

Social Insurance of Switzerland



Credits

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The Three-Column Principle

In Switzerland, provision for old age, disability and death is taking place on several levels, and in the context of various interrelated social insurance systems.

1st column

Mandatory old-age, survivors' and disability insurance (AHV and IV). These two insurances cover the basic subsistence needs of the insured persons in old age or in the event of disability. In case of death, the AHV pay benefits to survivors.

Since in practice actual pensions often fall short of this goal, the government provides supplementary benefits, i. e. need-based additional allowances to recipients of AHV and IV benefits. AHV and IV are general pension schemes for anybody residing or working in Switzerland.

2nd column

Industrial insurances (employee pension funds) aim to maintain the recipients' accustomed standard of living.

The law (BVG) provides for a mandatory minimum solution according to which contributions are levied from income up to a certain ceiling to save up retirement capital and to cover risk protection.

In practice, many companies offer more comprehensive pension schemes since the mandatory minimum amounts do not suffice to achieve the target level of benefits.

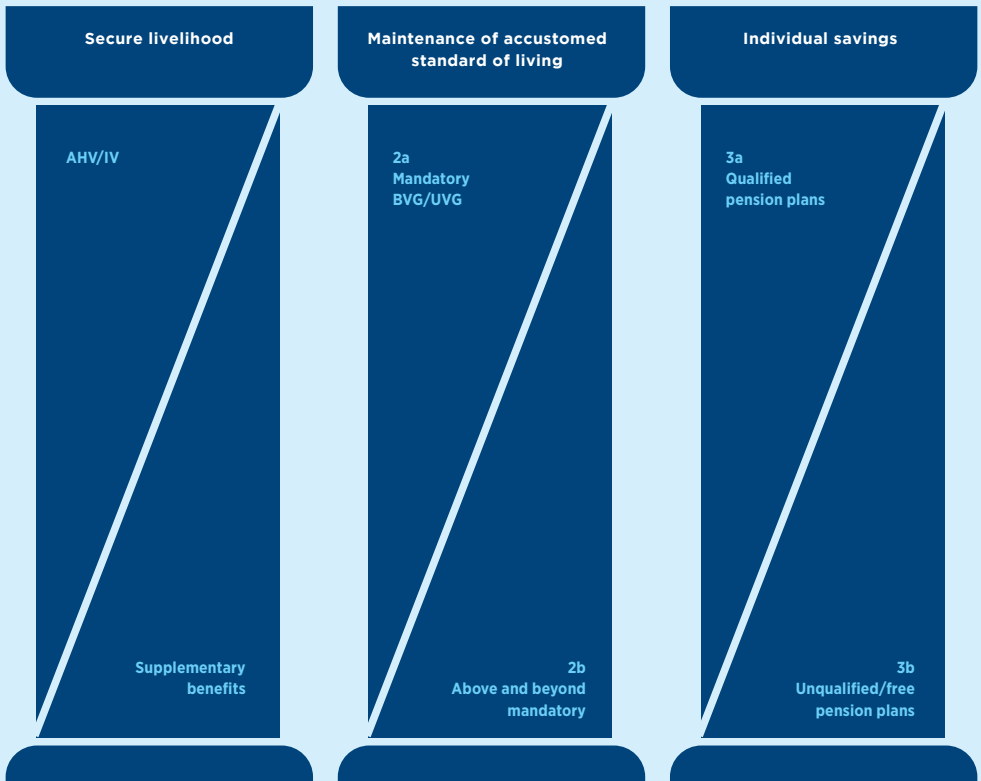
3rd column

To supplement the government's pension schemes, individual investment in private savings plans offered by banks or insurance companies is encouraged. Incentives include tax deductibility of contributions to so-called qualified savings plans, i. e. where funds cannot be accessed freely (column 3a).

1st column
Governmental
pension scheme

2nd column
Industrial
pension scheme

3rd column
Private pension
provisions



Old-Age and Survivors' Insurance

In principle, the AHV/IV pensions are adjusted at two-year intervals to the trend of the mixed index which corresponds to the arithmetical mean of the wage and price indexes. The Federal Council raised the AHV and IV pensions and the minimum livelihood sum under supplementary benefits most recently on 1 January 2021.

