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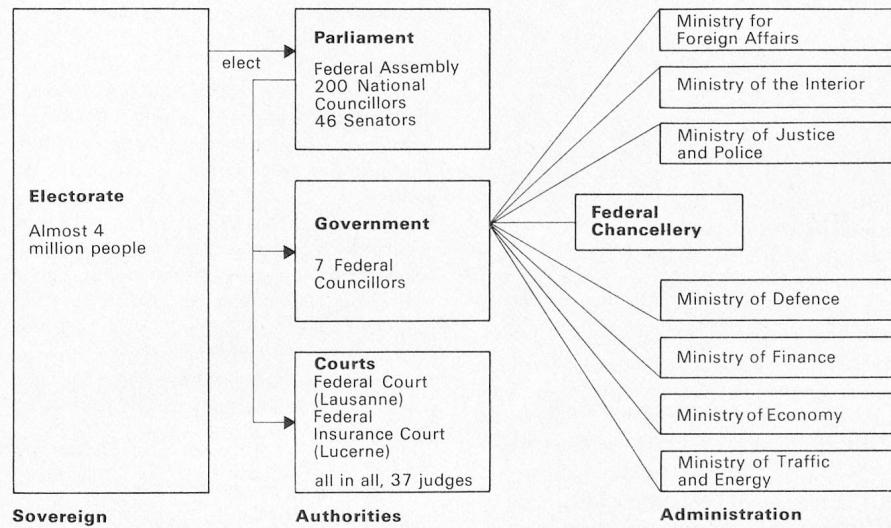
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Official Communications

The Activities of the Swiss Confederation

In this and other issues we would like to give you a short picture of the most important branches of the Swiss Confederation, and the duties of the ministries and their subdivisions.



Federal Assembly

other denominations: Federal Chambers, parliament legislature

National Council (N)	200 members
Senate (S)	46 members
United federal assembly (for elections, pardons)	200 national councillors and 46 senators

Parties in the National Council and the Senate

		1975			1979		
		N	S	N	S		
Radical Democratic Party	(PRD/R)	47	15	62	51	11	62
Christian Democratic Party	(PDC/C)	46	17	63	44	18	62
Social Democratic Party	(PS/S)	55	5	60	51	9	60
Swiss People's Party	(UDC/V)	21	5	26	23	5	28
Liberal Party	(L)	6	1	7	8	3	11
Independent's Union	(U)	11	1	12	8	0	8
Party of Labour	(T)	4	0	4	3	0	3
Evangelical Party	(U)	3	0	3	3	0	3
Progressive Organisation	(T)	0	0	0	2	0	2
National Group for People and Fatherland (-)	(-)	2	0	2	2	0	2
Swiss Republican Movement	(-)	4	0	4	1	0	1
Autonomous Socialist Party	(T)	1	0	1	2	0	2
Independent Social Christians' Party	(-)				1	0	1
Group for the Protection of the Environment	(-)				1	0	1
Total		200	44	244	200	46	246

Welt

OAI/DI – Legal Position of the Wives and Children of Insured Persons Domiciled Abroad

This matter has recently been the subject of numerous discussions and press articles. The following information is therefore given with a view to preventing misunderstandings:

1) The wife of a Swiss citizen domiciled abroad but gainfully employed in Switzerland, or of an insured person employed abroad by a firm in Switzerland, **is not compulsorily insured** with the Old Age and Survivor's Insurance/Disability Insurance (OAI/DI) unless she fulfills one of the following conditions:

- she has her own legal domicile in Switzerland
- she is gainfully employed in Switzerland
- she works abroad and is paid for that work by an employer based in Switzerland

If she does not fulfil any of these conditions and if she wishes to be insured with the Swiss OAI/DI, she must herself enrol in the voluntary insurance scheme. Wives of members of official Swiss diplomatic and consular missions abroad also fall into this category.

If the wife is not gainfully employed she will not, by joining, incur an obligation to contribute, but she will avoid gaps in her insurance which might later affect her pension rights. Moreover, her enrolment will guarantee her rights under the DI in the event of disablement. She should apply for membership at the Swiss embassy or consulate with which she is registered not more than one year after her 50th birthday or after the date on which she left the compulsory scheme.

