

Social Insurance Yearbook

Compact yearly overview

Contributions
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Benefits

2014

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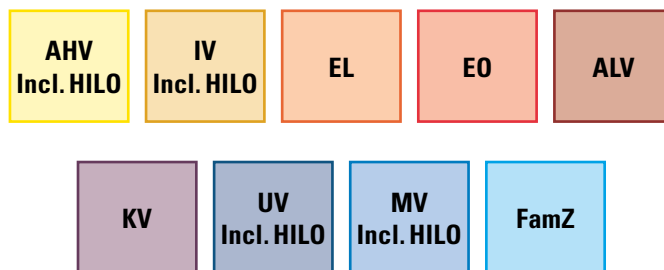
The Swiss legislation on social insurances is coordinated by the ATSG law.

Federal law on general provisions concerning legislation on social insurances (**ATSG**)
(Status on 1 January 2012)

Purpose and scope

The ATSG law mainly aims at coordinating Switzerland's social insurances and at guaranteeing a consistent administration of justice. It defines the principles and institutions in charge of social insurance legislation, regulates social insurance procedures and coordinates benefits. It provides uniform definitions of the terms used in social insurances such as illness, accident, incapacity for work, incapacity for gainful employment, disability, employer, employee, self-employed worker, domicile, refusal of benefits, reduction of benefits, etc.

Social insurances covered by the ATSG:



The ATSG does not apply directly to the following social insurance:



The following are not considered social insurances:



AHV/IV/EO

- 20 Regular AHV/IV/EO contributions are deducted from unemployment benefits (ALE).
ALV pays unemployed persons in service the difference between the loss of income compensation and unemployment benefits (exception: military boot camp and advancement service).
EO maternity benefits take precedence over ALV.

ALV

- 66 Employer contributions are paid out of the ALV equalization fund. No ALV deduction on ALE.

KTGV/LAV

- 91 The daily health allowance insurance (loss of pay insurance) is voluntary.
93 Upon job loss or unemployment, the insured has the right, within 30 days from his/her last work day, to pass over from the employer's collective daily health allowance insurance to an individual insurance.

BV

- Upon termination of employment, insurance coverage against death and disability remains in force up to 30 days.
66 Unemployed persons benefit from compulsory insurance coverage if they receive daily allowances from the unemployment insurance and have a daily income of over CHF 80.90.
66 No exemption from occupational pension provision.

UV

- 97 Upon termination of employment, insurance coverage against accidents remains in force for up to 30 days.
97 Suva is in charge of accident insurance coverage for unemployed persons.

FamZ

- 64 If the second spouse is not gainfully employed, any lost education allowances or child allowances are paid in addition to the daily allowance.

Rights

- 64 Daily unemployment allowance without a child support obligation: 70%
64 Daily unemployment allowance with a child support obligation: 80%
58 Minimum period of contribution: 12 months; maximum duration of payment: 2 years

Obligations

Job search during term of notice.
Registration with the regional placement agency (RAV) and in some places also with the employment office (differences between cantons).
In consideration of the duty to minimize damages, one must undertake everything reasonably possible in order to avoid and shorten unemployment.

Early retirement

No entitlement to unemployment benefits in case of voluntary early retirement.
Entitlement to unemployment benefits in case of involuntary early retirement.

Further topics

- 66 Short-time work
67 Bad weather payment
68 Insolvency compensation

Legal basis

		Stand
ATSG	Federal law on general provisions concerning legislation on social insurances	01.01.2012
AHVG	Federal law on old-age and survivors' insurance	16.07.2012
AHVV	Ordinance on old-age and survivors' insurance	01.01.2012
WVP	Directives on compulsory insurance within the AHV/IV	01.04.2012
WML	Directives on the relevant salary within the AHV/IV/EO	01.01.2012
RWL	Directives on AHV/IV pensions	01.01.2012

Overview**Obligation to pay contributions***Employees*

Obligation to pay contributions as of 1 January after reaching age 17

	Employer contribution	Employee contribution	Total
AHV contribution (without IV/EO)	4.2%	4.2%	8.4%
AHV contributions (i.e. AHV/IV/EO)	5.15%	5.15%	10.3%

Self-employed

Obligation to pay contributions as of 1 January after reaching age 17
 Maximum rate (AHV/IV/EO) 9.7%

Persons not gainfully employed

Obligation to pay contributions as of 1 January after reaching age 20
 Minimum contribution per year (AHV/IV/EO) CHF 480.–
 Maximum contribution CHF 24 000.–

If the spouse pays at least twice the annual minimum contribution from gainful employment, the non-gainfully employed spouse is co-insured and is exempted from the obligation to pay contributions.

