



Your social security rights in Switzerland



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Your social security rights in Switzerland

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in your own country and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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Family

Family allowances

This chapter introduces the family allowance system, distinguishing between the benefits paid in the agricultural sector and those paid in the other sectors.

Benefits covered in this chapter:

- Family allowances in the agricultural sector
- Family allowances in the other sectors

In what situation can I claim?

In Switzerland, we distinguish between family allowances paid in the agricultural sector and those paid in the other sectors.

In the agricultural sector, family allowances are governed at federal level.

In the other sectors, these benefits are defined by specific laws in each of the 26 cantons; a federal law stipulates the minimum conditions.

Whatever the sector, there are at least two types of allowances:

- child allowance, paid until the child reaches 16 years of age or 20 years if the child is unable to engage in paid employment (if the child qualifies for a training allowance before the age of 16, the latter is paid instead of the child allowance);
- training allowance, paid until the end of the child's training, but not after the child reaches 25 years of age.

What conditions do I need to meet?

Children of married or unmarried parents, adopted children, children of a spouse/registered partner, foster children, as well as brothers, sisters and grandchildren if they are dependent on the beneficiary give entitlement to benefits.

Family allowances in the agricultural sector

If you are an agricultural worker or a self-employed farmer, you can claim family allowances.

As an agricultural worker, you are also entitled to a household allowance.

Family allowances in the other sectors

All parents engaged in paid employment are entitled to family allowances (employed and self-employed).

The same goes for unemployed mothers who are entitled to allowances in case of maternity.

If you are not engaged in paid employment, you are entitled to family allowances provided that your annual income does not exceed CHF 44,100 (this threshold may be increased or removed by the cantons).

What am I entitled to and how can I claim?

Family allowances in the agricultural sector

| | |
|----------------------|---|
| Child allowance: | CHF 200 per month and per child in lowland regions |
| | CHF 220 per month and per child in mountain regions |
| Training allowance: | CHF 250 per month and per child in lowland regions |
| | CHF 270 per month and per child in mountain regions |
| Household allowance: | CHF 100 per month |

Family allowances in the other sectors

| | |
|------------------|---------------------------------|
| Child allowance: | CHF 200 per month and per child |
|------------------|---------------------------------|

| | |
|---------------------|---------------------------------|
| Training allowance: | CHF 250 per month and per child |
|---------------------|---------------------------------|

These are the minimum amounts. The [cantons](#) may provide for higher allowances and may also pay you other benefits such as birth or adoption allowances.

If you are an employee, you need to send an application to your employer, who will forward it on to the appropriate family allowances fund.

If you are self-employed, contact your compensation fund for family allowances.

If you are a self-employed farmer, you need to apply to your AVS cantonal compensation fund.

If you are not engaged in paid employment, you need to contact the AVS cantonal compensation fund.

Jargon busters

- **AVS:** [old-age and survivors' insurance](#). The AVS is the first pillar of the old-age and survivors' scheme in Switzerland.
- **Compensation funds:** the [compensation offices](#) arrange the payment of various social benefits at the cantonal level. The funds are not centralised and reflect Switzerland's federal structure. There are two main types: occupational compensation funds and cantonal compensation funds.
- **Registered partnership:** the registered partnership allowed two people of the same sex who were not related to legalise their relationship. As of 1 July 2022, it is no longer possible to enter into new registered partnerships in Switzerland. Same-sex couples can only opt for marriage. Existing registered partnerships can be maintained without the need for a special declaration. For its whole duration the registered same-sex partnership is treated as marriage and its judicial dissolution as divorce; the surviving registered partner is treated as a widower.

Forms you may need to fill in

The forms are usually available on the websites of the [cantonal compensation funds](#).

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Family allowances register](#)
- [Family allowances: frequently asked questions](#)
- [Information on family allowances on the AVS/AI Information Centre site](#)

European Commission publications:

- [Family benefits: your rights abroad as an EU citizen](#)

Who do you need to contact?

Cantonal compensation funds and occupational compensation funds

Find the [contact details](#) of the cantonal compensation funds and occupational compensation funds.

Contact the relevant [compensation office](#).

Federal Social Insurance Office (FSIO)

Effingerstrasse 20
3003 Bern
Tel. +41 584629011
www.bsv.admin.ch

Maternity allowance/Paternity allowance/Adoption allowance

This chapter gives a general description of the allowances paid during maternity leave, paternity leave or adoption leave, with the aim of compensating in part the parents' loss of earnings.

Benefits covered in this chapter:

- Maternity allowance
- Paternity allowance
- Adoption allowance

In what situation can I claim?

If you are a woman who is working and expecting a child, you are entitled, under certain conditions set out below, to an allowance that is in principle equal to 80% of your income, and that for 14 weeks after childbirth.

Note that you also benefit from healthcare related to your pregnancy and the birth as part of the health care insurance (see the chapter on Sickness insurance).

If you are a man who is working and you become a father, you are entitled, under certain conditions, to an allowance that is in principle equal to 80% of your income, and that for 2 weeks within a six-month period after childbirth.

If you work and foster a child under the age of four with a view to adoption, you are entitled, under certain conditions, to an allowance that is in principle equal to 80% of your income, and that for a maximum of 2 weeks within a one-year period after the child is taken in.

What conditions do I need to meet?

Maternity allowance (allowance for loss of earnings)

To benefit from maternity allowance, you need to:

- be employed or self-employed on the date of the birth;
- have been insured in the AVS on a compulsory basis (see the chapter on Old-age benefits) for the 9 months preceding the delivery (this period is reduced accordingly if delivery occurs before the end of the ninth month of pregnancy);
- have worked during this period for at least 5 months.

In addition, you must effectively cease working during your maternity leave.

Specific rules apply to women who are unemployed or unable to work during pregnancy and/or the delivery.

Paternity allowance (allowance for loss of earnings)

To benefit from paternity allowance, you need to:

- be the child's legal father at the time of the child's birth or become so within six months;
- have been insured in the AVS on a compulsory basis (see the chapter on Old-age benefits) for the 9 months preceding the child's birth;
- have worked during this period for at least 5 months;
- take leave.

Adoption allowance (allowance for loss of earnings)

To benefit from adoption allowance, you need to:

- foster a child under the age of four with a view to adoption;
- have been insured in the AVS on a compulsory basis (see the chapter on Old-age benefits) for the 9 months preceding the taking in of the child;
- have worked during this period for at least 5 months;
- take leave.

What am I entitled to and how can I claim?

Maternity allowance

| | |
|-----------------------|---|
| Amount: | 80% of average income CHF 220 per day maximum |
| Start of entitlement: | Day of the birth |
| End of entitlement: | 98th day after the birth at the latest (i.e. after 14 weeks) This entitlement stops before this date if the mother returns to either full or part-time paid employment or if she should die. |

Maternity allowance is not paid automatically. After the birth, you need to submit an application to the appropriate AVS compensation fund.

If your newborn child has to stay in hospital for at least 2 weeks immediately after birth, you may be entitled to additional allowances (up to 8 weeks).

If you are employed, the application needs to be sent to your employer who will forward it on to the compensation fund.

In addition to what is detailed here, the [26 cantons](#) may provide for a higher maternity allowance or for a longer duration, and/or for an adoption allowance.

Paternity allowance

| | |
|------------------------|--|
| Amount: | 80% of average income CHF 220 per day maximum |
| Period of entitlement: | 2 weeks within a six-month period after birth |
| Modalities | The allowance can be taken as a whole or in days. |
| Number of allowances: | If the leave is taken in weeks, the father receives seven allowances per week; if the leave is taken in days, the father receives two additional allowances per five compensated days. |

Paternity allowance is not paid automatically. You need to submit an application to the appropriate AVS compensation fund.

If you are employed, the application needs to be sent to your employer who will forward it on to the compensation fund.

Adoption allowance

| | |
|------------------------|---|
| Amount: | 80% of average income CHF 220 per day maximum The allowance is calculated separately for each adoptive parent |
| Period of entitlement: | Maximum of 2 weeks within a one-year period after the child is taken in |
| Modalities | The allowance can be taken as a whole or in days. In the case of joint adoption, the parents may divide the leave as they wish; however, they may not receive daily allowances for the same day |
| Number of allowances: | If the leave is taken in weeks, the adoptive parent receives seven allowances per week; if the leave is taken in days, the adoptive parent receives two additional allowances per five compensated days |

Adoption allowance is not paid automatically. You need to submit an application to the appropriate AVS compensation fund.

If you are employed, the application needs to be sent to your employer who will forward it on to the compensation fund.

Jargon busters

- **AVS:** [old-age and survivors' insurance](#). The AVS is the first pillar of the old-age and survivors' scheme in Switzerland.
- **Compensation funds:** the [compensation funds](#) arrange the payment of various social benefits at the cantonal level. The funds are not centralised and reflect Switzerland's federal structure. There are two main types: occupational compensation funds and cantonal compensation funds.

