

# LIBERA

Pension Fund Experts

## Social Insurance of Switzerland



Status on 1 January 2025  
[www.libera.ch](http://www.libera.ch)

# Credits

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This brochure is published in German, French, English and Italian.

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Editorial deadline: 25 November 2024.

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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.

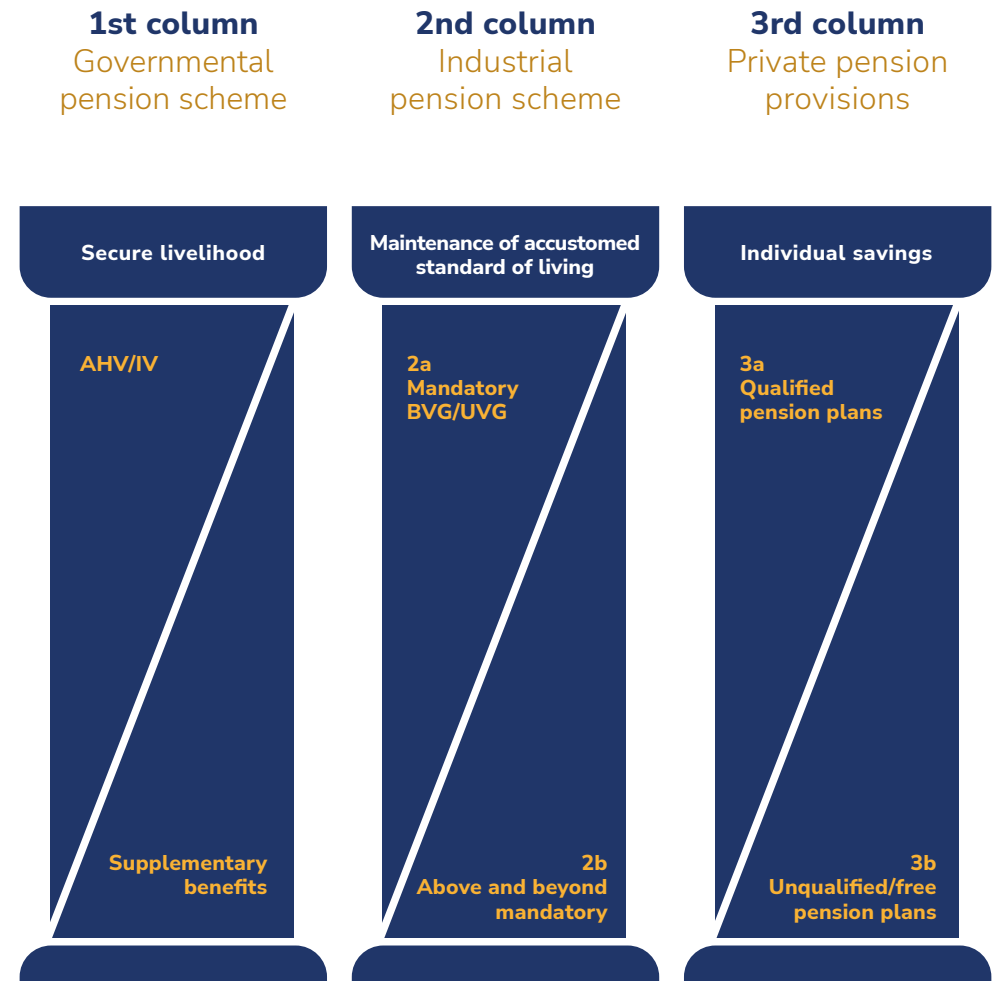
**1st column** Mandatory old-age, survivors' and disability insurance (AHV and IV). These two insurances cover the basic subsistence needs of the insured persons in old age or in the event of disability. In case of death, the AHV pay benefits to survivors.

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).



# 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)**

<b>Men</b>	<b>Women</b>
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 2,500 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

<b>AHV</b>	8.70 %
<b>IV</b>	1.40 %
<b>EO</b>	0.50 %
<b>Total</b>	10.60 %

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

## Self-employed persons

<b>AHV</b>	8.10 %
<b>IV</b>	1.40 %
<b>EO</b>	0.50 %
<b>Total</b>	10.00 %

For earned income

- from CHF 60,500 to CHF 10,100 a diminishing scale from 10.000 % to 5.371 % applies;
- below CHF 10,100 at least CHF 530 (AHV, IV, EO).

