



### 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.

Edition 1.24



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**Insurance companies of Groupe Mutuel Holding SA:** Avenir Assurance Maladie SA  
Easy Sana Assurance Maladie SA / Mutuel Assurance Maladie SA  
Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA  
Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA

**Foundations administered by Groupe Mutuel Services SA:**  
Mutuelle Neuchâteloise Assurance Maladie  
Fondation Collective Groupe Mutuel / Option Vested Benefits Foundation



# Key figures for occupational benefits as from 2024

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**AVS-AHV/AI-IV (1<sup>st</sup> 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 (2<sup>nd</sup> 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 (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   | CHF 7056   |
| Person not affiliated to a 2 <sup>nd</sup> 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%<br>(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.