Purpose

To secure the minimum subsistence needs when income from gainful employment ceases because of old age or death.

Persons insured

All persons residing or working in Switzerland as well as (in special cases) individuals who are working abroad for a Swiss employer.

Basis for determining contributions

Employees

Total earned income (= all salaries and wages from employment). The employer settles contributions directly with the social security authorities.

Contributions may optionally be made on small items of income of up to CHF 2,300 annually (not applicable to domestic staff). For persons up to the age of 25 inclusive, contributions will only be deducted on request if the annual income does not exceed CHF 750 ("pocket money jobs").

Self-employed persons

Income from self-employment less the deductions prescribed by law. The contributions shall be calculated on the basis of the current income in the contribution year.

Employed AHV pensioners

AHV pensioners in active employment only pay contributions on that part of their earned income which exceeds CHF 1,400 per month or CHF 16,800 per year per employer. Any income above this limit is subject to AHV, IV and EO, but not ALV deductions.

Unemployed persons

The level of the contributions is calculated on the basis of the current pension income and the assets in the current contribution year. Women over 64 and men over 65 are exempt. For unemployed married persons contributions are considered paid if the wage-earning spouse pays at least double the minimum amount.

Education and care credits

Education and care credits are also imputed for pension calculation purposes. These credits constitute supplements to the pensionable income, but are not direct cash benefits. The claim to care credits must be made annually.

Financing/Contributions

Contributions to AHV, IV and EO are levied collectively and remitted as a single amount.

Employees

AHV	8.70 %
IV	1.40 %
EO	0.50 %
Total	10.60 %

Contributions to AHV, IV and EO are shared equally by employer and employee (5.30 % each).

Self-employed persons

AHV	8.10 %
IV	1.40 %
EO	0.50 %
Total	10.00 %

For earned income

- from CHF 57,400 to CHF 9,600 a diminishing scale from 10.000 % to 5.371 % applies;
- below CHF 9,600 at least CHF 503 (AHV, IV, EO).

Unemployed persons

Contributions to AHV, IV and EO depending on assets and pension income (in CHF/year): min. CHF 503; max. CHF 25,150.

Public sources

Some 27 % of annual AHV revenues were financed by the public authorities in 2020. This amount consists of the Federal contribution, levies on value-added tax revenue and money raised by the casino tax.

Insurance benefits
(selection)

Annual ordinary pensions for insured parties with a full contribution period from age 64 (women) or from age 65 (men).

Pension type	min. CHF	max. CHF
retirement pension	14,340	28,680
both pensions of a married couple		43,020
widow's/widower's pension	11,472	22,944
orphan's and child's pension	5,736	11,472
full orphan's and double child's pension	8,604	17,208
allowance for incapacitation (at home) minor/medium/severe	2,868/7,176/11,472	

Anticipated withdrawal
or deferment of the
retirement pension

In the context of flexible retirement women and men can draw their retirement pension

- 1 or 2 full years earlier (no individual months possible), or
- defer the withdrawal of the pension for 1 to 5 years at maximum.

If an early pension is taken, the reduction is 6.8 % for one year and 13.6 % for two years. The reduction is reset on reaching ordinary retirement age. In the event of deferral, the retirement pension is increased by a monthly supplement (max. 31.5 %). During the deferral the pension can be called upon, i.e. drawn, at the holder's own discretion.

Predictions

To ensure that pension financing can still be guaranteed in future, the Federal Council submitted its explanatory statement on stabilisation of the AHV (AHV 21) to Parliament in summer 2019. The purpose of the submission is to maintain the level of pension benefits and safeguard the financial balance of the AHV until 2030. At the same time, the Federal Council aims to make the retirement age more flexible and give greater incentives to remain in employment for longer. Originally planned for 2022, entry into force will not now take place before 2023.

Disability Insurance

The revised Act on the further development of IV is due to enter into force on 1 January 2022. The aim of the adjustments is to prevent incapacitation and strengthen reintegration. The focus is on more intensive accompaniment of the persons concerned. The submission also replaces the existing pension model with threshold figures by a continuously variable system.

