2.01 Contributions

Salary contributions to Old-Age and Survivors’ Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)

Position as of 1st January 2021
A brief overview

Everyone who works in Switzerland must pay contributions to the OASI, DI and IC schemes on their salary. Under certain circumstances, persons working abroad for employers based in Switzerland are also required to pay contributions.

This leaflet provides information for employers on salary contributions to the OASI DI and IC schemes.

Compulsory contributions

1 When does the obligation to pay contributions start?

All persons in gainful employment are required to pay contributions from 1\textsuperscript{st} January of the year following their 17\textsuperscript{th} birthday.

For example, an employee who turns 17 on 15\textsuperscript{th} August 2021 will be required to pay contributions on his/her salary from 1\textsuperscript{st} January 2022.

<table>
<thead>
<tr>
<th>Year of birth</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>required to pay</td>
<td>required to pay</td>
<td>required to pay</td>
<td>required to pay</td>
</tr>
<tr>
<td>2004</td>
<td>exempt</td>
<td>required to pay</td>
<td>required to pay</td>
<td>required to pay</td>
</tr>
<tr>
<td>2005</td>
<td>exempt</td>
<td>exempt</td>
<td>required to pay</td>
<td>required to pay</td>
</tr>
<tr>
<td>2006</td>
<td>exempt</td>
<td>exempt</td>
<td>exempt</td>
<td>required to pay</td>
</tr>
</tbody>
</table>

Until 31\textsuperscript{st} December of the year in which they turn 20, employees who are members of the business owner’s family only pay contributions based on their cash salary, but from this point onward their contributions will also take account of benefits in kind (e.g. board and accommodation).

Employees who are family members and who have passed their ordinary OASI retirement age (64 for women and 65 for men) also pay contributions, but only on their cash salary (after deduction of their personal allowance in accordance with section 14 et seq.).

From 1\textsuperscript{st} January of the year following their 17\textsuperscript{th} birthday, apprentices must pay contributions both on their cash salary and on their benefits in kind.
2 **When does the obligation to pay contributions end?**

The obligation to pay contributions ends when the individual ceases to be gainfully employed.

If people stop working before reaching their ordinary retirement age, they are required to pay contributions as non-employed persons (see leaflet 2.03 – *Non-employed contributions to Old-Age and Survivors’ Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)*).

People who continue working beyond the ordinary age limit are still required to pay contributions, but benefit from a personal allowance (see section 14 et seq.).

The ordinary retirement age is 65 for men and 64 for women.

3 **What are the contribution rates?**

<table>
<thead>
<tr>
<th>Contribution rates</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>OASI</td>
<td>8.70%</td>
</tr>
<tr>
<td>DI</td>
<td>1.40%</td>
</tr>
<tr>
<td>IC</td>
<td>0.50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>10.60%</strong></td>
</tr>
</tbody>
</table>

As the employer, you deduct half of the contribution (5.3 %) from the employee’s salary and transfer this sum together with your share (also 5.3 %) to the compensation office. In addition to this 10.6 %, a contribution to unemployment insurance will also be due (see leaflet 2.08 – *Beiträge an die Arbeitslosenversicherung* (Contributions to unemployment insurance)).

The compensation offices also charge a contribution toward administration costs, which is paid by the employer.

Employees who work for employers that are exempt from payment of contributions (e.g. embassies) normally pay their contributions themselves. The contribution rates are the same as for employers and employees.
Collection of contributions for employers

4 How does the compensation office set contributions using the standard procedure?

The compensation offices set contributions on account. These are provisional contributions based on the employer’s expected total payroll. It is therefore important that you as an employer should send all the necessary documents to the compensation office to enable it to set these contributions on account. You must inform the compensation office as soon as there is any significant change in the amount of your payroll.

The final contributions will then be determined on the basis of your salary declaration. This declaration must reach the compensation office no later than on 30 January following the end of the contribution year. If you fail to meet this deadline, you will have to pay interest on any difference. Many compensation offices will also accept electronic salary declarations, such as the ELM (uniform salary declaration), www.swissdec.ch).

