

Contribution rates - Social insurances from 1.1.2021

1. Pillar

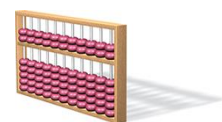
Old-age and survivors's insurance, disability insurance, income compensation scheme, unemployment insurance (AHV, IV, EO, ALV)

		Total	Employer	Employee
Old-age and survivors's insurance (AHV)	8.70%			
Disability insurance (IV)	1.40%			
Income compensation scheme (EO)	<u>0.50%</u>	10.60%	5.300%	5.300%
Unemployment insurance (ALV) up to CHF 148'200 (per year)		2.20%	1.10%	1.10%
Unemployment insurance supplement (ALVZ) from CHF 148'201 (per year)		1.00%	0.50%	0.50%
ANobAG (employees whose employers are not liable for contributions)		since 1.1.2012 regular rate		
Self-employed persons			max.	10.00%
		Salary under CHF 9'500 = min. contribution CHF 503		
Minimum contribution for self-employed and unemployed persons			CHF	503
Voluntary insurance		min.	CHF	958

Exempted amount for pensioners		CHF	16'800	per year
Marginal salary		CHF	2'300	per year
- To be insured if requested by the employee				
- The exemption limit of the marginal salary cannot be applied for employees in private households and artists				

Retirement age			women 64 / men 65 age	
Single pension		CHF	mind. 1'195	max. 2'390
Married couple's pension		CHF	mind. 1'793	max. 3'585

Income compensation and maternity- / paternity allowance				
Basic allowance		80% of the insured salary		
Maximum insured salary		CHF	88'200	
Maximum allowance per day		CHF	196	
Duration of maternity leave		14 Weeks		
Prohibition to work after birth		8 Weeks		
Duration of paternity allowance		2 Weeks		
(different regulations determined by collective working contracts may be applicable)				



2. Pillar

Accident insurance (UVG)

Contribution rates for occupational accident insurance (BU) depending on industrial sectors

Premium for occupational accident insurance is paid by the employer

Contribution rate for non-occupational accident insurance (NBU) depending on the industrial sector

Insured are employees working **at least 8 hours per week** for the same employer

Maximum mandatory accident insured salary CHF 148'200 (year) / 12'350 (month)

The premium for **non-occupational accident insurance** can be charged to the employee

Occupational pension fund (BVG)

		per year	per month
Minimum salary	CHF	21'510	1'793
Coordination deduction	CHF	25'095	2'091
Maximum allowable salary	CHF	86'040	7'170
Maximum coordinated salary	CHF	60'945	5'079
Minimum insured salary	CHF	3'585	299
Maximum insurable salary	CHF	860'400	71'700

Premium: The employer is obliged to pay at least half of the premium

Exception from the legal obligation to insure: Fixed-term employment contracts of maximum 3 months

Retirement credits in % of the coordinated salary

Age	
25 - 34	7%
35 - 44	10%
45 - 54	15%
55 - 65	18%

3. Pillar

Pillar 3a

Self-employed persons and employees with pension fund (2. Pillar)	max.	CHF	6'883
Self-employed persons without pension fund 20% of income	max.	CHF	34'416
