

## Switzerland

Exchange rate: US\$1.00 = 0.98 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1946 (old-age and survivor base pensions); 1959 (disability base pensions); 1982 (occupational old-age, disability, and survivor pensions); and 2000 (social insurance).

**Type of program:** Social insurance and mandatory occupational pension system.

#### Coverage

**Social insurance (base pension):** Residents or gainfully employed persons in Switzerland.

Voluntary coverage for citizens of Switzerland, European Union (EU) countries, and European Free Trade Association (EFTA) countries if they live outside Switzerland and the EU/EFTA countries and had at least five continuous years of previous mandatory insurance in Switzerland.

**Mandatory occupational pension:** Employees with annual earnings above 21,150 francs with the same employer. Unemployed persons are covered for disability and survivor benefits.

Voluntary coverage for some salaried workers who are ineligible for mandatory insurance and for self-employed persons.

#### Source of Funds

##### Insured person

**Social insurance (base pension):** 4.2% of gross earnings (old age and survivors) and 0.7% of gross earnings (disability).

There are no maximum earnings used to calculate contributions.

Nonworking insured persons pay annual contributions from 392 francs to 19,600 francs (old age and survivors) and from 65 francs to 3,250 francs (disability), depending on their means and other factors.

**Mandatory occupational pension:** 3.5% to 9% of gross monthly earnings from 24,675 francs to 84,600 francs, depending on the insured's age. (Employers may make additional voluntary contributions to cover part of their employees' share.)

##### Self-employed person

**Social insurance (base pension):** 7.8% of gross income (old age and survivors) and 1.4% of gross income (disability) for income of 56,400 francs and above; lower rates for lower incomes.

There are no maximum earnings used to calculate contributions.

**Mandatory occupational pension:** Varies depending on the insured's pension fund.

##### Employer

**Social insurance (base pension):** 4.2% of payroll (old age and survivors) and 0.7% of payroll (disability).

There are no maximum earnings used to calculate contributions.

**Mandatory occupational pension:** 3.5% to 9% of gross monthly payroll from 24,675 francs to 84,600 francs, depending on the insured's age.

The employer's contribution must be at least equal to the value of the insured person's contribution. Employers may make additional voluntary contributions to cover part of their employees' share.

##### Government

**Social insurance (base pension):** Provides annual federal subsidies to cover 19.55% of the cost of old-age and survivors benefits and from 37.7% to 50% of the cost of disability benefits (depending on economic conditions). (A portion of the revenues from the value added tax (VAT) and all of the taxes collected on casino profits are also used to finance old-age benefits.)

**Mandatory occupational pension:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age base pension (social insurance):** Age 65 (men) or age 64 (women) with contributions made in each year since age 21.

**Partial pension:** Age 65 (men) or age 64 (women) with at least one year of contributions.

**Early pension:** Retirement is possible one or two years before the normal retirement age.

**Deferred pension:** The pension may be deferred up to age 70 (men) or age 69 (women).

**Dependent's supplement (child's pension):** Age 65 (men) or age 64 (women) with children younger than age 18 (age 25 if a student or an apprentice).

**Constant-attendance supplement (helplessness allowance):** Paid if the insured requires the constant attendance of others to perform daily functions and does not receive a constant-attendance supplement under Work Injury.

The old-age base pension is payable abroad to Swiss nationals and under international agreement.

**Old-age pension (mandatory occupational pension):** Age 65 (men) or age 64 (women).

Dependent's supplement (child's pension): Age 65 (men) or age 64 (women) with children younger than age 18 (age 25 if a student or an apprentice).

The old-age pension (mandatory occupational pension) is payable abroad (regardless of nationality).

**Disability base pension (social insurance):** Must be assessed with a disability of at least 40% and have made contributions in each year since age 21.

Partial pension: Must be assessed with a disability of at least 40% and have at least three years of contributions.

Extraordinary pension: Paid to Swiss nationals (or persons who started residing in Switzerland before age 21) who became disabled before age 23 and who do not have at least three years of contributions.

Dependent's supplement (child's pension): Must be receiving a disability pension and have children younger than age 18 (age 25 if a student or an apprentice).

Constant-attendance supplement (helplessness allowance): Paid if the insured requires the constant attendance of others to perform daily functions. Must not receive a constant-attendance supplement under Work Injury.

