

Swiss social insurance system: Sojourn in Switzerland and departure

Information for foreign nationals



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What is the purpose of this brochure?

This brochure shows the basic elements of the Swiss social insurance system in the Old-Age, Survivors' and Disability Insurance scheme (OASI/DI, 1st pillar) and in the occupational benefit plans scheme (2nd pillar). It also provides practical instructions for the preparation of a definitive departure from Switzerland.

Who is this brochure aimed at?

It is aimed at foreign nationals who either live or have lived in Switzerland and/or work or have worked here:

- Persons with an annual residence permit or a permanent residence permit (Permit B or C);
- Asylum seekers, temporarily admitted aliens or persons in need of protection (Permit N, F or S);
- Recognized refugees or stateless persons;
- Persons with irregular stays, if they are gainfully employed.

This brochure is not, however, aimed at:

- Citizens of EU or EFTA member states¹ and
- Recognized refugees or stateless persons who leave Switzerland for an EU or EFTA member state².

This brochure cannot, of course, deal with individual cases and many points are only shown in a very simplified form. For special questions leaflets are available at the compensation offices or on the Internet. Furthermore, there are specialized offices which provide competent information. You will find the relevant addresses at the back of this brochure.

Terms marked with are explained in the glossary at the back of this brochure.

¹ These persons come under the Treaty on the Free Movement of Persons concluded with the EU or the EFTA. Cf. the leaflets «Social security in Switzerland, information for Swiss and citizens of an EC member state living in Switzerland» and «Social Security in Switzerland and the EC member states – Information for citizens of Switzerland or an EC member state, in an EC country», published by the OASI/DI Information Centre, available at the compensation offices, at the Federal Social Insurance Office (FSIO) or on the Internet under www.ahv.ch.

² Cf. footnote 1.

Important information on the Swiss social insurance system

How is Swiss old-age, survivors' and disability insurance organized?



Swiss old-age, survivors' and disability insurance is divided into two sectors:

- The **OASI/DI (1st pillar)** is the basic insurance. It is compulsory for all persons who live or work in Switzerland.
- The **occupational benefit plans scheme (2nd pillar)** is an occupational insurance which is mandatory only for persons working in Switzerland with an annual income of at least 19,350 francs (as per 1.1.2005).

It is quite possible that you are insured in both insurance schemes at the same time. You can thus receive **benefits** from both insurances simultaneously.

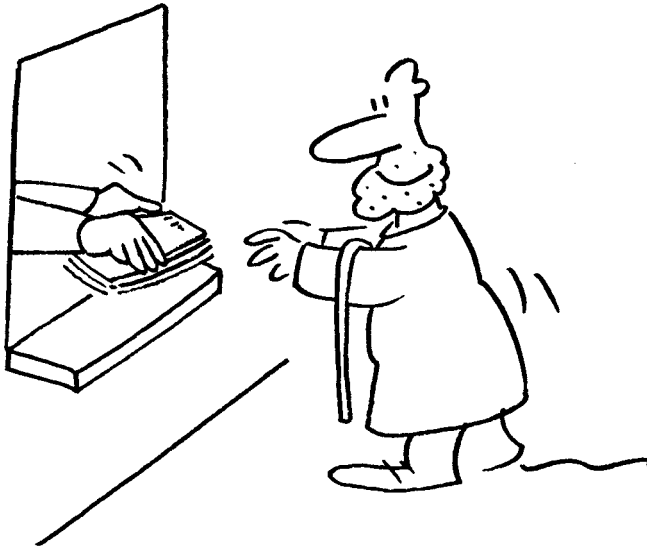
The OASI/DI and the occupational benefit plans are compulsory and cover:

- old age (old-age pensions),
- disability (disability pensions),
- the death of the spouse or a parent (**survivors'** pensions).

The OASI/DI and the occupational benefit plans are organized differently and managed by different institutions:

- The OASI/DI is administered by the **compensation offices**.
- The occupational benefit plans are administered by the **occupational benefit institutions** (e.g. pension funds), which are all very differently organized. All employers must be affiliated to a registered occupational benefit institution.

Important facts about the OASI/DI



What does the insurance coverage mean for me personally?

Affiliation to the **OASI/DI** entails rights and obligations, the main obligation being the payment of contributions. These produce **benefits** (e.g. pensions) on **retirement** or in the event of **disability**. In the event of your death, your family members receive **survivors' pensions**.



When am I insured?

All persons living or working in Switzerland, including children, are insured.

For asylum seekers insurance coverage does not begin until six months after filing an asylum application. If you begin to work prior to this, insurance coverage will already start from this time.