## Unemployed persons

Contributions to AHV, IV and EO depending on assets and pension income (in CHF/year): min. CHF 530; max. CHF 26,500.

## Public sources

In 2023, some 26.8 % 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
Old-age pension	15,120	30,240
Both pensions of a married couple		45,360
Widow's-widower's pension	12,096	24,192
Orphan's and child's pension	6,048	12,096
Full orphan's and double child's pension	9,252	18,144
Allowance for incapacitation (at home) minor/medium/severe	3,024/7,560/12,096	

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 increased AHV pensions and the amount needed to cover basic living costs under supplementary benefits by 2.9 % on 1 January 2025.

With effect from December 2026, all old-age pensioners are to receive a 13 month's pension. The Federal Council has proposed that this pension should be financed by a higher rate of value added tax.

## Anticipated withdrawal or deferral of the old-age 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. 15,120, max. 30,240; 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 2025.

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	6,048 annual pension
medium disability	CHF	15,120 annual pension
severe disability	CHF	24,192 annual pension

### Compensation for totally incapacitated persons living in a care home

minor disability	CHF	1,512 annual pension
medium disability	CHF	3,780 annual pension
severe disability	CHF	6,048 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 20,670			
For married couples	CHF 31,005			
For 1st child	CHF 7,590	under age 11	CHF 10,815	above age 11
For the 2nd child	CHF 6,325	under age 11	CHF 10,815	above age 11
For the 3rd child	CHF 5,270	under age 11	CHF 7,210	above age 11
For the 4th child	CHF 4,390	under age 11	CHF 7,210	above age 11
For each further child	CHF 3,660	under age 11	CHF 3,605	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 22,680 (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 87.10 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 26,460).

## AHV wages which have to be considered

lower limit	CHF 22,680
upper limit	CHF 90,720

## Coordinated wages

lower limit	CHF 3,780
upper limit	CHF 64,260

## For unemployed persons: daily remuneration which has to be considered

lower limit	CHF 87.10
upper limit	CHF 348.40

Coordination deduction from the daily wage	CHF 101.60
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## Coordinated daily remuneration

lower limit	CHF 14.50
upper limit	CHF 246.80

## 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 2025). 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 2025, some mandatory second column survivor's and disability pensions will be adjusted to the cost of living. The adjustment rate is 5.8 % for pensions payable since 2021. 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 2024	Status 31 December 2025
1962 and earlier	331,256	342,655
1963	320,402	331,665
1964	309,531	320,658
1965	299,077	310,074
1966	288,355	299,218
1967	278,046	288,780
1968	266,894	277,489
1969	255,696	266,150
1970	244,928	255,247
1971	234,243	244,429
1972	223,969	234,027
1973	213,836	223,767
1974	204,093	213,902
1975	194,629	204,320
1976	185,530	195,107
1977	176,563	186,028
1978	167,940	177,298
1979	159,387	168,637
1980	151,021	160,167
1981	142,706	151,748
1982	134,593	143,533
1983	126,457	135,295
1984	118,538	127,278
1985	110,530	119,169
1986	102,679	111,220
1987	94,845	103,289
1988	87,128	95,475
1989	79,459	87,710
1990	71,923	80,080
1991	64,484	72,548
1992	57,137	65,109
1993	49,863	57,744
1994	42,661	50,452
1995	35,469	43,170
1996	28,348	35,960
1997	21,239	28,762
1998	14,200	21,636
1999	7,056	14,402
2000	0	7,258