Forms you may need to fill in

- [Maternity allowance application form](#)
- [Employer declaration form - For women who are unemployed and not in receipt of unemployment benefits](#)
- [Paternity allowance application form](#)
- [Adoption allowance application form](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [AVS/AI Information Centre website](#)
- [Federal Social Insurance Office \(FSIO\) website](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Cantonal compensation funds and occupational compensation funds

Find the [contact details](#) of the cantonal compensation funds and occupational compensation funds.

Identify and contact the relevant [compensation office](#).

Federal Social Insurance Office (FSIO)

Effingerstrasse 20

3003 Bern

Tel. +41 58 462 90 11

<https://www.bsv.admin.ch/bsv/en/home.html>

Health

Social sickness insurance

In Switzerland, social sickness insurance includes compulsory health care insurance, covered in this chapter, as well as an optional insurance for daily allowances (see the Chapter on Optional insurance for daily allowances).

In what situation can I claim?

Compulsory health care insurance is in principle mandatory for anyone living in Switzerland, regardless of their nationality.

You need to insure yourself with an authorised health insurer of your choice (see the [list of authorised insurers](#)). The insurance is individual.

If you move to Switzerland, you need to take out insurance within 3 months of your arrival so that the insurance takes effect from the date of you taking up residence.

In exceptional cases, you may be excluded from compulsory insurance or you may submit a request for exemption.

What conditions do I need to meet?

You need to pay the monthly premium set by the insurer that you have chosen. Note that insurers must set a lower premium for children (<18 years of age) and for young adults (<25 years of age); the premium for children must be lower than the one for young adults.

If you are on a low income, you may under certain conditions benefit from a reduction in your premium (the system is organised at a cantonal level. See the [list of competent institutions](#)).

The sickness insurance provides cover in case of sickness, maternity or accident for people who are not, or not fully, covered by accident insurance (see the chapter on Accident insurance).

What am I entitled to and how can I claim?

The reimbursement of health care is guaranteed by [law](#) in case of sickness, maternity or accident (in the alternative). There is a catalogue of benefits and all health insurers must cover the same benefits, provided that they are effective, appropriate and economical:

- General benefits, particularly:
 - examinations and treatment of out-patients, in a hospital or in a medico-social establishment, as well as care in the hospital provided by doctors or on their orders;
 - analyses, medication, diagnostic and therapeutic services and equipment prescribed by a doctor;
 - rehabilitation measures carried out or prescribed by a doctor;
 - stays in hospital on the general ward;
 - contribution to the cost of spa treatment prescribed by a doctor;
 - contribution to transport or rescue costs considered medically necessary;
 - contribution to out-patient care, provided on the basis of a medical prescription;
 - acute and transition care after a hospital stay, for 2 weeks.
- Prevention measures: certain screening tests and preventive measures (vaccinations, examinations, etc.).

- Maternity-specific benefits: particularly, check-ups during and after pregnancy, delivery at home, in hospital or in a birth centre, and the assistance of a doctor or a midwife, care and stay of the new-born at hospital.
- Dental care due to a serious disease of the mastication system or due to another serious disease.

If in doubt regarding the reimbursement of treatment, contact your insurer if possible for further information before undergoing treatment.

It is also possible to take out [supplementary private-law insurance](#) for benefits not covered by the compulsory health care insurance.

Your insurer covers the medical costs, less a participation by you as the insured person.

This participation to the costs consists of two elements, the excess (fixed amount) and the share of costs:

| Insured person: | Ordinary excess: | Share of costs: |
|--------------------|------------------|--|
| Adult | CHF 300 per year | - in general 10% of costs above the excess - up to CHF 700 per year |
| Child (0-18 years) | exempt | - in general 10% of costs - up to CHF 350 per year; CHF 1,000 for several children in the same family |

In case of hospitalisation, insured persons aged over 25 years pay an additional daily contribution to the cost of their stay (CHF 15 per day).

No participation to the costs can be required for the specific maternity benefits, nor in case of medical treatment to women between the 13th week of pregnancy and the 8th week following delivery.

Jargon busters

- **Health insurers:** insurers which provide compulsory health care insurance. They do not make any profit and must be recognised by the [Federal Office of Public Health](#). They may also provide supplementary insurance. See the [list of authorised insurers](#).
- **Premium:** the premium is individual. It is not income-dependent and varies by canton and from one insurer to another. It must be paid in advance to the health insurer, in principle every month. Children (up to 18 years of age) and young adults (up to 25 years of age) benefit from lower premiums.
- **Supplementary insurance:** the [supplementary insurance](#), which is optional, covers specific needs (semi-private or private ward in a hospital) or additional benefits (care provided by naturopaths, osteopaths, standard dental treatment). It is governed by private law and therefore the insurer is not compelled to insure you.

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Federal Office of Public Health \(FOPH\) website](#)
- [An overview of the compulsory health care insurance](#)
- Premium calculator on www.priminfo.ch/
- [Federal Law on Sickness Insurance \(LAMal\)](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Federal Office of Public Health (FOPH)

3003 Berne

Tel. +41 584622111

info@bag.admin.ch

<http://www.bag.admin.ch>

Sickness insurance ombudsman (mediator)

Morgartenstrasse 9, case postale 3565

6002 Lucerne 2

Tel. +41 2261011 / 10 / 12 (telephone helpline from Monday to Friday from 9.00 to 11.30.

Advice and mediation in case of a dispute, no advice given on insurance in general)

<https://www.om-kv.ch/fr>

Optional insurance for daily allowances

This chapter covers the cash benefits paid when you are unable to work due to sickness and an optional insurance has been taken out.

Benefit covered in this chapter:

- daily allowances in case of work incapacity due to sickness

In what situation can I claim?

If you are between 15 and 65 years of age, and you are living or engaged in paid employment in Switzerland, you can take out insurance which will partly cover your loss of earnings when you are unable to work due to sickness.

This insurance is optional. Incapacity to work following sickness is actually not subject to any compulsory social insurance, contrary to incapacity to work due to accident (see the chapter on Accident insurance) or maternity (see the chapter on Maternity allowance/Paternity allowance/Adoption allowance). The private insurers also offer insurance products covering the loss of income in case of sickness; these products are not discussed in this chapter.

If you are employed, many employers take out insurance for daily allowances in case of sickness for their employees. This is usually a private insurance. Refer to your employment contract to find out which provisions apply to your company.

A social insurer is required to insure you, upon your request. If you are suffering from a disease at the time of your application, or you risk a relapse, the insurer must still insure you. It may however impose a "reservation" regarding the disease concerned. This restriction will be lifted after a maximum period of 5 years.

What conditions do I need to meet?

You (or your employer) need to have taken out optional insurance and have working capacity reduced by at least 50% due to sickness (certified by a doctor).

You need to send the application for daily allowances to your insurer, or your employer if it has concluded the contract.

Note that this insurance may also cover, but on a subsidiary basis only, incapacity to work following an accident or maternity (see the Accident insurance and Maternity allowance/Paternity allowance/Adoption allowance chapters).

What am I entitled to and how can I claim?

Daily allowance in case of incapacity to work due to sickness

The insurer agrees with you or your employer on the amount of daily allowance:

| | |
|---|--|
| Payment made by the majority of insurers: | 80% of your salary. |
| Waiting period and duration of payment: | Waiting period of 3 days. In general, allowances are paid for at least 720 days over a period of 900 days. |

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Optional insurance for daily allowances](#) (Federal Office of Public Health website)
- [Federal Law on Sickness Insurance \(LAMal\)](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Federal Office of Public Health (FOPH)

3003 Berne
Tel. +41 313222111
info@bag.admin.ch
www.bag.admin.ch

Accident insurance

This chapter gives a general description of certain benefits awarded by the accident insurance.

Benefits covered in this chapter:

- daily allowances
- invalidity pensions
- integrity allowances
- helplessness allowances
- survivors' pensions

In what situation can I claim?

Accident insurance is compulsory for all employees and the unemployed. Claims can be made in the case of occupational accidents, occupational diseases and, under certain conditions, non-occupational accidents.

If you have an accident or suffer from an occupational disease, you may receive various benefits:

- daily allowances: paid if you are incapable of working, completely or partially;
- invalidity pension: succeeds the daily allowance if your earnings capacity is reduced in the long term;
- integrity allowance: a lump-sum benefit paid in case of significant and lasting damage to your physical or mental integrity (e.g. loss of a kidney or a leg, total blindness);
- helplessness allowance: paid if you permanently need the help of a third party or personal supervision to carry out everyday tasks;
- survivor's pension: paid to the surviving spouse (under certain conditions) and to orphaned children.