Insured persons receive an OASI insurance card. This is the grey card that you receive from the compensation office. It contains your personal OASI insurance number. This number must be quoted in all correspondence with the compensation office. The numbers stamped in the boxes indicate the compensation offices administering an individual account on your behalf.

How do I pay the insurance?

If you have a job, you must pay contributions starting from 1st January after your 17th birthday. If you are not gainfully employed, you must pay contributions starting from 1st January after your 20th birthday until the legal retirement age (women: 64 years of age, men: 65 years of age; as per 1.1.2005).

If you are working, the contributions are shared between you and your employer, who pays half of the amount. Your share is directly deducted from your salary and transferred, together with your employer's share, to the compensation office.

If you are not gainfully employed or are self-employed, you must pay the full contributions, at least the statutory minimum (425 francs annually as per 1.1.2005). If you receive welfare, the commune pays the minimum amount on your behalf.

The compensation office administers the money received in individual accounts.

If you are not gainfully employed and do not receive any welfare, you have to report to the compensation office in your canton yourself. The compensation offices do not take action automatically. You will find the address on the last page of the telephone directory. If you do not pay any contributions, this can later lead to a reduction of benefits (e.g. pensions).

How high is my contribution to the insurance scheme, if I am gainfully employed?

5.05% is deducted from your gross salary.

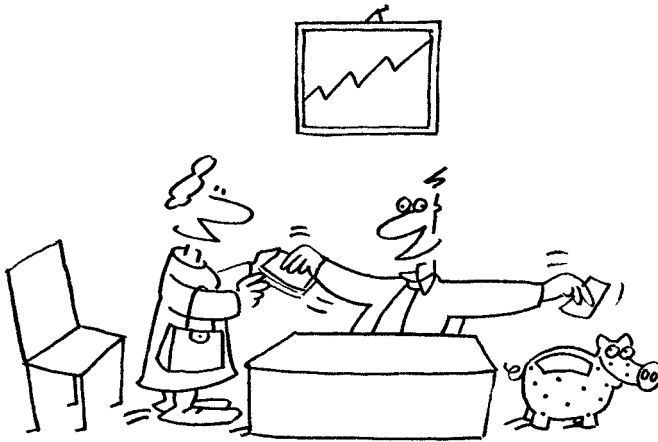
Are my family members also insured with me, or do they have to be individually insured?

The OASI/DI is a personal insurance scheme. Your family members are only insured if they fulfil the conditions themselves, i.e. they either live in Switzerland or work here.

Where can I find further information?

You can find additional information at your compensation office or on the Internet under www.ahv.ch.





What does the insurance coverage mean for me personally?

Affiliation to the occupational benefit plans entails rights and obligations, the main obligation being the payment of contributions. These produce benefits (e.g. pensions) on retirement or in the event of disability. In the event of your death, your family members or your heirs receive survivors' pensions under certain conditions.



When am I covered?

Persons insured in the OASI/DI (→ Chapter 2) and earning at least 19,350 francs annually (as per: 1.1.2005) with one single employer are covered. Persons with several jobs, but who do not earn so much with any one employer, are not compulsorily insured, even if their individual salaries added together amount to more. In such a case, voluntary insurance is possible.

Insurance coverage begins with the start of gainful employment, at the earliest from your 18th birthday.

How do I pay the insurance?

The contributions are shared between you and your employer, who pays at least half of the amount. Your share is directly deducted from your salary and transferred, together with your employer's share, to the occupational benefit institution.

On changing employers, you also switch to a different occupational benefit institution, taking the total amount of your accumulated capital (termination benefit) with you. The previous occupational benefit institution transfers the

termination benefit to the new occupational benefit institution. This capital must therefore always remain in the occupational benefit institution of your current employer. You cannot dispose of the money freely. The money may only be withdrawn under certain conditions.

How high is my contribution to the insurance scheme?

Each occupational benefit institution defines the contribution itself within the range of the statutory possibilities. The amount of your contribution may therefore vary from one institution to another. It also depends on your age.

Are my family members also insured with me, or do they have to be individually insured?

The 2nd pillar is a personal pension scheme. Your family members are only compulsorily insured, if they are gainfully employed themselves and earn at least 19,350 francs annually (as per 1.1.2005).

Where can I find further information?

You can find additional information at your occupational benefit institution. Your employer will give you the address.