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

## 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

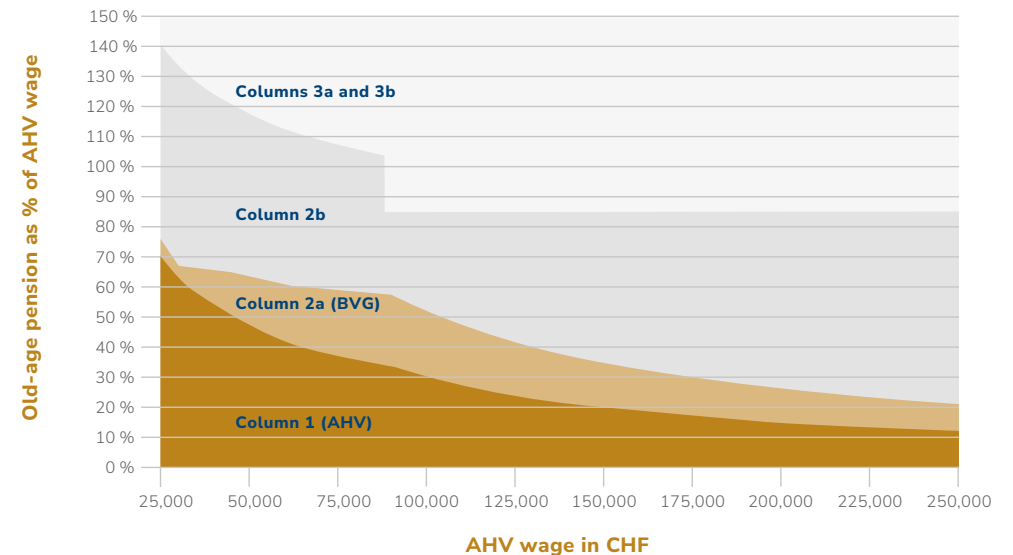
Bank savings and insurance policies. The maximum permitted deduction in 2025 is CHF 7,258 (normal deduction) or CHF 36,288 (self-employed persons without 2nd column).

This deduction can be applied to both the direct federal tax and the cantonal income tax.

Persons in active employment who have not made the maximum permitted annual contributions (normal deduction) to their column 3a after 1 January 2025 can in future still pay these contributions retroactively for up to ten years.

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.

## Interaction between the 3 columns (Old-age pension pensions)



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



# Unemployment Insurance (ALV) and Insolvency Compensation

<b>Purpose</b>	Appropriate compensation for loss of earnings, prevention of threatening unemployment and measures against existing unemployment, together with promotion of integration into the labour market.
<b>Persons insured</b>	All employees liable for AHV contributions until reaching the reference age as well as certain non-wage-earning individuals.
<b>Basis for determining contributions</b>	Earnings liable for AHV, maximum CHF 148,200.
<b>Insured wages</b>	Earnings liable for AHV; maximum CHF 148,200. Earnings from labour market measures financed by the public authorities are not insured.
<b>Financing/Contributions</b>	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.
<b>Persons exempt from contribution</b>	<ul style="list-style-type: none"><li>– members of a farmer's family working on the farm, who are considered self-employed for purposes of family benefits;</li><li>– women and men after the beginning of the month following completion after reaching the reference age;</li><li>– employers for continued payments of wages to the above persons;</li><li>– unemployed persons who receive an unemployment allowance and the unemployment scheme for the corresponding employer's share.</li></ul>

## 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

<b>Aim and purpose</b>	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.
<b>Benefits</b>	<p><b>Pecuniary benefits</b></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 46,508 for a single person or CHF 69,762 for a married couple.</p> <p><b>Benefits in kind</b></p> <p>Reimbursement of illness and disability costs up to a maximum sum of CHF 5,000 for single persons or CHF 10,000 for married couples if the maximum bridging benefit sum is not reached.</p>
<b>Financing</b>	The bridging benefits are financed by the Federal authorities.
<b>Implementation</b>	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

<b>Purpose</b>	Partial cover for loss of earnings e.g. during military, civil defence and civilian service (compensation for loss of earnings EO), maternity (maternity allowance), for the other parent (allowance for the other parent), adoption (adoption allowance) and care for a severely handicapped minor child (care allowance).
<b>Persons insured</b>	See AHV (page 2).
<b>Financing/Contributions</b>	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 25 and CHF 1,250 per year.
<b>Beneficiaries</b>	<p><b>Adoption allowance</b></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"><li>– salaried employees, self-employed or in gainful employment and</li><li>– 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.</li></ul> <p><b>Care allowance</b></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"><li>– salaried employees, self-employed or unemployed;</li><li>– in receipt of daily allowances because of incapacity from work caused by illness, accident or disability;</li><li>– in an employment relationship but receive no further wage payment or no daily allowance because they have used up their entitlement.</li></ul> <p><b>Income compensation</b></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"><li>– military service;</li><li>– civilian service;</li><li>– civil defence;</li><li>– Red Cross service;</li><li>– participation in federal or cantonal training courses for youth and sport supervisors;</li><li>– participation in courses for young marksmen trainers.</li></ul>

# 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.

### Allowance for the other parent

- 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.

