

## AIA Summary of Benefits and Coverage

### Care benefits

Doctors/ dentists/ chiropractors	• Free choice
Hospital	• Free choice (general ward)
Follow-up care and spa therapies	• Where medically prescribed – treatment at Suva's own clinics in Bellikon and Sion
Medical treatment abroad	• Countries with social security agreements (EU/EFTA countries plus North Macedonia, Türkiye, Bosnia and Herzegovina, Montenegro, and Serbia): according to the agreement; • Rest of the world: max. double the amount of the costs incurred in Switzerland (more info: tel. 0848 820 820)
Home care	• Where medically prescribed

### Reimbursement of expenses

Travel, transportation and rescue costs	• Unlimited where medically necessary; limits apply for treatment abroad
Medical aids	• Compensation for physical injury and loss of function
Property damage	• e.g. glasses, hearing aids and dentures if damage/loss occurs at the same time as a physical injury requiring medical treatment

### Cash benefits

Daily allowance	<ul style="list-style-type: none"> <li>• Total incapacity for work: 80 % of the insured salary</li> <li>• Partial incapacity for work: reduced accordingly</li> <li>• Start of entitlement period: from the third day after the accident/per calendar day</li> <li>• End of entitlement period: unlimited entitlement period until return to total capacity for work status, start of access to an AIA disability pension or death</li> </ul>
AIA disability pension (diminished earning capacity)	<ul style="list-style-type: none"> <li>• No time limit</li> <li>• Total disability: 80 % of the insured salary</li> <li>• Partial disability: reduced accordingly</li> <li>• Supplementary pension to the old age and survivors' pension (OASI) or disability pension (IV); cumulatively up to max. 90 % of the insured salary</li> </ul>
Attendance allowance	• Provided in supplement to the disability pension if the recipient requires long-term assistance from third parties or personal supervision in order to perform daily tasks and activities. The benefit amount depends on the degree of assistance required
Permanent impairment allowance	• One-off lump-sum benefit paid in the event of significant and permanent physical or mental injury; benefit amount calculated as a percentage of the maximum insured salary amount
Survivors' pension	<ul style="list-style-type: none"> <li>• Widows: 40 % of the insured salary, subject to certain requirements</li> <li>• Half-orphans: 15 % of the insured salary</li> <li>• Full orphans: 25 % of the insured salary</li> <li>• Overall: 70 % of the insured salary</li> <li>• Supplementary pension to the old age and survivors' pension (OASI) or disability pension (IV); cumulatively up to max. 90 % of the insured salary</li> </ul>
Compensation for funeral costs	• Currently CHF 2,842 (as of 2016)
Widow's pension	<ul style="list-style-type: none"> <li>• No time limit (past retirement)</li> <li>• Expires on remarriage</li> </ul>
Cost-of-living allowance	• Based on disability/widow's and orphan's pension in accordance with the national index (National Consumer Prices Index)
Transitional benefits following a non-suitability decision	• Daily transitional allowance (max. four months) and transitional benefits (max. four months) if employees have to be excluded, either temporarily or permanently, from undertaking work dangerous to their health
Culpability for an accident	Reduction in cash benefits in the event of <ul style="list-style-type: none"> <li>• Gross negligence (max. 2 year's limited daily allowance; only applies to non-occupational accidents)</li> <li>• Criminal acts/violations (no time limit)</li> <li>• Extraordinary dangers/hazardous activities (only applies to non-occupational accidents; no time limit)</li> </ul>