Note that in addition to these cash benefits, you are also entitled to benefits in kind, i.e. the reimbursement of medical care and other costs incurred following the accident or occupational disease (medical treatment, medication and analyses, spa treatments, equipment to aid the healing process, rescue costs, auxiliary equipment such as prostheses or hearing aids, etc.).

What conditions do I need to meet?

Accident insurance is compulsory for all employees in Switzerland.

In principle, the unemployed also benefit from the compulsory insurance.

For employees working more than 8 hours per week, accident insurance also covers non-occupational accidents.

For other employees (those working less than 8 hours per week and those not insured), the benefits in case of non-occupational accident are covered by the sickness insurance (see the chapter on Sickness insurance).

What am I entitled to and how can I claim?

Daily allowances

If you are completely or partially incapable of working following an accident or occupational disease, you are entitled to a daily allowance, calculated according to the last salary received and your degree of incapacity:

| | |
|--------------------------|---------------------------|
| Total work incapacity: | 80% of the insured salary |
| Partial work incapacity: | proportional reduction |

The insured salary corresponds to the last salary paid, up to a maximum fixed amount of CHF 406 per day.

For the unemployed, the daily allowance paid is equal to unemployment benefit.

The allowance is paid daily from the third day following the accident. It ceases as soon as you recover full capacity for work, a pension is paid or in case of death.

You must quickly inform your employer of any accident or occupational disease, who in turn needs to inform the insurer.

Invalidity pension

This is paid if you become disabled following an accident or occupational disease and when it is no longer reasonable to expect a significant improvement in your state of health from medical treatment or rehabilitation measures. The invalidity pension then succeeds the daily allowance.

As with the daily allowance, the invalidity pension depends on the last pay received and the degree of invalidity:

| | |
|---------------------|---------------------------|
| Total invalidity: | 80% of the insured salary |
| Partial invalidity: | proportional reduction |

The insured salary corresponds to the last salary received, up to a maximum annual fixed amount of CHF 148,200.

Integrity allowance

This allowance is paid as a lump-sum benefit. It depends on the severity of the damage to integrity and is calculated as a percentage of the maximum amount of the annual insured salary (CHF 148,200).

Helplessness allowance

This is paid if, due to impaired health, you are permanently dependent on help from a third party or personal supervision to carry out basic everyday tasks.

The helplessness allowance is determined according to the degree of helplessness (see the definition in the chapter on Other invalidity cash benefits):

| | |
|------------------------|--|
| Slight helplessness: | 2 times the maximum daily insured salary |
| Moderate helplessness: | 4 times the maximum daily insured salary |
| Severe helplessness: | 6 times the maximum daily insured salary |

Survivor's pension

When an insured person dies following an accident or occupational disease, the surviving spouse/registered partner and children are entitled to a survivor's pension.

If you are divorced, you are entitled to a survivor's pension if the deceased was obliged to pay you maintenance.

| | |
|----------------------------------|---|
| Widows or widowers: | 40% of the deceased's insured salary |
| Divorced spouses: | 20% of the insured salary (up to the maintenance due) |
| Orphan of the father or mother: | 15% of the insured salary |
| Orphan of the mother and father: | 25% of the insured salary |

The insured salary corresponds to the last salary of the deceased, up to a maximum annual fixed amount of CHF 148,200.

If there are several survivors, the survivors' pensions may amount to a maximum of 70% of the insured salary overall (90% if there is also a pension for a divorced spouse).

Entitlement to a survivor's pension ceases on remarriage of the spouse. For orphans, it stops at the age of 18, or 25 at the latest if the child is studying or in an apprenticeship.

Jargon busters

- **Accident:** any unexpected and involuntary injury to the human body resulting from an extraordinary external cause which is harmful to physical, mental or psychological health or which leads to death.
- **Occupational accident:** any accident that occurs in the course of a professional activity. Accidents that take place during breaks, before or after work, are considered as occupational if the person is legitimately at his/her place of work or in a danger zone related to his/her professional activity. Accidents occurring on the way to and from work are always covered by the accident insurance.
- **Occupational disease:** any disease exclusively or mainly due to harmful substances or certain works in the course of a professional activity, as well as any other diseases which are proven to be exclusively or mainly caused by the professional activity.

Forms you may need to fill in

- [Online insurance claim \(accident\) with SUVA \(Swiss National Fund for Accident Insurance\)](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Guide to compulsory accident insurance](#)
- Accident insurance on the [Federal Office of Public Health \(FOPH\)](#) and [Suva](#) (Swiss National Fund for Accident Insurance) websites
- [List of accident insurers](#)
- [Social insurance: sojourn in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Swiss National Fund for Accident Insurance and other insurers

Accident insurance is managed, according to the category of worker, by the [Swiss National Fund for Accident Insurance](#) (CNA or SUVA) or by any other authorised insurer.

Federal Office of Public Health (FOPH)

3003 Bern
Tel. +41 584622111
info@bag.admin.ch
www.bag.admin.ch

Incapacity

Rehabilitation measures provided under the invalidity insurance

This chapter gives a general description of the main rehabilitation measures provided under the invalidity insurance. Their purpose is to restore, maintain or improve the earnings capacity, or the capacity to carry out the usual activities of disabled persons or those in danger of becoming disabled.

Benefits covered in this chapter:

- Early intervention measures
- Counselling and support
- Medical measures
- Reintegration measures preparing for occupational rehabilitation
- Occupational measures
- Auxiliary equipment
- Daily allowances

In what situation can I claim?

As part of the invalidity insurance, insured disabled persons or those at risk of invalidity are firstly entitled to rehabilitation measures intended to prevent, reduce or eliminate the invalidity:

- early intervention measures;
- counselling and support;
- medical measures;
- reintegration measures preparing for occupational rehabilitation;
- occupational measures;
- auxiliary equipment;
- daily allowances.

If rehabilitation is not possible, entitlement to a pension is considered (see the chapter on Invalidity pensions).

What conditions do I need to meet?

First of all, you need to be insured in the invalidity insurance (AI).

You then need to be disabled or in danger of becoming disabled. This means that, following a health problem, you are totally or partially prevented from engaging in paid employment or from carrying out your usual activities. This health problem must be of a permanent or lasting nature.

Special conditions apply to insured persons under 20 years of age and foreign nationals.

What am I entitled to and how can I claim?

Early intervention measures

Early detection aims at enabling those that may become disabled to be identified as soon as possible.

Minors from the age of 13 and young adults up to the age of 25 who are in danger of becoming disabled, as well as persons in work incapacity or who are in danger of being in work incapacity for a long period can declare their situation to the AI office. This may also

be reported by their legal representative, members of their family, their employer, their doctor, the insurances involved, etc.

The AI office has the opportunity to intervene quickly with a view to prevention. After clarifying the insured person's situation, the AI office can invite the insured person to submit an application for benefits.

The need for early intervention measures is examined after the application for benefits has been received. Depending on the circumstances, early intervention can prevent a deterioration in the state of health and prevent the insured person from being completely or partially excluded from the world of work. The measures ordered are limited in time.

The possible measures are basically the following:

- During compulsory school, from the age of 13:
 - professional advice;
 - job placement (assistance in finding a training place).
- For young persons after compulsory school and for adults:
 - adaptation of the workplace;
 - training courses;
 - job placement;
 - professional advice;
 - socio-professional rehabilitation;
 - occupation programmes;
 - counselling and support.

Counselling and support

Counselling and support enable the AI office to maintain regular contact with the insured person before, during and between rehabilitation measures, during the examination of the right to a pension and for a period of three years after the last rehabilitation measure. The aim is to optimise the rehabilitation process. The insured person's employer can also benefit from counselling and support.

Medical measures

Medical measures are granted to insured persons up to the age of 20, up to the age of 25 in certain cases. They include:

- the treatment of congenital diseases;
- medical care directly required to enable the insured person to attend compulsory school, to follow initial occupational training, to engage in gainful employment or to carry out usual activities.

Reintegration measures preparing for occupational rehabilitation

Reintegration measures serve to prepare for occupational measures or for employment in the primary labour market. They are specifically aimed at people affected by mental problems and whose work capacity has been restricted to at least 50% for 6 months, as well as young persons under the age of 25 who have completed compulsory school but have never been in gainful employment and are in danger of becoming disabled.

There are three types of reintegration measures:

- socio-professional measures (progressive training and work training);
- occupation programmes;
- reintegration measures for young persons.

Occupational measures

These aim to encourage the integration or reintegration of disabled people into active life.

Various measures are offered: professional advice, initial occupational training, occupational retraining, job placement, capital assistance, etc.

The rehabilitation of persons with disabilities and their integration into the labour market are also encouraged by incentives for employers: placement on trial, labour leasing, induction allowance, allowance for the increase in the contributions, etc.

