



During the COVID-19 pandemic we are working in reduced team, so we may have some delay. Therefore, we are unable to provide a telephone response until further notice and invite you to use the online contact forms available on our website or by postal mail.

Thank you for your understanding. Here are some frequently asked questions :

### **FREQUENTLY ASKED QUESTIONS: COVID-19**

As suggested by the Federal Office of Public Health (FOPH), if you have the following symptoms: breathing difficulty, cough and fever, you must stay home and call a doctor or the hospital to check if a consultation is necessary.

#### **The employer is sick:**

The employer must pay the wages to the employee as usual.

#### **The employer's child is sick :**

The employer pays the wages to the employee as usual and cannot ask the employee to compensate the absence by a vacation or replace the hours.

#### **The employee is sick:**

The employer pays the wages to the employee according to the employment contract:

- If the employer has not subscribed a loss of earnings insurance in case of illness:  
**The Bern scale comes into effect**

The employer is responsible for paying the employee their wages for a limited time period which varies depending on years of service. If the working relationships have lasted more than three months or have been agreed for more than three months. (if the employee is prevented from working for a reason referred in the Swiss Civil Code article 324a, paragraphs 1 and 3).

During the 1st year of service: 3 weeks of wages  
From the 2nd year of service: 1 month of wages  
From the 3rd to the 4th year of service: 2 months of wages  
From the 5th to the 9th year of service: 3 months of wages  
From the 10th to the 14th year of service: 4 months of wages  
From the 15th to the 19th year of service: 5 months of wages

**Or**

- If the employer has subscribed to a loss of earnings insurance: the employer pays 80% of the employee's wages for the first 30 days of sickness then the 31st day, the insurance will directly pay a daily allowance to the employee for a maximum of 730 days.

In order to not overload the medical services (doctors, hotlines, hospitals), the government recommends to employers not asking a medical certificate before the 10th day of absence. The medical certificate is essential for the employee to receive indemnities from the insurance from the 31st day. The medical certificate must be dated from the beginning of illness.

**The employer asks the employee not to come to work:**

The employer pays the wages to the employee as usual and cannot ask the employee to compensate the absence by a vacation or replace the hours.

The compensation for reduced working hours (RHT) cannot in principle be claimed by the employer because the loss of work is due to a personal decision of the employer. The employer is required to continue to pay the wages to the employee.

**The employee does not want to come to work:**

The employer is not required to pay the wages to the employee.

**The employee's child is sick:**

Parents are entitled to up to 3 days leave to sort out a childcare solution and are paid according to the same rules as a sick leave afterwards .

**The employee is in quarantine - APG:**

Either employees or employers can claim a 7 days Special Loss of Income Allowance (APG) due to Corona virus to the Compensation Fund or directly at Chèque Service in the event of quarantine requested by a doctor (a medical certificate is required). Once validated, we recommend that the allowance be paid directly to the employee in order to release the employer from paying the wages.

**The employee cannot come to work due to closure of schools and nurseries - APG:**

Either employees or employers can apply for a Special Loss of Income Allowance (APG) due to Corona virus until a childcare is found or the end of the closure. Once validated, we recommend that the allowance be paid directly to the employee in order to release the employer from paying the wages.

**Request for RHT (Reduction of Working Hours) known as Partial unemployment:**

To date, the measures taken by the State Council and the Federal Council have not prevented the domestic economy work. We have informed the relevant authorities, but the current situation does not justify an RHT. Indeed, personal assistance, childcare or home cleaning can be done by following the hygiene recommendation and social distance.

We invite you to regularly check the updated recommendations from the Federal Council and the State of Geneva.

In this difficult time of a national economic downturn, we suggest you show solidarity and understanding and follow the Government's recommendations in order to quickly get out of this crisis and with the least negative consequences.

As far as possible, we will respond to your requests. Take care of your loved ones as well as your employees for whom their work is the only one source of income.

Your Chèque Service team