

Information for employers in the event of an employee's incapacity for work due to illness

Frequently asked questions



What are my obligations during my employee's illness?

You have Groupe Mutuel daily allowance insurance in the event of illness with our company. If one of your employees falls ill, it is your responsibility to report the illness to us and to forward the medical certificates to us each month. It is also essential to keep us informed of any developments and any redundancy. You will receive daily allowance benefits for the duration of the illness. At your request, these benefits can be paid directly to your employee.

Why does my employee have to register with disability insurance (AI/IV)?

In accordance with legal provisions, any incapacity for work that lasts for more than six months must be reported to the disability insurance office (AI/IV). In order to avoid your employee incurring late penalties, Groupe Mutuel already starts this procedure after around four months of sick leave. However, this procedure has no impact on a return to work or on your contractual relationship.

My employee had planned a holiday during his illness. Can he still take it?

- Yes, even if an employee is unable to work because of illness, he can still take a holiday and travel abroad. Being unable to work does not necessarily mean that your employee is unable to enjoy a holiday. For this reason, in the event of a holiday, an employee who is ill must notify Groupe Mutuel as soon as possible so that a certificate can be sent to him. This certificate must be completed first by you so that we can calculate the balance of the employee's holiday entitlement, and then by the employee's attending doctor.
- If the attending doctor certifies that there are no medical contraindications and that the employee can take advantage of his holiday, no daily allowance will be paid and the holiday days will have to be deducted from the employee's holiday balance.
- If your employee has already used up their holiday balance, they will be informed that the entire duration of their stay will be at their own expense.
- This ensures that an employee who is ill does not receive more time off than an employee who is fully occupied with his duties.

I have serious doubts about my employee's illness. What can I do?

- Groupe Mutuel has a wide range of investigation tools for monitoring your employees' illness. You can inform the account manager of your doubts and we will take the appropriate action.
- However, please note that a medical investigation is always carried out when an incapacity for work exceeds 30 days. There is therefore little risk that sick leave will be wrongly compensated.

We have received a letter from you indicating that you have stopped paying the daily allowance benefits. Could I have more information?

- Unfortunately not. The decisions we take and those we send to your employee contain sensitive data. As the Swiss Law on Data Protection (LPD/DSG) is very strict on this subject, it is impossible for us to send you a copy of this letter and unfortunately we cannot give you any further explanation.
- However, as your employee is still contractually bound, it is his responsibility to keep you informed of developments.

Does a limitation on your part or an end to benefits automatically mean an end to the employment contract?

No. All matters relating to the contractual relationship between you and your employees are governed by employment law. As a result, Groupe Mutuel is not competent to take a position or to demand the termination of a contract.

I saw on social media that my employee, who is still under contract, is looking for a new job, which confirms that he is not ill!

- In some cases, your employee's incapacity for work is linked solely to his current position. Nevertheless, they are still fit to work in the same job, but for another employer. The courts have ruled that incapacity for work must be compensated by the insurer of the current employer, and that the insured person must be given a period of at least three months to make arrangements and find a new job.
- Please note that this does not in any way mean that the employer is not treating his employees properly, and it is not within our remit to rule on this point. As an insurer, our position is based solely on the medical and insurance aspects.
- Unfortunately, because of the LPD/DSG, we are unable to confirm whether or not your employee's situation falls into this category.

We're in dispute with my employee and he's refusing to give me any details about the nature of the termination of your benefits. What should I do?

As indicated above, as long as your employee has a contractual relationship with you, it is his responsibility to keep you informed of any developments. In this context, Groupe Mutuel unfortunately has no solution to offer you.

The contract with my employee has ended, but I'd like to know if he's still unable to work, as this has an impact on my company's claims experience. Can you keep me informed?

No, as your former employee is no longer under contract, there is no longer any link between you. Consequently, and in accordance with the LPD/DSG, in the absence of a power of attorney in your favour signed by your former employee, no information on whether or not the incapacity for work continues can be communicated to you.



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