2) The insurance position of minors domiciled abroad is only of importance in relation to disability insurance. Children of Swiss nationality are entitled to rehabilitation if they live in Switzerland, even if their parents live abroad or are not insured. If the father or mother is compulsorily or voluntarily insured at the time the disability begins, rehabilitation measures can, exceptionally, be provided abroad too, on condition that they are justified by the personal circumstances and the prospects of success. The earliest date on which entitlement to a DI pension or to welfare payments can start is the child's 18th birthday; however, in the case of Swiss minors domiciled abroad, this

is conditional on their being already voluntarily insured.

All young Swiss nationals are advised to join the voluntary insurance scheme when they reach the age of 18, bearing in mind the possibility of becoming disabled. For persons who are not gainfully employed the obligation to contribute starts only on 1st January following their 20th birthday. Here,

too, application for membership should be made to the relevant Swiss embassy or consulate abroad; in the case of minors, the legal representative must give his consent. All Swiss domiciled abroad are recommended to give this communication their careful attention.

*Service of the Swiss Abroad
of the Federal Department of Foreign Affairs*

provisions now exist in respect of the following countries:

Austria	Netherlands
Belgium	Norway (came into force on 1. 11. 80)
Denmark	
Fed. Rep. of Germany	Portugal
France	Spain
Great Britain	Sweden
Greece	Turkey
Luxembourg	Yugoslavia

Federal Office for Social Insurance

Memorandum for persons from abroad concerning admission to Swiss sickness insurance schemes

(Position on 1st July 1980)

Sickness insurance is regulated by the Federal Act of 13th June 1911 on sickness and accident insurance and by various cantonal provisions. It differs from foreign systems primarily in not being compulsory, at least at the federal level. Therefore, social security agreements between Switzerland and other countries can only be of limited scope as far as sickness insurance is concerned.

1. In principle sickness insurance is **voluntary**. Persons wishing to be insured must therefore take the necessary steps themselves. However, there are the following exceptions:

a. Persons working for an employer who has taken out a **collective insurance** for his employees are in principle automatically insured.

b. Certain **cantons** have declared sickness insurance compulsory for specific categories of the population, for example, persons with a small income or elderly people with incomes below a certain level. Only the canton of Neuchâtel has declared sickness insurance compulsory for its whole population (from 1st January 1981). Other cantons have delegated their competences to the **communes**, quite a few of which have legislated.

2. Sickness insurance is **individual**. Thus, the insurance of the head of family does not cover the other members of that family; these must be insured individually.

3. Sickness insurance is effected by numerous **autonomous insurance schemes** recognized by the Confederation. Each draws up its own statutes and regulations under the Act. Thus, the conditions of membership and insurance, and the benefits (a minimum is laid down by the Act), differ from one scheme to another. For example, most schemes have fixed a maximum admission age, but some have not. Furthermore, some schemes cover only the personnel of one firm, while others have agencies all over Switzerland.

(The recognized sickness insurance schemes must not be confused with **private insurance companies**. These are commercial insurance firms which, if they arrange sickness insurance, do so outside the above-mentioned Federal Act. This memorandum is not concerned with them.)

4. Sickness insurance is **distinct** from other social insurances such as the old age and survivors' insurance scheme. Thus, recipients of old age pensions are not automatically insured against sickness.

5. The following points should be noted in connexion with a scheme's **conditions of admission** and insurance, apart from membership of an occupational group and a possible upper age limit:

a. The schemes may fix a **qualifying period**, i.e. a period of not more than three months, during which a newly insured person receives no benefits (most schemes have abolished this qualifying period).

b. The schemes may make a **proviso**, i.e. they may withhold benefits for a period of not more than five years in the case of an illness which existed at the time of joining.

c. To be able to claim **maternity** benefits, an insured person must, at the time of her confinement, have been insured with one or more schemes for 270 days without a break of more than three months.