The compensation office will calculate the difference between the contributions on account which have already been paid and the final contributions:

- If the contributions on account amount to more than the final contributions, the compensation office will refund the difference.
- If the contributions on account amount to less than the final contributions, the compensation office will issue an invoice for the difference.

Under certain circumstances, the compensation office may from the outset authorize you as the employer to pay the exact contributions due rather than provisionally assessed contributions. However, this will only be possible on condition that punctual payment is guaranteed.

5 When are employers required to pay their contributions?

As an employer, you will be required to pay quarterly if your annual payroll is less than 200 000 francs or monthly if it exceeds this figure. The final payment deadline will always be the tenth day following the end of the quarter or following the end of the month, as the case may be.

For example, contributions for the first quarter must be paid by 10th April at the latest.
If the contributions on account amount to less than the final contributions you will receive an invoice which must be paid within 30 days. The time limit is set at 30 days exactly as opposed to one month and cannot be extended. If the last day falls on a Saturday, a Sunday or a public holiday, the time limit will be extended until the next working day. The time limit will start from one day after the compensation office issues the invoice rather than from when the invoice reaches you. In the invoice the compensation office will specify the date by which the sum must reach its account.

Contributions will only be deemed to have been paid once the payment has reached the compensation office’s account and not when the payment was initiated. If the contributions are not paid on time default interest will be charged at a rate of 5 % p.a. The default interest will be paid by the employer.

6 How are contributions calculated using the simplified procedure?

The simplified settlement procedure is part of the Federal Act on Measures to Combat Illegal Employment (IEA). Employers can use this procedure on a voluntary basis. It facilitates the settlement of social security contributions (OASI/DI/IC/UI/family allowances) and of withholding tax. The procedure is primarily intended for employment relationships which are short-term or involve a small number of working hours, of the type regularly encountered in private households, for example.

The following conditions must be met:
- the salary of each employee must not exceed 21,510 francs per year (2021);
- total salaries paid out must not exceed 57,360 francs per year (2021) (twice the maximum annual OASI pension);
- all salaries must be settled using the simplified procedure for all staff.

However, this procedure is not available to:
- corporations (public limited companies: SA, Sarl, etc.) or cooperative companies;
- the spouse or children of the employer employed in the company.

Registration is handled by the compensation office, which is your point of contact for all areas concerning the simplified settlement procedure. Social security contributions and withholding tax are settled and collected only once a year (see leaflet 2.07 – Vereinfachtes Abrechnungsverfahren für Arbeitgebende (Simplified settlement procedures for employers)).
Interest

7 When do employers have to pay default interest?

Default interest is charged in the event of late settlement or late payment of contributions - regardless of culpability and regardless whether a reminder has been issued.

<table>
<thead>
<tr>
<th>Relates to</th>
<th>Payment not received within</th>
<th>Interest accrued from</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions on account or exact contributions</td>
<td>30 days after end of month/quarter</td>
<td>1st day after end of month/quarter</td>
</tr>
<tr>
<td>Settlement</td>
<td>30th January following end of contribution year</td>
<td>1st January following end of contribution year</td>
</tr>
<tr>
<td>Difference between contributions on account and final contributions</td>
<td>30 days after issuing of invoice</td>
<td>1st day after issuing of invoice</td>
</tr>
<tr>
<td>Retrospective demands for contributions for previous years</td>
<td></td>
<td>1st January following end of relevant contribution year</td>
</tr>
</tbody>
</table>

8 When do employers receive credit interest?

In general, credit interest is paid on salary contributions which have been paid, but were not due and are to be refunded or offset by the compensation office. Interest will start to accrue from 1st January following the end of the calendar year in which the contributions that were not due were paid and will continue until such time as the full amount has been refunded.

If the contributions on account amount to more than the final contributions and if the compensation office responsible has not refunded the difference within 30 days of receiving the statement, it will pay credit interest. Interest will accrue from the date on which the full statement is received by the compensation office.
9 **How is the interest calculated?**

Interest is calculated on a daily basis, with one month being counted as equivalent to 30 days and one calendar year being counted as equivalent to 360 days. The interest rate is a standard rate of 5 %.

For example:

The statement for 2020 reaches the compensation office on time on 30th January 2021, but payment of the difference between the contributions on account and the final contributions is received on 31st March instead of 23rd March.

