



All you need to know about social security

The pension system in Switzerland

Status: January 2024. All information without guarantee

Group of persons	Benefits							Financing		
	Calculation basis for benefit level	Temporary incapacity for work	Medical treatment and cost reimbursement	Permanent occupational disability	Death prior to retirement	Benefits after retirement	Adjustment of benefits	Contribution rates	Financial basis	
Old age, survivors' and disability insurance AHV/DI	Mandatory insurance Persons who live or work in Switzerland incl. <ul style="list-style-type: none"> Swiss citizens who work abroad for the federal government or organizations designated by the Federal Council Persons deployed abroad for a fixed contractual period 	Individual pension (full pension) Applicable average annual income: <ul style="list-style-type: none"> Contribution years Adjusted earned income (income splitting during the marriage) Education and care credits Minimum pension: CHF 14,700 per year Maximum pension: CHF 29,400 per year	Daily benefits <ul style="list-style-type: none"> Dependent on income and number of children Entitlement during reintegration measures 	<ul style="list-style-type: none"> Reintegration measures Medical aids Helplessness allowance Intensive care supplement Assistance contribution 	Pension Amount depends on disability level: <ul style="list-style-type: none"> 40%: 25.0% pension 41%: 27.5% pension 42%: 30.0% pension 43%: 32.5% pension 44%: 35.0% pension 45%: 37.5% pension 46%: 40.0% pension 47%: 42.5% pension 48%: 45.0% pension 49%: 47.5% pension Between 50% and 69%, the pension equals the disability level From 70%: full pension Disabled person's child's pension: 40% of the disability pension	Widow's/widower's pension 80% of the relevant retirement pension. Requirement: <ul style="list-style-type: none"> Widows with a child / children Childless widows aged at least 45, if the marriage lasted at least five years Widowers until their youngest child turns 18 In registered partnerships, survivors are treated the same as widowers. Orphan's pensions 40% of the relevant retirement pension. Orphans who have lost both parents: 2 x 40% of the retirement pension (upper limit of 60% of maximum pension)	Retirement pension From age 65* <ul style="list-style-type: none"> Individual pension: 100% Married couple (2 individual pensions), limited to a maximum of: 150%** Widow's/widower's pension: 80%** Retired person's child's pension: 40%** Early pension payment: max. 2 years / deferred payment: max. 5 years <small>* for women born in 1960: 64 years; 1961: 64 years 3 months; 1962: 64 years 6 months; 1963: 64 years 9 months</small> <small>** of the individual pension</small>	In accordance with changes in salary and price trends (mixed index) <ul style="list-style-type: none"> Every 2 years Annually, provided the index is above 4% 	Employee and employer jointly AHV: 8.7%, DI: 1.4%, EO: 0.5% Self-employed persons AHV/DI/EO: 5.371%–10.0% Persons not gainfully employed Depending on assets, min. CHF 514, max. CHF 25,700 (The annual AHV/DI/EO maximum contribution for those not gainfully employed is equivalent to 50 times the minimum amount)	<ul style="list-style-type: none"> Employee and employer each pay half Self-employed persons Persons not gainfully employed Public assistance/subsidies No upper threshold for salaries subject to contributions (no maximum salary)
Supplementary benefits EL	Eligible claimants <ul style="list-style-type: none"> Swiss citizens and persons living in Switzerland who draw an AHV/IV pension Foreigners with 10 uninterrupted years of residence in Switzerland, and refugees and stateless persons with 5 uninterrupted years Citizens of EU and EFTA countries: The 10-year qualifying period is waived 	Subsistence minimum Difference between effective income and recognized expenditures such as accommodation, living costs that are customary for the canton, etc. (subsistence minimum)	No benefits	Compensation of ancillary services, such as the cost of: <ul style="list-style-type: none"> dentists care medical aids cost contributions for the health insurance fund etc. 	Target: coverage of the subsistence minimum as calculated from recognized expenditures (accommodation, living costs that are customary for the canton, etc.)	Target: coverage of the subsistence minimum as calculated from recognized expenditures (accommodation, living costs that are customary for the canton, etc.)	Target: coverage of the subsistence minimum as calculated from recognized expenditures (accommodation, living costs that are customary for the canton, etc.)	The Federal Council can adjust benefits as appropriate.	None	Federal government and cantons
