



# Summary sheet

## Unpaid leave

Occupational benefits during unpaid leave

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This information sheet explains what possibilities there are to maintain coverage under an occupational benefits plan if an insured person takes unpaid leave of at least one month.

### Basic principle

Unpaid leave is treated differently from termination. The employment contract remains in force even though salary payments cease temporarily. As a rule, a person who has been covered under the BVG/LPP also continues to be covered under the compulsory provision for the period of unpaid leave.

What options are there concerning occupational benefits?

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### Option 1

#### Maintain all occupational benefits

Under this option, coverage continues unchanged.

#### What steps do I need to take?

Please use the "Notification of unpaid leave" form to inform us about the ratio of employer and insured person's contributions **before you go on unpaid leave.**

#### Advantage

The insured person experiences no reduction in retirement pension. In case of death or disability due to an illness, full coverage remains in effect.

#### Disadvantage

The full contribution amount is due even though salary payments are currently suspended.

### Option 2

#### Interruption of the saving process, but full pension coverage in the event of death or disability

In this case, only the risk insurance continues, the saving process is suspended.

#### What steps do I need to take?

Please use the "Notification of unpaid leave" form to inform us about the suspension of the saving process and about the ratio of employer and insured person's contributions **before you go on unpaid leave.**

#### Advantage

You will be released from the obligation to pay contributions to the saving process. However, the benefits for these risks remain unchanged.

#### Disadvantage

The saving process is interrupted and this impacts the retirement pension negatively.

What about accident coverage?

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Persons on unpaid leave are no longer subject to the UVG/LAA. For this reason insurance coverage is included in both of these options.