

INFORMATION SHEET - WORK INCAPACITY

Basic Principles

In the event of work incapacity as a result of illness or accident, the insured person, as well as the employer, is entitled to an exemption from contributions with regard to retirement credits and risk contributions.

Waiting period

An exemption from contributions is granted after a waiting period of three months from occurrence of the event.

Registration

Generally, an illness or an accident is reported to the pension fund after the three-month waiting period since occurrence of the event. However, if at the time of the event it is already foreseeable that the insured person will be unable to work for more than three months, an application can be made before the waiting period ends.

The work incapacity form for reinsurance can be found on our homepage www.alvoso-pensionskasse.ch / Documents / Work Incapacity Notice.

It is filled out directly on screen, then printed out and signed and sent to our reinsurance service provider.

BERAG Beratungsgesellschaft für die zweite Säule AG
RV Pool
Dornacherstrasse 230 Postfach
4018 Basel

Documents required

The employer reports the work incapacity by sending copies of the following documents to BERAG AG by post:

- Work incapacity (form AUF-Meldung Arbeitgeber)
- Medical certificates from the start of the work incapacity
- Registration for daily sickness benefit insurance or accident insurance
- Daily sickness or accident benefit statements

Further procedure

The employer is requested to send further medical certificates and, especially, further daily allowance statements directly to BERAG AG as soon as possible. The care provided by BERAG AG lasts until the insured person is fully fit for work again or until the disability insurance company grants him or her a disability pension, which is then checked by the reinsurance company.

A proxy declaration will be sent to the insured person for their signature. This enables BERAG AG and the reinsurer to make further inquiries with the institutions involved. BERAG AG will contact the insured person directly if there are any questions, ambiguities or missing documents.

Exemption from contributions



After three months, the obligation to pay contributions ceases for both the employer and the employee. Retirement credits continue to accumulate and are credited to the retirement capital of the insured person. Thus, the employer company is not charged any further. However, the exemption from contributions can only be granted once BERAG AG has received all relevant documentation and has examined the case. The level of the exemption from contributions is based on the following scale:

Work incapacity in %	0% - 39%	Exemption from contribution in % of total contribution	0%
	40% - 49%		25%
	50% - 59%		50%
	60% - 69%		75%
	70% - 100%		100%

Contributions already invoiced up to this point will be credited to the employer's contribution account with the next monthly or quarterly invoice.

Occupational disability / invalidity in the event of illness

An entitlement to benefits from the occupational benefit scheme arises on the basis of an IV decision or a ruling by the disability insurance fund. The benefits consist of a disability pension, potential disabled person's child benefit n per eligible child and an increase in the retirement capital by means of corresponding retirement credits. The amount of the above-mentioned benefits is based on the individual pension plan of the affiliated company valid at the time of the event. In any case, compulsory BVG benefits are guaranteed.

In most cases, a disability pension becomes payable after a waiting period of 24 months. The insured person is listed as a beneficiary in the pension fund. He or she receives a pension decision and a pension statement for the tax return at the beginning of each year.

The disability pension ends at age 64/65. The accumulated retirement capital is converted into a retirement pension or paid out in cash on request.

Please note that this information sheet is for general information only and that it cannot serve as the basis of any legal claims. The Pension Fund Regulations and the Pension Plan are authoritative for these purposes.