4 What do I have to do when changing jobs?



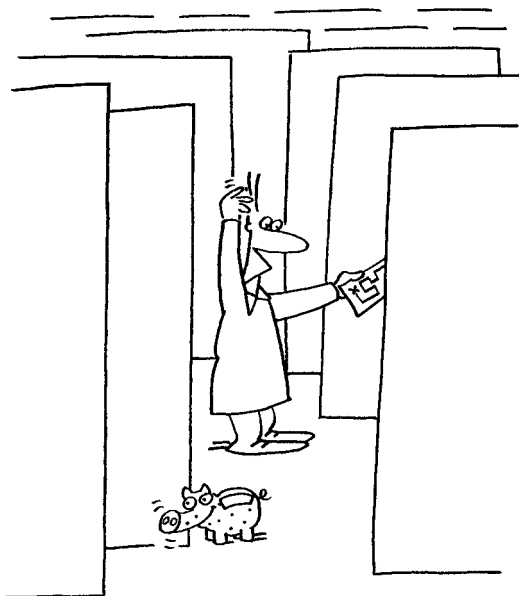
For the OASI/DI:

Please hand your **OASI insurance card** to your new employer.

For the occupational benefit plans (2nd pillar):

You have to give the address of the occupational benefit institution of your new employer to your previous employer's **occupational benefit institution** (you will receive this address from your new employer) so that the accumulated capital (**termination benefit**) may be transferred.

What do I have to do when I stop working and stay in Switzerland but am not yet retired?

**For the OASI/DI:**

You have to report to the cantonal **compensation office** in your canton of residence. You will find the address on the last page of the telephone directory.

For the occupational benefit plans (2nd pillar):

The accumulated capital (**termination benefit**) cannot be paid to you in cash. There are, however, three possibilities:

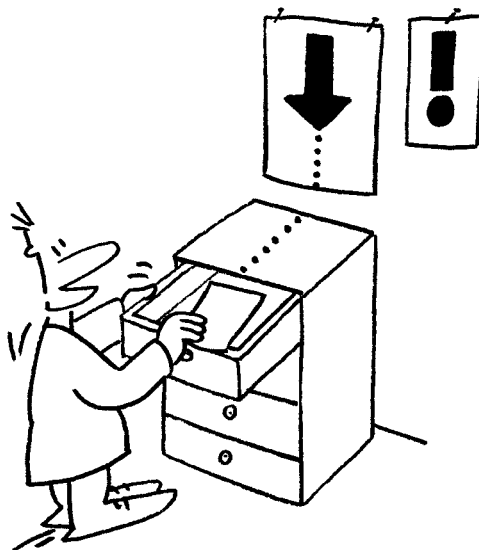
1. The capital can be paid into a special blocked account at a bank (**vested benefits account**).

2. The capital can be paid into a blocked insurance policy (vested benefits policy).
3. You can also leave the capital in the previous occupational benefit institution, if the regulations provide for this possibility, otherwise in the auxiliary fund.

Inform your occupational benefit institution which possibility you have chosen.

Information may be obtained from the occupational benefit institution of your previous employer.

6 Which certificates and documents do I have to save?



Always save all certificates and documents that you have received from the social security!

If you apply for benefits from the social insurance, you may have to submit certificates and documents. So please save the following:

- **OASI insurance card:** This is the grey card that you receive from your compensation office at the beginning of insurance coverage.
- **Extract from your individual OASI/DI account:** You can order a free extract from your account at any time by writing to your compensation office.

- **Individual earnings statements:** These are the documents that you normally receive from your employer each month. They show your salary and the relevant deductions. They ensure that you can always prove that you have been employed and for how long; also, that contributions have been deducted from your salary. This may be useful, if you apply for benefits or for reimbursement of your OASI contributions (→ Chapter 7b) and you disagree with the insurance. You should also know the names and addresses of all your employers.
- **Salary declarations** serve the same purpose. These are the documents issued by your employer for the tax authorities. They are issued once a year and show the total amount of your salaries and salary deductions.
- **Benefit certificate from the 2nd pillar:** This shows the amount of the benefits paid on retirement, if you become disabled or die. It also shows the amount of the termination benefit and regulations regarding the contributions. You can apply for the certificate from your occupational benefit institution at any time.
- **Regulations of the occupational benefit institution:** Each occupational benefit institution has its own regulations. They contain the general rights and obligations of all the persons insured therein.

B


What do I have to do when preparing to leave Switzerland definitively and what are my entitlements?

Your departure must be well prepared. In order to receive your benefits without any difficulties, you should pay attention to certain points. There are different regulations for the OASI/DI and the occupational benefit plans (2nd pillar). Procedure therefore also varies.


In the case of uncontrolled departure to a third state with an illegal stay, it is difficult to prove that departure from Switzerland has taken place. This can also be problematic when claiming benefits from the insurances.

7

OASI/DI



Before your departure, we advise you to check the payments made by your employer into your individual OASI/DI account. Write to your compensation office for a free extract from your individual account (enclose a photocopy of your OASI insurance card)³.



A distinction will be made depending on whether or not your native country has concluded a social security agreement with Switzerland. There are special provisions for recognized refugees or stateless persons.

