

## 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 196 per day for a period of 98 days or 14 weeks.

## Salary in the event of incapacity for work

(unless there is a collective agreement or a more favourable insurance solution)

Article 324a of the Swiss Code of Obligations 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

Health® Life® Patrimony® **Corporate®**

**Groupe Mutuel**  
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Key figures for occupational benefits as from 2021

**AVS-AHV/AI-IV (1<sup>st</sup> pillar – scale 44)**

		<b>per year</b>	<b>per month</b>
Full single pension	minimum	Fr. 14,340.–	Fr. 1,195.–
	maximum	Fr. 28,680.–	Fr. 2,390.–

**Other pensions calculated as a % of the single pension**

Couple	150%
Widower	80%
Per child	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 (2<sup>nd</sup> pillar)**

	<b>per year</b>	<b>per month</b>
Maximum annual salary taken into account	Fr. 86,040.–	Fr. 7,170.–
Coordination deduction	Fr. 25,095.–	Fr. 2,091.25
Threshold for access to the LPP/BVG	Fr. 21,510.–	Fr. 1,792.50
Minimum coordinated salary	Fr. 3,585.–	Fr. 298.75
Maximum coordinated salary	Fr. 60,945.–	Fr. 5,078.75

**Individual pension provision (3<sup>rd</sup> 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 <sup>nd</sup> pillar	Fr. 6,883.–
Person not affiliated to a 2 <sup>nd</sup> pillar 20% of the income from a gainful activity, but not more than	Fr. 34,416.–

**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%

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.