

Termination of employment relationship

Information for employees

Employee Benefits Insurance (GastroSocial Pension Fund)

Insurance cover under employee benefits insurance ceases 1 month after the end of the employment relationship at the latest. It is not possible to extend this insurance with the following exception. If your employment has been terminated by your employer and you have reached the age of 58 years, it is possible to continue with your provision with contributions as in the previous extent (either with or without saving contributions). If desired, please fill out the form «Application for continued insurance» and send it to GastroSocial before the termination of employment.

An insured person from 25 and over who changes jobs and joins a new pension fund must make sure that their pension fund assets are being transferred to their new pension fund. Please complete the form entitled «Termination benefits – Transfer of pension fund assets (changing jobs)» and send it to us. The form is available for downloading on gastrosocial.ch. Employees changing jobs to an employer, which is affiliated to the GastroSocial Pension Fund, do not need to take any action regarding the transfer of their pension fund assets.

If you are not joining a new pension fund and if you stay unemployed or are no longer looking for a new job, you can request to continue voluntarily your employee benefits insurance (2nd pillar) with the Substitute Occupational Benefit Institution (aeis.ch).

UVG Accident Insurance (SWICA)

Insurance cover for non-occupational accidents generally ends 31 days after the termination of employment relationship. However, insured can extend this cover for up to 6 months by taking out interim accident insurance. You must apply for this interim accident insurance before the one-month additional period of UVG cover expires (i.e. within 31 days of termination of the employment relationship). An information sheet is available on swica.ch.

Departing employees who are no longer insured against non-occupational accidents (e.g. because they are giving up gainful employment or reducing their working hours to less than 8 hours a week) must include the accident cover in their own compulsory health insurance.

KTG Daily Sickness Benefits Insurance (SWICA)

The cover provided by the employer's daily sickness benefits insurance ends on termination of the employment relationship and cannot be extended. Insured can transfer to an individual insurance plan with SWICA without having to undergo the medical examination. The application must be submitted within 90 days. The appropriate form can be downloaded on swica.ch.

Unemployment

To claim unemployment benefits, the insured must themselves register with the responsible Regional Employment Centre (RAV) in a timely manner. This can be done using the online service «Regional Employment Centre (RAV) registration» or by visiting the responsible Regional Employment Centre (RAV) in person.

Leaving Switzerland

Swiss citizens who emigrate to countries that are not EU or EFTA member states can continue voluntarily their Old Age and Survivors' Insurance (AHV) as Swiss citizen living abroad. Citizens from non-EU/EFTA member states that do not have a social security agreement with Switzerland may apply to have their AHV contributions (employer and employee contributions, 8.7 %, without interest) refunded – provided they have paid AHV contributions for at least 1 year and are leaving Switzerland permanently. The application form is available on www.ahv.ch. They can also have paid out their pension fund assets (termination benefit). The form entitled «Termination benefits – Cash payment of pension fund assets» is available for download on gastrosocial.ch.

By signing this document, I confirm that I have received the above information.

Place and date

Employee's signature

This form does not have to be sent to the GastroSocial Compensation Fund or GastroSocial Pension Fund.