

Limitation for pre-existing conditions

What you need to know

What is a limitation for pre-existing conditions and what effect does it have?

A limitation for pre-existing conditions may be imposed in situations where benefits are insured which exceed the statutory benefits. A limitation applies if there is a pre-existing medical condition. The limitation may apply for a maximum of five years and restricts the benefits provided. If an insured event occurs and benefits are restricted due to the limitation for pre-existing conditions, this restriction applies for an indefinite period of time.

A limitation for pre-existing conditions does not restrict

- the statutory benefits
- benefits which are financed by vested benefits brought in, provided there is no ongoing limitation of these by the previous employee benefits institution.

The effect of the limitation on the benefit amount can only be accurately calculated in the event of an actual claim, as retirement savings capital continue to accumulate or salary adjustments may occur.

I already had a limitation for pre-existing conditions with my previous employee benefits institution.

The period of time which has already expired under a limitation for the same medical condition is taken into account. A limitation may apply for a maximum total period of five years.

Please send us information on the medical definition and the start date of the limitation for our examination. (Copy of the previous insurer's notification).

What happens with my limitation for pre-existing conditions if I change employer or employee benefits institution?

If the new employee benefits institution applies a limitation, you can again have the period of time which has expired under the limitation taken into account (Art. 14 Federal Law on Vested Benefits).

I will retire before the expiry date of the limitation for pre-existing conditions.

The limitation only applies until the date of retirement and does not affect the calculation of retirement benefits.

I do not agree with the limitation for pre-existing conditions because:

- I did not have a limitation with my previous employee benefits institution. Perhaps, you were only insured there for the statutory minimum benefits and a limitation was not possible or a limitation was not applied for other reasons. Please clarify this with your previous employee benefits institution.
- I do not understand the reasons for a limitation. Please let us know what you don't understand or the reason why you do not agree with the limitation. Briefly state the reasons in writing (perhaps after discussion with your doctor). We are unable to provide any information over the phone (data protection).

I would like a ruling which can be appealed.

Unlike the SUVA or the Federal Disability Insurance, the decision for admittance by the employee benefits institution or Swiss Life Ltd does not have the status of a ruling and therefore cannot be appealed.

How are limitations for pre-existing conditions possible and where do I find the legal basis?

You are insured for benefits exceeding the statutory minimum benefits. These supplementary benefits are not subject to the provisions of the BVG. Limitations may be imposed for such benefits. Consult Art. 331c of the Swiss Code of Obligations. Art. 14 of the Federal Law on Vested Benefits (FZG) also applies.

Contact address

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