Auxiliary equipment

This is intended to support the person in his or her training, work and everyday life.

The insured person may be given the auxiliary equipment which he or she needs to engage in paid employment (keeping the job and increased efficiency), to carry out usual activities (e.g. housework), or to study, to learn a profession or for training.

Daily allowances

These are generally awarded in addition to rehabilitation measures to ensure the subsistence of the disabled person and his or her family during the execution of the rehabilitation measures.

The insured person is entitled to these from the age of 18 if the rehabilitation measures prevent him or her from engaging in paid employment to a certain extent.

The basic daily allowance amounts to 80% of the last income received. When rehabilitation measures require travelling, the costs are in principle also covered.

Daily allowances are also paid in certain cases to young persons who were not in gainful employment and who are undergoing initial occupational training with the support of the AI.

Insured persons not in gainful employment are not entitled to daily allowances. However, they receive an allowance if the insurance has granted them rehabilitation measures lasting more than two consecutive days and if this results in documented additional costs for childcare or assistance to family members living in the same household.

Jargon busters

- **Invalidity:** reduction in earnings capacity or the capacity to carry out usual activities such as housework following any impairment to physical, psychological or mental health. This incapacity is presumed to be permanent or long-lasting (at least 1 year). It may result from a congenital disease, sickness or accident.

Forms you may need to fill in

[Application forms for AI benefits](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [AVS/AI Information Centre site](#)
- [Rehabilitation measures on the AVS/AI Information Centre site](#)
- [Federal Social Insurance Office website](#)
- [Social insurance: sojourn in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

AI offices

The [invalidity insurance offices](#) can provide further information and direct you to the appropriate services.

Federal Social Insurance Office (FSIO)

Effingerstrasse 20

3003 Bern

Tel. +41 584629011

[The FSIO online](#)

Invalidity pensions

This chapter gives a general description of certain benefits granted in case of invalidity (see also the chapters on Other invalidity-related cash benefits and Rehabilitation measures provided under the invalidity insurance).

Benefits covered in this chapter:

- invalidity pension of the invalidity insurance (1st pillar)
- supplementary benefits to the 1st pillar
- invalidity pension under the occupational benefit plans (2nd pillar)

In what situation can I claim?

There are three levels of invalidity benefits in Switzerland:

- benefits of the invalidity insurance (1st pillar), topped up as needed by supplementary benefits;
- benefits under the occupational benefit plans, a compulsory insurance for the majority of employees (2nd pillar);
- benefits of the [voluntary private savings plan \(3rd pillar\)](#) that the insured persons may take out on an optional basis. This is encouraged through tax incentives. These benefits are also governed by contractual provisions and are not detailed in this chapter.

What conditions do I need to meet?

Invalidity pension under the basic scheme (1st pillar)

Anybody living or engaged in a paid employment in Switzerland (employees, self-employed and those not in work) is insured under the 1st pillar.

If you have work incapacity of at least 40% for 1 year and you are still disabled at the end of that year, you are entitled to an ordinary invalidity pension, provided that you can demonstrate at least 3 years of contributions.

You can apply for this pension from the age of 18 up to retirement age.

Supplementary benefits to the 1st pillar

These are granted if your means (pensions and other income) are not sufficient to cover your basic needs. These benefits apply to disabled persons as well as survivors and the elderly, who receive a pension under the [AVS](#) or [AI](#), or receive certain other invalidity benefits.

However only persons with assets of less than CHF 100,000 are entitled to supplementary benefits. This threshold is set at CHF 200,000 for couples and CHF 50,000 for children. The value of a building used as a home by its owner is not taken into account.

Invalidity pension under the occupational benefit plans (2nd pillar)

The employees who receive from the same employer an annual salary greater than CHF 22,050 are compulsorily insured under the 2nd pillar.

If you are disabled to the extent of at least 40% and were insured under the 2nd pillar when the incapacity to work which led to invalidity arose, you may claim an invalidity pension.

What am I entitled to and how can I claim?

Invalidity pension under the basic scheme (1st pillar)

The invalidity pension is calculated according to the same principles as the old-age pension (see the chapter on Old-age benefits). It is dependent on the number of years of contributions as compared to the people from their own age class and the average annual income. The amount of the pension varies according to the degree of invalidity.

To assess the degree of invalidity, the income which you could have earned if you were not disabled is compared to that which you could earn in an occupation compatible with your state of health. If you are not in work, your invalidity is assessed according to your capacity to carry out your usual activities (e.g. housework).

The amount of the pension is determined as a percentage of a full pension:

- for a degree of invalidity between 40 and 49%, the amount of the pension ranges from 25 to 47.5% according to a scale defined by law;
- for a degree of invalidity between 50 and 69%, the amount of the pension corresponds to the degree of invalidity;
- for a degree of invalidity equal to or greater than 70%, the insured person is entitled to a full pension.

The full pension amount corresponds to the one of the [old-age pension](#).

Entitlement to the invalidity pension ends as soon as you are no longer disabled or you can claim the old-age pension.

Supplementary benefits to the 1st pillar

If the invalidity pension under the 1st pillar and other income are not sufficient to cover the basic needs, [supplementary benefits](#) may be paid by the cantons.

To receive supplementary benefits, you must be habitually resident in Switzerland. If you are a foreign national, you must have legally resided in Switzerland without interruption for 10 years (5 years for refugees and stateless persons).

These benefits include the annual supplementary benefit, paid every month and the reimbursement of costs due to sickness and disability.

The amount of this benefit depends on each person's situation. It is calculated on the basis of your recognised expenses and determining income.

Applications for supplementary benefits must be submitted in writing to the appropriate office in your canton of residence, usually the cantonal compensation fund.

Other benefits

Note that a [helplessness allowance](#) may also be paid to people who need the help of a third party to carry out basic everyday tasks (see the chapter on Other disability-related cash benefits).

Invalidity pension under the occupational benefit plans (2nd pillar)

The invalidity pension is calculated according to the same principles as the old-age pension and also takes into account old-age credits projected up to retirement (see the chapter on Old-age benefits).

The pension amount also depends on the degree of invalidity.

Jargon busters

- **Invalidity:** reduction in earnings capacity or the capacity to carry out usual activities (such as housework) following any impairment to physical, psychological or mental health. This incapacity is presumed to be permanent or long-lasting (at least 1 year). It may result from a congenital disease, sickness or accident.

Forms you may need to fill in

- [AI benefits application for adults: occupational rehabilitation/pension](#)
- Click [here](#) to find all the useful forms related to invalidity insurance

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Invalidity insurance](#)
- [Invalidity insurance benefits](#)
- [Supplementary benefits to the first pillar](#)
- [Social insurance: sojourn in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

AI offices

The [invalidity insurance offices](#) can provide further information and direct you to the appropriate services.

Federal Social Insurance Office (FSIO)

Effingerstrasse 20
3003 Bern
Tel. +41 584629011
[The FSIO online](#)

Other invalidity-related cash benefits

This chapter introduces the cash benefits paid in addition to invalidity pensions to disabled people who need particular assistance (see also the chapter on Invalidity pensions).

Benefits covered in this chapter:

- Helplessness allowance
- Personal assistance allowance

In what situation can I claim?

There is no specific dependency scheme in Switzerland. If you need particular assistance, the invalidity insurance may however pay you benefits.

- Helplessness allowance: this is mainly intended for people who, due to their state of health, are in permanent need of assistance from a third party or personal supervision to carry out basic everyday tasks (to move around, eat, dress themselves, go to the toilet, etc.).
- Personal assistance allowance: this enables the helpless person who wishes to live at his or her own home to employ a carer who will provide the assistance needed. It aims to encourage people to live independently.

What conditions do I need to meet?

Helplessness allowance

To be entitled to this allowance, you need to:

- be living in Switzerland and be habitually resident there;
- demonstrate a severe, moderate or slight degree of helplessness.

The helplessness allowance is suspended for each full calendar month that you spend in a hospital or if you stay for more than 24 days in an institution for the execution of rehabilitation measures.

Minors may also be entitled to a helplessness allowance.

If you receive a helplessness allowance through your accident insurance, you cannot receive this through the invalidity insurance (see the chapter on Accident insurance).

Personal assistance allowance

For entitlement to this allowance, you need to:

- be receiving a helplessness allowance through the AI (invalidity insurance);
- be living at home.

You may also apply if you are staying in an institution which you are planning on leaving.

Insured minors may also benefit from a personal assistance allowance in certain cases.

What am I entitled to and how can I claim?

