

Loss of earnings compensation and/or other donor expenses following a kidney, liver or stem cell donation

Transplant type	Transplant centre

1 Recipient (person insured with CSS)

First name	Surname	Date of birth
Street, house number	Postcode / town	
Health insurer	Client number	

2 Donor's personal details

First name	Surname	Date of birth
Street, house number	Postcode / town	
Health insurer	Client number	Relationship to recipient
Current occupation	☐ Self-employed	Employed at

3 Donor's employer

Company	Street, house number	Postcode / town
IBAN	Name of financial institution	

4 Enclosures (see attached information sheet for details)

The following original receipts must be submitted when requesting the reimbursement of additional expenses:

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|---|---|
| ☐ Confirmation of employment from the employer (only if salaried employee) | ☐ Most recent definitive tax assessments (only if self-employed) |
| ☐ 3 monthly salary statements (if fixed monthly salary) | ☐ 6 monthly salary statements (if employed on an hourly wage) |
| ☐ Doctor's certificate covering entire duration of incapacity to work | ☐ Payment slip from employer or company |
| ☐ Miscellaneous receipts/documents | |

Place	Date	Donor's signature

Please return to:
CSS
Leistungsprüfung Backoffice
Tribtschenstrasse 21, 6005 Luzern

Legal entity for basic insurance (KVG): CSS Kranken-Versicherung AG

Legal entity for insurance under the Insurance Contract Act (VVG): CSS Versicherung AG

Legal entity for accident insurance (UVG): CSS Versicherung AG

Loss of earnings and other expenses for kidney, liver or stem cell donation

The health insurer has been tasked with carrying out the investigations and work necessary to ensure that the loss of earnings after a kidney, liver or stem cell donation are calculated in a consistent manner.

Process for loss of earnings

Once the donor assessment/donation process is complete, the donor or their employer sends us the application form for the reimbursement of loss of earnings together with the necessary receipts/evidence of expenses.

We need the following documents to calculate the loss of earnings

Salaried employee

- Confirmation of employment from the employer (incl. details of 13th monthly salary, continued payment of salary arrangements, hours worked)
- Copies of the last 3 months' salary statements (if fixed monthly salary); gross salary = basis for loss of earnings, or
- Copies of the last 6 consecutive months' salary statements (if employed on an hourly wage); average gross salary = basis for loss of earnings
- Doctor's certificates for the duration of the incapacity to work, pre- and post-operative examinations
- Account details / payment slip of company (if continued salary payments) or donor (if loss of earnings)
- CH IBAN account details (even if donor lives abroad)
- Original receipts for other expenses
- Employer contribution

Self-employed

- Most recent definitive tax assessment (taxable income = basis for calculating loss of earnings). Please note: we cannot calculate the loss of earnings without a tax assessment
- Doctor's certificate for the entire duration of the incapacity to work, pre- and post-operative examinations
- Account details / payment slip
- CH IBAN account details (even if donor lives abroad)
- Original receipts for other expenses
- Contribution paid by employer

Documents submitted in a foreign language (other than German, French, Italian or English) must be officially certified beforehand and translated into German, French, Italian or English.

Expenses are the outgoings incurred in the donor's interest. All donors are obliged to keep their expenses as low as possible. Expenses which were not necessary for the preparation of the transplant or the donation will not be reimbursed under health insurance, and must be paid out of the applicant's own pocket.

If the applicant has more than one employer, the maximum working time set out in the Employment Act will apply. If the applicant's working time exceeds the statutory maximum it will be reduced to that maximum.

The following expenses directly related to the transplant will generally be reimbursed

- Travel costs (hereinafter 'A')
- Meal costs (hereinafter 'B')
- Accommodation costs (hereinafter 'C')
- Other costs (hereinafter 'D')
- Compensation for loss of earnings
- Cost of assessing suitability as a donor

A) Travel costs

- Second-class train travel will be reimbursed
- Travel by tram and bus will be reimbursed in line with the original supporting documents
- Air travel will be reimbursed in Economy class only. Any additional charges must be paid by the applicant

- Travel by car should be avoided. The use of public transport is recommended. Travel by car or by taxi will be compensated at CHF 00.70 per kilometre.

B) Meal costs

If the donor is required to eat meals away from home in the course of transplant-related travel, they will be entitled to reimbursement of the actual costs; however, the following maximum amounts may not be exceeded:

- Lunch max. CHF 20.00
- Dinner (only if an overnight stay away from home is necessary) max. CHF 30.00
- No costs will be reimbursed without the original receipts being presented

C) Accommodation costs

Hotel costs: a mid-range hotel should be chosen. The actual accommodation costs will be reimbursed in line with the original receipt; however, these costs may not exceed CHF 175.00 per night.

Private accommodation: if staying in private accommodation (with friends or relatives), no compensation will be paid.

D) Other costs

- Cost of lifelong monitoring of the donor's state of health
- Cost of necessary paid assistance, specifically home help or assistance with dependent-care
- Cost of travel insurance or visa in line with original supporting document

Expenses that will not be reimbursed to self-employed persons or employers:

- Personnel expense (salaries and wages of employees)
- Rent
- Maintenance costs
- Lost profits or losses from operating income, operating expenses, social security contributions

The loss of earnings (including pre- and post-operative examinations) can only be reimbursed after the donor has fully returned to work. No part payments will be made.

Miscellaneous

If the donation is not able to proceed for medical or personal reasons, the costs incurred during the donor assessment period will nevertheless be reimbursed by the recipient's health insurer under its basic insurance policy. If the recipient's health insurer is not known, the Confederation will bear these costs.

For donors living abroad, we require written confirmation from the transplant clinic that the donor assessment process could not have been conducted at the donor's place of residence. Only the transplant-related costs of travel (by train, air or car) and the loss of earnings for the duration of the treatment will be reimbursed. Additional stays (e.g. holidays added on) cannot be taken into consideration, and the expenses incurred by partners and children travelling along with the donor cannot be reimbursed.

When donors from abroad have returned to their home country, the post-operative examinations/treatments of possible complications must take place in that country where possible. For all countries with which no bilateral agreements exist or where the patient has been out of the country for more than 6 months, all further treatment (follow-up examinations/treatments of possible complications, etc.) must be carried out in the donor's home country. If this is not possible, any cost coverage by health insurance must be clarified in advance.