

International social security

Information sheet

If the employer's registered office is not identical to the employee's country of residence and/or country where they work, social security must be regulated between the countries involved.

1. Social security agreements

Switzerland has concluded social security agreements with the EU/EFTA and various other countries. These govern under which country's law employees are insured in each individual case.

Special regulations apply to countries that do not hold any social security agreements with Switzerland.



2. Social security funds affected

- Old-age and survivors insurance (OASI)
- Disability insurance (DI)
- Family allowances
- Accident insurance (occupational and non-occupational accident)
- Pension fund (risk insurance in the event of disability and widow's and orphan's pension in the event of death)
- Unemployment insurance
- Health insurance (clarify with private insurer whether cover is provided abroad)

The following must also be considered:

- Work permits/authorisations in the reporting procedure
- Taxes/withholding tax

3. Living/working abroad without regulations

What happens if someone lives and/or works abroad and the issue of social security has not been clarified?

If someone is posted abroad by their employer, **they are no longer automatically covered under the Swiss social security system**. This does not change if the employer continues deducting social security contributions from the employee in the event of an accident, disability or death and settles them with the social security funds.

4. Mandatory review of social security cover

If an employee's domicile and/or the country where they work is outside Switzerland, it can no longer be assumed that the person will continue to be covered under Swiss social security law. This applies to **secondments of one month or longer abroad**.

5. Early involvement of Human Resources

Human Resources must be involved at an early stage if an employee is to go on a business secondment abroad.

Secondments abroad that are not affected:

- Sabbaticals
- Short stays of up to a month
- Holidays abroad

Clarifications can be time-consuming depending on the situation (nationality, country of residence, country being visited, other employers abroad, etc.). Employees have to fill in and sign certain forms. Human Resources has to submit an application for a posting certificate to the Federal Compensation Office (CFC) in Bern before departure.

6. Information for Human Resources

There must be a valid employment contract for the duration of the secondment abroad. Other employee information required:

- First name, surname, personnel number
- Secondment country
- Duration of secondment
- Country of residence during the secondment abroad (incl. information about family members)
- Additional employment (e.g. for other employers) and in which country
- Additional employment (e.g. registered self-employed) and in which country

7. Posting certificate

After receiving the posting certificate, Human Resources informs the employee and the person responsible at the institutes about the assignment in accordance with social security.

Links

- Visit www.hr.ethz.ch/downloads → or information about the SUVA accident insurance and AXA Winterthur

- supplementary accident insurance factsheet and the AXA Winterthur supplementary accident insurance form.
- Visit www.ak26.ch → for information about OASI/IV for spouses and/or children.

Our advice to employees:

It is important that employees are aware of the need for comprehensive accident/health insurance cover throughout their secondment.

Experience has shown that SUVA's accident insurance cover in some countries (in particular in the USA) is not sufficient to pay for all treatment there and then. For periods spent abroad, whether private or professional, we recommend that you:

- Obtain supplementary accident insurance from AXA Winterthur for full cover in the event of an accident;
- Check the benefits provided by your health insurance company and adjust them if necessary;
- Also check the social security cover of accompanying family members. These can be insured voluntarily (OASI/IV).

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