The disability pension ceases at the normal retirement age and is replaced by an old-age base pension of the same value, including the value of any constant-attendance supplement.

The disability base pension is payable abroad to Swiss nationals and under international agreement.

**Disability pension (mandatory occupational pension):** Must be assessed with a disability of at least 40%.

Dependent's supplement (child's pension): Must be receiving a disability pension and have children younger than age 18 (age 25 if a student or an apprentice).

The disability pension (mandatory occupational pension) is payable abroad (regardless of nationality).

**Survivor base pension (social insurance):** The deceased made contributions in each year since age 21.

Partial pension: Paid if the deceased had at least one year of contributions since age 21.

Eligible survivors include a widow with one or more children; a widow aged 45 or older who was married to the deceased for at least five years; a widower (or registered civil partner) with one or more dependent children younger than age 18; a divorced spouse (or separated civil partner) under certain conditions; and children younger than age 18 (age 25 if a student or an apprentice).

The spouse's survivor pension upon remarriage and under certain other conditions.

The survivor base pension is payable abroad to Swiss nationals and under international agreement.

**Survivor pension (mandatory occupational pension):** The deceased was a pensioner or insured at the time of death or when the incapacity that resulted in his or her death began.

Eligible survivors include a widow(er) (or registered civil partner) with one or more dependent children; a widow(er) (or registered civil partner) aged 45 or older who was married to (or in a registered civil partnership with) the deceased for at least five years; a divorced spouse (or separated civil partner) with one or more children who was married to (or in a registered civil partnership with) the deceased for at least 10 years and who was entitled to alimony; and children younger than age 18 (age 25 if a student or an apprentice).

The survivor pension (mandatory occupational pension) is payable abroad (regardless of nationality).

### Old-Age Benefits

**Old-age base pension (social insurance):** If the insured's average annual income is up to 42,300 francs, a flat-rate amount of 10,428 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 13/600; if the insured's average annual income is greater than 42,300 francs, a flat-rate amount of 14,664 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 8/600.

All income from gainful activity, including income in the form of education or assistance grants and the contributions paid by nonworking insured persons, is taken into account for the calculation of the insured's lifetime average annual income.

The minimum monthly old-age base pension is 1,175 francs.

The maximum monthly old-age base pension is 2,350 francs. The combined individual pensions paid to a couple must not exceed 150% of the maximum monthly old-age base pension (3,525 francs).

Partial pension: The full pension is reduced by 1/44 for each missing year of contributions since age 21.

Early pension: The pension is reduced by 6.8% for each year it is claimed before the normal retirement age.

Deferred pension: The pension is increased by 5.2% to 31.5% depending on the length of deferral after the normal retirement age.

Dependent's supplement (child's pension): 40% of the insured's pension is paid for each eligible child.

The minimum monthly dependent's supplement is 470 francs.

The maximum monthly dependent's supplement is 940 francs.

Constant-attendance supplement (helplessness allowance): 20% to 80% of the minimum monthly old-age base pension is paid, depending on the assessed need for constant attendance.

Benefit adjustment: Benefits are adjusted every two years based on changes in prices and wages.

**Old-age pension (mandatory occupational pension):**

The annual pension is 6.8% of the total balance in the personal account at the time of retirement.

Dependent's supplement (child's pension): 20% of the full occupational disability pension that the insured would have received is paid for each eligible child.

Benefit adjustment: Benefits are adjusted based on price increases, depending on the insurance institution's financial resources.

**Permanent Disability Benefits**

**Disability base pension (social insurance):** If the insured's average annual income is up to 42,300 francs, 10,428 francs a year is paid plus a variable amount calculated by multiplying the insured's annual income by 13/600; if the insured's average annual income is greater than 42,300 francs, 14,664 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 8/600.

The full pension is paid if the insured is assessed with a disability of at least 70%; 75% of the full pension is paid if assessed with a disability of 60% to 69%; 50% of the full pension if assessed with a disability of 50% to 59%; 25% of the full pension if assessed with a disability of 40% to 49%.

All income from gainful activity, including income in the forms of education or assistance grants and the contributions paid by nonworking insured persons, is taken into account for the calculation of the insured's lifetime average annual income.

The minimum full monthly disability base pension is 1,175 francs.

The maximum full monthly disability base pension is 2,350 francs.

Partial pension: A percentage of the full pension is paid based on the insured's total number of years of contributions and the average number of years of contributions of the insured's cohort.