³ Cf. Leaflet No. 1.01 «Extract from the individual account (IA)» (Auszug aus dem Individuellen Konto IK – Extrait du Compte Individuel CI), published by the OASI/DI Information Centre, available at the compensation office, at the Federal Social Insurance Office (FISO) or on the Internet under www.ahv.ch.

If a social security agreement has been concluded:

Switzerland has concluded social security agreements⁴ with the following countries:

Canada/Quebec	Czech Republic	Philippines	Turkey
Chile	Hungary	San Marino	USA
Croatia	Israel	Slovakia	Ex-Yugoslavia ⁵
Cyprus	Macedonia	Slovenia	

If you are a citizen of one of the above-mentioned countries, the corresponding social security agreement is applicable on your definitive departure from Switzerland. The same applies, if you have been recognized as a refugee or stateless person in Switzerland and travel to one of these countries and are also recognized there.

Social security agreements mean that pensions from the OASI/DI are also paid abroad⁶. For this reason, you cannot apply for reimbursement of your accumulated OASI contributions (→ Chapter 7b) on departure (special provisions exist for Chilean nationals). You can get more information about each social security agreement from the Federal Social Insurance Office (FISO).

You can apply for a calculation of your anticipated pension from your compensation office. This calculation may not be free of charge.

If you already receive an OASI/DI pension in Switzerland, this will also be paid to you abroad⁹. Supplementary benefits, in contrast, are not paid abroad.

Please keep the Swiss Compensation Office (SCO) in Geneva informed of your address abroad at all times!

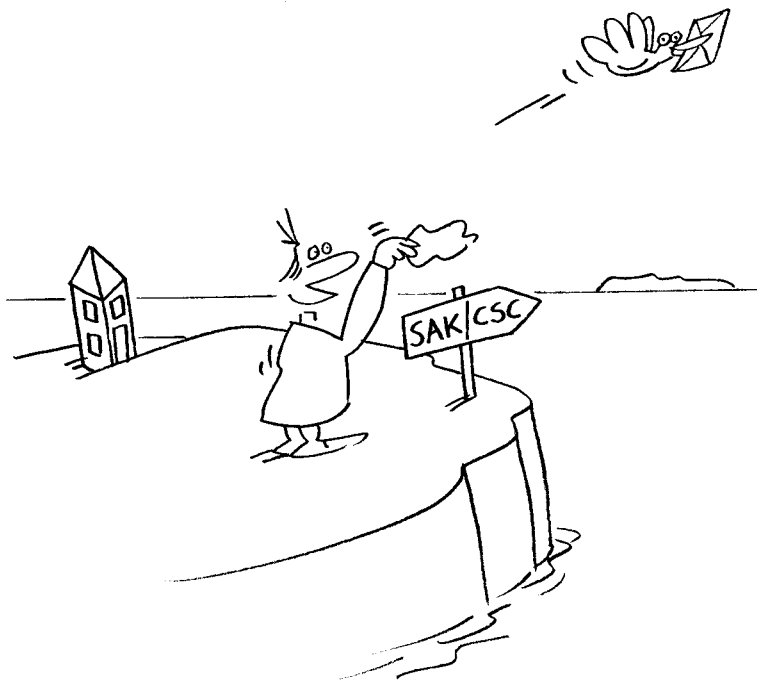
⁴ There are also social security agreements with EU and EFTA states (agreements on the free movement of persons). Cf. footnote 1.

⁵ For Bosnia and Herzegovina as well as for Serbia and Montenegro. There are separate agreements for the remaining countries making up the former Yugoslavia.

⁶ There are restrictions, depending on the agreement.

⁷ There are restrictions, depending on the agreement.





7b

If there is no social security agreement:

OASI/DI pensions are not paid to foreign nationals abroad. You can, however, apply for reimbursement of your accumulated OASI contributions⁸.

Reimbursement is only possible, if you:

- have paid OASI/DI contributions for at least one full year,
- leave Switzerland definitely. Your spouse and children under 25 years of age also have to leave the country⁹,
- do not receive a Swiss OASI/DI pension.

Exception: Should you have received OASI or DI benefits and no longer receive these after leaving Switzerland, you may nevertheless apply for reimbursement of the contributions. Benefits already received will be deducted from the total reimbursement amount.

⁸ OASI contributions amount to 8.4 % of the gross salary (employer's and employee's contributions together).

⁹ Exception: children 18 years of age or older who have completed their education and training may stay in Switzerland.