### Allowance for the other parent

- duration: for 2 weeks (14 days). A framework period of 6 months applies to qualify for the allowance for the other parent;
- 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

<b>Purpose</b>	Coverage of treatment costs for illnesses, accidents (in excess of accident insurance coverage), as well as maternity.
<b>Persons insured</b>	All persons residing or working in Switzerland.
<b>Financing/Contributions</b>	<p><b>Contributions of the insured</b></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 6.0 % in 2025. A premium calculator is available on the FOPH website (<a href="http://www.priminfo.ch">www.priminfo.ch</a>) to compare all the approved basic insurance premiums.</p> <p><b>Cost sharing</b></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>
<b>Premium reductions through</b>	<ul style="list-style-type: none"><li>– election of a higher deductible;</li><li>– more limited choice of doctors and hospitals by affiliation to an HMO insurance, a general practitioner model or a telemedicine model;</li><li>– exemption from accident coverage for persons adequately insured according to UVG.</li></ul>
<b>Insurance benefits (selection)</b>	<ul style="list-style-type: none"><li>– medical and chiropractic treatments;</li><li>– complementary medicine treatments;</li><li>– preventive measures;</li><li>– special treatments during maternity;</li><li>– dental treatments (very limited);</li><li>– contribution to cost of transportation and salvage cost;</li><li>– analyses and medicines.</li></ul>

# Family Benefits

<b>Purpose</b>	Partial equalisation of the financial burden for one or more children.
<b>Entitled persons</b>	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.
<b>Minimum rates</b>	<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"><li>– A child allowance of CHF 215 for children up to age 16 or until entitlement to education allowances;</li><li>– an education allowance of CHF 268 for young persons who are taking a course of non-compulsory education, from age 15 at the earliest until age 25 at the latest.</li></ul>
<b>Family allowances in agriculture</b>	Agricultural employees: family allowances equivalent at least to FamZG provision and household allowance CHF 108/month. Full-time and part-time self-employed farmers/full-time self-employed alpine farmers: family allowances equivalent at least to FamZG.
<b>Cantonal family allowances</b>	The cantonal rates for the allowances payable in 2025 can be consulted on the Federal Social Insurance Office's website ( <a href="http://www.bsv.admin.ch/bsv/de/home/sozialversicherungen/famz.html">www.bsv.admin.ch/bsv/de/home/sozialversicherungen/famz.html</a> ).

# 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.

## Social insurance agreements

Intergovernmental social security arrangements have been made between Switzerland and 52 countries. The main aim of these agreements is to assure equal treatment of citizens of the contracting parties, to stipulate the applicable legislation and pay benefits abroad.

Based on the agreement on freedom of movement between Switzerland and the EU, appropriate regulations which govern coordination of the social insurance systems have applied to relations with the EU Member States since 1 April 2012.

The United Kingdom withdrew from the EU on 31 January 2020. The new bilateral social insurance agreement signed between Switzerland and the United Kingdom entered into force on 1 October 2023.

# Overview of the Social Insurances

	Insured wages	Contributions	Benefits
<b>AHVG</b>	With influence on pension amount: up to a max. of CHF 90,720  Mandatory contribution: unlimited	Employees 8.7 % Self-employed individuals 8.1 %	Old-age pensions, supplementary pensions, children's pensions, widows' and widowers' pensions, orphans' pensions, incapacity allowance, aid devices
<b>IVG</b>	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
<b>ELG</b>			Need-based contributions in addition to AHV and IV benefits
<b>BVG</b>	AHV wages less CHF 26,460, minimum CHF 3,780	Depending on the pension fund regulation	Retirement benefits, spouse's, orphan's and disability pensions, pensions for the children of retired and disabled persons
<b>AVIG</b>	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
<b>ÜLG</b>			Benefits dependent on need until retirement
<b>EOG</b>	Same as AHV and IV	Employees 0.50 % Self-employed 0.50 %	Daily allowances (allowance for loss of earnings, maternity allowance, allowance for the other parent, care allowance, adoption allowance)
<b>UVG</b>	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)
<b>KVG</b>		Per capita contributions depending on insurance provider, canton and area of residence	Coverage of treatment and care-taking costs
<b>FamZG/FLG</b>		Based on cantonal rates	Children's and education allowances, where applicable birth and adoption allowances, household allowance (agriculture)

# Legal Sources

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