

Continuation of insurance in the event of a temporary reduction in the level of employment

Would you like to temporarily reduce your level of employment as a result of continuing education, taking on family responsibilities or other reasons? Find out how you can continue your insurance, and the benefits of doing so.

If you want to reduce your workload for a certain period of time (at least one month to a maximum of two years), you can continue the insurance to the previous extent.

How to proceed

- Inform your employer of your wishes.
- They will fill out the form "Continuation of insurance in the event of a temporary reduction in the level of employment" in consultation with you and forward it to us.

In particular, the following points are recorded in the form:

- New annual salary and new level of employment
- Funding of the contributions for the difference between your previous and your new relevant annual salary.

In principle, as an insured person, you must pay for the employee's and also the employer's contributions. However, your employer may voluntarily participate in the financing or take it over in full.



Note

The insured salary may not exceed 450 per cent of the maximum AHV pension, which currently stands at CHF 136'080.

Benefits of continuing insurance

The continuation of the insurance in the previous framework brings you the following advantages:

- Savings contributions are continued to the previous extent, as a result of which pension gaps can be avoided.
- Unchanged protection in the event of disability or death.



Examples

- Lukas Müller is 33 years old and will soon become the father of twins. In order to support his family as well as possible, he plans to reduce his workload by 20 per cent in the first year. For this purpose, he applies to his employer for the continuation of the insurance to the previous extent. This allows him to maintain the provision without sacrificing the previous framework.
- Sandra Schmid is 29 years old and is planning to undertake further education. In order to prepare herself optimally for the exams, she wants to reduce her workload to 50 per cent over six months. Her employer agrees to this. He submits the form "Continuation of insurance in the event of a temporary reduction in the level of employment" for her. This means that she will not suffer any losses in her occupational retirement benefits and can devote herself to her further training without worry.

The regulatory and legal provisions applicable at the time of the reduction in the level of employment apply. Any changes are reserved.