Exemption from contributions

Minor income per year/employer up to CHF 2 300.–
 (not applicable in case of work in private households or in the cultural branch, where income is liable to social contributions)
 Old-age pensioner annual income CHF 16 800.–

Benefits*Pensions*

Regular retirement age Women: age 64, men: age 65
 Early withdrawal 12 or 24 months, 6.8% pension reduction for each anticipated year
 Postponement 12 to 60 months, percentage supplement to the pension

Minimum full pension CHF 1 170.–
 Maximum full pension CHF 2 340.–
 Widow/widower supplement to old-age pension 20%
 Child pension in addition to old-age pension 40% of the old-age pension
 Widow/widower pension 80%
 Orphan pension 40%
 Married couples receive in total 150% of the maximum AHV pension.

5.2.2.3 Child rearing credits und assistance credits

Child rearing credits: notional income for parents (resident in Switzerland, from age 21 up to retirement age). Per child 16 credits, but in the relevant year only one credit should there be more than one child in the age in question. Amount: three times the minimum annual AHV full pension in the year of pension entitlement (if 2013 = CHF 42 120.–); for parents with shared custody: a half credit; for single parents: a full child rearing credit with pension calculation. No prior notice required; however, indication of adult children in the pension application.

Assistance credits: notional income for persons providing assistance to immediate relatives who have at least a medium need of attendance and who are within reach (until end of 2012: living in same household). Within reach means living not further than 30 kilometres or 60 minutes away. The assistance credit is factored into the pension calculation, yet application must be made within 5 years or else the right prescribes. Same amount as the child rearing credit.

Example of a pension calculation:

Woman, unmarried, born on 8 May 1949, full contribution period, 1 child

Income according to individual accounts: CHF 1 380 650.–

Revaluation factor: 1.236 (first record of contributions in her IA at age 21, i.e. in 1970)

Average annual income	$(1\,380\,650.- \times 1,236) \div 43 = \text{CHF } 39\,686.-$
Child rearing credit	$(16 \times 14\,040.- \times 3) \div 43 = \text{CHF } 15\,673.-$
Total income	$= \text{CHF } 55\,359.-$
Pension according to scale 44	CHF 1 966.–/month

5.2.2.4 Factors associated with marital status

Splitting: income earned by both spouses during marriage is split between them on a 50/50 basis. When: occurrence of the second insured event (also the second spouse receives a pension or widow/widower reaches retirement age or becomes disabled, or disabled person reaches retirement age). In the event of divorce: application for immediate splitting.

Upper limit: although the entitlement to a pension is irrespective of one's marital status, the individual pensions of married couples are limited to 150% of the maximum individual pension indicated in the relevant scale of contributions (as long as the common household has not been dissolved by court resolution). The pensions of both spouses are reduced proportionally based on the total amount of pension due to them.

5.2.3 Monthly pensions in case of full contribution period

Old-age pension

For women as of age 64, men as of age 65:

Pension for singles: minimum CHF 1 170.–/month maximum CHF 2 340.–/month

Pension for couples: minimum CHF 1 756.–/month maximum CHF 3 510.–/month

Widowed beneficiaries of a pension receive a supplement to their pension worth 20% (yet not totalling more than the maximum full pension).

