



Private Household Employees Ordinance (PHEO)

Information Sheet No. 1

SWISS SOCIAL INSURANCE SCHEME (AVS/AI/APG/AC/AFAM)

The Swiss social insurance scheme comprises old age and survivors' insurance (AVS), disability insurance (AI), allowances to compensate for loss of salary (APG), unemployment insurance (AC) and family allowances (AFam – see information Sheet No. 5). These social insurances form a complete and inseparable package and constitute a scheme that is based on the mutual fund principle.

In addition, some Swiss cantons have supplementary insurances.

Maternity allowance:

The maternity allowance, which is paid to mothers in the form of a daily benefit, is financed by contributions to cover loss of income (APG). At the federal level, mothers who work, who are covered by Swiss social insurance scheme and meet the specified conditions are entitled, upon request, to receive maternity allowance for a period of 14 weeks from the date of birth.

The Canton of Geneva has a maternity insurance (AMat) providing the payment of a maternity allowance for a period of 16 weeks from the date of birth to the mothers who are working, who are submitted to the Swiss social legislation and who fulfill the conditions.

Paternity allowance:

The paternity allowance, which is paid to the father in the form of daily benefit, is financed by contributions to cover loss of income (APG). Working fathers who are insured with the Swiss social insurance system and who meet the specified conditions are entitled, upon request, to receive a paternity allowance for 2 weeks from the date of birth of their child.

More information is available on the website of the "Office cantonal genevois des assurances sociales" ([OCAS](#) (fr)).

Additional family benefits and of bridge pension:

The Canton of Vaud has a scheme of additional family benefits and of bridge pension (PCFam).

Early childhood contribution:

Employers in the Canton of Geneva contribute to the Early Childhood Fund (CPE). This measure makes it possible to finance measures in favour of early childhood care.

Compulsory registration:

The employer must affiliate their private household employee at the Swiss social insurance scheme with the Cantonal Compensation Fund Office of their canton of residence.

Applications for exemption from registration:

If the private household employee is entitled to, and is willing to, be registered for the social security system in their State or the State of their employer, they must ask to be exempted at the Swiss social insurance scheme. With the help of the employer, they are required to submit evidence to this effect in the form of an original certificate to the Cantonal Compensation Fund Office of the Canton of residence, together with a written application for exemption (a [form](#) is available on the website of the Swiss Mission for the cantons of Geneva and Vaud). The Cantonal Compensation Fund Office concerned has the power to grant exemption or reject the application.

To be granted exemption from compulsory social insurance scheme in Switzerland, the private household employee must be insured by an official old age and survivors' insurance institution abroad that is governed by public law in the country concerned. Insurance with a private-law insurance company is deemed equivalent to cover by an official old age and survivors' insurance institution abroad if the insurance relationship is equivalent to compulsory insurance in accordance with the relevant legislation in the country concerned.

Contributions:

The totality of the contributions is paid by the employer who will pay all contributions for both employer and employee as provided by the PHEO. They cannot make any deductions from the monthly salary of their private household employee. Contributions are calculated on the basis of the private household employee's total salary. The total salary includes:

- the amount of salary paid in cash and
- the value of benefits in kind (CHF 345 for accommodation and CHF 645 for food) or, depending the case, the amount paid for the accommodation by the employer providing his/her private household employee an accommodation which is not within the employer's home or even the allowance that the employer pays to his/her private household employee for the accommodation and/or the food.

The costs related to the Swiss health insurance or abroad, the Swiss Accident Insurance or abroad, and the premiums of the Occupational Pension Scheme that the employer must pay in the totality are however not added to the total salary of the private household employee and these amounts are not subjected to the contributions.

To make it easier for employers, a [table](#), in "excel" format, allowing the calculation of social security contributions is available on the website of the Swiss Mission.

The full contributions for the contribution rates are as follows and are calculated on the total salary paid:

- AVS/AI/APG/AC: 12.80% (AVS 8.7%, AI 1.4%, APG 0.50%, AC 2.2%).
- AMat: 0.076% (only for private household employee domiciled in the Canton of Geneva).
- CPE: 0.07% (only in the Canton of Geneva).
- PCFam: 0.12% (only in the Canton of Vaud).

The total salary is as well subject to the contribution of AFam (see information Sheet No. 5).

The cantonal AVS compensation fund offices as well withdraw administrative costs and the employer is responsible to pay them. The rate of the administrative costs varies from canton to canton:

- Basel-Land: 4.3% of the AVS/AI/APG contribution
- Bâle-City: 5% of the AVS/AI/APG contribution
- Bern: 5% of the AVS/AI/APG contribution
- Fribourg: 5% of the AVS/AI/APG contribution
- Geneva: 2.621% of the AVS/AI/APG contribution
- Vaud: 0.53% of the total salary

If the private household employee is affiliated abroad, the employer must as well pay the totality of the contributions at the foreign social security insurance scheme.

Reimbursement of contributions or payment of pension:

To obtain the reimbursement of AVS contributions or the payment of a pension, the private household employee must have been registered for Swiss social insurance scheme for at least 12 months and must have paid contributions for at least 12 months.

If the private household employee leaves Switzerland definitively, depending of their nationality, they may request reimbursement of the full amount of contributions to AVS (i.e. both the employer's and the employee's share). Requests for reimbursement of contributions have to be submitted to the relevant [Swiss Compensation Fund Office](#).

Citizens of the EU, EFTA are entitled, upon reaching retirement age (64 for women, 65 for men), to receive a monthly pension, regardless of their place of residence. They cannot receive in principle the reimbursement of contributions. This is also the case for citizens of a country with which Switzerland has concluded a social security agreement ¹ who allows the payment of pension.

¹ Social security agreements concerned: Switzerland has concluded [social security agreements](#) with Australia, Bosnia and Herzegovina, Brazil, Canada/ Quebec, Chile, China, Croatia, Israel, India, Japan, Kosovo, Montenegro, North Macedonia, Philippines, San Marino, Serbia, South Korea, Tunisia, Turkey, United Kingdom, Uruguay and USA. It is advisable to refer to the texts of the conventions to determine if the concerned persons have right for the payment of a pension, the payment of a fixed allowance or the refund of their AVS contributions.