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## Three and a half years of "worldwide Switzerland"



Walter Fetscherin

In September 1986 I became Head of the Service for the Swiss Abroad of the Federal Department of Foreign Affairs. Since then almost three and a half years have elapsed: certainly not a very long period and, above all, too short for me to become deeply involved with the Swiss colony in every individual country. On the other hand, I have had long enough to gain a reliable and conclusive

view of the most important phenomena of the Fifth Switzerland and to delve into the problems and needs of our compatriots worldwide. In this connexion I should like to thank the many Swiss in the five continents who, practically without exception, have cordially and hospitably welcomed the representative of "Official Berne" and have helped, through their typically Swiss openness and straightforwardness, to convey as realistic a picture as possible of the Swiss colonies.

It is extraordinarily difficult to give a general description of today's Swiss abroad. Among the characteristics almost universally observed, however, an unbroken relationship with their old home, Switzerland, is especially striking. Doubtless this is connected with the fact that our country has never – with very few exceptions – had any political emigration. The ties with Switzerland which can still

often be found in later immigrant generations are accompanied by a need – now becoming more intense – for information about what is happening in our country. Generally speaking, however, nearly all Swiss abroad also have an unusual ability to integrate into their new country of residence. This, together with a pronounced work ethic and professional competence, makes them particularly welcome immigrants in the new home of their choice. Adaptability, of course, also entails a type of behaviour influenced by their new environment. At first sight, therefore, a Swiss who has settled in Australia will differ very considerably from a compatriot in The Argentine or Sweden. There is an especially noticeable split running right through the majority of Swiss colonies today: it divides the temporary residents from the "traditional" emigrants who were born

abroad and/or have decided to spend their whole lives there. By and large the general impression of the Fifth Switzerland is a pleasing one. Evidently a large part of the Swiss living abroad have a feeling of wellbeing. My work in the service of *all* the Swiss abroad is coming to an end: when I take over my new functions I shall again have more opportunity to concern myself in a personal way with the affairs of a single Swiss colony. Before leaving Berne I really feel I must once more express my gratitude here to all those compatriots who, through their daily commitment, render an excellent service in general to our country. My special thanks go, too, to those Swiss abroad who, by giving up many hours of their spare time, contribute to the wellbeing of our compatriots abroad in over 700 large and small clubs and other organizations.

Walter Fetscherin

### Joining a Swiss Sickness Insurance

## "Better be safe than sorry!"

*"If you want to enjoy a carefree life, you should think about what can happen in the future as though it has already happened." This sage advice from Greek philosopher Epictetus (50–138 A.D.) could provide an appropriate leitmotiv for the sickness insurance scheme offered to Swiss living abroad by the cooperative self-help welfare organisation in Berne called "Der Fonds" ("The Fund"). Since January 1988, members of The Fund will be able, thanks to an agreement concluded with the important Swiss insurance organisation called Grütli, to obtain the benefits of that company's sickness insurance scheme on preferential terms when they come to Switzerland for a holiday, or if they return to live here permanently.*

At the New Helvetic Society's 1989 Lenzburg Colloquium the disadvantages in the social insurance field which Swiss abroad, because of their many years' absence from the country, have to suffer if they return home were discussed among

other subjects affecting the Swiss abroad. The Swiss sickness insurance premium system is at present based on the age of insured persons at entry. That is to say, the younger the insured person, the cheaper the premiums, and that applies to the

whole duration of the insurance until advanced age. This results, for example, in a Swiss abroad who returns home after the age of 66 and joins a sickness scheme having to pay premiums roughly two and a half times higher than a compatriot of the same age who had taken out the insurance at the age of 30 and always lived in Switzerland. Despite international agreements on social security, the Swiss sickness schemes, when determining the entry age and the premium grade depending on it, still do not credit Swiss abroad with the years covered by a foreign sickness insurance. When, nearly two years ago,

The Fund, in cooperation with the Grütli, succeeded in plugging this gap, a wave of entries was unleashed: precisely 1219 Swiss abroad are today taking advantage of The Fund's new service in order to secure later entry to the Swiss sickness insurance by paying a favourable risk or «waiting» premium. For a few francs a month it is possible to «freeze» one's actuarially calculated age. At the time of a holiday at home or permanent return to Switzerland a medical treatment insurance, as well as a compulsory hospital supplementary insurance and hospital costs insurance, can be taken out with





the Grütli, without a waiting period, at a considerably lower premium level. Thanks to this solution, the insured person returning home permanently is immediately entitled to full Grütli cover and benefits, and that irrespective of age and state of health. (Cover during a holiday at home: illness, disability, consequences of accident, and pregnancies which did not already exist before entry to Switzerland). The savings alone which can be achieved in premiums with the help of the

Fund/Grütli agreement as compared with a new entry at pensionable age can work out at about ten thousand francs for an individual.