Please note:

- On reimbursement, all entitlement to **benefits** from the OASI/DI extinguishes. Thereafter you will not receive any more payments from the Swiss OASI/DI.
- Only employees' and employers' actual contributions to the OASI are reimbursed, without interest. Contributions paid by welfare are not reimbursed.
- DI contributions are not reimbursed.
- If the reimbursable OASI contributions exceed a certain sum¹⁰, the reimbursement amount is reduced.
- In the event of your death, your spouse or your children¹¹ may also apply for reimbursement, provided they are eligible for a **survivor's** pension.

How do I apply for reimbursement of my OASI contributions?

You have to submit an application to your **compensation office** or to the **Swiss Compensation Office (SCO)**. For this purpose, please complete the form «Antrag auf Rückvergütung von AHV-Beiträgen» (application for reimbursement of OASI contributions). This form is available at all compensation offices and is to be submitted, together with the following documents:

- **OASI insurance card**,
- confirmation of your departure from Switzerland,
- valid proof of nationality or a copy of the valid passport for you and your spouse,
- in the event of a divorce, the divorce decree with the date of entry into legal force,
- recognized refugees and stateless persons have to provide proof of their status,
- the address of your intended domicile abroad or confirmation of your current address abroad. The confirmation must also include your spouse and your children aged under 25 years of age.

Please note:

- In the case of married couples, each partner has to apply for reimbursement separately;
- As a rule, payment of the reimbursement amount is only effected abroad;
- Payment may take several months;
- Payment may only be effected into your personal bank account or to you personally.

¹⁰ The so-called expectation of pension: this corresponds to the capitalized, anticipated pension.

¹¹ Children up to 18 years of age, those still studying or in training up to 25 years of age.





On leaving Switzerland definitively, you can choose whether you

- apply for **payment** of your accumulated capital (termination benefit) or
- **maintain the occupational benefit coverage** (for the three possibilities → Chapter 5 «occupational benefit plans»). When you **retire** or become **disabled**, you can receive **benefits** (e.g. a pension). In the event of your death, your family members or your heirs will receive a **survivor's** pension under certain conditions.

Social security agreements do not affect the **occupational benefit plans**¹².

Pensions and other benefits are paid abroad in accordance with the regulations of the **occupational benefit institutions** (e.g. pension fund).

8a

How can I apply for the cash payment of the termination benefit?



You have to contact the **occupational benefit institution** (e.g. pension fund) of your last employer yourself.

An application must be submitted to the occupational benefit institution of your last employer. You can do this before leaving Switzerland. Please ask

¹² However, the Treaties on the Free Movement of Persons with the EU and the EFTA also cover the 2nd pillar.

your last employer for the necessary form. Among the required documents to be enclosed, are:

- Documents confirming that you intend to leave Switzerland definitively or have already left the country (e.g. confirmation from the commune of your departure).
- If you are married, your spouse has to submit his/her written consent.

Once you have received the **termination benefit**, you cannot apply for any further payments from the **occupational benefit institution**. You cannot, therefore, receive a pension anymore.

Payment is mostly not effected until after departure.

After leaving Switzerland, what do I have to do, if I want to receive benefits from the 2nd pillar at a later date?

You have to contact the **occupational benefit institution** (e.g. pension fund) of your last employer yourself.

If you have not applied for cash payment of the **termination benefit** (➔Chapter 8a), your **occupational benefit coverage** remains in the 2nd pillar. Please inform your occupational benefit institution in which form you would like to maintain the occupational benefit coverage. There are three possibilities (➔Chapter 5 «occupational benefit plans»).

The previous occupational benefit institution can provide you with the necessary information.

All changes of address, also abroad, are to be reported to the bank or insurance company where your capital is deposited.

What happens to my termination benefit, if I do nothing?

The **occupational benefit institution** of your last employer will transfer your **termination benefit** to the **auxiliary fund**, at the latest two years after you left your job. An application for payment is thus to be addressed to the auxiliary fund.

By enquiring at the Central Office of the 2nd pillar, you can find out if you still have any money in the auxiliary fund or in an occupational benefit institution.

8b



8c



You are advised to check, if all termination benefits were transferred to the occupational benefit institution of your new employer when you previously changed jobs. If you are not sure whether this has been done, send an enquiry to the Central Office of the 2nd pillar.

9

Receipt of an accident insurance pension



Before leaving Switzerland, we advise you to contact your employer's accident insurance company, if you had an accident in Switzerland that was covered by the compulsory accident insurance scheme.

If you already receive a pension from the compulsory accident insurance scheme, this will also be paid to you abroad.

10

Statement of your security account (SiRück)

This applies **only to asylum seekers and temporarily admitted aliens**¹³:

Your employer has deducted 10% from your gross salary and paid it into a security account.