Child pension (40% of the old-age pension)

For children up to age 18 or, in case of education, up to age 25:

Minimum CHF 468.–

Maximum CHF 936.–

Adults (above age 26)										
Canton – No. of regions	Region	Premium	Basic health insurance		HMO		Family doctor		Other models	
			With accident	Without accident	With accident	Without accident	With accident	Without accident	With accident	Without accident
AG – 0	0	*	298.90	284.00	267.80	249.10	255.30	237.50	267.10	248.40
		**	178.70	166.20	169.40	157.60	165.00	153.50	165.10	153.50
AI – 0	0	*	258.00	240.00	218.80	204.00	218.80	204.50	227.10	211.30
		**	138.80	129.10	138.80	129.10	138.80	129.10	138.80	129.10
AR – 0	0	*	252.10	234.50	232.80	217.50	226.90	211.10	246.40	229.20
		**	135.60	126.20	150.60	140.10	135.60	126.20	150.60	140.10
BE – 3	1	*	396.90	369.20	344.30	327.00	344.70	320.60	360.20	335.00
		**	268.60	249.80	239.80	227.90	225.00	209.30	253.70	236.00
BL – 2	1	*	354.10	329.40	303.50	282.30	283.30	263.50	314.20	292.30
		**	225.80	210.00	198.40	184.70	190.40	177.10	201.60	187.50
BS – 0	0	*	421.30	391.90	370.60	344.70	370.80	344.90	383.70	356.90
		**	293.00	272.50	265.60	247.10	242.50	225.60	258.90	240.80
FR – 2	1	*	338.80	315.10	307.10	291.70	298.50	277.60	303.20	282.00
		**	210.50	195.80	204.50	194.20	182.20	169.50	192.10	180.50
GE – 0	0	*	386.00	359.00	391.85	371.85	347.40	323.10	390.40	363.10
		**	257.70	239.70	268.15	254.45	219.10	203.80	271.90	252.90
GL – 0	0	*	274.40	260.70	–	–	249.80	233.50	258.80	240.70
		**	159.20	148.60	–	–	146.50	139.20	161.60	151.60
GR – 3	1	*	258.90	240.80	272.50	256.20	258.90	240.80	258.90	240.80
		**	158.80	149.25	174.20	162.10	159.30	150.00	158.80	149.25
JU – 0	0	*	352.80	328.20	365.65	347.05	317.60	295.40	315.00	293.00
		**	224.50	208.80	237.85	225.75	189.70	176.50	201.60	187.50
LU – 3	1	*	303.00	285.60	262.40	245.20	261.00	242.80	270.50	251.60
		**	178.70	166.20	172.10	160.10	165.10	153.60	172.10	160.10
NE – 0	0	*	346.00	321.80	337.10	320.20	311.40	289.70	331.80	308.60
		**	217.70	202.50	234.50	222.70	186.10	173.10	212.40	197.50
NW – 0	0	*	255.60	240.30	219.80	204.40	217.40	202.20	217.40	202.20
		**	136.00	127.90	149.80	140.10	135.30	127.90	140.80	131.00
OW – 0	0	*	264.30	245.80	237.80	221.10	231.50	215.30	231.50	215.30
		**	142.10	132.20	154.90	144.10	142.10	132.20	147.90	137.60
SG – 3	1	*	313.00	291.10	262.20	249.00	274.70	255.50	268.80	250.00
		**	184.70	171.80	171.10	161.10	168.30	156.60	171.10	160.00
SH – 2	1	*	311.00	289.30	296.50	276.00	279.90	260.40	291.30	271.00
		**	182.70	170.00	191.70	178.30	167.30	155.60	186.30	175.10
SO – 0	0	*	313.10	291.20	277.10	257.80	280.90	262.10	265.40	246.90
		**	184.80	171.90	175.30	163.10	168.40	156.70	169.90	158.00
SZ – 0	0	*	267.00	256.30	246.80	229.50	246.80	229.50	256.40	238.50
		**	144.60	138.80	157.00	146.10	151.90	144.30	157.00	146.10
TG – 0	0	*	302.00	283.70	253.20	236.60	269.00	251.40	263.80	245.30
		**	176.70	164.40	164.00	152.60	165.40	153.90	164.00	152.60
TI – 2	1	*	371.00	345.00	308.70	287.10	303.70	282.50	308.70	287.10
		**	242.70	225.70	202.20	188.10	202.20	188.10	199.50	185.50
UR – 0	0	*	264.30	251.10	242.30	225.40	243.10	227.20	249.00	231.60
		**	156.70	145.80	153.30	142.60	145.90	138.60	153.30	142.60
VD – 2	1	*	383.00	356.20	343.20	326.00	332.00	308.80	360.00	334.80
		**	254.70	236.90	236.45	224.35	212.60	197.80	240.50	223.60
VS – 2	1	*	303.90	282.70	–	–	258.40	240.40	264.50	246.00
		**	175.60	163.40	–	–	163.40	152.00	163.40	152.00
ZG – 0	0	*	280.80	266.80	238.50	221.80	249.10	232.80	250.60	233.10
		**	161.70	150.40	156.00	145.10	155.00	145.10	156.00	145.10
ZH – 3	1	*	362.10	336.80	319.60	297.30	307.80	286.30	327.20	304.30
		**	233.80	217.50	214.60	199.60	194.70	181.10	216.10	201.00