Extraordinary pension: The pension is 133.3% of the minimum full monthly disability base pension (100% if the insured became disabled after age 20 but before age 23).

Dependent's supplement (child's pension): 40% of the insured's pension is paid for each eligible child.

The minimum monthly dependent's supplement is 470 francs.

The maximum monthly dependent's supplement is 940 francs.

Constant-attendance supplement (helplessness allowance): A benefit is paid, based on the type of care received and the insured's age.

Benefit adjustment: Benefits are adjusted every two years based on changes in prices and wages.

**Disability pension (mandatory occupational pension):**

The annual pension is 6.8% of the funds that would have been accumulated at the normal retirement age had the pensioner been able to continue to work on the same conditions as before the disability began.

The full pension is paid if the insured is assessed with a disability of at least 70%; 75% of the full pension if assessed with a disability of 60% to 69%; 50% of the full pension if assessed with a disability of 50% to 59%; 25% of the full pension if assessed with a disability of 40% to 49%.

Dependent's supplement (child's pension): 20% of the full occupational disability pension that the insured receives or would have received is paid for each eligible child.

Benefit adjustment: Benefits that have been paid for more than three years are adjusted based on price increases at the beginning of the subsequent calendar year; subsequent adjustments take place at the same time as adjustments to the base pension.

**Survivor Benefits**

**Survivor base pension (social insurance)**

*Spouse's base pension:* 80% of the old-age or disability base pension the deceased received or was entitled to receive is paid.

The minimum monthly survivor base pension is 940 francs.

The maximum monthly survivor base pension is 1,880 francs.

Partial spouse's pension: A percentage of the full pension is paid based on the insured's total number of years of contributions and the number of years of contributions of the insured's cohort.

*Orphan's base pension:* 40% of the old-age or disability base pension the deceased received or was entitled to receive is paid to each eligible child; 80% for a full orphan.

The minimum monthly orphan's pension is 470 francs.

The maximum monthly orphan's pension is 940 francs; 1,410 francs for a full-orphan pension.

Benefit adjustment: Benefits are adjusted every two years based on changes in prices and wages.

**Survivor pension (mandatory occupational pension)**

*Spouse's pension:* 60% of the full occupational disability pension that the deceased received or would have been entitled to receive is paid.

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*Orphan's pension:* 20% of the full occupational disability pension the deceased received or would have been entitled to receive is paid to each eligible child.

**Benefit adjustment:** Benefits that have been paid for more than three years are adjusted for price increases at the beginning of the following calendar year; subsequent adjustments take place at the same time as adjustments to the base pension.

### Administrative Organization

#### Social insurance (base pension)

Federal Department of Home Affairs (<https://www.edi.admin.ch/>) provides general supervision.

Federal Social Insurance Office (<https://www.bsv.admin.ch/>) supervises implementation of legislation.

Decentralized network of cantonal, industrial, and federal compensation funds collect and record contributions and pay pensions.

Central Compensation Office (<https://www.zas.admin.ch/>) maintains a register of all insured persons and pensioners.

#### Mandatory occupational pension

Regional authorities provide direct supervision. The High Commission for the Supervision of Occupational Pensions (<https://www.oak-bv.admin.ch/>) supervises the regional authorities.

Around 1,648 (2016) registered occupational pension institutes administer the program.

### Sickness and Maternity

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#### Regulatory Framework

**First and current laws:** 1911 (employer-liability), 1952 (maternity insurance), 1994 (sickness insurance), and 2000 (social insurance).

**Type of program:** Social insurance (cash maternity benefits and medical benefits), and employer-liability (cash sickness benefits) system.

#### Coverage

**Social insurance (cash maternity benefit):** Employed and self-employed women involved in gainful activity.

**Social insurance (medical benefits):** Residents of Switzerland.

**Employer liability (cash sickness benefit):** Employed persons.

Note: Collective agreements may require employers to purchase collective cash sickness insurance for their employees. Under certain conditions, the benefits provided by this insurance can replace the employer-liability cash sickness benefits. Voluntary cash sickness insurance is available to employed persons and residents of Switzerland aged 15 to

65. The premiums and benefits for this voluntary insurance vary by insurance plan.

### Source of Funds

#### Insured person

**Social insurance (cash maternity benefit):** 0.225% of gross salary. Nonworking insured persons pay an annual flat-rate contribution from 21 francs to 1,050 francs, depending on their means and other factors.