If you have to leave Switzerland, you will receive a statement of your security account. Before leaving, please check that your salary deductions have been paid into the account correctly! If you disagree, please report this to the Federal Office for Migration (FOM).

If the account shows a positive balance after settlement, this will be paid to you at the earliest 6 months after your definitive departure.



Before leaving the country, please notify the FOM of your address abroad or that of an authorised representative in Switzerland. Should your account show a positive balance, the FOM will also require details of where the money is to be paid.

¹³ You will find further information in the leaflet regarding the obligation to provide security and the duty to reimburse costs on the part of asylum seekers, temporarily admitted aliens and persons in need of temporary protection (Merkblatt über die Sicherheitsleistungs- und Rückerstattungspflicht von Asylsuchenden, vorläufig aufgenommenen sowie schutzbedürftigen Personen – Aide-mémoire relatif à l'obligation pour les requérants d'asile, les étrangers admis à titre provisoire et les personnes à protéger de fournir des sûretés et de rembourser les frais), available at the Federal Office for Migration (FOM).

What are my entitlements when I no longer live in Switzerland?



11

My entitlements from the OASI/DI

Should you not have applied for reimbursement of your accumulated OASI contributions before leaving Switzerland, you can also do this from abroad (➔ Chapter 7b). **Please note:**

- Reimbursement is only possible, if there is no social security agreement with your country (except Chile).
- The entitlement to reimbursement extinguishes 5 years after the occurrence of the insurance contingency. Thereafter you can no longer claim reimbursement.



If there is a social security agreement¹⁴ with your native country or with the country in which you reside as a recognised refugee or stateless person (➔ list of countries Chapter 7a):

- you are entitled to a (partial) old-age pension on reaching the Swiss retirement age;
- you are entitled to a (partial) disability pension in the event of Ndisability as defined by Swiss provisions. The disability pension is not paid abroad for a degree of disability below 50%;
- your entitled family members may claim survivors' benefits in the event of your death.

As a general rule, for short periods of insurance coverage in the OASI/DI, either you or your family members may receive a single payment (lump-sum payment) corresponding to the value of a pension.

What do I have to do in order to receive a pension (only if there is a social security agreement)?

You have to apply for your pension yourself. The OASI/DI does not take action automatically. The application is only valid for you personally. If you are married and your spouse was insured in Switzerland, he/she has to apply for a pension separately as soon as he/she is entitled.



¹⁴ You can get information about each social security agreement from the Federal Social Insurance Office (FISO).

OASI pensions:

- If you live in your native country, please send your application directly to the competent social security office in your place of domicile¹⁵;
- If you live in another country, please send your application directly to the Swiss Compensation Office (SCO) in Geneva.

DI pensions:

- If you live in your native country, please send your application to the competent social security office at your place of domicile;
- If you live in another country, please send your application directly to the DI Office for Persons Insured Abroad in Geneva.

OASI/DI pensions or single lump-sum payments will only be paid into a personal bank account.

12

My entitlements from the occupational benefit planscheme (2nd pillar)



Should you not have applied for cash payment of your accumulated capital (termination benefit) before your departure, you can also do this from abroad at any time (→ Chapter 8a).

If you wish to maintain the occupational benefit coverage (for the three possibilities → Chapter 5 «occupational benefit plans»), you will receive a (partial) pension or a lump-sum payment as defined by the regulations of your occupational benefit institution (e.g. pension fund) or contract with a bank or insurance company:

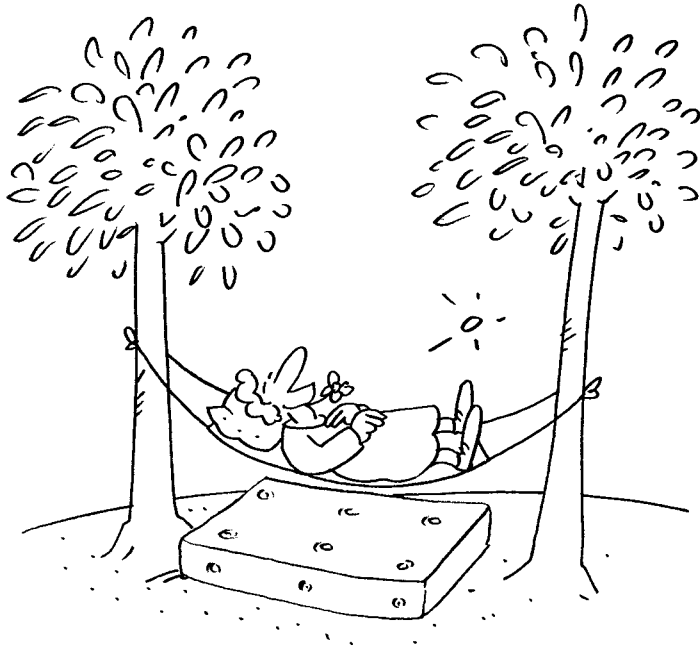
- on reaching retirement age.
- in the event of disability as defined by Swiss provisions.
- in the event of your death, for your family members, if they fulfil the requirements.

