

HR Risk Management module



Your benefits

Swiss Life Pension Services supports you in processing your insurance events and helps you to establish a future-oriented HR risk management approach. If an insured person becomes incapable of working or is at risk of becoming disabled, we will help him/her to reintegrate into their professional and social environment. This will result in fewer disability cases, which will translate into cost savings for your institution. Ranging from underwriting and claims processing through to prevention measures, we offer you a comprehensive array of advice and services - all of which are designed as modules. You decide which functions you want to perform yourself and which you want to delegate to us. Together we will find the ideal solution for your specific requirements.

Our experience and expertise mean cost advantages for you

Forward-looking and competent HR risk management pays off. Swiss Life Pension Services helps you to take the right actions at the right time. Our wealth of experience, including experience in processing claims for large employee benefits institutions, has given us an in-depth knowledge of the business. This is the competence we make available to you.

Our offer

Our range of services covers every stage of processing. It includes in particular:

Risk assessment/Underwriting

The overall risk represents the sum total of the individual risks. Assessing and evaluating new insurance business can be decisive for the future development of your employee benefits institution. We offer you the following core services:

- Medical assessment of new insured persons from an actuarial perspective
- Formulation of limitations for pre-existing ailments

Waiver of contributions

Waiver of contributions

If an insured person is expected to be incapable of working for a lengthy period or even at risk of disability, the employee benefits institution must be informed as quickly as possible. It will then forward the relevant documents to us. Upon receipt, we will check the entitlement to benefits and draw up a detailed calculation of the waiver of contributions.

Claims triage

Claims management by Swiss Life Pension Services is based on the premise of swift action. This is why we give the triage the highest priority. In the claims triage module, we use a standardised procedure to judge the reintegration potential of insured persons who are threatened by disability. If the potential for reintegration is identified, a panel of experts will work out concrete recommendations for you on how to proceed.

Examination of pension claim

If a long period of incapacity to work must be assumed, which cannot really be influenced, we review the situation for you. In cooperation with specialists from our network, we offer you the following options:

- Visiting service
- Medical and legal opinion
- Assessment with regard to subrogation; recommendations and implementation
- Combating insurance fraud (hiring of detective)

Reintegration measures

We put you in touch with the top professionals for assistance with an implementation of individual reintegration measures. They will handle your

- Integration coaching
- Case management (for particularly complex cases)
- Job referrals / professional reorientation

Swiss Life Pension Services acts as an interface in this regard and also ensures coordination of all the insurance coverage involved, such as short-term disability benefits (KTG) or accident insurance (UVG), disability insurance (IV) and so on. This enables you to take advantage of the 5th revision of the law on disability right from the beginning.

Assessment and review of current disability cases

A number of factors can affect the employee benefits institution's IV benefits: An insured person's health can improve, somebody working part-time and drawing disability income can find a better paying job, a child can finish his or her education, etc. The examination/revision of current IV pensions is an effective way to gain an overview of current disability cases and facilitates intervention where needed. Swiss Life Pension Services supports you in this regard, be it the examination of an individual case or analysis of the entire disability portfolio.

Swift action brings rewards

Of course, the very best and most advisable way to save costs is prevention.

Prevention initiative

Motivated and healthy employees have lower absentee rates and are more efficient. Thus, maintaining and encouraging the ability and willingness to deliver good performance are key management tasks. In Switzerland, the average incapacity to work due to illness or accident ranges from 10 to 15 working days per employee per year. This is equivalent to 5 to 7 percent of an employee's required annual working hours, or half to three-quarters of an employee's holiday entitlement – unproductive time for which the employer pays, without receiving anything in return. Our experience shows that 30 to 40 percent of these cases of incapacity could be avoided through preventive measures. Implementing the prevention initiative is an important step in this direction. To achieve this, we offer you the following services:

- Manual with key principals and concrete tips on possible procedures
- A help desk at your disposal for questions not covered by our manual
- Events in connection with prevention issues
- Personal support in implementing projects
- Referral of experts for tailor-made local services

Active claims management helps to reduce costs. Clearly defined processes for the cooperation between employer and employee benefits institution play an important role in enabling you to get the most out of these advantages.

Optimisation of processes between pension fund and employer

Our specialists help you to define and establish these processes – always taking your individual pension fund regulations into account, of course. Their assistance essentially covers the following points:

- Early identification of cost-intensive claims
- Active monitoring and intervention already during the medical treatment phase
- Evaluation of chances of professional reintegration and initiation or recommendation of necessary measures

Swiss Life Pension Services – your partner of choice

Active and forward-looking HR risk management offers great potential. To harness this potential, the specialist knowledge and experience of experts are required. Swiss Life Pension Services can meet these requirements. Furthermore, it cooperates with a network of proven specialists. We support you in continually improving HR risk management at your employee benefits institution, thereby reducing costs. Together we will reach the goals you are striving for.

Advantages for you

You can reduce your administrative workload through customised outsourcing.

- Thanks to the efficient outsourcing solution offered by Swiss Life Pension Services, you lower your outlay for insurance claims incurred.
- You optimise the processes and costs for claims handling.
- You benefit from professional claims handling services and increase the reintegration rate.
- You achieve a consistently high quality in claims and benefits processing.
- You enhance your employees' ability to deliver a good performance and you reduce absenteeism.
- You boost the quality of services provided by your employee benefits institution.
- You avoid new risks by applying active prevention measures.

Swiss Life Pension Services is a strong partner at your side – ensuring state-of-the-art HR risk management at all times.

Swiss Life Pension Services: a strong outsourcing partner

