

## Entitlement to Swiss Federal Disability Insurance (Fed. DI): Information for employers

As an employer, you are entitled to advice and financial support from the Swiss Federal Disability Insurance with respect to “reintegration” in the event of health-related problems experienced by insured persons in the workplace.

The motto of Swiss Federal Disability Insurance is “reintegration before retirement”. However, most people think of pension benefits and the related one-year waiting period when it comes to disability. As a result of this factor (one-year waiting period), valuable time is lost in cases when reintegration is possible despite the health-related difficulties.

Based on Art. 15 ff. of the Federal Law on Disability Insurance (IVG), insured persons are entitled to professional measures provided by Swiss Federal Disability Insurance following a health-related loss of performance (reference value: 20 per cent reduction in performance and the related compensation). This entitlement is available irrespective of whether the cause is related to an illness or an accident.

### Example

The doctor of a floor layer determines that because of knee pain the patient will not be able to work fully from 13 January 2024, but that he will be able to perform light manual labour. As a result, the insured person is immediately entitled to professional measures provided by Swiss Federal Disability Insurance with no waiting period. He can register immediately (e.g. on 13 January 2024).

As the employer, you are an important point of contact for the specialists at the Swiss Federal Disability Insurance, as your swift response to health-related problems in the workplace can make a substantial contribution to the success of the work by the reintegration specialists. If one of your employees experiences health-related problems in the workplace, you should contact the specialists at the Swiss Federal Disability Insurance as quickly as possible. Quick action on your part in the event of health-related problems in the workplace will make a substantial contribution towards helping the specialists at the Swiss Federal Disability Insurance find a good solution.

You can expect the following services from the Swiss Federal Disability Insurance :

- Clarification of the remaining employment options
- Assumption of the retraining costs for insured persons with professional qualifications
- Partial or full assumption of training periods in the new workplace (including internal transfers) up to a maximum of six months
- Remedial or introductory courses (depending on the need)
- Tools in the workplace
- Workplace adjustments (based on the disability)
- Advice on questions related to social insurance law

If you have any further questions, please contact the specialists at your cantonal disability insurance office: [www.iv-stelle.ch](http://www.iv-stelle.ch)