Helplessness allowance

The amount of the helplessness allowance depends on your degree of helplessness.

| | |
|------------------------|---------------------|
| Slight helplessness: | CHF 490 per month |
| Moderate helplessness: | CHF 1,225 per month |

| | |
|----------------------|---------------------|
| Severe helplessness: | CHF 1,960 per month |
|----------------------|---------------------|

These amounts are reduced by 75% if you stay in an institution for more than 15 days per month.

For minors, the amount of the helplessness allowance is:

| | |
|------------------------|-------------------|
| Slight helplessness: | CHF 16.35 per day |
| Moderate helplessness: | CHF 40.85 per day |
| Severe helplessness: | CHF 65.35 per day |

Helpless minors who moreover need intense care (compared to a healthy minor of the same age) of at least 4 hours per day on average are entitled, under certain conditions, to a supplement. It is calculated according to the assistance needed:

| | |
|--------------------------|-------------------|
| at least 4 hours per day | CHF 32.65 per day |
| at least 6 hours per day | CHF 57.15 per day |
| at least 8 hours per day | CHF 81.65 per day |

Helplessness allowances and supplements for intense care are generally paid only for each day that the minor spends at home.

The care needed is assessed by the competent physician.

The degree of helplessness is regularly reassessed by the invalidity insurance offices.

Personal assistance allowance

The personal assistance allowance is calculated according to the time necessary for the assistance, up to a maximum number of hours per month:

| | |
|--|---|
| Base amount: | CHF 34.30 per hour |
| Specific qualifications required by the carer: | CHF 51.50 per hour |
| Night care: | Calculated according to the intensity of care to be provided: CHF 164.35 per night maximum |

The personal assistance allowance is paid directly to the insured person on presentation of a monthly invoice. The invoice must detail the hours of work actually provided and may only cover a retroactive period up to the previous 12 months.

Jargon busters

- **Severe helplessness:** the person needs regular and substantial help to carry out all everyday activities and furthermore needs permanent care or personal supervision.
- **Moderate helplessness:** the person needs regular and substantial help to carry out the majority of everyday activities or help to carry out at least two everyday activities and furthermore needs permanent personal supervision.
- **Slight helplessness:** the person needs regular and substantial help to carry out at least two everyday activities; or requires permanent personal supervision or permanently needs particularly demanding care; or due to impairment to sensory organs or a severe disability, the person needs help to establish social contact with his or her entourage.

Forms you may need to fill in

- [Application forms for invalidity insurance benefits](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [AVS/AI Information Centre site](#)
- [Helplessness allowance on the AVS/AI Information Centre site](#)
- [Personal assistance allowance on the AVS/AI Information Centre site](#)
- [Social insurance: stay in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

AI offices

The [invalidity insurance offices](#) can provide further information and direct you to the appropriate services.

Federal Social Insurance Office (FSIO)

Effingerstrasse 20

3003 Bern

Tel.: +41 584629011

www.bsv.admin.ch

Old-age and survivors

Survivors' benefits

This chapter introduces the cash benefits paid to the spouse and children of a deceased person.

Benefits covered in this chapter:

- benefits of the old age and survivors' insurance (1st pillar)
- supplementary benefits to the 1st pillar
- benefits under the occupational benefit plans (2nd pillar)

In what situation can I claim?

There are three levels of benefits paid to survivors in Switzerland. They aim to prevent you from finding yourself in need when a close relative dies (spouse, parent):

- Benefits of the old-age and survivors' insurance (1st pillar or AVS), topped up as needed by supplementary benefits. Anybody living or engaged in paid employment in Switzerland is insured under the AVS;
- Benefits under the occupational benefit plans, a compulsory insurance for the majority of employees (2nd pillar);
- Benefits of the voluntary private savings plan (3rd pillar) that the insured persons may take out on an optional basis. This is encouraged through tax incentives. These benefits are also governed by contractual provisions and are not detailed in this chapter.

In the event of death following an accident, benefits are also paid to survivors under the [accident insurance](#) (see the chapter on Accident insurance).

What conditions do I need to meet?

Benefits under the basic scheme (1st pillar)

Widower's pension

If you are married or in a registered partnership and your wife or partner dies and you have children, you are in principle entitled to a widower's pension. If you are divorced and your ex-wife dies, you are entitled, under certain conditions, to a widower's pension while your children are under the age of 18.

Widow's pension

If you are a widow and have one or more children when your spouse dies, you may claim a widow's pension.

If you do not have any children, you are still entitled to this if you are at least 45 years old when your spouse dies and you were married for at least 5 years.

If you are divorced, you are entitled to a pension under certain conditions (e.g. you have a child, divorced after the age of 45, in both cases providing that the marriage or registered partnership lasted for at least 10 years).

Entitlement to a widow's or widower's pension ceases in the event of remarriage or death.

Orphan's pension

Children who have lost one parent are entitled to an orphan's pension. If they have lost both parents, they are entitled to two orphan's pensions.

This entitlement ceases when they reach the age of 18 or at the end of their training, but no later than the age of 25.

Supplementary benefits to the 1st pillar

These are granted if your means (pensions and other income) are not sufficient to cover your basic needs.

These benefits apply to survivors as well as the elderly and disabled persons, who receive a pension through the [AVS](#), [AI](#) or receive certain other invalidity benefits.

To receive supplementary benefits, you must be habitually resident in Switzerland. If you are a foreign national, you must have resided in Switzerland without interruption for 10 years (5 years for refugees and stateless persons).

However only persons with assets of less than CHF 100,000 are entitled to supplementary benefits. This threshold is set at CHF 200,000 for couples and CHF 50,000 for children. The value of a building used as a home by its owner is not taken into account.

Benefits under the occupational benefit plans (2nd pillar)

Widower's or widow's pension

As a surviving spouse (male or female) of a person insured under the 2nd pillar, you are entitled on their death to a 2nd pillar pension if you have one or more dependent children, or are at least 45 years old and your marriage lasted at least 5 years.

If you are divorced, you may also be entitled to this pension under certain conditions.

Entitlement to a widow's or widower's pension ceases in the event of remarriage or death.

In the case of a registered partnership, the surviving partner has the same rights.

Orphan's pension

Orphans' pensions are paid until the child reaches the age of 18.

The pension may be paid up to a maximum of 25 years of age if the child is still in training or if the child is at least 70% disabled.

Pension institutions may provide more favourable terms, notably extending the number of beneficiaries (e.g. to cohabiting partners). Please refer to the regulations of the pension institution insuring the deceased to know your rights.

What am I entitled to and how can I claim?

Benefits under the basic scheme (1st pillar)

The survivors' pension is a percentage of the [1st pillar old-age pension](#) to which the deceased would have been entitled:

| | |
|-------------------------------|----------------------------|
| Widower's or widow's pension: | 80% of the old-age pension |
| Orphan's pension: | 40% of the old-age pension |

If both parents have died, orphans are entitled to two orphan's pensions. These are reduced if they exceed 60% of the maximum old-age pension.

There are minimum and maximum pension amounts:

| | Minimum monthly amount: | Maximum monthly amount: |
|-------------------------------|-------------------------|-------------------------|
| Widower's or widow's pension: | CHF 980 | CHF 1,960 |
| Orphan's pension: | CHF 490 | CHF 980 |

Survivors' benefits under the 1st pillar must be applied for with the appropriate [compensation fund](#).

Supplementary benefits to the 1st pillar

If the survivor's pension under the 1st pillar and other income are not sufficient to cover the basic needs, [supplementary benefits](#) may be paid by the cantons.

These benefits include the annual supplementary benefit, paid every month, and the reimbursement of costs due to sickness and disability.

The amount of this benefit depends on each person's situation. It is calculated on the basis of your recognised expenses and determining income.

Applications for supplementary benefits must be submitted in writing to the appropriate office in your canton of residence, usually the cantonal compensation fund.

Benefits under the occupational benefit plans (2nd pillar)

The survivor's pension is a percentage of the invalidity pension to which the deceased would have been entitled:

| | |
|-------------------------------|-------------------------------|
| Widower's or widow's pension: | 60% of the invalidity pension |
| Orphan's pension: | 20% of the invalidity pension |

The occupational pension scheme is managed by registered pension institutions to which benefit applications must be submitted.

Jargon busters

- **AVS:** [old-age and survivors' insurance](#). The AVS is the first pillar of the old-age and survivors' scheme in Switzerland.
- **Compensation funds:** [compensation funds](#) arrange the payment of various social benefits at the cantonal level. The funds are not centralised and reflect Switzerland's federal structure. There are two main types: occupational compensation funds and cantonal compensation funds.
- **Registered partnership:** the registered partnership allowed two people of the same sex who were not related to legalise their relationship. As of 1 July 2022, it is no longer possible to enter into new registered partnerships in Switzerland. Same-sex couples can only opt for marriage. Existing registered partnerships can be maintained without the need for a special declaration. For its whole duration the registered same-sex partnership is treated as marriage and its judicial dissolution as divorce; the surviving registered partner is treated as a widower.

