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Social Insurance of Switzerland



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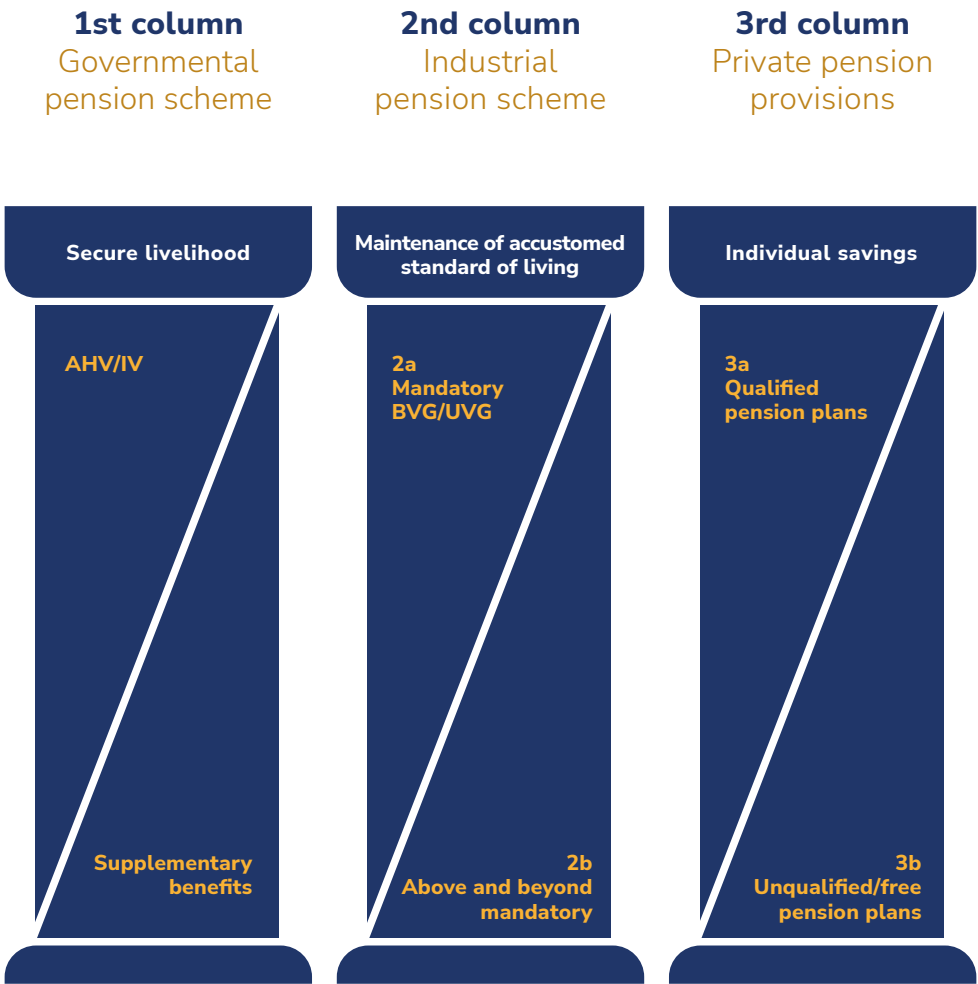
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The Three-Column Principle

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	<p>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.</p> <p>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.</p>
2nd column	<p>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.</p> <p>In practice, many companies offer more comprehensive pension schemes since the mandatory minimum amounts do not suffice to achieve the target level of benefits.</p>
3rd column	<p>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).</p>



Old-Age and Survivors' Insurance

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.

Reference age (retirement age)

Men	Women
65 years	Born after 1964: 65 years
	Born in 1963: 64 years and 9 months
	Born in 1962: 64 years and 6 months
	Born in 1961: 64 years and 3 months
	Born in 1960: 64 years

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 the exempt sum of 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. Application of the exempt sum can be voluntarily waived. AHV contributions after reaching the reference age still count towards the pension.

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 and men after reaching the reference age. 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 58,800 to CHF 9,800 a diminishing scale from 10.000 % to 5.371 % applies;
- below CHF 9,800 at least CHF 514 (AHV, IV, EO).

Unemployed persons

Contributions to AHV, IV and EO depending on assets and pension income (in CHF/year): min. CHF 514; max. CHF 25,700.

Public sources

In 2022, some 26.6 % of annual AHV income was financed by the public authorities. This amount consists of the Federal contribution, levies on value-added tax revenue and money raised by the casino tax.

