

# How to give notice of unpaid leave

Should unpaid leave last for longer than one month, your employees may continue with insurance under the occupational retirement provision throughout the period of unpaid leave.

## 1. Does the unpaid leave last longer than one month but not longer than twelve months?

In that case, you have the available options listed below.

## 2. Together with your employee, decide how you want to continue the insurance.

There are two options available. Both variants are based on the last reported annual salary, which cannot be altered during the period of unpaid leave. The best approach is for the employer and employee to discuss the various possibilities and choose the right option for you. If your employee pays the entire cost, you must claim the contributions you transfer to the Foundation from your employee. You continue to be liable to the Foundation for the total contributions.

### Option A) Occupational pension plan continues unchanged

All benefits (retirement, disability and death) remain insured without any change. Your employees bears all the costs throughout the period of unpaid leave. If the contribution-based financing (split into employer and employee contributions) remains unchanged, no notification is required.

### Option B) Interrupt savings process and continue risk insurances

The savings process for retirement benefits is interrupted during the period of unpaid leave. However, disability and death benefits continue to be insured without any change. You can choose to continue sharing the cost of this (splitting employer and employee contributions) or have your employee cover the entire cost for the duration of the unpaid leave.

## 3. The signed form must reach us at least one week before the unpaid leave starts.

By email:  
**bvg@zurich.ch**

By regular mail:  
**Zurich Switzerland  
Scanning BVG  
P. O. Box  
8085 Zurich**

## 4. If the saving process is interrupted, your employee will receive a new pension certificate.



### Do you have any questions about this form?

The Help Point BVG is available by e-mail (bvg@zurich.ch) or by phone (0800 80 80 80) from Monday to Friday from 8.00 a.m. to 6.00 p.m. to answer your questions.



# Notification of unpaid leave

## 1 Information about the contract and your employee

Name of employer	
Contract number	
AHV number	
Last name	First name
Street, no.	ZIP, town, country
Private telephone	Private e-mail
Date of birth	

◀ Your **contract number** can be found on your pension certificate.

## 2 Duration of unpaid leave (duration 1 – 12 months)

Start of unpaid leave:	End of unpaid leave:
Date	Date

## 3 Continuation of occupational retirement provision

### How would you like to continue the coverage while on unpaid leave?

- Option A) Occupational retirement provision continues unchanged. Your employee bears the whole cost.
- Option B1) Interrupt savings process and continue risk insurance. The financing of premiums for the risk insurance remains unchanged (split into employer and employee contributions).
- Option B2) Interrupt savings process and continue risk insurance. All premium funding for risk insurance is provided by the employee.

## 4 Signatures

Place and date	Employee's signature
Place and date	Employer's signature