What do I have to do in order to receive benefits?

You have to apply for your benefits yourself. The occupational benefit institution, insurance company or bank do not take action automatically.

Please submit an application to your occupational benefit institution, insurance company or bank.

¹⁵ You can get the address from the Federal Social Insurance Office (FISO).



Possible entitlements departure from



from the OASI/DI

There is a **social security agreement** with the native country (↳ Chapters 7a and 11)

There is **no** social security agreement with the native country (↳ Chapter 7b)

No compensation possible

Compensation of the accumulated OASI contributions

Pension or lump-sum payment

No insurance cover: no benefit

Entitlements on departure

Entitlements on retirement, disability and death

on and following Switzerland



from occupational pension provision

Pension cover
is not wanted
(→Chapter 8a)

Pension cover
is upheld
(→Chapters 8b and 12)

**Cash payment of the
termination benefit**

No cash payment of the
termination benefit
possible

No pension cover:
no benefit

**Pension or
lump-sum payment**

Important addresses

- Compensation offices (Ausgleichskassen – Caisses de compensation): The addresses of the compensation offices are to be found on the last page of the telephone directory or on the Internet under www.ahv.ch.
- Swiss Compensation Office (SCO): Schweizerische Ausgleichskasse (SAK) – Caisse suisse de compensation (CSC)
Postfach 3100, 1211 Genf 2
Tel. 022 795 91 11
Fax 022 797 15 01
E-Mail: postmaster@zas.admin.ch
- DI Office for Insured Persons Abroad: IV-Stelle für Versicherte im Ausland – Office AI pour les assurés résidant à l'étranger
Postfach 3100, 1211 Genf 2
Tel. 022 795 91 11
Fax 022 797 15 01
E-Mail: postmaster@zas.admin.ch
- Central Office of the 2nd pillar: Zentralstelle 2. Säule – Office central du 2^{ème} pilier
Postfach 5032, 3001 Bern
Tel. 031 320 61 75
Fax 031 320 68 43
E-Mail: sfbvg@be.aey.ch
- Federal Social Insurance Office (FISO): Bundesamt für Sozialversicherung (BSV) – Office fédéral des assurances sociales (OFAS)
Effingerstrasse 20, 3003 Bern
Tel. 031 322 90 11
Fax 031 322 78 80
E-Mail: info@bsv.admin.ch
Internet: www.bsv.admin.ch
- Auxiliary Fund: Stiftung Auffangeinrichtung BVG – Fondation Institution supplétive LPP Administration Freizügigkeitskonten
Postfach 2831, 8022 Zürich
Tel. 01 284 55 15
Fax 01 284 53 55
E-Mail: administration.fzk@aeis.ch
Internet: www.aeis.ch
- For questions regarding security accounts (SiRück): Federal Office for Migration (FOM): Bundesamt für Migration (BFM) – Office fédérale des migrations (ODM)
OSP AG
Quellenweg 6, 3003 Bern-Wabern
Tel. 031 323 36 39
Fax 031 323 36 36
- Cantonal return counselling services (Rückkehrberatungsstellen – Services-conseils en vue du retour): You can obtain the addresses from the Federal Aliens Police or from the migration office in your canton.

Internet: Homepage of the OASI/DI institution with various addresses, leaflets and forms www.ahv.ch

Glossary

Auxiliary fund (Auffangeinrichtung – Institution supplétive):

The auxiliary fund is a special occupational benefit institution. If you leave your job, but do not inform your employer's occupational benefit institution what it should do with the accumulated capital (termination benefit), it transfers the termination benefit to the auxiliary fund, after 2 years at the latest. Your insurance coverage is maintained.

Benefits (Leistungen – Prestations):

These are all the payments a person receives from the insurance. The benefits may be received regularly; this is normally in the form of a pension. There are, however, also benefits that are only paid once (e.g. reimbursement of the accumulated OASI contributions); thereafter the insured person can make no further insurance claims.

Compensation offices (Ausgleichskassen – Caisses de compensation):

These are the offices which administer the OASI/DI. They collect the contributions, calculate and pay the pensions. Each canton has its own cantonal compensation office; there are, moreover, several association compensation offices. On your OASI insurance card you will find the numbers of the compensation offices managing an individual account on your behalf. The addresses are to be found on the last page of the telephone directory.

Disability/disabled (Invalidität/invalid – Invalidité/invalide):

Disability occurs when a person can no longer work in the long term owing to illness or an accident.