There are no maximum earnings used to calculate contributions.

**Social insurance (medical benefits):** Contributions vary depending on the canton of residence and the insurer. Persons without mandatory insurance in the case of accidents (see Work Injury) pay contributions for nonwork-related accidents.

**Employer liability (cash sickness benefit):** None.

#### Self-employed person

**Social insurance (cash maternity benefit):** 0.45% of gross income for income of 56,400 francs and above; lower rates for lower incomes.

**Social insurance (medical benefits):** Contributions vary depending on the canton and the insurer. Persons without mandatory insurance in the case of accidents (see Work Injury) pay contributions for nonwork-related accidents.

**Employer liability (cash sickness benefit):** Not applicable.

#### Employer

**Social insurance (cash maternity benefit):** 0.225% of payroll.

There are no maximum earnings used to calculate contributions.

**Social insurance (medical benefits):** None.

**Employer liability (cash sickness benefit):** The total cost. Employers are exempt from paying employer-liability sickness benefits if they purchase collective cash sickness insurance for their employees, pay at least half of the insurance premiums, and meet certain other conditions.

#### Government

**Social insurance (cash maternity benefit):** None; contributes as employer.

**Social insurance (medical benefits):** Provides annual federal subsidies to cantons that finance a system to reduce the premiums for low-income persons.

**Employer liability (cash sickness benefit):** None; contributes as employer.

## Qualifying Conditions

**Cash sickness benefit (employer liability):** Must have at least three months of service or an employment contract that lasts for more than three months.

**Cash accident benefit (social insurance):** See Work Injury.

**Cash maternity benefit (social insurance):** Must have paid contributions toward the old-age and survivor base pensions in the nine months before childbirth and have been gainfully employed for at least five of the nine months. Employment must cease.

**Medical benefits (social insurance):** There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid for up to three weeks with up to one year of service; for longer periods with at least one year of service.

For employees covered by a collective agreement providing cash sickness benefits, the benefit amount varies. The amount is usually 80% of the employee's last salary. The benefit is usually paid after a two-day waiting period for a maximum of 720 days.

**Cash accident benefit (social insurance and mandatory private insurance):** See Work Injury.

**Maternity benefit (social insurance):** 80% of the insured's last daily earnings, up to 196 francs, is paid for up to 98 days (14 weeks) after childbirth.

## Workers' Medical Benefits

A comprehensive list of covered service benefits is set by law. Funds may provide additional benefits through complementary insurance.

There is no limit to duration.

**Cost sharing:** The patient pays a deductible (franchise) from 300 to 2,500 francs (0 to 600 francs for children) of medical care expenses during the calendar year plus 10% of costs above this amount up to an annual ceiling (700 francs for adults and 350 francs for children; however, several children of one family insured by the same insurer pay together a maximum of 1,000 francs); a daily contribution of 15 francs for hospitalization costs (except for insured children younger than age 18, persons younger than age 25 who are in training, and pregnant women). There is no cost sharing for maternity care.

Certain drugs are cost-shared at 20%.

Persons without mandatory insurance in case of accidents (see Work Injury) receive medical benefits in the event of a nonwork-related accident.

## Dependents' Medical Benefits

Individuals are insured in their own right and there is no family coverage.

## Administrative Organization

Federal Office of Public Health (<https://www.bag.admin.ch/>) supervises compliance with the health and sickness insurance legislation.

Statutory health and sickness insurance companies collect contributions and pay benefits.

Federal Social Insurance Office (<https://www.bsv.admin.ch/>) supervises compliance with the maternity benefit legislation.

Compensation funds of the old-age and survivor insurance (base pension) program administer the maternity benefit.

## Work Injury

### Regulatory Framework

**First law:** 1911.

**Current laws:** 1981 (accident insurance) and 2000 (social insurance).

**Type of program:** Social insurance and mandatory private insurance system.

### Coverage

Employees, including home workers, apprentices, trainees, and volunteers, and persons receiving unemployment benefits (nonwork-related injuries only).

Voluntary coverage for self-employed persons who reside in Switzerland.

### Source of Funds

#### Insured person

*Work-related injuries and occupational diseases:* None.

*Nonwork-related accidents:* The total cost. Premiums vary depending on the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 francs.