Purpose	(Re-)Integration of the insured persons into the workforce, securing the minimum living requirements of the disabled and their dependents.
Persons insured	See AHV (page 3).
Basis for determining contributions	See AHV (page 3).
Financing/Contributions	See AHV (page 4). In addition, considerable payments from the government.
Insurance benefits (selection)	<p>Integration measures</p> <p>Medical and occupational measures, integration actions for induction into an occupation, supply of aids. Participants in integration measures are entitled to daily allowances.</p> <p>Disability pension, disability child benefits</p> <p>100 % disability pension in CHF: min. 14,340, max. 28,680; disabled person's child's pension: 40 % of the disability pension.</p>

Degree of disability	Pension entitlement as % of a full disability pension
40 %	25.0 %
41 % – 49 %	25.0 % + 2.5 % per percentage point by which the degree of disability exceeds 40 %
50 %	50.0 %
51 % – 69 %	corresponds to degree of disability
70 % – 100 %	100.0 %

Compensation for totally incapacitated persons living in their own household

minor disability	CHF	5,736 annual pension
medium disability	CHF	14,340 annual pension
severe disability	CHF	22,944 annual pension

Compensation for totally incapacitated persons living in a care home

minor disability	CHF	1,440 annual pension
medium disability	CHF	3,588 annual pension
severe disability	CHF	5,736 annual pension

AHV and IV Supplementary Benefits

Purpose To cover the living requirements of Swiss residents receiving AHV and IV benefits.

Benefits **Pecuniary benefits**
Annual supplementary benefits equivalent to the difference between spending recognised by law and imputable income.

Within the framework of recognised expenditure, in the case of persons living at home the vital minimum is as follows:

For single persons	CHF	19,610			
For married couples	CHF	29,415			
For 1st child	CHF	7,200	under age 11	CHF	10,260 above age 11
For the 2nd child	CHF	6,000	under age 11	CHF	10,260 above age 11
For the 3rd child	CHF	5,000	under age 11	CHF	6,840 above age 11
For the 4th child	CHF	4,165	under age 11	CHF	6,840 above age 11
For each further child	CHF	3,470	under age 11	CHF	3,420 above age 11

In addition, health insurance premiums are taken into account in the calculation of supplementary benefits as an item of expenditure corresponding to the actual premium, but to not more than the average regional premium.

Benefits in kind
Reimbursement of illness and disability costs to the extent that these are not already covered by an insurance.

Financing Supplementary benefits are financed by the federal and cantonal authorities.

Disbursement Disbursement of supplementary benefits is handled by the cantons. The benefit application must be made to the branch of the cantonal equalisation scheme at the place of residence (exceptions ZH canton: Supplementary Benefits Agency in the local authority of residence; BS Canton: Office for Social Contributions; GE canton: Supplementary Benefits Service [SPC]).

Occupational Old-Age, Survivors' and Disability Benefit Plan

The minimum interest rate for the year 2022 is 1.00 %. For termination benefits, interest on arrears is charged at the rate of 2.00 %.

Purpose

To secure the accustomed standard of living (in conjunction with benefits from AHV/IV). BVG requirements constitute the legally stipulated minimum benefits (column 2a). In practice, more comprehensive pension plans are offered (column 2b).

Persons insured

Mandatory

- Employees with annual wages of over CHF 21,510 (only for risk of death or disability for 18- to 24-year-olds, also for old-age benefits in the case of individuals older than 24)
- Unemployed persons with a daily allowance of at least CHF 82.60 are insured for the risks of death and disability

Voluntary

Self-employed individuals and employees who are not obliged to contribute to the scheme.

Basis for determining contributions

Coordinated annual wages = insured wages (corresponds to AHV wages less coordination deduction of CHF 25,095).

AHV wages which have to be considered

lower limit	CHF	21,510
upper limit	CHF	86,040

Coordinated wages

lower limit	CHF	3,585
upper limit	CHF	60,945

For unemployed persons: daily remuneration which has to be considered

lower limit	CHF	82.60
upper limit	CHF	330.40

Coordination deduction from the daily wage	CHF	96.35
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Coordinated daily remuneration

lower limit	CHF	13.75
upper limit	CHF	234.05

Financing/Contributions

The mandatory employee old-age pension is financed by contributions from the insured and his or her employer. The law does not stipulate specific contribution rates, but only the amount of savings to be credited to the insured persons' pension accounts. At the time of retirement the savings capital is used to finance pension benefits. The employer pays at least half of the total contributions. Depending on the individual pension fund regulations, uniform or age-related contributions may be levied.