Forms you may need to fill in

- [Application forms for old-age and survivors' insurance benefits](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Survivor's pension under old-age and survivors' insurance \(AVS/AI Information Centre site\)](#)
- [Leaflet of the AVS/AI Information Centre on benefits under the old-age and survivors' insurance](#)
- [AVS \(Federal Social Insurance Office site\)](#)
- [Occupational benefit plan and third pillar \(Federal Social Insurance Office site\)](#)
- [Social insurance: sojourn in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [Bereavement payment: entitlements abroad as an EU citizen](#)

Who do you need to contact?

Cantonal compensation funds

See the [list](#) of compensation funds by canton.

Federal Social Insurance Office (FSIO)

Effingerstrasse 20

3003 Bern

Tel. +41 584629011

www.bsv.admin.ch

Old-age benefits

This chapter gives a general description of the Swiss retirement system.

Benefits covered in this chapter:

- old-age pension of the old age and survivors' insurance (1st pillar)
- supplementary benefits to the 1st pillar
- old-age pension under the occupational benefit plans (2nd pillar)

In what situation can I claim?

There are three levels of old-age benefits in Switzerland, which may be paid to you if you have reached retirement age:

- old-age benefits of the old-age and survivors' insurance (1st pillar), topped up as needed by supplementary benefits;
- old-age benefits under the occupational benefit plans, a compulsory insurance for the majority of employees (2nd pillar);
- benefits of voluntary private savings plan (3rd pillar) that the insured persons may take out on an optional basis. This is encouraged through tax incentives. These benefits are also governed by contractual provisions and are not detailed in this chapter.

What conditions do I need to meet?

Anybody living or engaged in paid employment in Switzerland (employees, self-employed and persons not in work) is insured under the 1st pillar.

Old-age pension (1st pillar): this is paid to you when you reach normal retirement age, i.e. 65 for men and 64 for women, provided you have made at least 1 full year of contributions.

Supplementary benefits to the 1st pillar: these are granted if your means (pensions and other income) are not sufficient to cover your basic needs. These benefits apply to the elderly as well as survivors and disabled persons, who receive a pension through the [AVS](#), [AI](#) or receive certain other invalidity benefits.

To receive supplementary benefits, you must be habitually resident in Switzerland. If you are a foreign national, you must have resided in Switzerland without interruption for 10 years (5 years for refugees and stateless persons).

However only persons with assets of less than CHF 100,000 are entitled to supplementary benefits. This threshold is set at CHF 200,000 for couples and CHF 50,000 for children. The value of a building used as a home by its owner is not taken into account.

Old-age pension under the occupational benefit plans (2nd pillar): if you are affiliated to the 1st pillar and you receive an annual salary of more than CHF 22,050 from the same employer, it is compulsory for you to be insured under the 2nd pillar.

You then receive a pension through the occupational benefit plans.

The age requirements are the same as those for old-age pensions under the 1st pillar (65 years for men and 64 years for women).

Persons in a paid activity who are not subject to the compulsory part of the occupational benefit plans (such as the self-employed) may take out an optional insurance.

What am I entitled to and how can I claim?

Old-age pension under the 1st pillar

You are entitled to a complete pension if you have a complete contributions record, i.e. if you have the same number of years of contributions as the people from your age class. For men this is 44 years and for women 43 years.

If your contributions record is incomplete, you are only entitled to a partial pension.

The old-age pension is calculated using the number of years of contributions, which determines the applicable pensions scale, and your average annual income.

There is a minimum and maximum amount per month. For a full pension, the amounts were as follows in 2021:

| | Minimum per month | Maximum per month |
|-----------------|-------------------|------------------------|
| Old-age pension | CHF 1,225 | CHF 2,450 |
| | | CHF 3,675 for a couple |

You may also be entitled to a child's pension, the amount of which corresponds to 40% of the old-age pension:

| | Minimum per month | Maximum per month |
|-----------------|-------------------|-------------------|
| Child's pension | CHF 490 | CHF 980 |

The pension may be paid 1 or 2 years in advance (early pension). A rate of reduction is then applied for each year of early payment (6.8% per year).

You can also defer the start of the payment of a pension by 1 to 5 years, which will then be increased (between 5.2 and 31.5% depending on the number of months of deferment).

Applications for old-age benefits under the first pillar need to be made to the appropriate [compensation fund](#).

If you received a [personal assistance allowance](#) through the invalidity insurance up to retirement age, you may continue to receive this (see the chapter on Other invalidity-related cash benefits).

Supplementary benefits to the 1st pillar

If the old-age pension under the 1st pillar and other income are not sufficient to cover the basic needs, [supplementary benefits](#) may be paid by the cantons. To receive supplementary benefits, you must be habitually resident in Switzerland. If you are a foreign national, you must have resided in Switzerland without interruption for 10 years (5 years for refugees and stateless persons).

These benefits include the annual supplementary benefit, paid every month, and the reimbursement of costs due to sickness and disability.

The amount of this benefit depends on each person's situation. It is calculated on the basis of your recognised expenses and determining income.

Applications for supplementary benefits must be submitted in writing to the appropriate office in your canton of residence, usually the cantonal compensation fund (see the definition in the chapter on Maternity allowance).

Other benefits of the 1st pillar

A [helplessness allowance](#) may also be paid to people who need the help of a third party to carry out basic everyday tasks (see the chapter on Other invalidity-related cash benefits).

Old-age pension under the occupational pension scheme (2nd pillar)

If you are an employee, over the years you accumulate retirement assets with a pension institution, through contributions made by you and your employer (with interest). When you retire, the capital accumulated throughout your life is converted into an old-age pension using a conversion rate:

Annual old-age pension: 6.8% of the retirement assets accumulated by the insured person

Pensioners may also receive pensions for children (20% of the old-age pension) under the same conditions as under the 1st pillar.

Early or deferred retirement is possible if the pension institution's regulations provide for it.

You may also request that part of the retirement benefit is paid to you as a lump sum.

The old-age occupational benefit plans are managed by registered pension institutions to which benefit applications must be submitted.

Jargon busters

- **Average annual income:** it consists of income from paid employment and bonuses for child-raising or for care-taking.
- **AVS:** [Old-age and survivors' insurance](#). The AVS is the first pillar of the old-age and survivors' scheme in Switzerland.
- **Bonuses for child-raising or for care-taking:** an increase in income taken into consideration to calculate the pension for parents with children aged less than 16 years and for those providing care to close relatives needing care.
- **Full year of contributions:** the person has been insured during more than 11 months and, during this period, has paid at least the minimum contribution, or his or her spouse has paid at least twice the minimum contribution, or he or she receives bonuses for child-raising or for care-taking.

Forms you may need to fill in

- [Old-age pension application form](#)
- [Pension forecast application form](#)
- [Application forms for old-age and survivors' insurance benefits](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Leaflets of the AVS/AI Information Centre on the 1st pillar benefits](#)
- [Second and third pillars on the FSIO site](#)
- [Supplementary benefits to the 1st pillar on the FSIO site](#)

- [InfoRegister: where have I contributed?](#)
- [Social insurance: sojourn in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [Retiring abroad: entitlements abroad as an EU citizen](#)

Who do you need to contact?

Cantonal compensation funds

See the [list](#) of compensation funds by canton.

Federal Social Insurance Office (FSIO)

Effingerstrasse 20

3003 Bern

Tel. +41 584629011

www.bsv.admin.ch

Social assistance

Social assistance

This chapter gives a general description of the Swiss social assistance intended to ensure a living for people in need and to promote their economic and personal independence.

Benefits covered in this chapter:

- Lump sum for subsistence
- Benefits based on your circumstances

In what situation can I claim?

The [federal constitution of the Swiss confederation](#) lays down the right to obtain assistance in situations of need in order to lead a dignified human existence. Social assistance, the last safety net of social protection, comes under the responsibility of the [26 cantons](#). Its implementation is generally delegated to the municipalities.

However, the [Swiss conference of social action institutions](#) (CSIAS) recommendations contribute to a certain level of harmonisation for these benefits. These can be applied by the cantons. The benefits recommended by the CSIAS are in particular as follows:

- Lump sum for subsistence: benefits to cover your everyday life expenses (food, clothing, transportation...) if you are part of a low-income household. Your housing costs are paid separately.
- Benefits based on your circumstances: they take into account your state of health and your financial, personal and family situation. On the one hand, they make it possible to grant social assistance on an individual basis and according to need and, on the other hand, to link the granting of particular means to certain objectives.

For information about the benefits in each canton, please refer to the [list and financial statistics of social assistance in a wider sense](#).

What conditions do I need to meet?

In general, social assistance benefits are means-tested. As they are financed by taxes, they are not dependent on whether or not you have paid contributions.