- Contributions on account: 40 000 francs
- Final contributions: 100 000 francs
- Difference between contributions on account and final contributions: 60 000 francs
- Invoice issued by compensation office: 22nd February 2021
- Received by employer: 24th February 2021
- Payment received by compensation office: 31st March 2021
- Default interest from 23rd February to 31st March 2021 (38 days): $60 000 \text{ francs} \times \left( \frac{38 \text{ days}}{360 \text{ days}} \right) \times 5\% = 316.65 \text{ francs}$

**Relevant salary**

10 **What forms of remuneration form part of the relevant salary?**

The salary on which contributions have to be paid is referred to as the relevant salary. It comprises all remuneration paid in Switzerland or abroad which employees receive for the work they do, including in particular:

a) Hourly, daily, weekly and monthly wages etc., as well as piecework and bonus pay, including bonuses and compensation for overtime, night work and deputizing for colleagues;

b) Local weighting and cost-of-living allowances;

c) Gratuities, long-service awards, loyalty and performance bonuses, incentive payments and risk premiums and similar remuneration;

d) Pecuniary benefits from employee share-ownership plans; the timing of the collection of contributions and the valuation are governed by the rules on direct federal taxation;
e) Gains up to the usual industry salary for employees who also hold equity rights in the company and who receive no pay or inappropriately low pay for the work they do while at the same time receiving an obviously excessive dividend;

f) Remuneration of limited partners resulting from an employment relationship with the limited partnership;

g) Service payments and gratuities if these form an essential component of pay;

h) Regular payments in kind such as board and accommodation (see section 12), private use of company cars, company housing, etc.;

i) Commission payments;

j) Emoluments, fixed compensation and meeting fees for members of the Board of Directors and executive bodies;

k) Income of members of federal, cantonal and municipal authorities;

l) Emoluments and annual allowances for insured persons employed in the public service;

m) Fees of lecturers and teaching staff with similar pay arrangements;

n) Continued payment of wages after an accident or illness (excluding insurance benefits);

o) Continued payment of wages and income compensation for persons performing military or civilian service and those on maternity leave;

p) Employee contributions to the OASI, DI, IC or UI schemes paid by employers and taxes paid by employers; an exception is made for the payment of employee contributions on benefits in kind and all-in wages;

q) Vacation and public holiday compensation payments;

r) Benefits paid by the employer on termination of employment, unless excluded from the relevant salary (see leaflet 2.05 – Payments received on termination of employment);

s) Daily UI payments and insolvency compensation (compensation in cases of bankruptcy);

r) Loss of earnings while on short-time working hours or during work stoppages due to bad weather within the meaning of UI (see leaflet 2.11 – Beitragspflicht auf Kurzarbeits- und Schlechtwetterentschädigungen (Compulsory contributions to schemes to compensate for short-time working hours and bad weather));

u) Daily DI payments;

v) Daily military insurance payments;

w) Compensation paid by employers for normal commuting expenses and for employees’ usual subsistence expenses.
11 What forms of remuneration do not form part of the relevant salary?

a) Military pay and pay for persons performing civil defence duties, pocket money for persons performing civilian service duties; similar pay for those serving in public fire services up to 5 000 francs (pay above this level is subject to compulsory contributions) and remuneration for junior marksman leadership courses;

b) Insurance benefits in case of accident, illness or disability;

c) Social welfare benefits and benefits paid by aid organizations (Pro Juventute, church organizations, Pro Infirmis etc.)

