

## Social Security in Switzerland

	Insurance	Contribution rate			Jurisdiction
		Employer (of gross salary)	Employee (of gross salary)	Self-employed person (of income)	
Government	Social Security, Federal Old Age Insurance (AHV) Disability Insurance (IV) Maternity Insurance (EO)	Obligatory 5.15% Administrative expenses 0.8-5% of contribution amount	Obligatory 5.15% No administrative expenses	Obligatory Minimum CHF 475, maximum 9.7% Administrative expenses 0.8-5% of contribution amount	Cantonal social security funds, industry or professional association funds
	Family supplement	Obligatory BS: 1.25% BL: 1.4% JU: 2 – 2,8%	None	Obligatory BS: 1.25% BL: 1.4% JU: 2 – 2,8%	Cantonal social security funds, industry or professional association funds
	Unemployment insurance (ALV)	1,1% up to CHF 126,000, CHF 126,000 up to 315,000 + 0,5% obligatory	1,1% up to CHF 126,000, CHF 126,000 up to CHF 315,000 + 0,5% obligatory	Not insurable	Cantonal social security funds, industry or professional association funds
Company	Pension funds	3.9%-10% Obligatory from an annual income of CHF 20,880	3.9%-10% Obligatory from an annual income of CHF 20,880	Voluntary	Collective, cooperative or own pension plan
	On-the-job accident insurance (UVG)	Net premium on salary amount subject to UVG requirements, max. CHF 126,000; depends on operational risks and industry. Obligatory	None	Voluntary Net premium depends on industry and operational risks	SUVA, private/public insurance companies, health insurance companies

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Company	Accident insurance for non-occupational accidents (UVG-NBU)	Voluntary	Net premium on salary amount subject to UVG requirements, maximum CHF 126,000, depends on industry and operational risks Obligatory provided employed a minimum of 8 hours/week at one employer	Voluntary Net premium depends on industry and operational risks	SUVA, private/public insurance companies, health insurance companies
Private	Health insurance	None	Medical care insurance obligatory, costs depend on residence and the selected insurance company; supplementary insurance and daily disability benefits voluntary	Medical care insurance obligatory, costs depend on residence and selected health insurance company; supplementary insurance and daily disability benefits voluntary	Health insurance companies
	Private pension plan (3 <sup>rd</sup> column)	None	Voluntary	Voluntary	Banks, insurance companies