In this way the premium burden about which many Swiss abroad have complained after their final return to their old home can be greatly reduced. Fund Director Benito Invernizzi, commenting on this newest branch of self-help for the Swiss abroad: "It was a question of offering our compatriots abroad assistance in overcoming

a unique problem. Building bridges for compatriots abroad who wish to return home, insuring risks which no one else wants to assume, and adapting services to the changed protection and security needs of the Swiss abroad so that they are as tailor-made as possible will remain the most important principle of The Fund in the future too."

*Detailed information is obtainable from: Der Fonds, Gutenbergstrasse 6, 3011 Berne.*

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## Federal Ballots

**1st April 1990**

- Initiative «no more concrete - limitation of road construction»
- Trefoil initiatives:
  - Initiative «for an area without motorway between Morat and Yverdon»
  - Initiative «for a district of Knoben with no motorway»
  - Initiative «against the construction of a motorway between Biene and Solothurn/Zuchwil»
- Federal decree of viticulture
- Revision of the law concerning the judicial system

**10th June, 23rd September and 2nd December 1990:**

The issues to be voted on have not yet been chosen.

## Voluntary Social Insurance

# Old Age Insurance: Pay Attention!

*The pension laws of many countries provide for a reduction of the benefits payable to persons who are in receipt of additional income in the form of foreign or even domestic pensions.*

These reductions could relate particularly to supplementary Swiss OAI/DI pension payments, but other benefits could also be affected to some extent. For instance, in Germany, the pension payable to a widow or a widower could be reduced if the beneficiary is receiving in addition income in excess of a specific amount. The situation is similar in the case of the regulations in Austria, where the more favourable pension calculation for persons with relatively short insurance periods may not apply if a foreign benefit is also being received. Further examples are found in French social security. There certain survivors' benefits are paid only if the means of the person concerned (including certain foreign pensions) do not exceed specified limits; furthermore, there is a limit to the size of the widows' or widowers' disability pensions and the widows' or widowers' old-age pensions which can be drawn in addition to other social insurance benefits.

If foreign legislation provides for a domestic or foreign pen-

sion to be taken into account in this way, it does not normally matter whether the pension concerned is based on compulsory or voluntary contributions.

A Swiss citizen should be aware, when deciding whether to join the voluntary OAI/DI, that pensions based on voluntary OAI/DI contributions are not treated differently by the foreign

insurance in the connexion described above, from pensions based on compulsory contributions. On the other hand, it must be borne in mind that such reductions will not be applied generally but only in the cases provided for by the relevant provisions. Whether and to what extent pensions based on voluntary contributions are taken into account when foreign benefits are calculated, only the competent insurers of the country concerned can say.

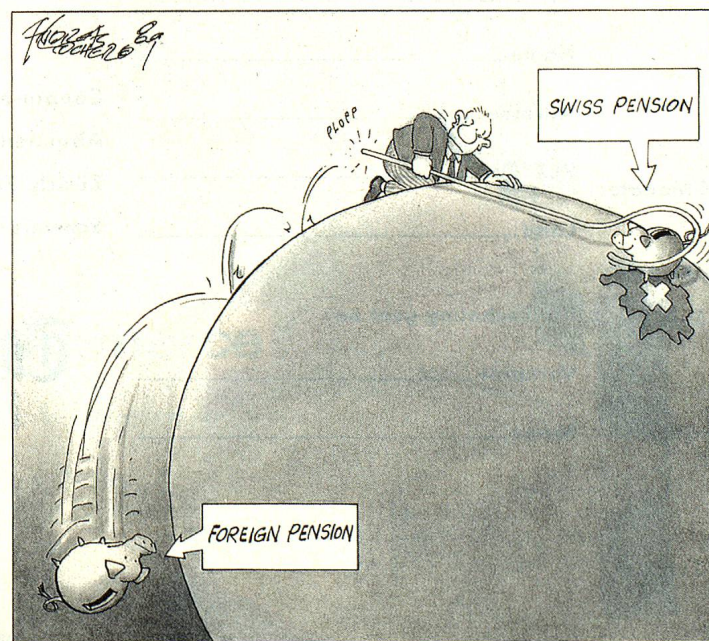
Even if a reduction is made ac-

cording to the present legislative position, it does not mean that this will still apply when our compatriot becomes eligible for the pension. All legislation is subject to change and it is difficult to estimate in advance what the legal position will be when the event insured against takes place.

It is therefore up to everyone to consider, in view of what has been said, whether, because of a possible future reduction in one's foreign pension, it is sensible to refrain from becoming a voluntary member of the Swiss OAI/DI. Above all, the purpose of the voluntary OAI/DI must not be forgotten, namely, to give Swiss citizens the opportunity, even during a stay abroad, to acquire the same entitlement to the benefits of their domestic insurance as compatriots at home and/or to avoid interruptions in their insurance careers with the consequent adverse effects on the size of the pension.

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