



# Because health counts

We insure what's most important:  
your employees.

Sympany is the partner for companies –  
simple, fair and personal.



# Sympany

## All the insurance you need.

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Sympany has been a reliable insurance partner for private people and companies for over 100 years. Sympany offers health, property and liability insurance in the area of private customer business and loss of income and accident insurance in the area of corporate customer business. Its head office is in Basel.



### **Goal-oriented Benefit Management**

Clearly defined processes and transparent deadlines



### **Proactive Health Management and occupational health**

Effectively prevent health-related work absences for the long-term



### **Simple absence reporting system and payroll declaration**

Well-established electronic solutions for reporting illnesses, accidents or declaring payroll

### **We're here for you**

As a customer, you are more to us than just a policy number. We want you to be successful. That's why our offer goes beyond only loss of income and accident insurance.

### **Our goal: to reduce your benefit costs**

With preventative measures and Case Management, we ensure that your employees stay healthy or that they are able to return to work in good time following illness or an accident. This helps your company achieve your market performance targets.

### **Trust us!**

Our experts have many years of experience working with large companies, SMEs and brokers. We would be more than happy to present our offer to you.

# Products by Sympany

## Security in the case of absences caused by illness or accidents.

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**Loss of income insurance** takes over the daily allowance for employees who can claim continuation of salary payments if they are not able to work due to illness, accident or maternity.

With compulsory **accident insurance**, Sympany pays a proportion of loss of income as well as costs incurred to employees after an accident. This statutory protection can be added to individually with **supplementary accident insurance**.



### **Your advantages with our loss of income insurance**

- Customised insurance protection, also covering particular regulations in the employment contract or company structures
- ELM-coordinated insurance solutions
- Insurance with different salary components
- Premium savings opportunities due to numerous waiting periods, benefit amounts and benefit duration
- Various options and guarantees, for example profit participation, annual right of termination, premium rate guarantee

### **Your advantages with our supplementary accident insurance**

- Daily allowance for the first two days after an accident
- Loss of income upgrade up to 100%
- Insurance of the proportion of income above the maximum UVG level
- Worldwide treatment in a private hospital ward – for a speedy return to work thanks to first-class treatment
- Bundle discount in connection with compulsory accident insurance or loss of income insurance

# Benefit Management at Sympany

## The exclusive special advantage for Sympany policyholders.

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Benefit from first-class service, the best advice and your own personal contact persons. With Sympany, you'll always know where you're at thanks to clearly defined processes and transparent deadlines.

### **Prompt and thorough claims processing**

Highly trained specialists ensure that daily allowances are paid out promptly with well-developed and efficient processes.

We regularly review whether there is any additional claim to benefits. By doing so, we can guarantee that we will handle your premiums conscientiously.

### **Support in the event of a legal dispute**

Suspecting insurance fraud? With appropriate measures and with help from medical experts and lawyers, we are able to successfully detect unjustified claims. We can also advise you on the employment consequences if benefits are terminated.

### **Active Case Management**

Our Case Managers support you and your employees in reintegrating back into working life quickly following illnesses or accidents. A comprehensive network of doctors and other necessary specialists are on hand to help. It's best to contact us immediately if you are facing extended absences from work.

### **Your advantages with our Benefit Management**

- Personal contact persons
- Individual evaluation including a risk assessment for larger companies
- Arrangement of service levels



# Company Health Management

## Strong and successful thanks to preventative measures.

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High-performing employees are the foundation for the success of your company. With proactive measures, you can effectively prevent health-related work absences for the long-term.

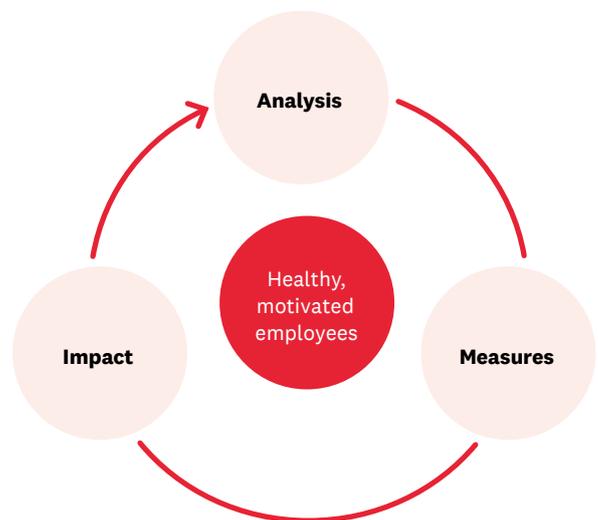
### Customised measures

Our specialist partners analyse potential illness and accident risks at your company. As a result, you receive concrete advice on opportunities for improvement, for example, in relation to ergonomics, exercise, nutrition or stress reduction. For some measures, you will receive special conditions.

### Occupational health

You will also receive support in compulsory occupational health examinations, so that you are guaranteed to meet the statutory requirements, for example in relation to fitness for night shifts.

### The phases of Company Health Management



### Your advantages with our Company Health Management

- Reduced prices and quick response times
- Increasing your productivity and innovative capacity
- Reducing your rate of absences and your benefit costs
- Maintaining your quality standards
- Become an attractive employer thanks to healthy, happy and loyal employees



# Reporting absences and payrolls to Sympany

## Easy, simple and reliable.

Thousands of Swiss companies, insurers and offices are already working with them – and you can also benefit from them with Sympany: well-established electronic systems for the encrypted transmission of absences and payrolls.

### Reporting absences with **BBTClaims** and **Sunetplus**

With **BBTClaims** recording and communicating absences can be done very easily online, without installation. You can send documents such as medical certificates directly to us as attachments.

Do you record more than 15 cases per year and would like to regularly evaluate your data? Then we recommend **Sunetplus**.

### Payroll declaration with a unified payroll procedure “**Einheitliches Lohnmeldeverfahren**” **ELM**

To use ELM software, all you need to have is a salary accounting system certified by Swissdec and an ELM profile. Sympany will provide the latter.

You register your ELM profile and your basic data for recipients, payroll and employees at the beginning of the year in good time before the first payroll run.

In reporting payroll, Swissdec controls your data in the first instance. You then send this encrypted data to selected recipients, for example, Sympany. Then Sympany will be able to calculate your premiums.

You can find more information at [www.sympany.ch/en/elm](http://www.sympany.ch/en/elm)

### Your advantages with **Sunetplus**:

- **Benefits and absence management including analyses and evaluations from one system**
- **Connection to staff systems (e.g. SAP) including standard interfaces**
- **Data protection guarantee through comprehensive authorisation system**



You can use the streamlined **BBTClaims** and the comprehensive **Sunetplus** for free in four languages.

You can find all links and support here at [www.sympany.ch/en/absences](http://www.sympany.ch/en/absences)