Disability Insurance

Insurance benefits (selection)

Annual ordinary pensions for insured parties with a full contribution period after reaching the retirement age.

Pension type	min. CHF	max. CHF
Retirement pension	14,700	29,400
Both pensions of a married couple		44,100
Widow's-widower's pension	11,760	23,520
Orphan's and child's pension	5,880	11,760
Full orphan's and double child's pension	8,820	17,640
Allowance for incapacitation (at home) minor/medium/severe	2,940/7,356/11,760	

In principle, AHV pensions are adapted to the mixed index price trend every two years. The mixed index corresponds to the arithmetic mean of the wage and price indices. The Federal Council last increased the AHV pensions and the amount needed to cover basic living costs under supplementary benefits by 2.5 % on 1 January 2023.

Anticipated withdrawal or deferment of the retirement pension

The following options can be chosen for flexible retirement:

- early retirement from age 63
- deferral of retirement until age 70 (minimum length of deferral: 1 year)
- a partial pension of between 20 % and 80 % can be drawn

The portion of the pension that is drawn can be increased once in the event of deferral or early retirement.

The reduced rates for early retirement and the increased rates for deferred retirement are adjusted to take account of life expectancy. Smaller reductions are stipulated for lower incomes. The particular rates have not yet been set by the Federal Council.

Compensatory measures

For women in the transitional generation (born between 1961 and 1969 inclusive), the progressive increase of the reference age to 65 is cushioned by compensatory measures:

- lower pension reduction if drawn early already possible from age 62
- income-dependent lifelong pension supplement (CHF 12.50 to CHF 160.00 per month for complete contribution period) if the pension is not drawn early.

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 2).

Basis for determining contributions

See AHV (page 2).

Financing/Contributions

See AHV (page 2). In addition, considerable payments from the government.

Insurance benefits (selection)

Integration measures

Medical and occupational measures, integration actions for induction into an occupation, supply of aids. Participants in integration measures are entitled to daily allowances.

Disability pension, disability child benefits

100 % disability pension in CHF: min. 14,700, max. 29,400; disabled person's child's pension: 40 % of the disability pension.

In principle, IV pensions are adapted to the mixed index price trend every two years. The mixed index corresponds to the arithmetic mean of the wage and price indices. The Federal Council last increased IV pensions on 1 January 2023.

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 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	5,880 annual pension
medium disability	CHF	14,700 annual pension
severe disability	CHF	23,520 annual pension

Compensation for totally incapacitated persons living in a care home

minor disability	CHF	1,476 annual pension
medium disability	CHF	3,672 annual pension
severe disability	CHF	5,880 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 20,100			
For married couples	CHF 30,150			
For 1st child	CHF 7,380	under age 11	CHF 10,515	above age 11
For the 2nd child	CHF 6,150	under age 11	CHF 10,515	above age 11
For the 3rd child	CHF 5,125	under age 11	CHF 7,010	above age 11
For the 4th child	CHF 4,270	under age 11	CHF 7,010	above age 11
For each further child	CHF 3,560	under age 11	CHF 3,505	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

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 22,050 (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 84.70 are insured for the risks of death and disability

Voluntary

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

Reference age (retirement age)

See AHV (page 2).

Basis for determining contributions

Coordinated annual wages = insured wages (corresponds to AHV wages less coordination deduction of CHF 25,725).

AHV wages which have to be considered

lower limit	CHF	22,050
upper limit	CHF	88,200

Coordinated wages

lower limit	CHF	3,675
upper limit	CHF	62,475

For unemployed persons: daily remuneration which has to be considered

lower limit	CHF	84.70
upper limit	CHF	338.70

Coordination deduction from the daily wage	CHF	98.80
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Coordinated daily remuneration

lower limit	CHF	14.10
upper limit	CHF	239.90

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 with interest payable (minimum interest rate 1.25 % in 2024). 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 until the reference age	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 the reference age, 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

With effect from 1 January 2024, some mandatory second column survivor's and disability pensions will be adjusted to the cost of living. The adjustment rate is 6.0 % for pensions payable since 2020. The other pensions will not be 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 (1.25 %). 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 (2.25 %).

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.

Column 3a (Qualified Fiscally Privileged Pension Schemes)

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 permitted 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).

