



All you need to know about social security

Pension system in Switzerland

Status January 2026. All information without guarantee

Group of persons	Benefits							Financing		
	Basis for calculating the amount of the benefit	Temporary incapacity for work	Medical treatment and cost reimbursement	Permanent occupational disability	Death before retirement	Benefits after retirement	Adjustment of benefits	Contribution rates	Financial basis	
Old age, survivors' and disability insurance OASI / DI	Mandatory insurance coverage Persons residing or working in Switzerland, including <ul style="list-style-type: none"> Swiss citizens working abroad on behalf of the Swiss Confederation or for institutions designated by the Federal Council Employees posted abroad for a contractually specified period 	Individual pension (full pension) Relevant average annual income: <ul style="list-style-type: none"> Contribution years Adjusted earned income (income splitting during marriage) Education and care credits Minimum pension: CHF 15 120 / year Maximum pension: CHF 30 240 / year Starting in 2026, a 13th OASI pension will also be paid out.	Daily benefits <ul style="list-style-type: none"> Depends on income and the number of children Eligibility during reintegration measures 	<ul style="list-style-type: none"> Reintegration measures Medical aids Helplessness allowance Intensive care supplement Assistance contributions 	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 corresponding old-age pension. Requirement: <ul style="list-style-type: none"> Widow(s) with child(ren) Childless widows, at least 45 years of age and marriage of at least five years Widow, until youngest child is 18 years old In registered partnerships, surviving partners are treated the same as widows.	Old-age pension From age 65* <ul style="list-style-type: none"> Individual pension: 100% Married couple (two individual pensions), maximum ceiling: 150%** Widow's/widower's pension: 80%** Retired person's child's pension: 40%** Early withdrawal: Max. two years Deferral: Max. five years <small>* for women born in 1960: 64; 1961: 64 years 3 months; 1962: 64 years 6 months; 1963: 64 years 9 months 1964: 65</small> <small>** of the individual pension</small>	In line with wage and price developments (composite index): <ul style="list-style-type: none"> Every two years Annually, provided that the index is above 4% 	Employee and employer together OASI: 8.7%, DI: 1.4%, LEC: 0.5% Self-employed people OASI/DI/LEC: 5.371% – 10.0% Not gainfully employed Based on assets, minimum CHF 530, maximum CHF 26,500. (The maximum annual OASI/DI/LEC contribution for non-employed persons is 50 times the minimum contribution.)	<ul style="list-style-type: none"> Employees and employers, 50% each Self-employed individuals Not gainfully employed Public subsidies There is no upper limit on the wage subject to social security contributions (no maximum wage).
Supplementary benefits SB	Eligible claimant <ul style="list-style-type: none"> Swiss citizens and recipients of old-age and survivors' insurance (OASI/DI) residing in Switzerland Foreign nationals with ten years, refugees and stateless persons with 5 years of continuous residence in Switzerland EU and EFTA citizens: Termination of the ten-year waiting period 	Subsistence level Difference between effective income and recognized expenses such as housing, standard living costs in the canton, etc. (subsistence level)	No benefits	Reimbursement of ancillary costs such as: <ul style="list-style-type: none"> Dentist Care Medical aids Cost contributions for health insurance etc. 	Goal: Coverage of the subsistence minimum, which results from the recognized expenses (housing, standard living costs in the canton, etc.)	Goal: Coverage of the subsistence minimum, which results from the recognized expenses (housing, standard living costs in the canton, etc.)	Goal: Coverage of the subsistence minimum, which results from the recognized expenses (housing, standard living costs in the canton, etc.)	The Federal Council may adjust benefits appropriately.	None	Federal government and cantons
Occupational benefits insurance OPA	Mandatory insurance coverage <ul style="list-style-type: none"> Employees subject to OASI (old-age and survivors' insurance) contributions from January 1 following their 17th birthday with an annual OASI salary exceeding CHF 22,680 Recipients of UI (unemployment insurance) daily allowances for the risks of death and disability Voluntarily insured <ul style="list-style-type: none"> Self-employed people Employees who work for multiple employers 	Old-age pension Accumulated retirement savings multiplied by the applicable conversion rate Men: 6.80% Women: 6.80%	No benefits during the 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 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"> Maintenance obligation for child(ren) or Minimum age 45 years and duration of marriage at least five years Otherwise a one-time severance payment equal to three years' pension In registered partnerships, surviving partners are treated the same as spouses.	Old-age 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%** Advance withdrawal: Rules according to PF regulations Deferral: Max. five years <small>* for women born in 1960: 64; 1961: 64 years 3 months; 1962: 64 years 6 months; 1963: 64 years 9 months 1964: 65</small> <small>** of the individual pension</small>	In accordance with the regulation on cost-of-living allowances.	From age 25 <ul style="list-style-type: none"> 7%-18% of the pensionable salary for retirement credits 0.11% for supplements in case of an 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 pension fund sets the contribution amount so that the employer's contribution is at least as high as the sum of the contributions from its employees.