AG – 0 = this canton has one region only. Other cantons have a maximum of 3 regions.

* = lowest premium among all health insurances with a CHF 300.– deductible for adults and adolescents; deductible for children CHF 0.–

** = lowest premium among all health insurances with a CHF 2500.– deductible for adults and adolescents; deductible for children CHF 600.–

Deductible gradation for adults and adolescents: 300 – 500 – 1000 – 1500 – 2000 – 2500

Deductible gradation for children: 0 – 100 – 200 – 300 – 400 – 500 – 600

Abbreviation	Law	Status	Denomination
AHV			Old-age and survivors' insurance
AHVG	*	01.01.13	Federal law on old-age and survivors' insurance
AHVV	*	01.01.13	Ordinance on old-age and survivors' insurance
ALV			Disability insurance
ATSG	*	01.01.12	Federal law on general provisions concerning legislation on social insurances
ATSV	*	01.01.08	Ordinance on general provisions concerning legislation on social insurances
AVIG	*	01.01.13	Federal law on mandatory unemployment insurance and insolvency compensation
AVIV	*	01.01.13	Ordinance on mandatory unemployment insurance and insolvency compensation
BV-CH	*	03.03.13	Federal Constitution of the Swiss Confederation
BVG	*	01.01.13	Federal law on occupational benefit plans concerning old-age, survivors and disability
BVV1	*	01.01.12	Ordinance on the supervision and registration of pension funds
BVV2	*	01.01.13	Ordinance on occupational benefit plans concerning old-age, survivors and disability
BVV3	*	01.01.09	Ordinance on the legitimacy of tax deductions for contributions paid into recognized provision schemes
CHF			Swiss Franc
EFTA			European Free Trade Association
EL			Complementary benefits
ELG	*	01.01.13	Federal law on complementary benefits to the old-age, survivors' and invalidity insurance
ELV	*	01.01.13	Ordinance on complementary benefits to the old-age, survivors' and invalidity insurance
EO			Income compensation
EOG	*	01.01.12	Federal law on income compensation for persons in service or in maternity leave
EOV	*	01.01.13	Ordinance to the law on income compensation
FamZ			Family allowances
FamZG	*	01.01.13	Federal law on family allowances
FamZV	*	01.01.13	Ordinance on family allowances
FLG	*	01.06.09	Federal law on family allowances in agriculture
FLV	*	01.01.13	Ordinance on family allowances in agriculture
FZG	*	01.01.12	Federal law on vested benefits in occupational benefit plans concerning old-age, survivors and disability (vested benefits law)
GGV			Ordinance on congenital disorders
HMO			Health Maintenance Organization
HVA	*	01.07.11	Ordinance on aids and devices supported by old-age insurance
HVI	*	01.01.13	Ordinance on the release of aids and devices by the disability insurance
HVUV	*	18.10.84	Ordinance on the release of aids and devices by the accident insurance
IV			Unemployment insurance
IVG	*	01.01.13	Federal law on disability insurance
IVV	*	01.01.13	Ordinance on disability insurance
KLV	*	01.07.13	Ordinance on services of the mandatory medical and pharmaceutical insurance (Ordinance on medical and pharmaceutical services)
KVG	*	01.07.13	Federal law on illness insurance
KVV	*	01.06.13	Ordinance on illness insurance
MV			Military insurance
MVG	*	01.01.13	Federal law on military insurance
MVV	*	01.01.13	Ordinance on military insurance
OHG	*	01.01.11	Federal law on assistance to victims of criminal offences
OHV	*	01.01.09	Ordinance on assistance to victims of criminal offences
OR	*	28.05.13	Code of obligations
SH			Social assistance