

Overview Social Insurances Example

| Insurance | Voluntary/Obligatory | Premium | Services | Remarks |
|---|---|---|--|---|
| <p>OASI (AHV) / IV / EO</p> <p>Old-age and survivors' insurance (OASI / AHV)</p> <p>Disability Insurance (IV)</p> <p>Income compensations (EO)</p> | obligatory | <p>Employee with gross salary and apprentice:</p> <p>OASI: 4.35%</p> <p>IV: 0.70%</p> <p><u>EO: 0.25%</u></p> <p>Total 5.30% = wage deduction for employee and apprentice</p> <p>Employee with net salary:</p> <p>OASI: 8.70%</p> <p>IV: 1.40%</p> <p><u>EO: 0.50%</u></p> <p>Total 10.60% = No wage deduction for employee</p> | <p>min. OASI-Pension: CHF 1'195/month</p> <p>max. OASI-Pension: CHF 2'390/month</p> <p>max. couple O.-Pension: CHF 3'585/month</p> <p>IV-Daily allowance during the period of rehabilitation measures</p> <p>IV-Pension for incapacity of at least</p> <ul style="list-style-type: none"> - from 70% = full pension - 60% to 69.99% = ¾ pension - 50% to 59.99% = ½ pension - 40% to 49.99% = ¼ pension <p>Maternity allowance during 98 days, optional paternity allowance during max. 10 days within 6 months after birth/child:</p> <ul style="list-style-type: none"> - EO, daily allowance 80%, max. CHF 196 per day | <p>Ordinary retirement age:</p> <ul style="list-style-type: none"> - men 65 years - women 64 years <p>Free amount for employed in the retirement age:</p> <p>monthly CHF 1'400</p> <p>per year CHF 16'800</p> <p>Retirement-pension postponement max. 5 years</p> <p>Early retirement max. 2 years</p> <p>Maternity compensation and optional paternity leave, unless the conditions are fulfilled.</p> |
| <p>Unemployment insurance (ALV)</p> | <p>obligatory</p> <p>Residence in Switzerland: No insurance for employees of AHV retirement age</p> | <p>Company example and employees with gross wages as well as apprentice each pay 1.1% of the salary until CHF 148'200 per year. Solidarity percent (1%) on income shares from CHF 148'201 per year (equal).</p> <p>Employees with net salary: No wage deduction, the employer pays a contribution rate of 2.2%</p> | <p>Daily allowances by unemployment 70% or 80% till max. CHF 148'200 income. The daily allowance is calculated pending on age and contributory periods, 4 months till max. 2 years.</p> | <p>The statutory regulations apply in the respective country of residence.</p> |
| <p>Accident insurance (UVG) SUVA</p> | <p>Occupational accident insurance ("BU" in German) is obligatory</p> <p>Non-occupational accident insurance ("NBU" in German) obligatory for employees, who work an average of more than 8 hours per week.</p> <p>Employees, who work less than an average of 8 hours per week, are not insured against NBU. In this case, the way to work is an occupational accident.</p> | <p>0.5943% BU-Premium at the expenses of Company example</p> <p>1.1700% NBU-Premium is also paid by the employer, no wage deduction, if this is regulated by employment contract (Euro-net-wage)</p> | <p>80% of the insured salary from the fourth day till regaining full capacity to work, till retirement or death.</p> <p>By full disability 80% of the salary (max. 80% from CHF 148'200). By partial disability according reduction.</p> | <p>No NBU-coverage for employees, who work less than an average of 8 hours per week. In this case accident costs must be included in the private health insurance policy.</p> <p>In the case of an unpaid leave of more than 31 days: It is recommended to take out an additional accident insurance extension for max. 6 months with SUVA (costs about CHF 45/per started month)</p> |
| <p>Family Compensation Fund Arbeitgeber Basel</p> | obligatory for employers | <p>Contribution rate for the employer 1.40% of the AHV-requiring income</p> | <p>Child allowance (max. CHF 275 monthly)</p> <p>Education allowance (max. CHF 325 monthly)</p> <p>Differential payment (individual)</p> | <p>Possibility of the differential payment between the cantons</p> |

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| <p>Insurance sickness benefit</p> <p>Insurance company example</p> <p>(salary continued payment during sickness leave)</p> | voluntary from Company Example | <p>men: 1.03% of wage sum women: 1.03% of wage sum</p> <p>No wage deduction at Euro-net-wage: The premium is on the employer</p> | <p>Daily benefit 80% of salary for a maximum of 730 days (including the 30 waiting days)</p> <p>In Switzerland resident employees: If an employment relationship ends with the resignation of the employee or the dismissal from the employer, there is the right, within 3 months, without a medical examination, to change to the individual insurance of the previous insurer, according with the conditions to the terms of the applicable insurance policy.</p> | <p>Claim period of full pay: from onset sickness for 30 days</p> <p>Claim duration of salary continued payment of 80% of the salary: from day 31st of disease during 730 days (including the 30 waiting days)</p> <p>Daily benefits end with withdrawal from the company.</p> <p>(Max. salary per person/year CHF 250'000)</p> |
| <p>Occupational pension (BVG)</p> <p>CONVITUS collective foundation for employee benefits</p> <p>(Pension fund)</p> | <p>Obligatory for all employees who earn CHF 21'510 or more per year and have an employment relationship of more than three months duration.</p> <p>max. insured income per year CHF 86'040</p> | <p>The insurance covers the basic salary with the coordination deduction of CHF 25'095.</p> <p>min. insurable wage: CHF 3'585 max. insurable wage: CHF 60'945</p> <p>Annual retirement credits: Age 25-34 7% of the insured salary Age 35-44 10% of the insured salary Age 45-54 15% of the insured salary Age 55-64 (women): 18% of the salary Age 55-65 (men): 18% of the salary</p> <p>Employees with net wage: No wage deduction</p> | <p>Disability pension Disability child pension Retired child pension Spouses pension Partner pension Orphan's pension Death benefit</p> | <p>Interest rate for the payment: in the obligatory 1%</p> |
| <p>Health Insurance</p> <p>Company example</p> <p>(healing costs)</p> | <p>Obligatory for residents in Switzerland.</p> <p>Countries with the right to choose a health insurance: Switzerland, Germany, Belgium, Czech Republic, Slovakia</p> | <p>The premium is paid by the employer, as long as the contract is regulated</p> <p>Accident inclusion: without / with</p> <p>child up to 18 years 24.80 / 23.10 age 19-25 91.60 / 85.20 age as of 26 99.00 / 92.10</p> | <p>healing costs (Basis KVG)</p> <p>The approaches of the country in which the treatment takes place apply.</p> | <p>In Switzerland legally prescribed cost sharing for services purchased:</p> <ul style="list-style-type: none"> • Ordinary annual deductible: for adults CHF 300/year for children CHF 0/year • Annual deductible 10%: for adults till CHF 700/year for children till CHF 350/year • Hospitalisation for adults: CHF 15 each day of stay |