Age	Credits to pension savings accounts in % of the insured wages
25 to 34	7.0 %
35 to 44	10.0 %
45 to 54	15.0 %
55 to 64/65	18.0 %

The BVG contribution for unemployed persons (death and disability risks) amounts to 0.25 % of the coordinated daily wage and is payable in equal shares by the unemployed person and by the unemployment insurance fund.

The contributions for risk coverage, security fund and administrative expenses together amount to an average of between 3 % and 4 % of the insured wages. Total contributions (pillar 2a and pillar 2b): on average, approx. 20 % of insured wage or approx. 15 % of AHV wage. Individual contributions depend on the age of the insured person and on the regulation of the occupational benefits scheme.

Insurance benefits

Old-age pension

6.8% of the retirement savings existing for the insured person at the time when his or her entitlement begins.

Disability benefits

6.8% of the savings capital available at the beginning of the insured person's pension eligibility, as well as the credits for the years missing until age 64 (women) respectively 65 (men), without interest, based on the insured wages at the time the disability occurred.

Spouse's pension

60 % of the old-age or full disability pension. A registered partner of either gender is treated in the same way as a widower or a widow.

Child's and orphan's pension

Children of retired, disabled or deceased insured individuals receive a pension amounting to 20 % of the old-age or disability pension.

Form of benefits

Old-age, survivors' and disability benefits are generally paid out in the form of pensions. The insured person may ask for one quarter of his or her retirement savings to be paid out as a single lump sum.

Cost of living adjustment

On 1 January 2022, some compulsory second column survivors' and disability pensions will be adjusted to the price trend. The adjustment rate is 0.3 % for pensions paid out since 2018 and 0.1 % for pensions that were paid out for the first time in 2012. The other pensions are not adjusted.

Home ownership subsidy

Federal legislation on home ownership financing through employee pension plans stipulates that insured individuals may withdraw parts of their termination benefits to purchase a home. Similarly, for the same purpose they may pledge that amount or their claim to pension benefits. If an insured individual withdraws parts of his or her termination benefits, the pension benefit claim is reduced accordingly.

Termination benefit

Upon change of employment the savings capital will be transferred to the new employer's pension fund. The termination benefit falls due when the person concerned leaves the pension fund. From that time onwards, it will bear interest at the minimum rate stipulated in BVG (1.00 %). If the pension fund fails to transfer the termination benefit within 30 days of receiving the necessary information, the sum concerned will bear interest on arrears from that date onwards as stipulated in Art. 7 FZV (2.00 %).

Divorce

In principle, the termination benefit acquired during a marriage will be divided into two. The date on which the divorce proceedings are opened is used as the determining time for the calculation. If a spouse is disabled or has already retired, the theoretical termination benefit is used as the basis or the pension will be divided and converted into a lifelong pension for the entitled spouse.

Purchase in column 2b

The purchase conditions provide for the inclusion of any capital sum saved in column 3a for the purpose of calculation of the maximum possible purchase. A calculation must be made in every case to determine whether the savings capital in column 3a exceeds the maximum permitted value assigned to the particular year of birth of the insured person (see table below).

The excess sum will be deducted from the possible purchase (see also Art. 60a BVV 2). The maximum permitted 3a savings capital amounts:

Year of birth	Status 31 December 2021	Status 31 December 2022
1962 and earlier	300,157	310,041
1963	289,648	299,428
1964	279,122	288,796
1965	269,001	278,574
1966	258,621	268,090
1967	248,639	258,009
1968	237,842	247,103
1969	227,000	236,153
1970	216,574	225,623
1971	206,229	215,175
1972	196,282	205,128
1973	186,472	195,219
1974	177,038	185,691
1975	167,876	176,437
1976	159,065	167,539
1977	150,383	158,770
1978	142,035	150,339
1979	133,754	141,974
1980	125,655	133,794
1981	117,603	125,662
1982	109,748	117,729
1983	101,871	109,773
1984	94,204	102,030
1985	86,451	94,198
1986	78,849	86,521
1987	71,265	78,861
1988	63,793	71,314
1989	56,369	63,815
1990	49,072	56,445
1991	41,870	49,171
1992	34,756	41,987
1993	27,714	34,874
1994	20,740	27,831
1995	13,777	20,798
1996	6,883	13,835
1997	0	6,883

The values are to be interpolated when calculations are made for less than a full year.

