

MERKBLATT

Benefits on disability

This information sheet explains what benefits you are entitled to if you can no longer work on health grounds.

- Can recipients of disability pensions make purchase?** Yes. However, a purchase will have no effect on the amount of the disability pension. It increases the savings capital and thus the expected retirement pension.
- Who is entitled to BVK benefits in the event of disability?** Anyone who, as a result of illness or accident, is at least 25% disabled and who, at the start of the incapacity to work that led to the disability was insured by BVK, is entitled to benefits. The decision regarding the existence and degree of a disability is primarily made on the basis of an examination by a BVK medical examiner.
- Are there different types of disability?** Yes. A distinction is made between occupational disability and employment disability.
- Are disability benefits subject to the AHV contribution requirement?** Information about the AHV contribution requirement and the amount of the AHV contributions is provided by your local AHV office or the competent compensation office. Further information can be found in AHV/IV information sheet 2.03 «Non-employed contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (IV) and Income Compensation Insurance (IC)» (available at www.ahv-iv.info).
- What events do I have to report to BVK after the start of the pension?** You must report any change that affects the benefit entitlement to BVK immediately. In particular, this includes:
- Change in health condition
 - A benefit awarded by another domestic or foreign insurance company
 - Decisions regarding a change in the degree of disability under Federal Disability Insurance, accident insurance or military insurance
 - Commencement/discontinuation of employment or a change in employment income
 - Births, deaths, changes in civil status and changes in foster care
 - For children who are over age 20: Commencement, interruption or early end of training/education as well as the award or discontinuation of a full disability pension

- Pretrial detention, execution of sentences and measures in Switzerland or abroad

Benefits drawn without entitlement must be reimbursed to BVK

Will benefits from other social insurance schemes and income be credited?

The BVK disability pension will be reduced if, together with benefits from other (domestic and foreign) social insurance schemes and any income that continues to be earned, the projected lost gross income (100%) is exceeded.

How much is the disabled person's child's pension?

The disabled person's child's pension is 20% of the disability pension.

Will my children receive a disabled person's child's pension?

Yes. As a disabled person, you are entitled to a disabled person's child's pension for your children as well as for stepchildren and foster children, provided you can prove that you are responsible for supporting them. The disabled person's child's pension will be paid until the end of the month in which the child turns 20. For children who are still receiving training or education or who draw a full pension from the Federal Disability Insurance, the entitlement will last until completion of the training or education, but no later than their 25th birthday.

What will I receive if I am still not receiving a Federal Disability Insurance pension?

In addition to a disability pension, those who are fully disabled will also receive a supplement of 22'680 CHF (75% of the maximum simple AHV pension, as of 2026) until AHV/IV payment commences.

For those who are partially disabled, the supplement will be determined on the basis of the degree of disability, and for those who are employed parttime it will be decreased in line with the level of employment as well. The level of employment before the disability is authoritative.

If the Federal Disability Insurance retroactively awards benefits, the disabled person must reimburse BVK for the supplement for the same period and in the same amount as the Federal Disability Insurance benefits.

Important:

The employee must register with the Federal Disability Insurance no later than six months after commencement of the disability. Otherwise, the entitlement to the bridging subsidy will only be available when the Federal Disability Insurance benefits commence at the earliest.

What disability benefits am I entitled to?

The amount of your disability pension is listed on your pension fund statement. In the event of full occupational or employment disability, it is

60% of the insured salary. In the event of partial disability, the pension is determined in line the degree of disability as follows:

Degree of disability	Amount of pension
Up to 24%	No pension
25% to 59%	Pension in line with degree of disability
60% to 69%	Three-quarters
70% or more	Full pension

What is occupational disability?

The insured person is said to have an occupational disability if he or she is wholly or partly unable to carry out his or her **previous occupation** on health grounds permanently or for an extended period of time.

Kontakt

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Rechtlicher Hinweis

Das Merkblatt soll einen vereinfachten Überblick über das Thema verschaffen. Es können keine Ansprüche daraus abgeleitet werden. Rechtlich verbindlich sind ausschliesslich das Vorsorgereglement sowie die einschlägigen Rechtsgrundlagen.