**Self-employed person:** The total cost. Premiums vary depending on the assessed degree of risk.

#### Employer

*Work-related injuries and occupational diseases:* The total cost. Premiums vary depending on the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 francs.

*Nonwork-related accidents:* None.

## Government

*Work-related injuries and occupational diseases:* None; contributes as an employer.

*Nonwork-related accidents:* None.

## Qualifying Conditions

**Work and nonwork injury benefits:** There is no minimum qualifying period. Benefits are paid for work-related and nonwork-related accidents and occupational diseases.

If working time does not exceed eight hours a week, only work-related injuries (including travel to and from work) are covered.

## Temporary Disability Benefits

For a temporary total disability, 80% of the insured's last daily earnings (including family allowances) is paid after a three-day waiting period until recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 406 francs.

Temporary partial disability: A percentage of the full benefit is paid, depending on the assessed degree of disability.

## Permanent Disability Benefits

**Permanent disability pension:** For a total disability, 80% of the insured's annual earnings (including family allowances) in the year before the accident occurred or the occupational disease began is paid.

The maximum monthly earnings used to calculate benefits are 12,350 francs.

Disability lump sum: Up to three times the insured's annual salary is paid instead of the pension in special cases.

Constant-attendance supplement (helplessness allowance): If the insured requires the constant attendance of others to perform daily functions, from two to six times the maximum insured daily earnings is paid depending on the assessed degree of disability.

The maximum daily earnings used to calculate benefits are 406 francs.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability.

Integrity allowance: If the insured is assessed with serious and long-term loss of physical or mental capacity a lump sum is paid according to a schedule in law.

The permanent disability pension is payable abroad.

Benefit adjustment: Pensions are adjusted every two years based on changes in the cost-of-living index (at the same time as adjustments are made to the old-age base pension).

## Workers' Medical Benefits

Benefits include medical, hospital, and pharmaceutical treatment; prostheses and other necessary care; and travel expenses.

There is no limit to duration.

## Survivor Benefits

### Survivor pension

*Spouse's pension:* 40% of the deceased's monthly earnings is paid.

The maximum monthly earnings used to calculate benefits are 12,350 francs.

Eligible survivors include a widow aged 45 or older; a widow(er) (or registered civil partner) with dependent children; or a widow(er) (or registered civil partner) who is assessed with a disability of at least 66.7%.

*Orphan's pension:* 15% of the deceased's monthly earnings (25% for a full orphan) is paid to each orphan younger than age 18 (age 25 if a student).

The maximum monthly earnings used to calculate benefits are 12,350 francs.

*Other eligible survivors' pension:* Up to 20% of the deceased's monthly earnings is paid to a surviving divorced spouse (or registered civil partner) who had been eligible for alimony.

The maximum monthly earnings used to calculate benefits are 12,350 francs.

The maximum combined survivor benefit is 70% of the deceased's monthly earnings; 90% if benefits are paid to both the current and the divorced spouse (or registered civil partner).

**Widow's settlement:** A lump sum is paid to a widow who is ineligible for a spouse's pension. The lump sum varies depending on the duration of the widow's marriage to the deceased.

**Funeral grant:** A lump sum of up to 2,842 francs is paid.

Benefit adjustment: Pensions are normally adjusted every two years based on changes in the cost-of-living index.

## Administrative Organization

Federal Office of Public Health (<https://www.bag.admin.ch/>) supervises compliance.

Swiss National Accident Insurance Fund (<https://www.suva.ch/>), authorized private insurance companies, and public sickness and accident insurance funds collect contributions and administer benefits.

## Unemployment

### Regulatory Framework

**First law:** 1924.

**Current laws:** 1982 (unemployment insurance) and 2000 (social insurance).

**Type of program:** Social insurance system through public or private carriers.

### Coverage

Employed persons younger than the normal retirement age who reside in Switzerland.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** 1.1% of gross monthly earnings up to 12,350 francs plus a solidarity contribution of 0.5% of gross monthly earnings of 12,350 francs or greater.

There are no maximum earnings used to calculate contributions.

**Self-employed person:** Not applicable.

**Employer:** 1.1% of gross monthly payroll up to 12,350 francs plus a solidarity contribution of 0.5% gross monthly earnings of 12,350 francs or greater.

There are no maximum earnings used to calculate contributions.