6. The rules applying to admission are relaxed in the case of **changes from one scheme to another**: on certain conditions the new scheme cannot impose an age limit and must offset periods of insurance already completed against the qualifying period, the duration of any proviso and the prescribed period of insurance for maternity benefits.

7. The relaxation referred to under 6 does not automatically apply to transfers from a foreign insurance scheme to a Swiss one. However, most of the **social security agreements** which Switzerland has concluded with other countries contain provisions intended to facilitate transfers. Such

8. Where they exist, provisions facilitating transfer to Swiss insurance schemes are not identical in all the agreements concluded with other countries. However, they have in common certain **essential features**:

a. The **conditions** for easy transfer to a Swiss scheme:

– **change of domicile and withdrawal from the foreign sickness insurance scheme**. A temporary stay in Switzerland, for example as a tourist, is therefore not sufficient.

– application for admission to a Swiss sickness insurance scheme within a certain **time limit**, generally three months, after termination of membership abroad. For each country there is a list of Swiss schemes which apply the agreement.

– the person must not have come to Switzerland for the **sole purpose of receiving treatment or taking a cure**.

b. The **effects** of easy transfer:

– any upper age limit for admission is not applied. However, this does not rule out the fact that contributions are generally higher for persons joining a scheme at an advanced age.

– periods of insurance completed in the contracting state count towards the **qualifying period** (see 5a). For example, a qualifying period of three months will be reduced to one month if the person concerned has been insured for two months in the contracting state.

– periods of insurance completed in the contracting state count towards any **proviso** (see 5b). For example, a proviso of five years will be reduced to three years if the person concerned was insured for two years in the contracting state.

– periods of insurance already completed count towards the qualifying period laid down in the case of **maternity** (see 5c); however, there must have been a specific period of insurance in Switzerland, generally three months. For example, if at the time of her confinement the person concerned has been insured in Switzerland for three months she will be entitled to maternity benefits on condition that she was insured for six months in the contracting state. On the other hand, she will not be so entitled if she has been insured in Switzerland for less than three months, whatever the duration of her membership in the contracting state, or if, for example, she has been insured for five



months in Switzerland but for only two months in the contracting state.

9. A number of sickness insurance schemes have undertaken, in an agreement concluded with the Organization of the Swiss Abroad, to accept **Swiss returning from abroad** up to the age of 70 on condition that they apply within six months after their return to Switzerland. However, this arrangement does not provide for periods of insurance abroad to be taken into account. The agreement is also useful to Swiss returning from a country with which Switzerland has not concluded an agreement containing a provision on facilitated entry to Swiss sickness insurance schemes, or who cannot take advantage of such a provision because, for example, they have allowed the time limit for applying (generally less than six months) to expire.

For full details, apply (preferably in writing) to:

Office fédéral des assurances sociales
Assurance-maladie et accidents
3003 Berne

Holidays in Switzerland again for Swiss children abroad



Pro Juventute 1981

Arms of community



Uffikon (LU)



Torre (TI)



Benken (SG)



Préverenges (VD)

On behalf of the Foundation for Young Swiss Abroad and Pro Juventute, the Holiday Scheme for Swiss Children Abroad, will again organize holidays in Switzerland in summer 1982.

Entitled to take part:

Children of Swiss nationality
Children of other nationalities, whose mothers were originally Swiss

Age of participants:

7 to 15 years

Holiday possibilities:

in Swiss families
in our holiday camps (from the age of 10)
in children's homes (age 7-10)

Application forms and further informations:

Obtainable at Swiss Embassies and Consulates, where application forms have to be sent to.

Deadline

End of March 1982

Brochure

The Secretariat of the Swiss Abroad has prepared an illustrated brochure for all those who could not participate in the annual meeting in Solothurn. It contains all the important speeches in the original language, followed by a short summary in either French or German. We will send you this brochure for SFr. 10.– paid in advance to the checking account of the Secretariat of the Swiss Abroad 30-6768 Berne. Please do not forget to indicate on the slip what this payment should be used for.

