asga pensionskasse

Rosenbergstrasse 16
Postfach, 9001 St.Gallen

T +41 71 228 52 52
F +41 71 228 52 55

info@asga.ch
www.asga.ch

Contribution waiver information sheet

1. What is a contribution waiver?

Under certain circumstances, insured persons and employers are not required to pay pension fund contributions in the event of incapacity for work as a result of sickness, pregnancy or accident. The contributions are paid by the pension fund. Contribution waivers differ among the various occupational benefits institutions and are defined in the fund regulation.

2. When does the contribution waiver commence?

The contribution waiver commences upon presentation of confirmation of incapacity for work of at least 25% at the end of a contractually defined waiting period. Days on which the incapacity for work was below 25% will not be included in the waiting period. If the employment relationship ends before the end of the contractually agreed waiting period, no contribution waiver will take effect.

3. How is the entitlement to a contribution waiver assessed?

The entitlement is assessed on the basis of the statements from the daily allowance insurer and other medical documents. If there is no daily allowance insurer, the doctor's certificates are required. For as long as the insured person is receiving disability daily allowances, both the daily allowance statements and the corresponding doctor's certificates must be submitted.

4. What is the amount of the contribution waiver?

The contribution waiver corresponds to the degree of incapacity for work. The following scope applies:

Degree of incapacity for work	Scope of benefits
1 - 24%	No waiver
25 - 59%	Waiver as per degree of incapacity for work
60 - 69%	75%
≥ 70%	100%

Please see the following page.

5. When does the contribution waiver end?

The contribution waiver ends as soon as the degree of incapacity for work is below 25%, the insured person dies, or if they reach the ordinary retirement age. If the employment relationship is terminated before this time, the contribution waiver ends on the date the insured person leaves the company. The contribution waiver is granted for no more than 24 months as of the onset of the incapacity for work.

6. How is the contribution waiver settled?

The contributions are credited to the members contribution account. The settlement is made with the next quarterly statement.

7. What happens if benefits are awarded by the disability insurance?

Insurance exempt from contributions is opened for the insured person up to the amount of the benefits granted. It will be continued until a maximum of the date the insured person reaches ordinary retirement age.

8. Further information

You can find the regulatory provisions in the fund regulation under:

Art. 13 - Duration of obligation to contribute

Art. 26 - Disability pension

Art. 28 - Contribution waiver

▸ If you have any questions, we will be happy to help: Tel.+ 41 (0)71 228 52 52, info@asga.ch