

# AIA Summary of Benefits and Coverage

## Care benefits

Doctors/dentists/chiropractors	<ul style="list-style-type: none"> <li>Free choice</li> </ul>
Hospital	<ul style="list-style-type: none"> <li>Free choice (general ward)</li> </ul>
Follow-up care and spa therapies	<ul style="list-style-type: none"> <li>Where medically prescribed – treatment at Suva's own clinics in Bellikon and Sion</li> </ul>
Medical treatment abroad	<ul style="list-style-type: none"> <li>EU/EFTA: based on agreement; rest of the world: max. double the amount of costs incurred for treatment in Switzerland (for more information, call +41 (0) 848 820 820)</li> </ul>
Home care	<ul style="list-style-type: none"> <li>Where medically prescribed</li> </ul>

## Reimbursement of expenses

Travel, transportation and rescue costs	<ul style="list-style-type: none"> <li>Unlimited where medically necessary; limits apply for treatment abroad</li> </ul>
Medical aids	<ul style="list-style-type: none"> <li>Compensation for physical injury and loss of function</li> </ul>
Property damage	<ul style="list-style-type: none"> <li>e.g. glasses, hearing aids and dentures if damage/loss occurs at the same time as a physical injury requiring medical treatment</li> </ul>

## 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	<ul style="list-style-type: none"> <li>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</li> </ul>
Permanent impairment allowance	<ul style="list-style-type: none"> <li>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</li> </ul>
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	<ul style="list-style-type: none"> <li>Currently CHF 2,842 (as of 2016)</li> </ul>
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	<ul style="list-style-type: none"> <li>Based on disability/widow's and orphan's pension in accordance with the national index (National Consumer Prices Index)</li> </ul>
Transitional benefits following a non-suitability decision	<ul style="list-style-type: none"> <li>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</li> </ul>
Culpability for an accident	<p>Reduction in cash benefits in the event of</p> <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>