

## Information sheet on benefits in the event of incapacity for work

Inability to work on the part of a salaried employee due to illness or accident may give rise to entitlements under different insurance arrangements: a daily allowance or retirement benefit payments, as well as an exemption from contributions to the pension fund. It is important to assert claims to payments in due time. Late registration may lead to reductions in benefits or even a refusal to pay benefits.

### 1. Registration

Depending on the nature of the incapacity for work (illness, accident, short-term or long-term), you must notify the relevant insurance provider.

Please notify us of the incapacity for work via the ProfondConnect portal (Member / Versichertenmanagement [insured person management]) no later than 30 days from the start of the incapacity for work, uploading all the documents required for assessing the incapacity for work, such as medical certificates and/or daily allowance statements. For exemption from contributions during incapacity for work, please send us the current medical certificates and/or daily allowance statements on an ongoing basis to the following e-mail address: [leistungen@profond.ch](mailto:leistungen@profond.ch).

### 2. Reintegration of the salaried employee

We provide you with support for occupational reintegration in the form of Profond Care. Our case management will not cause any additional costs on your part. Furthermore, you will save time.

Interested? If so, check the “yes” box for the last question on the form “Notification of incapacity for work”, under “Additional information”.

### Power of attorney

When we have received the completed "Notification of incapacity for work" form, we ask the insured person to provide us with a power of attorney to enable us to obtain all necessary clarifications.

### 3. Exemption from contributions

#### 3.1. Beginning

After the waiting period stipulated in the pension plan, employers and employees are entitled to exemption from contributions within the scope of the proportionate incapacity for work expressed in percent.

If no waiting period is stipulated in the Pension Plan, a waiting period of six months applies. We calculate the waiting period by totalling the days on which the salaried employee is incapacitated for work. Days within the waiting period on which the salaried employee is fully capable of work (fluctuation days) shift the beginning of the exemption from contributions to a later date.

	End of the waiting period on	Beginning of the exemption from contributions on
Months with an even number of days	1 <sup>st</sup> to 15 <sup>th</sup> day of the month	1 <sup>st</sup> day of the same month
	16 <sup>th</sup> to 30 <sup>th</sup> day of the month	1 <sup>st</sup> day of the following month
Months with an uneven number of days	1 <sup>st</sup> to 15 <sup>th</sup> day of the month	1 <sup>st</sup> day of the same month
	16 <sup>th</sup> to 30 <sup>th</sup> day of the month	1 <sup>st</sup> day of the following month

### 3.2. Amount

In the event of incapacity for work beginning after 1.1.2022, the extent of the exemption from contributions will be determined by the pension gradation of the Swiss Federal Disability Insurance (IV) as follows:

Degree of incapacity for work	IV pension	Degree of exemption from contributions
0–39%	No entitlement	0%
40–49%	25–47.5% of pension**	25–47.5%**
50–69%	Exact percentage of pension	Exact percentage
From 70% upwards*	Full pension	100%

\*No contributions are required for any residual wages

\*\*in 2.5% steps

In the event of varying degrees of incapacity for work, the number of days of the respective degrees are decisive in calculating the exemption from contributions.

The exemption from contributions is granted for the entire month provided that the incapacity for work was of at least 15 days (February 14 days) in duration.

### 3.3. End

The exemption from contributions ends in the following cases:

- as soon as your member of staff has regained more than 60% of their capability for work
- in the event of termination
- following expiry of 720 days
- upon reaching the regular retirement age provided for in the pension plan
- in the event of disability
- upon death

## 4. Confirmations

You will receive confirmations of exemption from contributions on each of the following occasions: at the beginning of exemption from contributions, in the event of any change in and at the end of the exemption from contributions.

## 5. Additional provisions

### 5.1. Causes of incapacity for work

We do not differentiate between the causes of incapacity for work (illness or accident).

### 5.2. Relapse

Any interruption to incapacity for work of less than six months will be deemed a relapse, even if it relates to another cause.

### 5.3. Incapacity for work as a consequence of an accident

If the incapacity for work is due to an accident, we will review the possibility for recourse. If we identify any recourse potential, we will bring in external partners specialising in recourse claims to assist us.

### 5.4. Incapacity for work after termination of the pension relationship

- If the incapacity for work does not become known until after termination of the pension relationship, we will review the responsibility for any benefits. If we are able to confirm responsibility, we will re-admit the insured person retroactively from the termination date but no earlier than the expiry of the waiting period.
- If you never registered this incapacity for work, the insured person will be readmitted no earlier than the occurrence of the pension provision case (awarding of disability allowance under the Swiss Federal Disability Insurance).

If you require additional information, please contact your responsible contact person.