

Administrative procedure

March 2014

Information sheet for the employer

To reduce the administrative workload relating to employee pensions, we are providing you with some explanations of the most commonly occurring processes.

What information needs to be notified to Allianz Suisse?

Changes

Please inform us of the following changes using the “[Notification of Changes](#)” form of the responsible contact centre:

- **Name and address changes:** changes in the names or addresses of your employees;
- **Marital status changes,** both for married couples and civil partners;
- **New salary for AHV purposes (Old-Age and Survivor’s Insurance)/change in employment factor:** significant changes in salary (reductions and increases) of 20% or more, or changes in the employee’s employment factor during the year;
- **Interruption of work:** the form must be submitted prior to the interruption of work (e.g. unpaid leave);
- **Return to work after a period of interruption:** the anticipated annual salary extrapolated for a full year is to be entered for the “salary for AHV purposes”.

New employee

On taking up employment, employees with an annual salary of more than three-quarters of the full maximum AHV retirement pension are subject to compulsory insurance from 1 January after turning 17. This salary limit may be lower depending on the definition in the pension plan. A fully completed “[Group Insurance Enrolment](#)” form must be submitted within 30 days to the contact center responsible for your business for every new employee.

Please be aware of the following points when doing so:

- Exempt from the occupational pension (BVG) are:
 - employees on a fixed contract not exceeding three months;
 - employees with another, main employment who are already compulsorily insured, or whose main occupation is carried out in self-employment, provided that their pay is not subject to deductions for AHV purposes.

- The date entered as the start of employment should be the contractually agreed start date.
- Employees starting work between the first and fifteenth day of a month will be registered for the occupational pension with effect from the start of that month. For those starting work on or after the sixteenth day, the insured will be registered for the occupational pension with effect from the first day of the following month.
- The date entered as the end of employment should be the contractually agreed end date.
- Employees leaving your business on the first to the fifteenth day of a month will leave the occupational pension with effect from the end of the previous month. Those leaving on or after the sixteenth day of the month will leave the occupational pension with effect from the last day of that month.
- For employees with a partial disability for disability insurance purposes of less than 70%, enter only the proportion of their salary that matches their earning capacity (active part).
- Employees with a partial disability for disability insurance purposes of over 70% cannot be insured.
- The vested benefits must be transferred by the previous pension provider to the new pension provider (along with information on any advance withdrawals or pledges made). To facilitate a smooth transfer, the insured must provide the former employer with the “[Transfer of Vested Benefits to the New Pension Fund](#)” form. If the savings component is administered by Allianz Suisse (full insurance), final settlement may only take place after the payment has been received.
- Health check: the employee provides Allianz Suisse with the information required for a risk assessment using the “[Application and Health Questionnaire](#)” form. If the risk benefits for death and/or disability exceed the established values, Allianz Suisse will request a medical examination.

Employees leaving service

Every end of service must be notified to us within 30 days using the “[End of Service Notification](#)” form along with all available data. The date entered for end of service should be the contract end date (normally the end of a month), even where leave is taken up to that date.

If your employee has not informed you of the new pension provider and has already left your business, you may send the Allianz Suisse form without this information. We will then contact the insured directly.

Incapacity to work or earning incapacity

Notification should be made using the “[Incapacity to Work or Earning Incapacity](#)” form. For special obligations of the employer in the event of an employee’s incapacity to work or earning incapacity, please see the separate information sheet: “Notification of Incapacity to Work or Earning Incapacity”.

Reaching retirement age/retiring

If an employee retires at the normal pensionable age (at age 65 for men and age 64 for women), no action is required except where the employee opts for continued insurance. As we already know the retirement date, we are able to send you all the required documents in good time. If you have not received any documents four months before the retirement date, please contact us. While covered by the continued insurance, the employee must contact Allianz Suisse as soon they wish to draw retirement benefits.

The relevant form, “[Retirement: Drawing Pension Benefits](#)”, must be submitted to us along with attachments. The insured benefits will be provided as soon as we receive the required information and documents.

Death

Please report any death to Allianz Suisse in writing within 90 days (where already available, please include the death certificate). Provide the address of the survivors (or their representative) so that we may contact them directly. We will then gather the necessary documents and conduct enquiries.

Payments

To simplify payments, we maintain an interest-bearing contributions account for you. The contributions will be charged to the account with a value date 30 days after the reference date or insurance start date; any interest payable will be debited at year-end.

You undertake to pay the premiums by paying regular instalment. Any residual sum due is payable no later than by the end of the insurance year so that the contributions account balanced on 31 December does not record a debit balance for the employer. The account is balanced at the end of each insurance year. The balance is carried forward.

Contributions account

The conditions governing the contributions account can be found online at: www.allianz.ch/BVG.

Cancellation of daily allowance insurance

There is a duty of disclosure for changes or termination of daily allowance insurance policies which entitle the foundation to defer benefits (duration of the waiting period).