Individual account (IA) (individuelles Konto IK – Compte individuel CI):

These are accounts which the compensation offices manage for all insured persons. If you have worked for several employers, you may have an individual account at several compensation offices.

Insurance contingency (Versicherungsfall – Cas d'assurance):

This is the moment when a person reaches retirement age, becomes disabled or dies, and thus insurance claims can be made.

OASI/DI (Old-Age and Survivors' Insurance/Disability Insurance – AHV/IV Alters- und Hinterlassenenversicherung/Invalidenversicherung – AVS/AI Assurance-Viellesse et Survivantes/Assurance-Invalidité): This is the basic State insurance for pensions and other social security benefits in Switzerland (1st pillar).

OASI insurance card (AHV-Versicherungsausweis – Certificat d'assurance AVS):

This is the grey card that you receive from a compensation office when you are insured in the OASI/DI.

Occupational benefit coverage (in the 2nd pillar) (Vorsorgeschutz in der 2. Säule – Protection en matière de prévoyance professionnelle):

If you fulfil the conditions (occupational benefit plans), you are insured and thus, in the event of an insurance contingency, receive benefits from the occupational benefit institution. In order to maintain a good insurance coverage, the accumulated capital (termination benefit) is only paid to you under certain conditions on leaving the occupational benefit institution (e.g. on departure from Switzerland).

Occupational benefit institution (for example pension funds) (Vorsorgeeinrichtung [z.B. Pensionskasse] – Institution de prévoyance [par exemple, caisse de pensions]):

Occupational benefit institutions administer the occupational benefit plans. They may be a pension fund, an insurance company or a bank. The occupational benefit institutions collect contributions, calculate and pay pensions. Your total accumulated capital in occupational benefit plans may only be placed in one occupational benefit institution.

Occupational benefit plans (2nd pillar) (Berufliche Vorsorge [2. Säule] – Prévoyance professionnelle [2^{ème} pilier]):

Occupational benefit plans cover the same risks as the OASI/DI. They supplement the OASI/DI and are compulsory for all persons who are gainfully employed and earn more than 19,350 francs annually (as per 1.1.2005).

Reimbursement of the accumulated OASI contributions (Rückvergütung der einbezahlten AHV-Beiträge – Remboursement des cotisations AVS payées):

Foreign nationals may claim reimbursement of the accumulated OASI contributions on leaving Switzerland if there is no social security agreement between Switzerland and their native country.

Retirement/retired (Pensionierung/pensioniert – Retraite/retraité):

➔ Retirement age.

Retirement age (Rentenalter – Age de retraite):

This is the age when a person retires and can receive an old-age pension. In the OASI it is 64 for women and 65 for men (as per 1.1.2005). In the occupational benefit plans scheme it may be lower, depending on the regulations of the occupational benefit institution.

Social security agreement (Sozialversicherungsabkommen – Convention de sécurité sociale):

These are international agreements between countries, which co-ordinate the rights and obligations of their nationals in the social security system.

Survivors (Hinterlassenen – Survivants):

These are your family members (spouse, children under 18 or 25 years of age, under certain conditions also dependent relatives), in the event of your death.

Swiss Compensation Office (SCO) (Schweizerische Ausgleichskasse SAK – Caisse suisse de compensation CSC):

This office has the same function as the compensation offices and is responsible for all persons living abroad who were insured in the OASI/DI.

Termination benefit (Austrittsleistung – Prestation de sortie):

This is the amount (accumulated capital or credit balance) that is paid by the occupational benefit institution when somebody, for example, changes jobs or stops working. On changing jobs, the termination benefit is transferred to the occupational benefit institution of the new employer. Cash payment is only effected in certain cases, for example on departure from Switzerland.

Vested benefits account (Freizügigkeitskonto – Compte de libre passage):

This is a blocked account at a bank into which the termination benefit may be paid, if gainful employment ends before retirement.

Vested benefits policy (Freizügigkeitspolice – Police de libre passage):

This is a blocked policy with an insurance company into which the termination benefit may be paid, if gainful employment ends before retirement.

Albanisch, albanais, albanese
Arabisch, arabe, arabo
Deutsch, allemand, tedesco
► **Englisch, anglais, inglese**
Französisch, français, francese
Italienisch, italien, italiano
Portugiesisch, portugais, portoghese
Russisch, russe, russo
Serbisch, serbe, serbo
Spanisch, espanol, spagnolo
Tamilisch, tamoul, tamil
Türkisch, turc, turco



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Federal Office for Migration FOM

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Bundesamt für Sozialversicherung
Office fédéral des assurances sociales
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Uffizi federal da las assicuranzas socialas



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