

Supplementary information sheet for employers of temporary staff

Start of insurance

- Immediately, if the uninterrupted deployment exceeds 13 working weeks;
- Immediately, if a permanent employment contract or a fixed-term contract for more than three months is concluded;
- Immediately, if the employee has children which he / she is obliged to support*;
- Immediately, on request of the employee*;
- From the 14th week of work if the deployment exceeds the 13th week even though the original deployment term was supposed to be shorter. All periods of deployment with the same affiliated employer within a period of 12 months are added together**;
- From the acceptance of a deployment extension with the same temporary employment company if the extension and the original deployment together add up to more than 13 weeks.

* This does not apply to employees of employers who are not subject to the collective labour agreement for the temporary staffing industry.

** Deployments within 12 months with the same affiliated employer are not added together for employees of employers who are not subject to the collective labour agreement for the temporary staffing industry, and insurance cover ends for interruptions of more than three months between two deployments.

Interruption to work placement

An employee must be insured from the first day of his / her new deployment, insofar as the work is with the same company and any interruption is for a period of less than one year (52 weeks). In addition, the following conditions must be fulfilled:

- The first period of deployment lasted for longer than three months and insurance contributions have already been paid or
- The employee asks to be insured from his/her first day of work.

If neither of these conditions is met, the employee is only admitted to the pension fund when the previous deployment together with the new deployment exceeds three months (13 weeks). The period of interruption between the two deployments may not exceed 51 weeks (additional examples are provided at the end of the information sheet).

End of insurance

At the end of the employment relationship, insurance cover for the risks of death and disability remains in force for one month after departure (temporary extended cover). If departure is due to illness or accident it must be reported accordingly.

Waiver of premium for employee

If an employee becomes incapable of working due to illness or accident, he / she is entitled to a waiver of premium after a waiting period of three months. In other words, the retirement credits (savings contributions) continue to be credited to the employee once the waiting period has expired.

Waiver of premium for employer

As salary reporting to the pension fund will cease upon commencement of daily allowance payments, no premiums will be refunded to the employer in the event of a claim for exemption from premiums. The last salary report (monthly Excel document) therefore only includes the salary up to the last salary payment prior to the beginning of the daily allowance payments.

Daily sickness or accident insurance benefits

Daily sickness and accident insurance benefits are not subject to BVG contributions and therefore do not have to be declared. No pension fund deductions may be made from these benefits.

Departure in the event of incapacity for work

If re-employment in the near future is not a possibility due to a longer-term incapacity for work, departure can be registered. However, notification of the incapacity for work must also be made, at the latest with the registration of departure.