



Germany - Disability Benefits

Provided through Dialog Lebensversicherung AG, GEB's Network Partner in Germany

Dialog Lebensversicherung (Dialog) is the exclusive broker/insurer of Generali in Germany and backed by the financial strength of the Generali Group. Dialog has over 800 employees, 19,000 distribution partners, manages over 2.5million contracts and 1Billion Euros in premium income. Dialog offers a comprehensive product portfolio including Life, Disability, Property, Pension and Commercial insurance programmes. Dialog's products serve both individual customers and corporate groups.

Causes of Disability

Low back pain, major depressive disorder, falls and musculoskeletal disorders are among the leading causes of years lived with disability in Germany.¹ Other causes of disability include heart disease, stroke, lung cancer and diabetes.²

Behavioral risk factors are of key concern: it is calculated that approximately 28% of all DALYs (Disability-Adjusted Life Years) can be attributed to risk factors including smoking, lack of exercise, excessive alcohol consumption and obesity.³

Many causes of disability can be managed through early intervention, lifestyle changes and education. For disorders that progress to disability and eventual absence from work, Dialog Lebensversicherung AG offers Disability benefits and associated support services.

Disability Products

Dialog offers Occupational Disability coverage. Following is a description of standard product features:

Occupational Disability Benefits

Definition of Occupational Disability: Occupational Disability is deemed to exist if the insured person, as a result of illness, bodily injury or more than age-related loss of strength is unable to perform more than 50% of their occupation (that was last performed before the onset of the disability) for an expected period of at least 6 months. Occupation is defined as long-term gainful employment activity. The definition of Occupation also includes professional activities performed within the scope of temporary employment contracts, and full time training or full time regular academic or vocational studies.

Disability Products (continued)

Benefits structure: Occupational Disability benefits are typically calculated as a percentage of annual salary up to a fixed annual maximum payment. The maximum limit depends upon whether the coverage is a company pension plan (where the policyholder is the employer and the insured person is the employee) or a private pension (where the policyholder and the insured person are the employee). Benefits are calculated as follows for Company pension and Private pension plans:

- **Company pension plan:** Rehabilitation support is paid in the form of annuity payments in accordance with the agreed method of annuity payment, limited to half a year's annuity, but not exceeding €10,000 in total. If the purpose of such insurance contract is to provide pension-liability cover for a retirement pension, the insurer will not effect payment of any rehabilitation support.
- **Private pension:** Rehabilitation support in the amount of 12 monthly pensions, but not more than €15,000 in total.

Elimination Period and Duration of Benefits: An employee may report an occupational disability claim if he/she is determined to be unable to work for at least 6 months due to illness or injury. There is no standard limit on the Duration of LTD. Ongoing eligibility is determined on a case by case basis.

Claims process: There is no required notification period for reporting a disability claim, however, any known health issue must be reported as promptly as possible, without delay.

1 & 2 - Global Burden of Disease Study: Germany (2010). 3- State of Health in the EU: Germany Country Health Profile (2017). https://www.healthdata.org/sites/default/files/2024-05/GBD_2021_Booklet_FINAL_2024.05.16.pdf; <https://eurohealthobservatory.who.int/publications/m/germany-country-health-profile-2023>
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Disability Support

Dialog provides dedicated client support throughout the disability determination and payment process:

Return-to-work support: Working closely with clients, claimants and Rehabilitation professionals, Dialog helps develop a treatment and Return-to-Work programme that is both realistic and achievable.

Leveraging technology: Dialog has invested in technology to develop a secure online platform for document sharing, claims submission, case management, and coordination of benefits with the Social Security system. This online system improves claim turnaround and reimbursement time, and allows employers to stay fully up to date on member LTD claims.

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

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