d) Benefits paid under the rules of occupational pension schemes if the beneficiary can claim the benefits personally on the occurrence of an insured event or on dissolution of the pension fund;

e) Family allowances (child, education and training, household, marriage and birth allowances) on a local or standard industry basis;

f) Employers’ contributions to tax-exempt pension funds under the pension fund rules;

g) Contributions to health and accident insurance, provided that the premiums are paid directly to the insurance company and that all employees are treated equally;

h) Contributions to family compensation funds, if all employees are treated equally;

i) Benefits paid on the death of family members of employees or for their surviving dependants;

j) Relocation compensation where employees are required to move because of their job;

k) Engagement and wedding gifts;

l) Recognition bonuses of up to 500 francs for passing professional examinations;

m) Benefits paid in connection with company anniversaries (starting 25 years after the founding of the company at the earliest, subsequently at 25-year intervals);

n) Benefits for the cost of medical fees, medicines, hospital and spa treatment, provided that they are not covered by compulsory health insurance and that all employees are treated equally;

o) Gifts in kind amounting to less than 500 francs per year;

p) Grants for initial and advanced training. These are only excluded from the relevant pay if the initial and advanced training is closely related to the beneficiary’s professional activities.
Extraordinary support benefits to alleviate financial hardship of employees if their basic needs are not assured.

12 **Do payments in kind form part of the relevant salary?**

Payments in kind are salary components which are not paid in the form of money. Where employees – including family members of the business owner – receive benefits in kind in the business or domestic service, such benefits will be valued as follows:

<table>
<thead>
<tr>
<th>Benefit in kind</th>
<th>per day</th>
<th>per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breakfast</td>
<td>CHF 3.50</td>
<td>CHF 105.–</td>
</tr>
<tr>
<td>Lunch</td>
<td>CHF 10.–</td>
<td>CHF 300.–</td>
</tr>
<tr>
<td>Dinner</td>
<td>CHF 8.–</td>
<td>CHF 240.–</td>
</tr>
<tr>
<td>Accommodation</td>
<td>CHF 11.50</td>
<td>CHF 345.–</td>
</tr>
<tr>
<td>Full board and accommodation</td>
<td>CHF 33.–</td>
<td>CHF 990.–</td>
</tr>
</tbody>
</table>

If free board and accommodation are provided not only for the employees, but also for their family members, the following surcharges will be added:

- for each adult family member, the same rates as for employees,
- for each underage family member, half the rate for employees.

Other income in kind will be assessed by the compensation office on a case-by-case basis.

13 **What minimum wages are applicable for employees who are family members in the agricultural sector?**

In the agricultural sector, the following monthly all-in wages (cash and benefits in kind) are applicable to employees who are family members of the business owner:

- 2 070 francs for single employees who are family members,
- 3 060 francs for married employees who are family members (if both spouses work in the business full-time, the rate of 2 070 francs will apply to both). This point does not apply to the business owner’s spouse;
- 690 francs for the maintenance of each underage child.
Contributions by OASI pensioners

14 Are OASI pensioners required to pay contributions?

Persons who have reached ordinary retirement age and remain gainfully employed still pay contributions to the OASI, DI and IC schemes, but not to unemployment insurance (UI). However, they do have a personal allowance.

15 How much is the personal allowance?

Old-age pensioners who continue to be gainfully employed are not required to pay contributions on a personal allowance of 1,400 francs per month or 16,800 francs per year. Contributions are therefore charged on all earnings above 1,400 francs per month or 16,800 francs per year. Where OASI pensioners work for several employers, the personal allowance will apply to each individual employment relationship.

Here are some examples:

- If an old-age pensioner works for companies A and B, his or her salary statements will be as follows:

<table>
<thead>
<tr>
<th></th>
<th>Company A</th>
<th>Company B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly salary</td>
<td>CHF 1,600.–</td>
<td>CHF 1,500.–</td>
</tr>
<tr>
<td>Personal allowance</td>
<td>- CHF 1,400.–</td>
<td>- CHF 1,400.–</td>
</tr>
<tr>
<td>subject to compulsory contributions</td>
<td>CHF 200.–</td>
<td>CHF 100.–</td>
</tr>
</tbody>
</table>

- If an old-age pensioner has several separate jobs, which are paid separately by different units of the same employer and are accounted for separately to the compensation office, his or her personal allowance will apply to each salary payment.

- If an old-age pensioner is receiving a salary from the production department of a company’s headquarters and is simultaneously receiving a salary as the caretaker of a branch of the same company, his or her personal allowance will apply to each salary payment. Employers can choose whether to apply the monthly or annual personal allowance.
16 **How much is the monthly personal allowance?**

An employer who opts for the monthly personal allowance will deduct the sum of 1 400 francs from the employee’s monthly salary. For example, if the employee’s monthly salary at retirement age amounts to 5 500 francs, the sum of 4 100 francs will be subject to compulsory contributions. If an employment relationship begins or ends during the course of the month, the personal allowance will not be split.

