

Leaflet

HEALTH RESERVATION

What is a health reservation?

Where the insured benefits exceed the statutory minimum benefits, a health reservation can be issued. A reservation is issued due to a pre-existing health condition.

What is a health reservation related to?

A reservation is related exclusively to a member's specific, pre-existing health problems. The statutory BVG minimum benefits are never subject to a reservation. The insurance cover acquired with a contributed vested benefit may not be reduced by a new health reservation.

How does the reservation affect the amount of my benefits?

The effects of a health reservation on the amount of benefits cannot be determined exactly until a benefit claim arises, as, up to this point, further assets are accrued and there may be salary adjustments.

How long does a reservation last?

A health reservation is limited to five years and will affect the member's benefits only in the case of a benefit claim that is related to the reason of the reservation. Benefit claims that are not caused by an event subject to the reservation are fully covered as set out in the Regulations. If a benefit claim arises and benefits are reduced due to a health reservation, there is no time limit for the reduction of benefits.

A reservation for the same health issue already existed in my previous employee benefits institution.

For this reservation, the reservation period elapsed in the previous employee benefits institution will be deducted. A reservation may apply for a maximum of five years. Please send us a copy of the previous insurer's health reservation. We will review the medical diagnosis as well as the period elapsed in the previous employee benefits institution.

What happens if I transfer to another employee benefits institution?

If the new employee benefits institution issues a reservation, you can request the deduction of the reservation period elapsed.

I will retire before the reservation lapses.

The reservation applies only up to the time of retirement and does not affect the calculation of your retirement benefits.

How will the benefits be affected if incapacity for work / disability or the member's death occurs during the reservation period?

If a benefit claim (death, or incapacity for work that causes disability at a later time) arises during the reservation period, the Foundation will limit any survivors' and disability benefits for the entire insurance period, i.e. beyond the reservation period, to the nominal benefits insured with the previous insurer, however, no less than to the benefits according to the pension plan. The statutory minimum BVG benefits remain guaranteed in any case.

In my opinion the reservation is not justified.

If you do not agree with the reservation, you can submit a request for reconsideration which should state why the reservation is not justified in your opinion. Please attach the examiner's medical report, which clearly demonstrates that there is no risk to your capacity for work.

When can reservations be issued and where can I find the legal basis?

Where the insured benefits exceed the statutory minimum benefits, a health reservation can be issued. The supplementary benefits are not subject to the provisions of the BVG. Art. 331c OR (Swiss Federal Code of Obligations), Art. 14 FZG (Swiss Federal Law on Vested Benefits) and Art. 45 BVG (Swiss Federal Law on the Occupational Old-age, Survivors' and Disability Benefit Plans) are applicable. The insurance cover in the event of a health reservation is governed by Art. 14 of the Pension Fund Regulations.

Our contact address

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