

Notification of unpaid leave

Unpaid leave is a voluntary, and typically single, break from work requested by the insured person, during which the employment relationship continues.

In the case of regular or job-specific work interruptions, please use the form "[Suspension of Work/Resumption of Work](#)".

*Contract no.: _____

Personnel category (P cat): _____

*Policy no.: _____

*Company: _____

Street, no.: _____

Zipcode, city: _____

1 Personal details concerning the insured person

*Last name: _____

*First name: _____

*Street, no.: _____

*Zipcode, city: _____

*Date of birth: _____

*Nationality: _____

2. Important information

- Unpaid leave of less than one month in duration does not require to be notified. The occupational benefits insurance will continue to its full extent under the provisions of the regulations.
- If the unpaid leave lasts for more than six months, a departure takes place when the leave commences. The risk cover is limited to the follow-up cover of one month following commencement of the unpaid leave.
- The insured person must submit this notification prior to the commencement of unpaid leave.
- The employment relationship may not commence with the taking of unpaid leave.
- The insured person may not perform any other regular gainful activity during the unpaid leave.
- The financing of the contributions is to be agreed individually between the employee and the employer. The employer remains liable for the premiums vis-à-vis the foundation in each case.

You can find further information concerning the event of unpaid leave in the customer information sheet «Unpaid leave» on the Internet: www.helvetia.ch → Geschäfts-kunden → Berufliche Vorsorge → Info-Center

3. Duration and type of insurance coverage

In agreement with the employer, the insured person wishes the following solution for the duration of the unpaid leave:

*End of the entitlement to salary: _____

*Resumption of work: _____

1. Full continued insurance

The insurance will be continued in its entirety for the duration of the unpaid leave. The provisions of the pension fund regulations shall continue to apply.

2. Interim risk insurance

The savings process will be suspended for the duration of the unpaid leave, but the risk cover will remain in place. The attached supplementary provisions to the pension fund regulations shall apply.

3. Suspension

No contributions will be levied for the duration of the unpaid leave. During this period, the insurance coverage will be reduced to the legal minimum benefits on the basis of the salary reduced by the salary-free period.

4 LAI interim accident insurance

The accident coverage according to the LAI lapses 30 days following commencement of the unpaid leave. The insured person has the option of continuing the accident coverage under the LAI interim accident insurance for a maximum of 180 days.

The foundation requires that such interim accident insurance be concluded for the period of unpaid leave. The employer has a duty to provide its employees with information in this respect.

The LAI interim accident insurance

is concluded with: _____, until: _____

to be concluded with: _____

5 Signatures

The insured person confirms the choice of insurance coverage during the unpaid leave and takes note of any reductions in benefits that may arise as a result:

Place, date

Signature of the insured person

The company declares its agreement with the choice of insurance coverage during the unpaid leave:

Place, date

Stamp, signature of the company

Please return this form to:

Helvetia Swiss Life Insurance Company Ltd, P.O. Box 3855, 4002 Basle

Supplementary provisions to the pension fund regulations

regarding the employee benefit scheme during a period of unpaid leave

Unpaid leave* is a voluntary, and typically one time, break from work requested by the insured person, during which the employment relationship continues and no other regular gainful activity is performed.

Unpaid leave of less than one month in duration does not require to be notified, the occupational benefits insurance will continue to its full extent under the provisions of the regulations.

Unpaid leave of more than one month in duration must be reported to the foundation prior to the commencement of such leave by means of the "Notification of unpaid leave" form.

- In the case of unpaid leave of between one and six months in duration, with the agreement of the employer, the insured person is able to choose from one of the following options for the duration of the unpaid leave.
- For unpaid leave of more than six months in duration, the continued insurance of the pension benefits within the scope of the following options is excluded. In this case, a departure from the occupational benefits insurance takes place at the time the unpaid leave commences and the insurance cover lapses upon expiration of the follow-up cover.

Options:

1 Continued insurance of the pension benefits

The insurance will be continued in its entirety for the duration of the unpaid leave. The provisions of the pension fund regulations valid at the time the unpaid leave is taken shall apply.

2 Interim risk insurance

Within the scope of the interim risk insurance, the risk benefits conforming to the regulations upon death and disability, including the waiver of contributions in the event of incapacity for work or earning disability, remain insured for the duration of the unpaid leave. The savings process is suspended for the duration of the unpaid leave.

The insured salary corresponds to the insured salary prior to the unpaid leave.

The waiting period for the disability pension and the disabled's children's pensions amounts to 3 months. The accident coverage is determined by the provisions of the regulations.

The contribution payment is reduced for the period of unpaid leave by the contributions to the old-age credits.

3 Interruption of the occupational benefits insurance

There is no desire to continue the occupational benefits insurance for the duration of the unpaid leave. The insurance will be suspended and no contributions debited. The insurance cover relates to the annual salary still earned, provided this lies above the LOB entrance threshold, and is limited to the legal minimum benefits. In the case of a reduced annual salary which lies below the LOB entrance threshold, the insurance will lapse upon commencement of the unpaid leave and following expiration of the follow-up cover. Entitlement to the termination benefit and/or restitution of contributions remains guaranteed.

The financing of the contributions and premiums for options 1 and 2 is generally determined by the provisions of the regulations; however, the employer and employee are free to come to a different arrangement regarding financing. The employer remains liable for the premiums vis-à-vis the foundation regardless of the financing arrangements.

The remaining provisions of the pension fund regulations apply unchanged.

The Board of Trustees

* Participation in a war or war-like activities is not deemed to be unpaid leave. If the insured person takes part in a war or in war-like activities, all cover is excluded apart from the refund of contributions.