Lump sum for subsistence

This benefit is for people in need living in Switzerland in a private household and who are capable of keeping it.

Benefits based on your circumstances

There are two types of benefits based on your circumstances:

- benefits based on your circumstances to cover basic needs. Some costs arise only in certain situations; they should be covered if they form part of the basic needs coverage of the household. Examples: costs of childcare, additional costs for purchases and activities required by the school or place of training;
- benefits based on your circumstances with an incentive objective. Some expenses are useful but not compulsory. They may be covered if they serve the purposes of social assistance.

What am I entitled to and how can I claim?

Lump sum for subsistence

It must cover your basic needs in order to guarantee a dignified human existence (food and drink, clothes and shoes, energy consumption, transport, communications, leisure, personal care, personal equipment, purchase of standard small items, etc.).

The amount of the lump sum is determined by the cantons depending on the number of people in the household.

Each year, the CSIAS publishes the recommended amounts:

| No. of people in the household | Lump sum per household/month |
|--------------------------------|------------------------------|
| 1 person | CHF 1,031 |
| 2 people | CHF 1,577 |
| 3 people | CHF 1,918 |
| 4 people | CHF 2,206 |
| 5 people | CHF 2,495 |
| Additional person | + CHF 209 |

Specific conditions apply to young adults (between 18 and 25 years).

Your housing costs are not included in the lump sum for subsistence. Rent (or mortgage payments for people owning their own home) is covered separately.

Benefits based on your circumstances

Social assistance covers recognised and documented costs.

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [List and financial statistics of social assistance in a wider sense](#)
- [Website of the Swiss conference of social action institutions \(CSIAS\)](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Cantonal and municipal services for social assistance

Applications for social assistance benefits are submitted to the cantonal and municipal services for social assistance.

Refer to the [directory of cantonal and municipal authorities](#).

Swiss conference of social action institutions (CSIAS)

Monbijoustrasse 22

Case postale

3000 Bern 14

Tel. +41 313261919

admin@skos.ch

www.csias.ch

Unemployment

Programmes covered by the unemployment insurance regarding the labour market integration

This chapter gives a general description of the various instruments intended to prevent and combat unemployment.

Benefits covered in this chapter:

- Educational programmes
- Employment programmes
- Specific measures

In what situation can I claim?

The purpose of the active labour market programmes is to combat actual unemployment or prevent imminent unemployment. They aim to promote the professional integration of insured persons whose placement is difficult for reasons inherent to the labour market.

These concrete reintegration measures take various forms:

- educational programmes: individual or collective retraining, lifelong training or integration courses, training courses, participation in training companies;
- employment programmes: motivation semesters, temporary employment programmes, occupational training;
- specific measures: training allowances, induction allowances, support to start a self-employed activity, contributions to travel and accommodation costs.

What conditions do I need to meet?

If you satisfy the general conditions for the payment of unemployment benefits (see the chapter on Benefits provided by the unemployment insurance), you are entitled to various programmes. Furthermore, you need to meet the specific conditions of each programme.

Workers at risk of imminent unemployment may also undertake educational programmes (e.g. if you have already been given notice).

It is for the appropriate cantonal authority, usually the regional placement office (ORP), to decide if a programme is suitable in your particular case. The intended goal is always to improve your employability.

Save for some exceptions, you must continue to look for work and be able to leave the programme at any time for a suitable job.

What am I entitled to and how can I claim?

Educational programmes

Individual or collective courses

The purpose of this programme is to overcome any gaps in training. The courses may be individual (courses offered to everybody on the open market for training) or collective (organised specifically for the unemployed).

The cost of the courses is covered by the unemployment insurance. If necessary, this may also contribute to equipment costs, and travel, living and accommodation expenses.

There is no comprehensive list of the courses covered. The course must be consistent with the labour market or improve your placement ability.

If you wish to take a course on your own initiative, you need the approval of the appropriate authority at least 10 days before the course starts.

Training course

The purpose of this programme is to complete any training-related gaps through a work placement.

Daily allowances are paid to you for the entire duration spent within the company (a maximum of 3 months in principle).

You must submit your application to the appropriate authority at least 10 days before the start of the training course. An internship agreement will be signed by this authority, the company and yourself.

Participation in training companies

The purpose of this measure is to familiarise yourself with everyday professional life.

Training companies give you the opportunity to carry out activities that reflect the reality of the labour market. The majority of these organisations are active in the commercial sector and manage fictitious goods and services. Like genuine commercial enterprises, they have several departments (purchasing, sales, marketing, administration, accounting, etc.).

Daily allowances are paid to you during your placement in such a commercial enterprise, usually for 6 months.

Employment programmes

Motivation semesters

The purpose of this programme is to help you choose an educational path. It is intended to assist young people aged between 15 and 24 years who do not have any training.

For 6 months, you benefit from individual or collective support programmes (placements, courses, one-on-one interviews, coaching, etc.).

Temporary employment programmes

Temporary employment programmes allow you to carry out an activity in companies from various sectors (nature and environment, social, public administrations, etc.), usually for 6 months. The purpose of this measure is to maintain a regular routine throughout the day.

Daily allowances are paid to you for the duration of the programme. You may also attend a course (in general 1 day each week).

The amount of the allowances depends in principle on the income insured.

Occupational training

This measure is in principle intended for unemployed persons who have undertaken training but not found any work. The aim is to help them enter the workforce and acquire professional experience.

Occupational training may be carried out in a public administration or private business.

During your training you will receive a daily allowance, the amount of which depends primarily on the income insured.

Specific measures

Training allowance

This aims to enable unemployed persons of at least 30 years of age to acquire the basic training that they lack or to adapt their basic training to the needs of the labour market.

A monthly training allowance is paid to you until the training ends, in addition to the trainee wage paid by your employer.

This allowance corresponds to the difference between the gross fixed salary in your contract and that which you can normally expect at the end of your training, subject to a maximum salary of CHF 3,500 per month.

You must sign a training contract with an employer, submit an application and obtain approval from the ORP.

Induction allowance

This measure aims to encourage employers to hire workers who are still not able to perform a job in full and who need a special induction.

In particular it targets the unemployed whose placement is considered difficult, e.g. people of a certain age, those with a disability, those whose knowledge is no longer suitable or the long-term unemployed.

The induction allowance amounts at the beginning of work to 60% of a monthly salary which corresponds to the professional and local practice. The remaining 40% is borne by the employer.

It is generally paid for a period of between 1 and 6 months and is degressive.

You need to apply to the appropriate authority, in collaboration with an interested company.

Support to start a self-employed activity

This measure aims to support unemployed persons of at least 20 years of age who wish to start a self-employed activity.

Daily allowances are paid to you during the development phase of your self-employed activity, for a maximum of 90 days. During this period, you are not required to look for a job.

Furthermore, a guarantee against the risk of losses may be provided in addition to or in place of the daily allowances.

The appropriate authority decides on whether to provide this assistance, after presentation of the project which needs to demonstrate that it is economically viable and sustainable.

Contributions to travel and accommodation costs

This aims to promote the geographical mobility of people who have not found work in the region where they are resident and have agreed to change region in order to no longer be unemployed.

- A **contribution to daily travel costs** is paid to you for a maximum of 6 months. It covers the cost of commuting between your home and your place of work, within Switzerland (as a general rule, second class public transport and exceptionally, private vehicle).
- A **contribution to weekly travel and accommodation costs** covers not only your travel costs, but also your additional expenses when commuting home on a day-to-day basis is not possible: accommodation costs, additional meal costs and costs for travelling back and forth to your home.

Jargon busters

- **Regional placement office:** the [regional placement offices](#) (ORP) are centres that provide services specialising in the labour market, job placement and unemployment. There are around 130 in Switzerland.

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Web portal of the unemployment insurance](#)
- [State Secretariat for Economic Affairs](#) (SECO)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Regional placement offices, unemployment funds and employment offices

For any information, please contact the [appropriate cantonal authorities](#) directly.

State Secretariat for Economic Affairs (SECO)

Holzkofenweg 36

CH-3003 Bern

Tel. +41 584625656

[State Secretariat for Economic Affairs SECO](#)

Benefits provided by unemployment insurance

This chapter gives a general description of the benefits paid in Switzerland in case of total or partial unemployment, a reduction in working hours, bad weather or insolvency of the employer.

Benefits covered in this chapter:

- Unemployment benefit
- Reduced working hours allowance
- Bad weather allowance
- Allowance in case of employer insolvency

In what situation can I claim?

The Swiss unemployment insurance may pay you benefits in case of unemployment, reduced working hours due to economic reasons, suspension of work due to bad weather and insolvency of your employer.

