

Transplants

Loss of earnings compensation and/or other expenses for kidney, liver or stem cell donations

Type of transplant:

Transplantation hospital:

Donor

Surname, first name:

Date of birth:

Street, no.:

Postcode, town/city:

Phone no.:

Email:

PostFinance IBAN:

Bank IBAN:

Name of bank/branch:

Health insurer:

Insurance no.:

Relationship to recipient:

Occupation:

Self-employed Employed at:

Donor's employer

Company:

Contact person:

Street, no.:

Postcode, town/city:

Phone no.:

Email:

PostFinance IBAN:

Bank IBAN:

Name of bank/branch:

RecipientSurname, first name:

Date of birth:

Street, no.:

Postcode, town/city:

Health insurer:

Insurance no.:

The following original documents must be provided for the reimbursement of additional expenses:

- Confirmation of employment from employer (only for employed people)
- Most recent definitive tax assessment (only for self-employed people)
- Monthly pay slip
- 3-6 monthly pay slips (for employees on an hourly wage)
- Medical certificate for the duration of incapacity for work
- Paying-in slip for employer or company
- Various receipts/documents

Place, date:

Donor's signature

Contact

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To standardise the calculation of the loss of earnings resulting from a kidney, liver or stem cell donation, the health insurer has to define the clarifications and procedures involved.

Procedure in the event of loss of earnings

Following completion of the initial clarification/donation, the donor or their employer must fill in and return the loss of earnings application form along with the necessary documents.

Loss of earnings can only be reimbursed following return to full employment. An application for pre-financing of up to one month's pay may be submitted for donors living in Switzerland.

We need the following documents to calculate the loss of earnings

Employees:

- Confirmation of employment from employer (including details of 13th/14th monthly salary, continuation of salary payments, degree of employment).
- For employees with a fixed monthly salary: copies of the last 3 monthly pay slips. The gross salary will be used as the basis for calculating the loss of earnings.
- For employees on an hourly wage: copies of the last 6 consecutive monthly pay slips. The average gross salary will be used as the basis for calculating the loss of earnings.
- Medical certificates for the duration of incapacity to work. Including for preliminary and follow-up examinations.
- List/confirmation of the transplant-related absences from work.
- Employer account number (IBAN and name of bank), for payment of both the continued salary payments and the employer contributions.
- List of employer contributions from the employer, including percentage share.

Self-employed people:

- Most recent definitive tax assessment or AHV contribution provision (taxable income will be used as the basis for calculating the loss of earnings).
- Medical certificates for the duration of incapacity to work. Including for preliminary and follow-up examinations.
- List/evidence of social security contributions.

Documents that are not in German, French, Italian or English must be translated into one of these languages and officially certified.

Expenses are defined as costs incurred by the donor in connection with the clarification of the donation and the transplantation. The donor is obliged to keep the expenses as low as possible. Expenses deemed unnecessary for the preparation of the transplantation or donation shall not be borne by the health insurer. The applicant is responsible for these costs. If the donor has several employers, the maximum working time in accordance with the employment law applies. If working hours are exceeded, they will be reduced to the maximum permitted amount.

The following expenses relating to the transplant will be reimbursed

- Travel expenses (see below)
- Costs of meals (see below)
- Accommodation costs (see below)
- Other costs (see below)
- Compensation for loss of earnings
- Costs of examinations to determine suitability as a donor

Costs will only be reimbursed if the corresponding receipts are submitted. Costs in excess of the maximum limit shall be borne by the applicant.

Sanitas reserves the right to request original receipts for expenses.

Travel costs

- Second class travel by train
- Tram and bus journeys
- In the case of air travel: only economy class flights
- Costs of travel insurance and visas
- Compensation for travel by car/taxi is set at CHF 0.70 per kilometre.
- Parking charges

Travel by car should be avoided. The use of public transport is encouraged.

Cost of meals

If the donor travels in connection with the donation and has to eat out, he/she is entitled to claim the actual costs, up to the following maximum amounts:

- Lunch, max. CHF 20
- Dinner in the event of an overnight stay: max. CHF 30

Accommodation costs

- Hotel costs up to a maximum of CHF 175.00 per night
- Overnight stays with relatives or acquaintances will not be reimbursed.

Other costs

With a corresponding medical prescription and invoice, the following will be reimbursed for up to three months:

- Home help: max. CHF 100 per day
- Childcare: max. CHF 100 per day per child
- Support at work if the absence means a replacement has to be employed. Standard industry/professional association rates apply.

In the event of an extension, a new medical prescription is required.

Costs that cannot be claimed by self-employed persons or employers:

- Staff costs (wages and salaries of employees)
- Rental costs
- Maintenance costs
- Loss of profit or operating earnings, operating expenses, social security payments

Miscellaneous

If the donation does not go ahead for medical or personal reasons, the costs incurred in connection with the preliminary clarifications will be borne by the recipient's basic health insurance. If the recipient's insurer is unknown, the Swiss state will cover the costs.

In the case of donors from abroad, we need written confirmation from the transplantation clinic as to why the preliminary examinations cannot be performed locally.

Only the transplant-related costs will be covered. Any costs in excess of these, such as for extensions of the stay abroad for personal reasons and for accompanying persons, will not be reimbursed.

Once foreign donors return home, follow-up examinations/treatment of possible complications must be undertaken locally if possible. If a donor lives in a country that does not have a bilateral agreement with Switzerland or if the patient is resident abroad for longer than 6 months, further treatment (follow-up examinations/treatment resulting from complications) must be provided in their home country. If this is not possible, a commitment to cover costs must be sought from the health insurer in advance.