17 **Monthly personal allowance - example calculation**

If an employee leaves company C on 6th April and joins company D on 23rd April, the resulting salary statements will be as follows:

<table>
<thead>
<tr>
<th></th>
<th>Company C from 1st to 6th April</th>
<th>Company D from 23rd to 30th April</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly salary</strong></td>
<td>CHF 1 600.–</td>
<td>CHF 2 100.–</td>
</tr>
<tr>
<td><strong>Personal allowance</strong></td>
<td>- CHF 1 400.–</td>
<td>- CHF 1 400.–</td>
</tr>
<tr>
<td><strong>subject to compulsory contributions</strong></td>
<td>CHF 200.–</td>
<td>CHF 700.–</td>
</tr>
</tbody>
</table>

In the case of pay intervals of one, two or four weeks or of fractions of a month, the personal allowance can only be deducted once per month. In the case of a gainfully employed OASI pensioner who is paid a salary at two-weekly intervals, the resulting salary statement will be as follows:

<table>
<thead>
<tr>
<th></th>
<th>Company C</th>
</tr>
</thead>
<tbody>
<tr>
<td>on Friday 2nd August</td>
<td>CHF 700.–</td>
</tr>
<tr>
<td>on Friday 16th August</td>
<td>CHF 700.–</td>
</tr>
<tr>
<td>on Friday 30th August</td>
<td>CHF 700.–</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Company D</th>
</tr>
</thead>
<tbody>
<tr>
<td>on Friday 2nd August</td>
<td>CHF 700.–</td>
</tr>
<tr>
<td>on Friday 16th August</td>
<td>CHF 700.–</td>
</tr>
<tr>
<td>on Friday 30th August</td>
<td>CHF 2 100.–</td>
</tr>
</tbody>
</table>

**Personal allowance**

<table>
<thead>
<tr>
<th></th>
<th>Company D</th>
</tr>
</thead>
<tbody>
<tr>
<td>on Friday 2nd August</td>
<td>CHF 700.–</td>
</tr>
<tr>
<td>on Friday 16th August</td>
<td>CHF 700.–</td>
</tr>
<tr>
<td>on Friday 30th August</td>
<td>CHF 2 100.–</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Company D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal allowance</td>
<td>- CHF 1 400.–</td>
</tr>
<tr>
<td>subject to compulsory contributions</td>
<td>CHF 700.–</td>
</tr>
</tbody>
</table>
18  **How much is the annual personal allowance?**

An employer who opts for the annual personal allowance will deduct the sum of 16 800 francs from the employee’s annual salary. If the employee does not continue to receive remuneration or engage in gainful employment for the whole year, but continues to do so for longer than one month, his or her personal allowance will be determined by the fraction of the year involved: It will therefore amount to 1 400 francs for each full calendar month or part of a calendar month.

For example, if a female old-age pensioner works from 30\textsuperscript{th} March to 6\textsuperscript{th} June in a given year, this will be regarded as four months, since March and June are counted as whole months. Her allowance will therefore amount to 4 \times 1 400 francs, i.e. 5 600 francs.

19  **Annual personal allowance - example calculation**

If an old-age pensioner is engaged in self-employed work and is simultaneously working for an employer, he or she will be entitled to a personal allowance for each of these activities.

For example:

A self-employed person continues to run his business after reaching age 65. He is also a member of the Board of Directors of a limited company. The resulting statement is as follows:

<table>
<thead>
<tr>
<th>Annual net income from business</th>
<th>Income as a Board member</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHF 30 500.–</td>
<td>CHF 18 000.–</td>
</tr>
<tr>
<td>- CHF 16 800.–</td>
<td>- CHF 16 800.–</td>
</tr>
<tr>
<td>CHF 13 700.–</td>
<td>CHF 1 200.–</td>
</tr>
</tbody>
</table>

**Personal allowance subject to compulsory contributions**
Contributions on very low wages

20 **Do contributions have to be paid on a very low wage?**

If an individual’s relevant pay does not exceed 2 300 francs per calendar year for a given employment relationship, contributions will only be collected on request.

