

Information sheet

Waiver of contributions

What you need to know

What is a waiver of contributions?	Insured person and employer do not pay any more contributions after expiry of the waiting period. The insurance pays the contributions.
When does the waiver of contributions begin?	<ul style="list-style-type: none"> • The waiver of contributions begins after expiry of the waiting period set out in the pension plan. • The waiting period is calculated by adding together the days during which the insured person is disabled. The days on which the insured person is fully capable of working (days of interruption) postpone the beginning of the waiver of contributions.
How high is the waiver of contributions?	The waiver of contributions is adjusted to the particular degree of disability.
When does the waiver of contributions end?	<ul style="list-style-type: none"> • The waiver of contributions ends as soon as the insured person is fully capable of working again, reaches the regulatory reference age or dies. • If the contract of employment no longer exists at the end of the waiver of contributions, the insurance is terminated at this point.
What happens if the employment relationship is terminated?	<ul style="list-style-type: none"> • As long as a person is disabled, he or she remains affiliated to the employee benefits institution. • The insurance cover continues in accordance with his or her pension plan.
How are relapses treated?	<ul style="list-style-type: none"> • If an insured person who is capable of working becomes disabled again within a year, he or she is entitled to disability benefits with no new waiting period. • Salary and benefit adjustments made in the meantime are given retroactive effect.
What happens if disability is not declared until after the insurance relationship has been terminated?	Sometimes disability is not declared or identified until after the insurance relationship has been terminated. The employee benefits institution then checks whether it has to provide benefits. If this is the case, the insurance is reinstated.
When is disability income paid out?	<ul style="list-style-type: none"> • The provisions of the pension fund regulations and the waiting period set out in the pension plan apply to the commencement of disability income payments. • In order for the employee benefits institution to examine whether disability income is due after expiry of the contractually agreed waiting period, it requires the ruling of the federal disability insurance (IV), and also the ruling of the accident insurance (UVG) in the case of disability arising as a result of an accident.
Is the entitlement to benefits reviewed at a later date?	<ul style="list-style-type: none"> • The employee benefits institution periodically reviews the entitlement to benefits. It then contacts the insured person directly. Please inform us on an ongoing basis of any change in disability. • Any overpayment of benefits is refunded.
Where do I find further information?	<ul style="list-style-type: none"> • You can also find the pension fund regulations and the pension plan on your online portal. • Please contact your client advisor should you require any further information.