



Summary sheet

Unpaid leave

Basic principles

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This information sheet explains what possibilities there are regarding occupational benefits if an insured person takes unpaid leave.

In the case of unpaid leave lasting up to one month, the occupational benefits coverage and the contribution obligations of the insured person and the employer will continue in full. No notification is required in this case.

If the insured person takes unpaid leave of longer than 24 months, they are deemed to have withdrawn from the fund upon commencement of the leave. If a current period of unpaid leave is extended beyond 24 months, the insured person is deemed to have withdrawn from the fund on the date of the extension.

In the case of unpaid leave lasting longer than one month but less than 24 months, the insured person has the following irrevocable options as of the commencement of the unpaid leave:

What options are there concerning occupational benefits?

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Option 1: Occupational benefits insurance continues unchanged

The insurance coverage continues unchanged during the period of unpaid leave. The contributions set forth in the occupational benefits plan, plus a supplement for accident cover, are paid in full without interruption. The employer may charge these to the insured person in full.

What do I need to do?

Please use the "Notification of unpaid leave" form to inform us about the continuation of occupational benefits insurance and about the ratio of employer and insured person's contributions before the unpaid leave commences.

Option 2: Continuation of risk coverage

The disability and death benefits insured immediately before the start of the unpaid leave are maintained in full. No savings contributions are levied for the period of unpaid leave. The other contributions set forth in the occupational benefits plan, plus a supplement for accident cover, continue to be paid. The employer may charge these to the insured person in full.

What do I need to do?

Please use the "Notification of unpaid leave" form to inform us about the continuation of risk coverage and about the ratio of employer and insured person's contributions before the unpaid leave commences.

Option 3: Interruption of risk coverage

During the interruption there is no entitlement to disability benefits or to death benefits in excess of the retirement assets. In the event of death, there is an entitlement to a lump-sum death benefit in the amount of the available retirement assets. No savings, risk, or cost contributions are levied during the period of interruption. The contribution to the BVG (LOB) Guarantee Fund will continue to be levied; the employer may charge this to the insured person in full.

What do I need to do?

Please use the "Notification of unpaid leave" form to inform us about the interruption of risk coverage and about the ratio of employer and insured person's contributions to the BVG (LOB) Guarantee Fund before the unpaid leave commences.

Option 4: Withdrawal from the fund

What do I need to do?

Please send us the notification of withdrawal. Once the period of unpaid leave is over, please notify us that the fund is being rejoined at the given time.

What about accident coverage?

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Persons on unpaid leave are no longer subject to the Federal Act on Accident Insurance UVG/AIA. For this reason, accident insurance is included in options 1 and 2.