Year of birth	Status 31 December 2023	Status 31 December 2024
1962 and earlier	320,198	331,256
1963	309,478	320,402
1964	298,740	309,531
1965	288,416	299,077
1966	277,827	288,355
1967	267,645	278,046
1968	256,631	266,894
1969	245,570	255,696
1970	234,935	244,928
1971	224,382	234,243
1972	214,235	223,969
1973	204,227	213,836
1974	194,604	204,093
1975	185,258	194,629
1976	176,270	185,530
1977	167,414	176,563
1978	158,898	167,940
1979	150,450	159,387
1980	142,188	151,021
1981	133,975	142,706
1982	125,962	134,593
1983	117,927	126,457
1984	110,106	118,538
1985	102,196	110,530
1986	94,442	102,679
1987	86,705	94,845
1988	79,083	87,128
1989	71,509	79,459
1990	64,066	71,923
1991	56,719	64,484
1992	49,463	57,137
1993	42,278	49,863
1994	35,165	42,661
1995	28,062	35,469
1996	21,029	28,348
1997	14,008	21,239
1998	7,056	14,200
1999	0	7,056

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

Predictions

Parliament adopted the BVG reform in 2023. The purpose of the reform is to secure financing, maintain the level of benefits and make improvements for lower incomes and part-time employees. Following the approval of the proposal for a referendum, the electors will be asked to vote in 2024. If the outcome of the vote is favourable, entry into force is likely in 2026.

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.

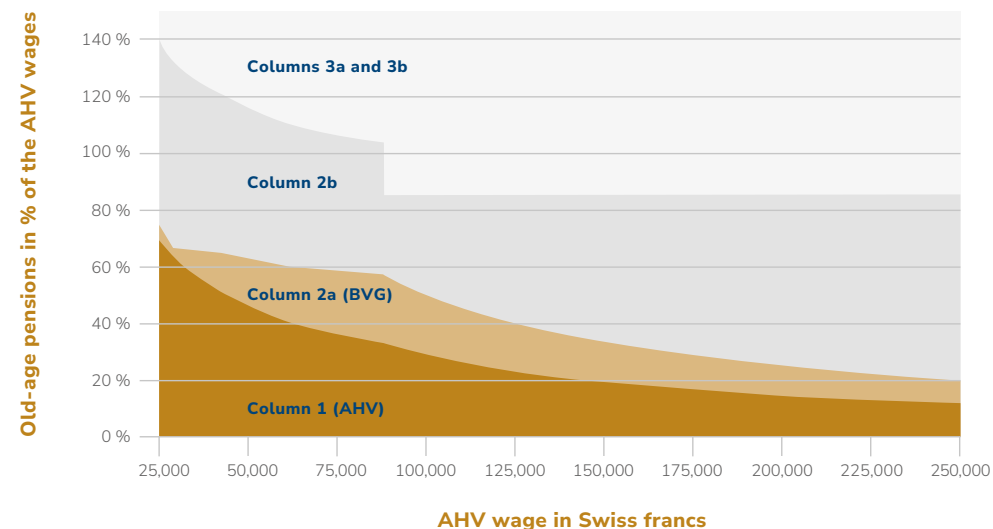
Saving schemes

Bank savings and insurance policies. The maximum permitted deduction in 2024 is CHF 7,056 (normal deduction) or CHF 35,280 (self-employed persons without 2nd column).

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 until reaching the reference age as well as certain non-wage-earning individuals.
Basis for determining contributions	Earnings liable for AHV, maximum CHF 148,200.
Insured wages	Earnings liable for AHV; maximum CHF 148,200. 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; one-half 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 after reaching the reference 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	<p>Pecuniary benefits</p> <p>Annual bridging benefits corresponding to the difference between the expenditure recognised by law and the imputable revenues. Limited to a maximum of CHF 45,225 for a single person or CHF 67,838 for a married couple.</p> <p>Benefits in kind</p> <p>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.</p>
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]).

Rules on income compensation

Purpose	Partial cover for loss of earnings e.g. during military, civil defence and civilian service (compensation for loss of earnings EO), maternity (maternity allowance), paternity (paternity allowance), adoption (adoption allowance) and care for a severely handicapped minor child (care allowance).
Persons insured	See AHV (page 2).
Financing/Contributions	Contributions (basis: AHV) and resources from the equalisation fund under the EO. The contribution on earned income is 0.5 %. Contributions are levied on a diminishing scale. Persons who are not in active employment pay a contribution of between CHF 24 and CHF 1,200 per year.
Beneficiaries	<p>Adoption allowance</p> <p>Persons who adopt a child and at the time of taking in a child under the age of 4 are</p> <ul style="list-style-type: none">– salaried employees, self-employed or in gainful employment and– had mandatory AHV insurance in the 9 months prior to taking in the adopted child and were gainfully employed for at least five months during this period. <p>Care allowance</p> <p>Parents who, because of a severe health impairment of their minor child, interrupt their gainful activity to look after the child and are at that time:</p> <ul style="list-style-type: none">– salaried employees, self-employed or unemployed;– in receipt of daily allowances because of incapacity from work caused by illness, accident or disability;– in an employment relationship but receive no further wage payment or no daily allowance because they have used up their entitlement. <p>Income compensation</p> <p>Persons who live either in Switzerland or abroad and are doing one of the following types of service:</p> <ul style="list-style-type: none">– military service;– civilian service;– civil defence;– Red Cross service;– participation in federal or cantonal training courses for youth and sport supervisors;– participation in courses for young marksmen trainers.

