

# Occupational Pension Benefits

## How to report salaries for pension purposes (LPP/BVG)?

### Maximum limits applicable to LPP/BVG coverage for 2024

The following overview shows the amounts applicable in 2024.

	Per year	Per month
LPP/BVG threshold, minimum salary	CHF 22,050.00	CHF 1,837.50
Coordination deduction	CHF 25,725.00	CHF 2,143.75
Upper salary limit	CHF 88,200.00	CHF 7,350.00
Maximum coordinated salary	CHF 62,475.00	CHF 5,206.25
Minimum coordinated salary	CHF 3,675.00	CHF 306.25

### 2023 insured AVS/AHV salary

- The amount shown is the annualised salary. **Normally, this amount should not be changed**, unless it contains a significant mistake. We would like to draw your attention to the applicable legal provisions, i.e.: **the salary insured for occupational pension benefits must not exceed the income subject to AVS/AHV contributions.**
- According to the pension fund regulations, salaries must be reported at the beginning of the year. Any salary change during the year will only be taken into account for the following calendar year, unless there is a change in the insured person's employment contract (e.g. promotion, change in activity rate, etc.).
- If your company received compensation from the unemployment insurance fund for reduced working hours in 2023, all salaries reported to social security, including to the LPP/BVG, must remain identical to the salaries agreed initially, without any reduction. If you have any doubts, please contact us.

### 2024 activity rate

- As a general rule, an employee's capacity for work is 100%. **A rate of capacity for work of less than 100% means that your employee is unable to work due to illness or accident.** In this case, please specify the exact rate of capacity for work that has been recognised by the AI/IV disability office, the health insurer or the accident insurer.
- If your employee works for your company on a part-time basis, without having suffered any incapacity for work, **you can expressly request that we take the exact rate of activity into account**, by specifying it under this heading. As a result, the coordination amount will be reduced in proportion to the activity rate. Depending on the salary and pension provision scheme, this will result in a change in coverage to the benefit of the employee, but also a higher cost. There is no obligation to take into account a reduced activity rate if it is not related to a case of incapacity for work.

## 2024 insured AVS/AHV salary

- Please indicate under this heading **the agreed annualised gross salary for 2024**. According to the regulations, for professions with irregular working hours and pay, the reference salary may be determined **on a flat-rate basis provided it does not exceed the AVS/AHV salary**.
- Based on the reported amounts, we will issue the 2024 occupational pension certificates during the next quarter.
- Finally, please check that all your staff as of 1 January 2024 are included in this document.
- If this is not the case, please complete it and prepare a notice of admission as well. Likewise, if a member of staff should no longer be included in the document, please send us a notice of departure.

## Atypical workers – Aggregation of work periods

Temporary appointments of up to three months do not have to be reported to the pension fund, unless:

- the work period is extended beyond three months without interruption. The employee is subject to LPP/BVG contributions from the time the extension was agreed;
- several periods of work with the same employer have lasted more than three months in total and there is no interruption between these periods.

In this case, the employee is subject to the LPP/BVG from the beginning of the fourth month of work. It is your responsibility to notify us of the employees concerned by means of a notice of admission.

## Comments

- You can use these lines to indicate any additional information that may be useful, such as whether your employee was unable to work, or whether he or she has left or will leave your company.
- Any change in marital status must be reported.

## Self-employed individuals

- The LPP/BVG Security Fund grants subsidies for unfavourable age structure to employers whose employees meet the conditions, with the exception of self-employed persons insured on a voluntary basis.
- To check your entitlement, an additional box has been added to the list of salaries. This must be completed only if the person has a self-employed status within the meaning of the AVS/AHV.

## Occupational pension benefits insured with another pension fund

- If an employer concludes affiliation agreements with several pension funds in such a way that some of its employees are insured with different pension funds at the same time, the principle of adequacy must be checked.
- In order to comply with Article 1a OPP2/BVV2, please complete the questions relating to the affiliation of your employees subject to LPP/BVG.

## Signatures

- With your signature, you undertake to provide all the information required for the management of your LPP/BVG contract.
- A change in salary reported late will result in a charge of CHF 200 for retroactive changes to be made to the contract.

Please note that, in accordance with the provisions of the LPP/BVG and the pension fund regulations, **employers are required to provide the pension fund with complete and accurate information.**

## Reduction in working hours (RHT)

- When paying benefits for reduced working hours (RHT), employers and employees must continue to pay to the pension fund the full statutory and contractual contributions that correspond to normal working hours.
- In the occupational pension scheme, it is not possible to reduce the salary in the event of temporary unemployment funded by the Swiss reduced working hours scheme (RHT). The salary reported before the scheme must therefore not be changed and any contributions due remain unchanged.

## Certificates for employees

- Your employees' pension certificates will be sent directly to their private address. Therefore, please provide or update the individual addresses. The certificates of persons for whom we do not have an address or for whom the address is incorrect will be sent to the employer.



## Terms and Conditions

- **On our website ([www.groupemutuel.ch](http://www.groupemutuel.ch)), you will find the statutes and regulations. Please do not hesitate to check them.**

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