

# Disability reassessment

## What you need to know

<b>Why do I have to fill out a questionnaire?</b>	<p>The employee benefits institution pays benefits in the event of disability. The degree of disability and the entitlement to benefits may change. The information I provide in the questionnaire and the documents I enclose are used for the purposes of examining my claim.</p>
<b>What are the benefits?</b>	<ul style="list-style-type: none"> <li>• Waiver of contributions: Insured person and employer do not pay any more contributions after expiry of the waiting period. The insurance pays the contributions.</li> <li>• Disability income: A benefit for insured persons who are at least 25% disabled. The entitlement begins at the earliest after expiry of the waiting period.</li> <li>• Disabled person's children's benefit: A benefit for every child who has not yet reached the final age stipulated in the pension plan or who is in education and under 25 years of age.</li> </ul> <p>A prerequisite for these benefits is always that they are insured under the pension plan. The type (benefit as a result of illness, benefit as a result of accident) and amount of benefits as well as the waiting periods are recorded in the pension plan and in the pension certificate. The employee benefits institution checks whether there is an entitlement to benefits.</p>
<b>What criteria do I have to meet to qualify for the benefit?</b>	<ul style="list-style-type: none"> <li>• The benefit must be insured in accordance with the pension plan.</li> <li>• The pension plan waiting period must have expired.</li> <li>• My degree of disability must be at least 25%.</li> <li>• My whole qualifying income must be less than 90% of the amount I would earn in the event of full disability.</li> <li>• The legally binding ruling by the federal disability insurance (IV) and, in the event of disability arising as a result of an accident, also the legally binding ruling of the accident insurer, must be submitted.</li> <li>• I must submit all necessary documents to my employee benefits institution.</li> </ul>
<b>What happens if my degree of disability increases?</b>	<ul style="list-style-type: none"> <li>• If I am still working for the company, the benefits are adjusted to the new degree of disability.</li> <li>• If I am no longer working for the company, the benefits remain at least the same.</li> <li>• I contact my new employee benefits institution regarding the increase. If I do not belong to a new employee benefits institution, I may claim benefits from the previous employee benefits institution, which then checks whether I am entitled to the increase within the framework of the statutory minimum benefits.</li> </ul>
<b>What happens if my degree of disability decreases?</b>	<ul style="list-style-type: none"> <li>• The benefits are adjusted to the new degree of disability.</li> <li>• I must repay any excess benefits received.</li> <li>• If I am no longer working for the company, the insurance is terminated for the scope of the reduction. The employee benefits institution contacts me regarding my vested benefit.</li> </ul>
<b>What happens if I become fully capable of working again?</b>	<ul style="list-style-type: none"> <li>• I am no longer entitled to disability benefits.</li> <li>• I must repay any excess benefits received.</li> <li>• If I am no longer working for the company, the insurance is terminated. The employee benefits institution contacts me regarding my vested benefit.</li> </ul>
<b>Why do you need information on my income?</b>	<ul style="list-style-type: none"> <li>• Information on income is important for the purposes of determining the amount of benefits.</li> </ul>

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**Which documents do I have to submit?**

- The questionnaire completed in full.
  - The enclosures mentioned in the questionnaire.
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**Where do I find further information?**

- Pension fund regulations
  - Pension plan
  - Pension certificate
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**What do I do if I cannot complete the questionnaire in full?**

I contact my client advisor. I can find this information in the covering letter accompanying the questionnaire.

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