Persons who are employed in private households must always pay contributions (see leaflet 2.06 – *Domestic work*). Persons under 26 years of age will be exempt from this rule until 31st December of the year in which they turn 25, provided that their income does not exceed 750 francs per year and per employer. However, insured persons may ask to pay contributions.

Persons who are paid by dance or theatre producers, orchestras, phonographic and audiovisual producers, radio and television and schools in the arts sector must pay contributions in all cases.
Contributions on retrospective salary payments

21 When is a salary payment referred to as retrospective?

If a salary is not paid straight away at the end of a given pay interval, this is referred to as a “retrospective salary payment”. Examples include shares of profits, commission payments, bonuses, directors’ fees and royalties.

22 How is an individual’s liability to pay contributions determined?

When determining an individual’s liability to pay contributions on retrospective salary payments, the decisive criterion is the date when the work in question was carried out and not the date when the salary payment was made.

This means that contributions are paid on retrospective salary payments if the employee was insured and subject to compulsory contributions at the time when he or she engaged in the relevant work.

For example, let us take the case of a young man who starts an apprenticeship on 1st May 2020 and turns 17 on 1st October of the same year. This means that he will become subject to compulsory OASI contributions on 1st January 2021. In May 2021, the young man is awarded a bonus for the first year of his apprenticeship. He will only be liable to pay contributions on one third of this bonus (share corresponding to the four months from January to April 2021).

23 What date is decisive for purposes of calculating contributions?

The decisive date for the calculation of contributions on retrospective salary payments is the date when the salary is paid and not the date on which the relevant work was carried out. This means that the contribution is calculated according to the rates, personal allowances and maximum limits applicable at the time of the salary payment.
When are employers required to list retrospective salary payments separately?

You must list retrospective salary payments separately if

- the insured person is no longer employed by you in the year in which the salary payment takes place,
- there has been a change in the rules on compulsory contributions between the date when the work was carried out and the date when the salary payment takes place.

In such cases, you must specify on the salary statement (under “Duration of contributions”) exactly which months the retrospective salary payment was intended for. This information must be reported separately for each calendar year. This is essential if the compensation office is to enter the income of insured persons correctly in their individual account with a view to ensuring that they are not placed at a disadvantage when their pension is calculated.

Retrospective salary payments not mentioned in this section do not need to be listed separately on the employee’s salary certificate. They can be reported together with salary payments for the current calendar year.

At the written request of an employee, the compensation office will reassign income from gainful employment already recorded in the year in which the salary was paid to the year in which the employment took place. To submit such a request, the employee in question must provide evidence to show that the income subject to compulsory contributions originated from gainful employment which took place during an earlier year when the employee’s contributions fell short of the required minimum amount. Such requests may be submitted at any time prior to the occurrence of an insured event.
Contributions on IC compensation and on daily allowances paid by DI, UI and military insurance

25 Are employers required to pay contributions on IC compensation payments and daily allowances?

Yes, you also have to pay contributions on income compensation payments for persons performing military or civilian service and persons on maternity leave, as well as on daily allowances paid by the DI, UI and military insurance schemes. These payments form part of the employee’s relevant salary.

The compensation payments paid by the military insurance scheme are settled according to the scheme rules.

When agricultural workers perform military or civilian service, the compensation office will also finance the contributions paid by agricultural employers on their employees’ wages in accordance with the Federal Act on Family Allowances for Agricultural Workers (AFAA, see leaflet 6.09 – Familienzulagen in der Landwirtschaft (Family Allowances in Agriculture)).

26 Can employees request direct payment of compensation?

The compensation fund can only pay compensation directly in exceptional cases. This would normally be subject to the employer’s consent. Direct payments are also subject to compulsory contributions.
Enquiries and further information

This leaflet merely provides an overview. Individual cases can only be assessed conclusively on the basis of the relevant legislation. The compensation offices and their branches will be pleased to answer any enquiries. A list of all compensation offices can be found at www.ahv-iv.ch.

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