Occupational benefits insurance BVG	Mandatory insurance <ul style="list-style-type: none"> Employees subject to AHV contributions as of Jan. 1 after their 17th birthday with an annual AHV salary above CHF 22,050 Persons receiving daily unemployment benefits (ALV) for the risks of death and disability Voluntary insurance <ul style="list-style-type: none"> Self-employed persons Employees who work for several employers 	Retirement pension Accrued retirement assets multiplied by the applicable conversion rate Men: 6.80% Women: 6.80%	No benefits during a one-year waiting period	No benefits	Pension Amount depends on disability level: <ul style="list-style-type: none"> 40%: 25.0% pension 41%: 27.5% pension 42%: 30.0% pension 43%: 32.5% pension 44%: 35.0% pension 45%: 37.5% pension 46%: 40.0% pension 47%: 42.5% pension 48%: 45.0% pension 49%: 47.5% pension Between 50% and 69%, the pension equals the disability level From 70%: full pension (beginning of pension on Jan. 1, 2022) Disabled person's child's pension: 20% of the disability pension	<ul style="list-style-type: none"> Widow's/widower's pension: 60%* Orphan's pension: 20%* Requirement: <ul style="list-style-type: none"> Support obligation for child / children, or Aged at least 45 and the marriage lasted for at least 5 years Otherwise: a single settlement equaling three annual pensions In registered partnerships, survivors are treated the same as marriage partners. <small>* of the disability pension to which the insured person would have been entitled</small>	Retirement pension From age 65* <ul style="list-style-type: none"> Individual pension: 100% Widow's/widower's pension: 60%** Orphan's pension: 20%** Retired person's child's pension: 20%** Early pension payment: Guidelines as per pension fund regulations Deferral: max. 5 years <small>* for women born in 1960: 64 years; 1961: 64 years 3 months; 1962: 64 years 6 months; 1963: 64 years 9 months</small> <small>** of the individual pension</small>	In accordance with the Ordinance on Cost-of-living Adjustments.	From age 25 <ul style="list-style-type: none"> 7–18% of the pensionable salary for retirement credits 0.13% for subsidies in case of unfavorable age structure 0.002% for insolvencies, other payments into the Guarantee Fund as well as contributions for risk insurance (death and disability) and administration costs 	The occupational benefits institution sets the contribution amounts so that the employer's contribution equals at least the total in contributions from its employees.
Unemployment insurance ALV	Mandatory insurance All persons with mandatory AHV coverage until retirement age Exception Self-employed persons are not insured	Pensionable salary Maximum: CHF 148,200 (same as for UVG) Not insured Salaries below the monthly minimum of CHF 500 (or CHF 300 for persons working from home)	Compensation for reduced working hours <ul style="list-style-type: none"> 80% of the effective loss of income for a maximum of 12 months within 2 years Justified registration with the cantonal office, normally at least 10 days prior to the start date Unemployment benefit <ul style="list-style-type: none"> 80% of the pensionable salary for a max. of 640 days 70% for non-disabled unemployed persons with no children requiring support, whose daily benefits exceed CHF 140 			Bad weather compensation 80% of the effective loss of income for a maximum of 6 months within 2 years Insolvency compensation 100% of the pensionable salary for the last 4 months of the employment relationship Mandatory occupational benefits insurance Surviving dependants' and disability benefits if the conditions for drawing ALV daily benefits are met and a coordinated daily wage is reached		Up to CHF 148,200, 2.2% of the pensionable salary.	Employee and employer Each pays half of the contributions	

