

# REGISTRATION PROCEDURE FOR THE OCCUPATIONAL PENSION PLAN



**This information sheet contains important information about the registration of new insured persons in the occupational pension plan. Since health restrictions may have an impact on the insured person's capacity to work, a medical check-up may be required.**

## **CAPACITY FOR WORK**

The person to be insured's capacity for work is affected if he/she

- is partially or completely unable to work as a result of illness or accident
- is drawing or has applied for daily sickness insurance benefits (as a result of accident or illness)
- is registered as a pension recipient with the Swiss Federal Disability Insurance scheme (IV)
- draws a full or partial disability pension
- for health-related reasons, performs work that does not match his/her training and skills

If one of the above applies, a medical check-up will be conducted, and the person to be insured will be asked to complete, sign and return the "Application and health questionnaire" form available at [www.allianz.ch/bvg-dokumente](http://www.allianz.ch/bvg-dokumente). If necessary, decisions regarding pensions/ decrees of other involved insurers will be requested.

If the person's capacity for work is not affected, the employer or the person to be insured will receive notification in the next few days of the definitive insurance cover that has been granted.



### INSURANCE COVER

If the person to be insured has to undergo a medical check-up, he/she will be insured provisionally. This means that insurance will initially be provided in line with the statutory minimum cover.

Depending on the amount of the requested insurance benefits, the person to be insured may be asked to undergo a specific medical exam or to submit additional documentation. In this regard we refer to the duty to cooperate set out in our general regulations.

As soon as we have received all the documents, the person to be insured will be assessed by our medical service, and our decision regarding insurance cover (granted with or without restrictions) will be communicated directly to the employer/the insured person. As of this point the insurance cover is definitive, effective as of the registered date of joining.

### RESTRICTIONS

The statutory minimum benefits in accordance with the Federal Act on Occupational Retirement, Survivors' and Disability Benefits (BVG) are always insured, regardless of whether a person is healthy or sick. As part of the comprehensive pension plan, a pension scheme is entitled to apply a restriction excluding cover for specific ailments for up to five years from the start of the insurance. For data protection reasons, the insured person will be informed in person about any restrictions.

### CONTRIBUTION OF VESTED BENEFITS FROM THE CURRENT PENSION FUND

Vested benefits from the current pension fund and any assets from vested benefits policies or vested benefits accounts with a vested benefits scheme **must** be transferred to the new pension scheme, in accordance with the statutory provisions. The insured person may use the "Transfer of vested benefits to the new pension fund" form at [www.allianz.ch/bvg-dokumente](http://www.allianz.ch/bvg-dokumente) for this purpose.

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