Predictions

The submission for reform of the BVG (Federal Pensions Act) adopted by the Federal Council in November 2020 makes provision for the minimum BVG conversion rate to be reduced to 6.0 % and measures taken to offset the resulting benefit losses (coordination deduction halved, adjusted pension savings and a pension supplement financed jointly via wage contributions). The debate in parliament began at the end of 2021. The revised BVG is therefore unlikely to enter into force before 2024.

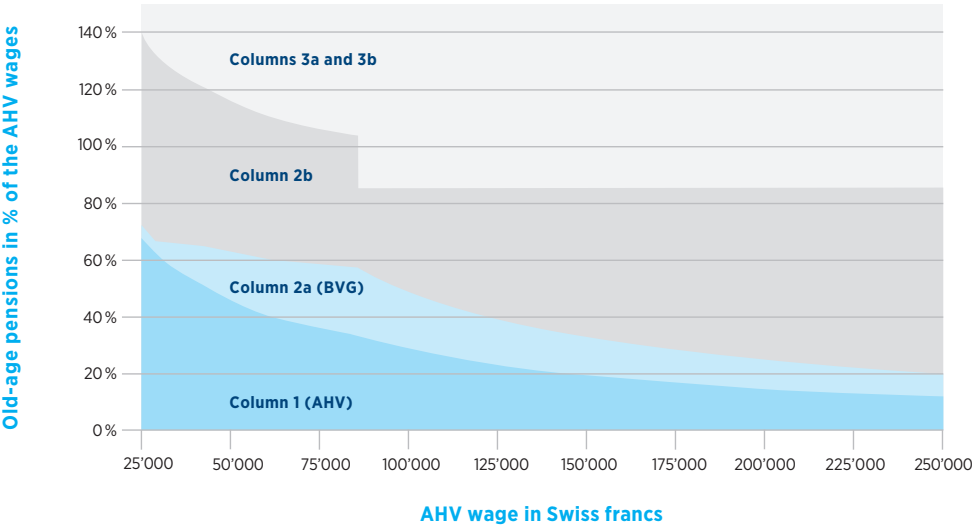
Column 3a (Qualified Fiscally Privileged Pension Schemes)

- Purpose**
- Encouragement of investment in private savings plans in addition to the first two columns. Up to a certain amount contributions to column 3a can be deducted from the taxable income.
- Saving schemes**
- Bank savings and insurance policies. The maximum annual deduction is:

Assessment year	Normal deduction (with 2nd column)	Self-employed persons (without 2nd column)
	CHF	20 % of earned income, but a maximum of CHF
1990	4,608	23,040
1991	4,608	23,040
1992	5,184	25,920
1993	5,414	27,072
1994	5,414	27,072
1995	5,587	27,936
1996	5,587	27,936
1997	5,731	28,656
1998	5,731	28,656
1999	5,789	28,944
2000	5,789	28,944
2001	5,933	29,664
2002	5,933	29,664
2003	6,077	30,384
2004	6,077	30,384
2005	6,192	30,960
2006	6,192	30,960
2007	6,365	31,824
2008	6,365	31,824
2009	6,566	32,832
2010	6,566	32,832
2011	6,682	33,408
2012	6,682	33,408
2013	6,739	33,696
2014	6,739	33,696
2015	6,768	33,840
2016	6,768	33,840
2017	6,768	33,840
2018	6,768	33,840
2019	6,826	34,128
2020	6,826	34,128
2021	6,883	34,416
2022	6,883	34,416

- This deduction can be applied to both the direct federal tax and the cantonal income tax.
- If gainful activity continues beyond the ordinary AHV retirement age, benefit savings may at the same time also continue in column 3a. The continuation of benefit savings is permitted for a maximum of five years beyond the ordinary retirement age.