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Unemployment insurance UI	Mandatory insurance coverage All persons compulsorily insured under OASI up to retirement age Exception Self-employed persons are not insured	Insured salary Maximum: CHF 148,200 (same as AIA) Not insured Wages below the monthly minimum of CHF 500 (or CHF 300 for home-based workers)	Compensation for short-time working <ul style="list-style-type: none"> 80 % of eligible lost earnings for a maximum of 12 months within a two-year period Justified registration with the cantonal office, normally at least ten days before the start Unemployment benefits <ul style="list-style-type: none"> 70 % of the insured salary for a maximum of 640 days 80 % of the insured salary if there are dependent children, the insured salary does not exceed CHF 3,797, or the disability level is at least 40 %. 			Bad weather compensation 80 % of eligible lost earnings for a maximum of six months within a two-year period Insolvency compensation 100 % of the insured salary for the last four months of employment Mandatory occupational benefits Survivors' and disability benefits if the conditions for receiving UI daily benefits are met and a coordinated daily wage is achieved.			Up to CHF 148,200 2.2 % of insured salary.	Employee and employer 50 % of the contributions each
Accident insurance AIA	Mandatory insurance coverage Part-time employees with weekly working hours of less than eight hours are only insured against occupational accidents (accidents on the way to work are considered occupational accidents). Voluntarily insured Self-employed persons (special regulation for family members in agriculture)	Insured salary Daily benefits or pension based on insured earnings Maximum: CHF 148,200 / no minimum	Daily benefits 80 % of insured salary from the third day until the start of the disability pension or until the ability to work is regained.	<ul style="list-style-type: none"> Doctors' costs Hospital fees in general ward Medically prescribed spa treatments Medical aids Transport Rescue and funeral costs 	Pension Amount depends on the degree of disability (from 10 % linearly up to 100 %): <ul style="list-style-type: none"> Partner's pension 80 % of insured salary No additional pension for wives No disabled person's child's pension Complementary pension Provided that there is also an entitlement to a pension from the OASI or DI: Supplement to OASI/DI pension up to 90 % of your insured earnings. Impairment compensation Capital payment depends on the severity of the integrity damage. Maximum: CHF 148,200	<ul style="list-style-type: none"> Widow's/widower's pension: 40 %* Pension for orphans who have lost both parents: 25 %* Pension for orphans who have lost one parent: 15 %* In total no more than: 70 %* Requirement: <ul style="list-style-type: none"> Childless widows: Pension if aged 45 or older, or at least ⅓ disabled Otherwise: one-time widow's/widower's lump sum Childless widowers: Pension if at least ⅓ disabled In registered partnerships, the surviving partner is treated the same as the spouse. * Of the insured salary	AIA disability pension At the time of the accident the disabled person was <ul style="list-style-type: none"> Age 45 or younger: Amount of pension continues to be paid as before 46 – 64 years: Reduction in pension by each full year that the insured was over age 45 for a disability level of less than 40 %. 1 % reduction per year, but no more than 20 % for a disability level of at least 40 %. 2 % reduction per year, but no more than 40 %. 65 years and older: A disability pension will not be paid. 	In accordance with the regulation on cost-of-living allowances.	Companies are divided into risk classes for occupational and non-occupational accidents. Within a risk class, there are different risk levels.	Premiums for: <ul style="list-style-type: none"> Non-occupational accidents at the expense of employees Occupational accidents at the expense of employers Wages subject to premiums are limited to CHF 148,200 (maximum wage)
Health insurance HIA	Mandatory insurance coverage Health care: Persons residing in Switzerland in case of illness, accident (provided there is no AIA coverage), maternity Voluntarily insured Daily benefits: Persons residing and/or employed in Switzerland between the ages of 16 and 65 are covered in cases of illness, accident (unless AIA coverage exists), or maternity (see LEC/ maternity allowance).	Mandatory health insurance Uniform benefits for all insureds Voluntary daily benefits insurance Limited scope of benefits (health insurers only provide modest daily benefits)	Healthcare insurance <ul style="list-style-type: none"> Individual or group insurance coverage Examinations, treatments, and nursing care (outpatient, (partial) inpatient, and in nursing homes), analyses, medications, spa treatments (treatment costs and daily contribution), rehabilitation, hospital stays in general wards, contributions to transport and rescue costs, prevention (various examinations and tests) Maternity: Check-ups during and after pregnancy, childbirth and obstetrics, necessary breastfeeding advice 			Daily benefits insurance <ul style="list-style-type: none"> Individual or group insurance coverage For one or more illnesses or accidents during 720 days within a 900-day period Maternity: Daily allowance if insured during the 270 days prior to childbirth; daily allowance for 16 weeks, of which at least eight are after childbirth. The agreed waiting period is deducted from the benefit period. 			Mandatory health insurance <ul style="list-style-type: none"> Premiums, regardless of gender and age of entry Lower premiums for children and adolescents up to the age of 18 and young adults from age 19 to 25 Cantonal and regional variations Daily benefits insurance According to specific age categories	Mandatory health insurance <ul style="list-style-type: none"> Premiums paid by insureds, cost-sharing in the form of annual deductibles and co-payments for outpatient and inpatient treatments Contributions from the federal government and cantons to premium reductions for insureds in modest financial circumstances Daily benefits insurance Premiums of insureds
Military insurance MILLA	Eligible claimant <ul style="list-style-type: none"> Military, civilian, and civil defense personnel Off-duty military activities Participants in off-duty shooting exercises 	Insured salary <ul style="list-style-type: none"> Maximum: CHF 163,722 The total benefits from OASI/DI, MILLA (and OPA) may not exceed 100 % (OPA partly 90 %) of the insured salary (complementary pension). 	Daily benefits 80 % of pensionable salary	<ul style="list-style-type: none"> Doctor, hospital or home care Medical aids (e.g. prostheses) Vocational integration Helplessness allowance 	Pension Amount depends on disability level: Full pension 80 % of insured salary	<ul style="list-style-type: none"> Widow's/widower's pension: 40 %* Pension for orphans who have lost one parent: 15 %* Pension for orphans who have lost both parents: 25 %* Max. for all surviving relatives together: 100 %* In registered partnerships, the surviving partner is treated the same as the spouse. * Of the insured salary	Old-age pensions are based on half of the previous disability pension (40 % of the insured salary).	<ul style="list-style-type: none"> Before OASI retirement age: Adaption of pensions to nominal wage index From OASI retirement age: Adjustment to the national consumer price index 	None	Federal

