

Occupational Benefits (LPP/BVG)

practical guide



New Members

For each new employee, the employer is required to fill in and sign a notification of new membership form indicating the employee's annual AVS/AHV salary, his/her degree of employment and the name of his/her former pension fund.

The medical questionnaire has to be filled in and signed by the employee.

Outgoing Members

For an outgoing member, the employer is required to fill in and sign a termination certificate form indicating the last employment period (e.g. from 01.01.2011 to 30.06.2011) and the relevant AVS/AHV salary.

The lower section of the form has to be filled in and signed by the employee.

In the case of seasonal workers, the form only has to be filled in if the worker's employment is definitively terminated.



Marriage, Divorce and Separation

The Pension Fund must be promptly notified of any changes in civil status as it has to save the data relating to such events (date and accrued retirement savings).

Illness or Accident of an Employee

If an employee is unable to work for more than 3 months owing to an illness or an accident, the employer has to fill in an incapacity for work notification form.

The incapacity for work must be declared, without exception, from the 91st day, regardless whether the incapacity is temporary or long term, full or partial, or if the employee has left the company or is still employed.

Unless otherwise provided in the contract, premiums are waived after three months. During the waiting period, namely from the 1st to the 90th day of incapacity for work, the LPP/BVG premiums are due based on the salary for the last working period. The employer has to deduct the employee's contribution.

In case of a member's death, the employer fills in and sends a death notification to the Pension Fund.

Retirement of an Employee

Employees wishing to receive a lump-sum capital in lieu of a retirement pension must apply to the Fund no later than 1 month before the retirement date. The use of the settlement of the pension benefits form is compulsory. The employer has to communicate the current year's salary and payment details to the Pension Fund one month before the employee's retirement.

Salary Changes During the Year

Any significant salary changes in the course of a year (e.g. in case of a change in employment contract) must be promptly notified to the Pension Fund via the notification of change form.

Other Information to be provided

Employees' changes of address

Company's change of name or change of address and any other information for the proper administration of the contract.

Comments

- Forms that are incompletely filled in will be returned for due completion.
- Pursuant of the Pension Fund Regulations:



The employer is required to notify us promptly of any personnel changes or of any changes in the data in our possession.



The Fund declines any liability for any prejudicial consequences to members, pensioners or their beneficiaries resulting from non-compliance with the aforesaid obligations.

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