Interplay of the three columns
(old-age pensions)



The graph above shows the old-age pension in consideration of the principle of adequacy in column 2b.

Unemployment Insurance (ALV) and Insolvency Compensation

Purpose	Appropriate compensation for loss of earnings, prevention of threatening unemployment and measures against existing unemployment, together with promotion of integration into the labour market.
Persons insured	All employees liable for AHV contributions up to ages 64 (women) and 65 (men) as well as certain non-wage-earning individuals.
Basis for determining contributions	<ul style="list-style-type: none"> - regular contribution: earnings liable for AHV, subject to a maximum of CHF 148,200 - solidarity contribution: income components from CHF 148,201
Insured wages	Earnings liable for AHV, subject to a maximum of CHF 148,200. Earnings on which the solidarity contribution is levied and earnings from labour market measures financed by the public authorities are not insured.
Financing/Contributions	2.2% of earnings subject to AHV each year up to CHF 148,200 and 1% of the income components from CHF 148,201 of earnings subject to AHV (solidarity contribution); one half of the contribution is payable by the employer and the other half by the employee. The insurance is also financed by income earned on the assets of the equalisation fund. In addition, the federal authorities contribute to the costs of intermediation and labour market measures.
Persons exempt from contribution	<ul style="list-style-type: none"> - members of a farmer's family working on the farm, who are considered self-employed for purposes of family benefits - women and men after the beginning of the month following completion of their 64th respectively 65th year of age - employers for continued payments of wages to the above persons - unemployed persons who receive an unemployment allowance and the unemployment scheme for the corresponding employer's share

Insurance benefits

Unemployment compensation

Amount:

- (full) daily allowance of 80 % of the insured wage, together with children's and training allowances, provided that there is not already another entitlement to allowances for the child
- daily allowance of 70 % for insured persons without children under the age of 25, insured persons who are not disabled and insured persons in receipt of a full daily allowance of more than CHF 140

Duration:

- max. 200 daily allowances (DA) (min. 12 months contribution time, under 25, no children)
- max. 260 DA (min. 12 months contribution period, above the age of 25)
- max. 400 DA (min. 18 months contribution period)
- max. 520 DA (min. 22 months contribution period and over the age of 55 or drawing an IV pension with IV degree of more than 40 %)
- max. 90 DA (exempt from contributions)

Waiting times: 0-120 days.

Short-time employment compensation

80 % of the imputable loss of earnings for a maximum of 12 accounting periods within 2 years.

Bad-weather compensation

80 % of imputable loss of earnings for a maximum of 6 accounting periods within 2 years.

Insolvency compensation

Wages due for the last four months of employment, before bankruptcy, together with any wage entitlement for work done after opening of bankruptcy proceedings, subject, however, to a maximum of CHF 12,350 per month.

Labour market measures

- educational measures (courses)
- employment measures, including refund of costs to the organisers of employment measures
- special measures (induction subventions, commuting costs and contribution to weekly subsistence costs, training subventions, promotion of self-employment)

Bridging benefits for older unemployed persons

Aim and purpose

To safeguard a minimum livelihood for persons who have lost their gainful employment shortly before reaching retirement age and leave the scheme at age 60.

Benefits

Pecuniary benefits

Annual bridging benefits corresponding to the difference between the expenditure recognised by law and the imputable revenues. Limitation to a maximum sum of CHF 44,123 for a single person or CHF 66,184 for married couples.

Benefits in kind

Reimbursement of illness and disability costs up to a maximum sum of CHF 5000 for single persons or CHF 10,000 for married couples if the maximum bridging benefit sum is not reached.

Financing

The bridging benefits are financed by the Federal authorities.

Implementation

The branch of the cantonal equalisation scheme at the place of residence is responsible for registration and payment of the bridging benefits (exceptions ZH canton: Supplementary Benefits Agency in the local authority of residence; BS canton: Office for Social Contributions; GE canton: Supplementary Benefits Service [SPC]).