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Compensation for loss of earnings / Maternity allowance / Compensation for the other parent LEC	Eligible claimant <ul style="list-style-type: none"> Persons performing service in the army, civil defense, civilian service, J+S leader course, junior marksman leader course with pay Maternity allowance: <ul style="list-style-type: none"> At the time of childbirth, the employee is covered by the Federal Act on General Provisions of Social Insurance Law (ATSG), is self-employed, or works for cash wages in a family/cohabiting business, provided that she was insured under the Federal Act on Old-Age and Survivors' Insurance (AHVG) for at least nine months before the birth. Compensation for the other parent: <ul style="list-style-type: none"> The father or wife of the mother must have been covered by mandatory insurance with OASI for the nine months prior to the birth of the child and have been gainfully employed for at least five months during this period. The other parent's leave must be taken within six months of the birth, at one time or by the day. 	Insured salary Maximum: CHF 99,000	Benefits <ul style="list-style-type: none"> Male recruits, female recruits, non-working persons: 25% (CHF 69/day) Employed service persons in refresher courses: 80%, at least 25% (CHF 69/day) Child allowance: 8% (CHF 22/day) per child Conscripts and specific training services: special approaches Maternity allowance: 80% of insured salary for 14 weeks, maximum CHF 220 per day Compensation for the other parent: 80% of insured salary for 2 weeks, maximum CHF 220 per day 					Employee and employer Together: LEC 0.5%	Employee and employer 50% of the contributions each