

Cost- benefit calculation of a long-term sick leave

Salary CHF 78'000.00 p.a.; daily benefits insurance (TGV) after 90 days

Your consequential costs in 5 years			CHF
From 13.4.2013 reduced capacity to work capacity 40% – salary 100% paid by employer			
3 x CHF 3'600.00	90 days		10'800.00
July 2013 brain tumor surgery			
100% incapacitated paid by TGV			TGV
Sept./Oct. 2013 100% incapacitated			TGV
From Nov. 2013 40% capacity, 60% TGV			TGV
From 1.1.2014 to 26.4.2015			
100% presence at 40% capacity, 60% TGV			TGV
From 27.4.2015 100% incapacitated paid by TGV			TGV
July 2015 expiry TGV			
→ 6.11.2015 application for disability benefits			
15.9.2016 involvement Proitera – consulting fees	13 hours		2'574.00
July 2016 to end of Dec. 2016			
assumption of salary costs by employer at 100% incapacitation	6 months		39'000.00
Jan. 2016 to end of Jan. 2018			
assumption of salary costs by employer at 60% incapacitation	25 months		97'500.00
Jan. 2018 decision disability insurance, 3/4-pension from 1.5.2016			
Due to late application 3/4-pension			
retroactive only from 1.5.2016 instead of 13.4.2014			
reimbursement disability insurance and BVG to employer	21 months		-81'900.00
Costs employer	Total		67'974.00 **

** costs not included for:

- substitution
- consultations
- arrangements
- meetings
- case management
- general structural costs

Costs with early involvement of Proitera			CHF
From 13.4.2013 reduced capacity to work capacity 40% – salary 100% paid by employer			
3 x CHF 3'600.00	90 days		10'800.00
Support by Proitera			
→ involvement Proitera			
Nov. 2013 application for disability benefits – consultation fee	13 hours		2'574.00
July 2016 to end of Dec. 2016			
assumption of salary costs by employer not necessary with timely application for disability benefits			0.00
Jan. 2016 to end of Jan. 2018			
assumption of salary costs by employer not necessary with timely application for disability benefits			0.00
Nov. 2013 timely application for disability benefits			
Jan. 2018 positive decision on disability benefits			
From 13.4.2014 3/4-pension retroactive			
no reimbursement to employer, but to TGV !			0.00
Costs with Proitera	Total		13'374.00

Your benefit

- no consequential costs by staff on sick leave
- reduced work load for HR and superiors
- staff member is vindicated and financially secure
- staff satisfaction benefits the image of the company

→ **CHF 54'600.00 (cost difference)**