Accident Insurance

Beneficiaries

Maternity allowance

- women who are in employment, self-employed or unemployed at the time of childbirth;
- women who draw daily allowances for incapacity due to illness, accident or disability at the time of childbirth;
- women who are in an employment relationship at the time of childbirth but do not receive any continuing wages or daily allowances because their entitlement has been used up.

Paternity allowance

- In employment at the time of childbirth;
- compulsory AHV insurance in the nine months prior to the birth and in active employment for at least five months during that period.

Insurance benefits

Adoption allowance

- duration: for 2 weeks. A qualifying period of one year applies to payment of the adoption benefit;
- amount of the daily allowance: 80 % of the average income from employment before taking adoption leave, max. CHF 220/day.

Care allowance

- duration: for 14 weeks. A qualifying period of 18 months applies to payment of the care benefit (this can be divided freely between the parents);
- amount of the daily allowance: 80 % of the average income before the start of entitlement, max. CHF 220/day.

Income compensation

Basic allowance (irrespective of marital status) in CHF/day:

Employed persons (E)	69–220	
Non-active employees (NE)	69–124	
Children's allowances (per child)	22	
Total allowance E/NE (max.)	275/138	
Supplement for care costs	22–75	effective costs
Business supplement	75	

Maternity allowance

- duration: for 14 weeks (98 days) after childbirth;
- amount of daily allowance: 80 % of average income from gainful employment prior to childbirth, max. CHF 220/day.

Paternity allowance

- duration: for 2 weeks (14 days). A framework period of 6 months applies to qualify for the paternity allowance;
- amount of the daily allowance: 80 % of average income before birth of the child, max. CHF 220/day.

Purpose

Compensation or alleviation of the health, economic and intangible consequences of accidents and occupational illnesses for all employees.

Persons insured

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.

Voluntary

Self-employed individuals and family members working in the family business.

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

Occupational accident insurance

Payable by the employer: amount of the premiums depending on the risk (branch of the economy) concerned.

Insurance for non-occupational accidents

Charged as a rule to the employees: the premium sum depends on the branch of the economy.

Insurance benefits (selection)

Key material benefits

- medical treatment (outpatients and inpatients);
- aid devices;
- travel, transport and rescue costs.

Key pecuniary benefits

(save where otherwise stated as % of insured wage):

- 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 %); pensions for orphans of both parents (25 %);
- compensation for incapacitation: monthly CHF 812–2,436;
- allowance for damage to integrity: depending on severity of damage; payable once only max. CHF 148,200.

Health Insurance

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	<p>Contributions of the insured</p> <p>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.</p> <p>The Federal Office of Public Health (FOPH) indicates that the average compulsory health insurance premium will rise by 8.7 % in 2024. A premium calculator is available on the FOPH website (www.priminfo.ch) to compare all the approved basic insurance premiums.</p> <p>Cost sharing</p> <p>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.</p>
Premium reductions through	<ul style="list-style-type: none">– election of a higher deductible;– more limited choice of doctors and hospitals by affiliation to an HMO insurance, a general practitioner model or a telemedicine model;– exemption from accident coverage for persons adequately insured according to UVG.
Insurance benefits (selection)	<ul style="list-style-type: none">– 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	<p>Pursuant to the Federal Law on Family Allowances (FamZG) the following minimum monthly allowances per child will be paid in every canton:</p> <ul style="list-style-type: none">– 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 for the allowances payable in 2024 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 88,200 Mandatory contribution: unlimited	Employees 8.7 % Self-employed individuals 8.1 %	Retirement pensions, supplementary pensions, children's pensions, widows' and widowers' pensions, orphans' pensions, incapacity 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 25,725, minimum CHF 3,675	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	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



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