminated by the employer, the insurance can be continued on request if the insured person has reached the age of 58.

LOCAL SCOPE OF APPLICATION

The insurance cover applies worldwide during the period of employment.

FINANCING

Employer	50% of the savings contributions 80% of the other costs
Employees	50% of the savings contributions 20% of other costs

NOTE

The pension fund regulations are decisive for determining benefit entitlements.