Group of persons	Benefits							Financing		
	Calculation basis for benefit level	Temporary incapacity for work	Medical treatment and cost reimbursement	Permanent occupational disability	Death prior to retirement	Benefits after retirement	Adjustment of benefits	Contribution rates	Financial basis	
Accident insurance UVG	Mandatory insurance Part-time employees who work less than 8 hours a week are insured only against occupational accidents (accidents on the journey to and from work are regarded as occupational accidents). Voluntary insurance Self-employed persons (special rules apply to family members working in agriculture)	Pensionable salary Daily benefits or pension based on the insured earnings Maximum: CHF 148,200 / no minimum	Daily benefits 80 % of the pensionable salary from the third day until the disability pension starts or until the person regains capacity for work	<ul style="list-style-type: none"> Medical costs Hospital fees in general ward Prescribed stays in health spas Medical aids Transport Rescue and funeral expenses 	Pension Amount depends on disability level (linear increase from 10 % to 100 %): <ul style="list-style-type: none"> Full pension is 80 % of the pensionable salary No supplementary pension for female spouses No disabled person's child's pension Complementary pension If the person is also eligible for an AHV or DI pension: Supplementing the AHV / IV pension up to 90 % of the insured earnings Impairment compensation Lump sum payment depends on severity of physical or mental impairment. Maximum: CHF 148,200	<ul style="list-style-type: none"> Widow's / widower's pension: 40 %* Pension for orphans who lost both parents: 25 %* Pension for orphans who lost one parent: 15 %* Maximum total: 70 %* Requirement: <ul style="list-style-type: none"> Childless widows: Pension if aged at least 45 or at least ⅓ disabled Otherwise: Single widow's settlement Childless widows: Pension, if at least ⅓ disabled In registered partnerships, the survivors are treated the same as a marriage partner. * of the pensionable salary	UVG disability pension If, at the time of the accident, the disabled person was <ul style="list-style-type: none"> aged 45 or younger: Amount of pension continues to be paid as before aged 46 – 64: Pension is reduced by each full year that the insured person was over age 45, in case of a DI disability level of no more than 20 %: 1 % per year; in case of a DI disability level of no more than 40 %: 2 % per year aged 65 or older: A disability pension will not be paid 	In accordance with the Ordinance on Cost-of-living Adjustments.	For occupational and non-occupational accidents, companies are divided into risk classes. Each risk class has different risk levels.	Premiums for: <ul style="list-style-type: none"> non-occupational accidents are charged to employees occupational accidents are charged to the employer Salary subject to premiums limited to CHF 148,200 (maximum salary)
Health insurance KVG	Mandatory insurance Healthcare: Persons with their domicile in Switzerland for sickness, accident (if not covered under the UVG), and maternity Voluntary insurance Daily benefits: Swiss residents and / or persons gainfully employed in Switzerland between the ages of 16 and 65 for sickness, accident (if not covered under the UVG), and maternity (cf. loss of earnings benefits (EO) / maternity compensation)	Mandatory healthcare insurance Standardized benefits for all insured persons Voluntary daily benefits insurance Restricted choice of benefits (health insurance providers grant only modest daily benefits)	Healthcare insurance Taken out as individual or group insurance <ul style="list-style-type: none"> Examinations, treatments, out-patient care, in-patient / partial in-patient care, care in a nursing home, analyses, medicines, spa treatments (treatment costs and daily contributions), rehabilitation, hospital stays in the general ward, contributions to transportation and rescue costs, prevention (various examinations and tests) Maternity: Check-ups during and after the pregnancy, delivery and birthing assistance, advice on breastfeeding if needed 	Daily benefits insurance <ul style="list-style-type: none"> Taken out as individual or group insurance For one or more illnesses or accidents: for 720 days within 900 days Maternity: Daily benefits if insured for 270 days prior to the confinement. Daily benefits for 16 weeks, of which at least 8 after the confinement. The agreed waiting period is deducted from the benefit period. 	Mandatory healthcare <ul style="list-style-type: none"> Premiums, irrespective of gender or age on enrollment Lower premiums for children until their 18th birthday and for young people aged between 19 and 25 Cantonal and regional levels Daily benefits insurance Based on special age levels	Mandatory healthcare <ul style="list-style-type: none"> Premiums of insured persons, cost participation in the form of an annual excess and deductible for out-patient and in-patient treatments Contributions by the federal government and the cantons to lower the premiums for insured persons in modest financial circumstances Daily benefits insurance Premiums of insured persons				
Military insurance MVG	Eligible claimants <ul style="list-style-type: none"> Persons rendering military, civil defense and civilian service Persons who carry out off-duty military activities Participants in unofficial shooting practice events 	Pensionable salary <ul style="list-style-type: none"> Maximum: CHF 156,560 Total of benefits from AHV / DI, MVG (and BVG) must not exceed 100 % (BVG: 90 % in some cases) of the pensionable salary (complementary pension) 	Daily benefits 80 % of the pensionable salary	<ul style="list-style-type: none"> Medical, hospital or home care Medical aids (e.g. prostheses) Occupational integration Helplessness allowance 	Pension Amount depends on disability level: Full pension is 80 % of the pensionable salary	<ul style="list-style-type: none"> Widow's / widower's pension: 40 %* Pension for orphans who lost one parent: 15 %* Pension for orphans who lost both parents: 25 %* Max. for all survivors together: 100 %* In registered partnerships, the survivors are treated the same as a marriage partner. * of the pensionable salary	Retirement pensions are based on half of the current disability pension (40 % of the pensionable salary).	<ul style="list-style-type: none"> Before AHV retirement age: Adjustment of pensions to the nominal wage index After AHV retirement age: Adjustment to the national index of consumer prices 	None	Federal government
Loss of earnings compensation / maternity compensation EO	Eligible claimants <ul style="list-style-type: none"> Persons serving in the army, civil defense, civilian service, Youth and Sports program, course for young marksmen (for pay) Maternity compensation: Employees as defined by the ATSG on the date of the confinement, self-employed persons or persons working for cash wages in the family or partners' business, provided the person was covered under the AHVG for at least 9 months and was gainfully employed for at least 5 months before the birth 	Pensionable salary Maximum: CHF 99,000	<ul style="list-style-type: none"> Recruits, persons not gainfully employed: 25 % (CHF 69 per day) Employed persons attending an army refresher course: 80 %, at least 25 % (CHF 69 per day) Child allowance: 8 % (CHF 22 per day) per child Single-term conscripts and persons undergoing specific training: Special rates Maternity compensation: 80 % of the pensionable salary for 14 weeks, maximum CHF 220 / day 					Employee and employer Jointly: 0.5 % for EO	Employee and employer Each pays half of the contributions	