**Government:** Up to 0.159% of gross monthly earnings toward the cost of the employment service and for labor market-related measures. If necessary, provides loans at the prevailing market rate to unemployment funds.

### Qualifying Conditions

**Unemployment benefit:** Must be totally or partially unemployed, have at least two consecutive unpaid working days, have completed mandatory schooling, not be receiving an old-age base pension, have at least 12 months of contributions in the last two years (waived for certain categories of persons), be able and willing to work, and satisfy any other requirements.

**Reduced working-hours allowance (indemnités en cas de réduction de l'horaire de travail):** Paid for a temporary reduction in working hours for economic reasons or due to bad weather (in certain sectors of the economy).

### Unemployment Benefits

**Unemployment benefit:** 80% of the insured's earnings is paid; 70% if the insured has no dependent children younger than age 25, is receiving a full daily benefit that exceeds 140 francs, and does not receive a disability pension. The benefit is generally paid after a five-day waiting period.

Benefits are paid for up to 260 days with at least 12 months of contributions; 400 days with at least 18 months of contributions; 520 days if aged 55 or older or if receiving a disability pension with at least 22 months of contributions; 200 days if the insured is younger than age 25 and has no dependent children; or 90 days for persons exempt from the contribution requirement.

**Reduced working-hours allowance (indemnités en cas de réduction de l'horaire de travail):** 80% of the insured's lost earnings is paid for up to 12 months in a two-year period for a reduction in working hours for economic reasons and for up to six months for a reduction in working hours due to bad weather.

### Administrative Organization

State Secretariat for Economic Affairs (<https://www.seco.admin.ch/>) approves and supervises unemployment funds.

Federal Social Insurance Office (<https://www.bsv.admin.ch/>) supervises contributions.

Cantonal and regional unemployment funds (public funds), and approved private unemployment funds administer the program for cantons or regions and for certain professional groups.

Regional placement offices and government approved employment agencies assist unemployed persons in finding employment.

## Family Allowances

### Regulatory Framework

**First and current federal laws:** 1952 (agricultural workers), 2000 (social insurance), and 2006 (family allowances).

**First and current cantonal laws:** 26 cantonal laws.

**Type of program:** Social insurance system.

### Coverage

Federal program covers agricultural employees and self-employed farmers.

Cantonal programs cover non-agricultural employees and self-employed workers as well as needy nonemployed persons.

### Source of Funds

**Insured person:** None (except in Valais, 0.3% of salary).

**Self-employed person:** 0.3% to 3.4% of gross covered income, depending on the canton and the fund. None for self-employed farmers (federal program).

The maximum annual earnings used to calculate contributions are 148,200 francs.

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**Employer:** 0.1% to 3.63% of payroll, depending on the canton and the fund; 2% of payroll (federal program) for agricultural employees.

**Government:** Federal and cantonal governments share the residual cost for agricultural employees and the total cost for self-employed farmers (66.7% for the federal government and 33.3% for cantonal governments).

The canton pays the contributions for needy nonworking persons with resources below a certain minimum.

### **Qualifying Conditions**

**Child allowance:** Paid for children younger than age 16 (age 20 if incapable of any gainful employment).

**Birth grant:** Paid for the birth or adoption of a child in some cantons.

**Vocational training allowances:** Paid to students and apprentices younger than age 25.

**Household allowance:** Paid to married agricultural employees.

### **Family Allowance Benefits**

**Child allowance:** The federal program for agriculture pays 200 francs a month for each eligible child (220 francs in mountain regions).

In the cantonal programs, the legal minimum allowance is 200 francs a month for each eligible child, but cantons may set higher amounts.

**Birth grant:** A lump sum of 850 francs to 2,000 francs is paid, depending on the canton, for each birth or adoption.

**Vocational training allowances:** The federal program for agriculture pays 250 francs a month for each eligible child (270 francs in mountain regions). The legal minimum allowance in the cantonal programs is 250 francs a month for each child, but cantons may set higher amounts.

**Household allowance:** 100 francs a month is paid for each married agricultural employee.

### **Administrative Organization**

**Federal program:** Cantonal old-age and survivor insurance funds collect contributions and pay allowances.

**Cantonal programs:** Family allowance funds (cantonal funds and authorized professional and inter-professional funds) administer the program.

Employers usually pay allowances directly and combined with wages. The specific fund reimburses the employer.