Accident Insurance

Purpose	Compensation or alleviation of the health, economic and intangible consequences of accidents and occupational illnesses for all employees.
Persons insured	<p>Mandatory Occupational accidents: all employees working in Switzerland. Non-occupational accidents: all employees working in Switzerland with a weekly working time of at least 8 hours with the same employer.</p> <p>Voluntary Self-employed individuals and family members working in the family business.</p>
Basis for determining contributions	Wages subject to AHV, up to a maximum of CHF 148,200 per annum, CHF 12,350 per month, or CHF 406 per calendar day.
Insured wages	Wages subject to AHV, up to a maximum of CHF 148,200 per annum.
Financing/Premiums	<p>Occupational accident insurance Payable by the employer: amount of the premiums depending on the risk (branch of the economy) concerned.</p> <p>Insurance for non-occupational accidents Charged as a rule to the employees: the premium sum depends on the branch of the economy.</p>
Insurance benefits (selection)	<p>Key material benefits:</p> <ul style="list-style-type: none"> – medical treatment (outpatients and inpatients) – aid devices – travel, transport and rescue costs <p>Key pecuniary benefits (save where otherwise stated as percentage of insured wages):</p> <ul style="list-style-type: none"> – daily allowances (max. 80) – IV pension (for complete disability max. 80) or settlement – survivors' benefits: pension or settlement for the spouse (pension: 40) and divorced spouse (pension: 20); pensions for orphans of one parent (15); pension for orphans of two parents (25) – compensation for incapacitation, monthly CHF 812 – 2,436 – allowance for damage to integrity: depending on severity of damage max. CHF 148,200

Health Insurance

According to the Federal Office of Public Health (FOPH), the average compulsory health insurance premium will be 0.2 % lower in 2022. The BAG website (www.priminfo.ch) provides a premium calculator to compare all the approved basic insurance premiums which are available.

Purpose

Coverage of treatment costs for illnesses, accidents (in excess of accident insurance coverage), as well as maternity.

Persons insured

All persons residing or working in Switzerland.

Financing/Contributions

Contributions of the insured

Every health insurance scheme is required to levy the same premiums from all individuals residing in the same canton and premium area. The federal and cantonal authorities pay contributions to reduce the premiums of insured persons in modest economic circumstances.

Cost sharing

Deductible: fixed annual amount payable by the insured in case of a claim. The law requires a deductible of at least CHF 300 for adults. Deductibles of CHF 500, 1,000, 1,500, 2,000 and 2,500 may be elected. Retention: 10 % of the costs exceeding the deductible up to a maximum of CHF 700.

Premium reductions through

- election of a higher deductible
- reduced choice of physicians and hospitals through affiliation with an HMO insurance or a primary physician care model
- exemption from accident coverage for persons adequately insured according to UVG

Insurance benefits (selection)

- medical and chiropractic treatments
- complementary medicine treatments
- preventive measures
- special treatments during maternity
- dental treatments (very limited)
- contribution to cost of transportation and salvage cost
- analyses and medicines

Family Benefits

Purpose

Partial equalisation of the financial burden for one or more children.

Entitled persons

Employees who are compulsorily insured with AHV, the self-employed and persons not in gainful employment, employees of an employer who is not required to pay contributions and unemployed mothers who draw a maternity allowance.

Minimum rates

Pursuant to the Federal Law on Family Allowances (FamZG, in force since 1 January 2009) the following minimum monthly allowances per child will be paid in every canton:

- A child allowance of CHF 200 for children up to age 16 or until entitlement to education allowances;
- an education allowance of CHF 250 for young persons who are taking a course of non-compulsory education, from age 15 at the earliest until age 25 at the latest.

Family allowances in agriculture

Agricultural employees: family allowances equivalent at least to FamZG provision and household allowance CHF 100/month. Full-time and part-time self-employed farmers/ full-time self-employed alpine farmers: family allowances equivalent at least to FamZG.

Cantonal family allowances

The cantonal rates of the allowances to be paid out in 2022 can be consulted on the Federal Social Insurance Office's website (www.bsv.admin.ch/bsv/de/home/sozialversicherungen/famz.html).

