



Contributions

Premiums for occupational accidents are payable by the employer. Premiums for non-occupational accidents are payable by employees, unless otherwise specified.

Maternity/paternity allowance

The Law on Compensation for Loss of Earnings provides for the payment of a maternity allowance that is 80% of the average income achieved before childbirth, but at most CHF 220 per day for a period of 98 days or 14 weeks (10 days for the father).

Salary in the event of incapacity for work

(Unless there is a collective agreement or a more favourable insurance solution). The Swiss Code of Obligations (Art. 324a) and the case law of the employment law tribunal set the amount of salary compensation in the event of incapacity for work. Different cantonal scales are used to this end.

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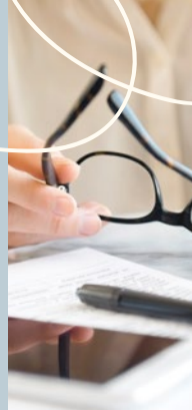
groupe**mutuel**

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Companies under Groupe Mutuel Holding SA: Avenir Assurance Maladie SA
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Foundations managed by Groupe Mutuel:

Groupe Mutuel Prévoyance-GMP / Mutuelle Neuchâteloise Assurance Maladie
Option Vested Benefits Foundation / Fondation Collective Option



Key figures for occupational benefits as from 2023

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AVS-AHV/AI-IV (1st pillar – scale 44)

		Per year	Per month
Full single pension	Minimum	CHF 14,700	CHF 1225
	Maximum	CHF 29,400	CHF 2450

Other pensions calculated as a % of the single pension

Couple	150%
Widower	80%
Per child/per orphan	40% (60% if double pension)

For each year of missing contributions, the pension is reduced by 1/44, or about 2.27% of its amount.

LPP/BVG (2nd pillar)

	Per year	Per month
Maximum annual salary taken into account	CHF 88,200	CHF 7350
Coordination deduction	CHF 25,725	CHF 2143.75
Threshold for access to the LPP/BVG	CHF 22,050	CHF 1837.50
Minimum coordinated salary	CHF 3675	CHF 306.25
Maximum coordinated salary	CHF 62,475	CHF 5206.25

Individual pension provision (3rd pillar a)

Contributions paid to recognised pension funds are tax deductible within certain limits. The maximum amount allowed annually for direct taxes from the Confederation, cantons and communes:

Person affiliated to a 2 nd pillar	CHF 7056
Person not affiliated to a 2 nd pillar, 20% of the income from a gainful activity, but not more than	CHF 35,280

Compulsory accident insurance according to LAA/UVG

Insured income = income giving entitlement to benefits and subject to contributions = AVS/AHV salary, maximum CHF 148,200 per year.

Healthcare benefits and reimbursement of costs.

Cash benefits

Daily allowance	80%
Disability pension	80% (in case of full disability)
Widower's pension	40%
Single orphan's pension	15% (double orphan's pension 25%)
Survivor pension for divorced spouse	20% (but not more than the maintenance contribution that is due)

If there are several survivors, maximum 70% (90% if divorced spouse). Disability (AI/IV), old-age (AVS/AHV) and accident (LAA/UVG) pensions in their aggregate may not exceed 90% of the insured amount.