



Summary sheet on incapacity for work/disability

This information sheet 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 retirement 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.

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.

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 are paid as follows:

Level of incapacity for work/disability in %	Benefits in %
0 – 39	0
40 – 49	25
50 – 66	50
from 67	100

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 BPVG insurer will assist the efforts to reintegrate the person professionally and can prevent him or her from becoming disabled. Please visit ahv.li for further information.

We would be glad to answer any further questions you may have. The following link provides additional information on occupational benefits: AXA-foundation-for-occupational-benefits.li.

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