General Part of the Social Insurance Legislation

The ATSG unifies concepts and procedures within the framework of social insurance law (with the exception of occupational benefits), coordinates benefits and regulates redress against third parties. This law stipulates in particular that a registered same-sex partnership is to be equated with marriage, the dissolution of a partnership by the courts with divorce and the surviving person with a widow or widower upon the death of his or her partner. This law is applicable if and to the extent that the individual social insurance laws so provide.

Bilateral Agreements

Since 1 January 2017, the agreement on freedom of movement between Switzerland and the European Community has been extended to the new Member State Croatia. During a transitional phase lasting for not more than seven years, special provisions including restrictions under employment law and maximum numbers will apply to Croatian citizens.

Overview of the Social Insurances

	Insured wages	Contributions	Benefits
AHVG	With influence on pension amount: up to a max. of CHF 86,040 Mandatory contribution: unlimited	Employees 8.7 % Self-employed individuals 8.1 %	Retirement pensions, supplementary pensions, children's pensions, widows' and widowers' pensions, orphans' pensions, incapacitation allowance, aid devices
IVG	Same as AHV	Employees 1.4 % Self-employed individuals 1.4 %	Incorporation measures, disability, supplementary and children's pensions, allowance for helpless persons, assistance contribution
ELG			Need-based contributions in addition to AHV and IV benefits
BVG	AHV wages less CHF 25,095, minimum CHF 3,585	Depending on the pension fund regulation	Retirement benefits, spouse's, orphan's and disability pensions, pensions for the children of retired and disabled persons
AVIG	Earnings subject to AHV, up to a maximum of CHF 148,200	2.2 % for wage components up to CHF 148,200; 1 % for wage components from CHF 148,201 (solidarity contribution)	Unemployment, short-time employment, bad-weather and insolvency compensation, labour market measures, advice and placement
ÜLG			Benefits dependent on need until retirement
EOG	Same as AHV and IV	Employees 0.50 % Self-employed 0.50 %	Daily allowances (for EO: including children's allowances) and for EO: allowance for care costs, business supplements
UVG	Maximum CHF 148,200	Depending on economic sector and risk level of the company	Benefits in kind (e. g. medical treatment, aid devices), pecuniary benefits (e. g. daily allowances, survivors' benefits, disability pension, compensation for helpless persons and loss of integrity)
KVG		Per capita contributions depending on insurance provider, canton and area of residence	Coverage of treatment and care-taking costs
FamZG/ FLG		Based on cantonal rates	Children's and education allowances, where applicable birth and adoption allowances, household allowance (agriculture)

Legal Sources

AHVG	Federal law on old-age and survivors' insurance	20.12.1946
IVG	Federal law on disability insurance	19.06.1959
ELG	Federal law on old-age and survivors' insurance and disability insurance supplementary benefits	06.10.2006
BVG	Federal law on employee old-age, survivors' and workmen's compensation insurance	25.06.1982
FZG	Federal law regarding pension cash surrender values of the employee old-age, survivors', and workmen's compensation insurance	17.12.1993
BVV 2	Ordinance by the Federal Parliament on employee old-age, survivors' and workmen's compensation insurance	18.04.1984
BVV 3	Ordinance by the Federal Parliament on tax deductibility of contributions to qualified pension schemes	13.11.1985
AVIG	Federal law on mandatory unemployment insurance and insolvency compensation	25.06.1982
ÜLG	Federal Act on Bridging Benefits for Older Unemployed Persons	19.06.2020
EOG	Federal law on compensation for loss of income for persons performing service and in the event of maternity	25.09.1952
UVG	Federal law on accident insurance	20.03.1981
KVG	Federal law on health insurance	18.03.1994
ATSG	Federal law on the general part of the social insurance legislation	06.10.2000
PartG	Federal law on the registered partnership of same-sex couples	18.06.2004
FamZG	Federal law on family benefits Cantonal laws on family benefits	24.03.2006
FLG	Federal law on family allowances in agriculture	20.06.1952

Libera is a leading Swiss provider of consultancy and management services for occupational benefit schemes. Its core tasks include activity as experts and actuarial advice, legal consultancy, pension fund management, technical and administrative management, finance and securities bookkeeping, accountancy in compliance with international accounting standards and investment consulting.

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