



# Summary sheet on incapacity for work/disability

This information sheet aims offers a brief overview of the benefits and procedures of the occupational benefits insurance in the event of incapacity for work.

## Benefits

### Exemption from contributions

An insured person who becomes incapacitated for work or disabled prior to reaching the regulatory reference age is not required to pay contributions after the agreed waiting period ends. Benefit coverage will continue free of contributions in accordance with the benefits levels as described below. If the incapacity for work is likely to last longer than 6 months, the insured must register with the disability insurance (IV) before the end of these 6 months. In case of failure to do so, the Foundation has the right to cancel the contribution waiver.

### Disability pension and disabled person's child's pension

Entitlement to a disability pension from the occupational benefits insurance is closely linked to entitlement to a disability pension from the federal disability insurance (IV).

IV benefits begin at the earliest on expiry of an essentially uninterrupted one-year period of incapacity for work of at least 40%, but only if reasonable measures to reintegrate the insured into the work force can be ruled out and registration with the IV office is submitted within 6 months from the beginning of the incapacity for work. Please note: Notification that may have been submitted in connection with early recognition does not count as an IV registration. Delayed IV registration, i.e. registration sometime after 6 months from when the incapacity for work started, means that any possible entitlement to IV pension payments will be delayed as well. E.g.: registration with the IV office 14 months from the date when the incapacity for work set in means that the disability pension will start 20 months from that date.

The IV pension from the occupational benefits insurance falls due on expiry of the waiting period as defined in the occupational benefits plan, provided that the following conditions have been met:

- A legally valid decision on the pension by the IV office is on file
- No further continued salary or loss-of-earnings benefits (e.g. daily benefits from the disability, accident, military, or health insurance) are due

A delay in registration with the IV may delay the beginning of the entitlement to occupational benefits beyond the waiting period as defined in the occupational benefits plan.

Please note that several years may elapse from the start of the incapacity to the date of the final decision on the pension.

### Calculation of benefits

Benefits shall be paid as follows:

Level of incapacity for work/disability in %	Level of benefits in %
0 – 39	0
40	25
41	27.5
42	30
43	32.5
44	35
45	37.5
46	40
47	42.5
48	45
49	47.5
50 – 69	exact level
from 70	100

For insured members whose incapacity for work occurred prior to January 1, 2022, the regulations for the calculation of benefits in place at the onset of the incapacity for work are applied until such time as disability as defined by disability insurance (IV) becomes effective. If disability occurs after January 1, 2022, the calculation of benefits system valid from January 1, 2022, is applied as of the time the pension commences.

**Next steps**

We will review developments regarding the incapacity for work at regular intervals in close collaboration with the IV office and the relevant daily benefits insurers. A change in your situation will also lead to a change in benefits, in which case we will inform you in writing.

The pension relationship will remain in effect for the duration of the incapacity/disability. The savings contributions for the retirement pension will continue to be credited to the insured person's retirement account.

Important: Please inform us of any termination of the employment relationship using the "Notification of withdrawal" form.

The IV offices support any measures aimed at early identification and intervention. Early notification sent to the IV office by you as the employer, by the daily benefits insurer, or by the BVG insurer will assist the efforts to reintegrate the person professionally and can prevent him or her from becoming disabled. Please visit [www.ahv-iv.ch](http://www.ahv-iv.ch) for further information.

We would be glad to answer any further questions you may have. The following link provides additional information (in German) on occupational benefits: [www.axa.ch/meine-pensionskasse](http://www.axa.ch/meine-pensionskasse)

**Please note that entitlement to disability benefits is governed by the applicable pension fund regulations and the associated pension plan.**