- Unemployment benefit: this is one of the most important benefits of the unemployment insurance. If you are unemployed (totally or partially), it enables you to receive an allowance to suitably compensate for your loss of income.
- Reduced working hours allowance: this aims to compensate your loss of income if your company experiences difficulties and needs to temporarily reduce its activity and, as a result, your working hours. For your employer, it is an alternative to redundancy, as it aims to keep employment contracts in place.

- Bad weather allowance: this is paid to workers in certain industries (such as the building sector) when weather conditions make it impossible to continue work.
- Allowance in case of insolvency: this covers part of your unpaid salary when your employer becomes insolvent.

What conditions do I need to meet?

Unemployment benefit: it is compulsory for employees in Switzerland to be insured against unemployment. To receive unemployment benefit, you must satisfy the following conditions:

- be unemployed or partially unemployed;
- have suffered a loss of work (including loss of salary) for at least 2 consecutive days;
- be resident in Switzerland;
- have completed compulsory education and not yet reached the age for entitlement to an old-age pension and not receive such a pension;
- have been in paid employment, on which contributions have been paid, for at least 12 months over the 2 years preceding unemployment (persons who could not have been working because they were in training, ill, suffered an accident, or were in prison, etc. are exempt from this condition);
- be available for recruitment, i.e. be willing and able to accept suitable employment;
- satisfy various control requirements (be registered as a job seeker, look for a job, etc.).

What am I entitled to and how can I claim?

Unemployment benefit

As a general rule, the actual benefit starts after a waiting period of 5 days unemployment. Under special circumstances, this period can be shortened or extended. Anyhow, contact the appropriate authority as soon as possible.

Unemployment benefit is paid in the form of daily allowances five times a week, calculated in general on the basis of your last salary:

| | |
|---|--|
| In principle: | 80% of average pay over the last 6 months, up to a maximum salary of CHF 12,350 each month |
| In case there are no maintenance obligations towards children under 25 years of age, or if the unemployment benefit exceeds a certain amount (CHF 140) or in case of no invalidity: | 70% of average pay over the last 6 months, up to a maximum salary of CHF 12,350 each month |

The number of unemployment benefits paid within a period of 2 years is limited as follows:

| | |
|--|----------------------|
| If you are under 25 years with no maintenance obligations towards children: | 200 daily allowances |
| if you have made contributions for a period of 12 months in total: | 260 daily allowances |
| if you have made contributions for a period of 18 months in total: | 400 daily allowances |
| From the age of 55, if you can demonstrate a period of at least 22 months of contributions: | 520 daily allowances |
| If you receive a partial invalidity pension and can demonstrate a period of at least 22 months of contributions: | 520 daily allowances |

| | |
|---|---------------------|
| If you are exempt from conditions relating to the contributions period (due to training, illness, accident, maternity or imprisonment): | 90 daily allowances |
|---|---------------------|

Entitlement to unemployment benefits may be suspended in various circumstances (between 1 and 60 days depending on the severity of the infringement) if, for example, you resign without a valid reason, do not make sufficient efforts to seek work or refuse a job assigned by the employment office or if you provide false or incomplete information.

Reduced working hours allowance

The allowance covers 80% of your last pay (up to a salary limit of CHF 12,350 each month) for lost working hours.

It is paid to you for 12 months maximum over a 2-year period.

It is the responsibility of your employer to apply for the allowance in case of reduced working hours. On the usual pay day, you should be paid 80% of your earnings.

Bad weather allowance

The allowance covers 80% of your last pay (up to a salary limit of CHF 12,350 each month).

It is paid to you for the working hours lost for a maximum of 6 months over a 2-year period.

It is the responsibility of your employer to apply for the bad weather allowance. On the usual pay day, you should be paid 80% of your earnings.

Allowance in case of employer insolvency

The allowance in case of insolvency covers 100% of the pay that your employer owes you (up to a maximum salary of CHF 12,350 each month) at most for the last 4 months and for work actually carried out.

You must apply for the allowance in case of insolvency as soon as possible (normally within 60 days) at the public unemployment fund for the canton concerned. At the end of this period, entitlement to this allowance ends.

You must also actively seek to recover your outstanding wages, or risk losing the allowance.

Jargon busters

- **Regional placement office:** the [regional placement offices](#) (ORP) are centres that provide services specialising in the labour market, job placement and unemployment. There are around 130 in Switzerland.
- **Unemployment fund:** the [unemployment funds](#) are the point of contact for all financial aspects related to unemployment. They assess entitlement to allowances and are responsible for payments. Insured persons and employers are free to choose their fund in each canton.

Forms you may need to fill in

- [eServices and forms for unemployment benefits](#)

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [State Secretariat for Economic Affairs](#) (SECO)
- [Web portal of the unemployed insurance](#)

European Commission publications:

- [Unemployment and benefits: entitlements abroad as an EU citizen](#)

Who do you need to contact?

Regional placement offices, unemployment funds and employment offices

For any information, please contact [the appropriate cantonal authorities](#) directly.

State Secretariat for Economic Affairs (SECO)

Holzikofenweg 36

CH-3003 Bern

Tel. +41 584625656

www.seco.admin.ch

Moving abroad

Your rights when moving within Europe

This chapter gives a general description of your social security rights when moving within Europe.

Each case needs to be assessed individually to determine if a person falls within the scope of the social security coordination provisions of the Agreement between Switzerland and the United Kingdom on Citizens' Rights, and so apply the EU Coordination Regulations, or within the scope of the bilateral social security agreement between Switzerland and the United Kingdom.

Social insurance

If you leave to go and work in a European Union country, you will usually no longer be covered by the Swiss social protection system. In principle, the rules of the new country of activity will apply to your situation. However, an exception is made for posted workers.

If you have resided, worked and/or contributed to a social insurance system in a European Union Member State, your stay, period of employment or your contributions paid in this country may be taken into consideration for entitlement to certain benefits in Switzerland.

The rules in force between the European Union and Switzerland protect social security rights when moving within Europe. They apply to foreign nationals of [European Union countries and Switzerland](#).

Which benefits does this concern?

The [rules](#) on the coordination of social security systems in the EU apply to the following benefits:

- [Sickness, maternity, paternity and adoption benefits](#)
- [Old-age pensions](#)
- [Invalidity pensions](#)
- [Survivors' benefits and death grants](#)
- [Unemployment benefits](#)
- [Family allowances](#)
- [Allowances in case of accidents at work and occupational diseases](#)
- [Early retirement benefits](#)

For these benefits, the coordination rules apply directly in all the countries concerned. They must be observed by the authorities, administrations, social security institutions and national courts.

Sometimes, it may be difficult to determine whether or not a specific benefit is covered by the coordination rules. If in doubt, contact your social security institution to find out.

For further information on the subject, refer to the [booklet](#) prepared by the old-age and survivors' insurance and invalidity insurance (AVS/AI).

Know your rights

The following links provide additional information about your rights. They are not European Commission sites and do not represent the view of the Commission:

- [Leaflets of the AVS/AI Information Centre on international matters](#)
- [Social insurance: sojourn in Switzerland and departure - information for foreign nationals](#)

European Commission publications:

- [EU Social Security Coordination](#)

Who do you need to contact?

Social security institutions

As a first step, contact the social security institution of the country where you are working, living or staying.

- [Directory of social security institutions](#)
- [Federal Social Insurance Office \(FSIO\)](#)

Main residence

Habitual residence

This chapter gives a general description of the criteria used to determine habitual residence within EU countries.

What is habitual residence?

In practice, the term 'habitual residence' means the country in which you habitually live and where you have your centre of interest.

The European Commission sets out a certain number of criteria to help social security bodies determine which country should be considered as a person's place of habitual residence.

The following are specifically taken into consideration:

- family status and family ties;
- duration and continuity of presence in the Member State concerned;
- employment situation (in particular the place where such activity is habitually pursued, the stability of the activity and the duration of the employment contract);
- exercise of a non-remunerated activity;
- in the case of students, the source of their income;
- how permanent a person's housing situation is;
- the Member State where the person pays taxes.

Certain social security benefits may be based on habitual residence, in particular the so-called 'non-contributory' benefits.

For further information, refer to the European Commission guide on [determining habitual residence for social security](#).

Jargon busters

- **Non-contributory benefits:** social benefits paid to insured persons without having to satisfy contribution conditions, such as certain minimum social benefits.

Know your rights

European Commission publications:

- [Practical guide on application of 'Habitual Residence Test' for social security](#)
- [Coordination of social security systems in the EU](#)

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: europa.eu/european-union/contact_en

On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: europa.eu/european-union/contact_en

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: europa.eu/european-union/index_en

EU publications

You can download or order free and priced EU publications at: publications.europa.eu/en/publications. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see europa.eu/european-union/contact_en).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (data.europa.eu/euodp/en) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

