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Swiss Centre for Paraplegics, Nottwil

Rehabilitation measures aim for substantial and sustainable improvement in employability.

# Disability insurance for Swiss Abroad

**The Swiss disability insurance (IV) along with the AHV (Old Age and Survivors' Insurance) is an obligatory national insurance. As a general rule, anyone who resides and works in Switzerland is insured under this scheme. Under certain circumstances, Swiss Abroad can also draw disability benefits.**

The applicable insurance system is dependent on the place of employment, employer and/or place of residence.

In principle, Swiss nationals who work and reside abroad are subject to the social security plan operated by their host country. This applies to states with whom Switzerland has no social security agreement as well as states with whom such an agreement exists:

EU/EFTA states as well as Bosnia-Herzegovina, Serbia/Montenegro, Canada/Quebec, Chile, Cyprus, the Czech Republic, Croatia, Israel, Hungary, Macedonia, San Marino, Philippines (the agreement with the Philippines will come into force in the course of 2004), Slovakia, Slovenia, Turkey, USA. Under certain circumstances Swiss living abroad remain insured under the Swiss AHV/IV plan. Under the terms of the agreements, certain categories of employed persons (particularly those on assignment) are exempt: eligible persons are released from the obligation to pay foreign social insurance contributions and remain insured in Switzerland.

## Obligatory insurance

If a Swiss Abroad is sent on temporary assignment by a Swiss em-

ployer to an EU/EFTA country or any other state with which Switzerland has an agreement, he remains insured under the obligatory Swiss AHV/IV plan and is not obliged to pay contributions to a foreign insurance. The assignment must not exceed the duration defined by the relevant agreement but can be extended.

## Voluntary continuation

If an assignment to one of these countries lasts longer than the permissible duration or if the Swiss Abroad is working abroad for a Swiss employer for an undefined time, he can opt to voluntarily continue his obligatory AHV/IV contributions. He is entitled to do this if he was insured under the obligatory or voluntary AHV/IV plan for five consecutive years immediately before the duration of the assign-

ment expired or before taking up the activity abroad. In addition, his salary must be paid by his employer in Switzerland and his employer must agree to continuation of the insurance. To this end, a joint written application must be submitted to the relevant compensation fund within six months. The insurance can also be continued in the case of assignment to states with which Switzerland has no social security agreement. However, this does not release the Swiss Abroad from any obligation to pay insurance in the country of employment.

## Voluntary AHV/IV

Swiss Abroad who do not reside in an EU/EFTA country and were insured for at least five consecutive years immediately prior to leaving the obligatory insurance plan can opt to pay voluntary AHV/IV contributions. Note that no contributions need to have been paid: this is an important distinction, since minors and unemployed married persons who are not obliged to pay contributions can have their years of residence in Switzerland counted towards their insurance

period. As a rule, membership of the voluntary insurance plan does not release contributors from the obligation to pay foreign social security contributions.

Further information is available in the information sheet entitled "10.02 Freiwillige Alters-, Hinterlassenen- und Invalidenversicherung" published by the Federal Office for Social Insurance. It can be obtained from compensation funds and disability insurance offices and downloaded from [www.ahv.ch](http://www.ahv.ch).

### Disability benefits

Disability benefits comprise first and foremost measures for rehabilitation, with a view to substantially improving or retaining employability over the long term. They are implemented abroad depending on the probability of success and the personal circumstances of the affected persons (for instance, home care, aids, training or retraining). Only if and when these measures fail are disability pensions granted.

Persons under 20 can also be entitled to rehabilitation measures abroad if they are insured under

the obligatory or voluntary insurance plan or if at least one parent is voluntarily insured or insured under the obligatory AHV/IV plan for employment abroad. The entitlement ends once the parents are no longer insured. Young people living abroad cannot receive a disability pension until they have completed their 18th year.

Persons who are at least 40 percent permanently unfit for work, have completed their 18th year and have paid contributions to IV and AHV respectively for at least one year, are entitled to a disability pension. Persons who have been disabled from birth or from an early age and who qualify for a disability pension but have not paid contributions for at least one year, are entitled to extraordinary pensions. However, pensions of this type are not normally exported abroad. Swiss Abroad who were not insured under the disability insurance plan while working abroad may be faced with contribution gaps. If this is the case, they will be granted only a partial pension instead of a full pension. Entitlement to a disability pension comes to an end when a person

qualifies for an old age pension.

Pensions are divided into quarter pensions (for persons with at least 40 percent disability), half pensions (for persons with at least 50 percent disability) and full pensions (for persons with at least 66 2/3 percent disability). When the fourth revision of the disability insurance plan comes into force (1.1.2004), it will introduce three-quarter pensions (for persons with at least 60 percent disability), while a full pension will be granted only to persons with a 70 percent or higher disability. The pensions are calculated based on the same system as the AHV. Only half and full pensions (and in future three-quarter pensions) are exported abroad (exception: quarter pensions are also paid out in EU/EFTA states).

Periods during which insurance has been paid in Switzerland are taken into account when calculating pensions of EU states, provided contributions have been paid to the corresponding foreign insurance for at least one year. Under the same terms, other states with which Switzerland has a social security agreement take into account

## Federal people's initiatives open for signature

The following new people's initiatives have been launched and are open for signature:

### "Against fur imports"


(until 7 April 2005)

Verein gegen Tierfabriken VgT, Im Büel 2, 9546 Tuttwil

Signature forms for pending initiatives can be downloaded from <http://www.admin.ch/ch/d/pore/vi/vis10.html>

the period during which insurance contributions were paid in Switzerland.

Disability pensions are granted only to persons who have paid disability insurance contributions for at least one year. There is no longer a requirement to be insured up to the time when the disability took hold. As a rule, in the case of late applications the benefits are granted only for the twelve months preceding the application. Persons drawing disability benefits must continue to pay contributions to the AHV until they have reached the statutory retirement age. Persons drawing a disability pension and not in gainful employment must pay the contributions required for an unemployed person in order to avoid gaps in their contribution period.

Service for the Swiss Abroad  
Gabriela Brodbeck 

Translated from German.

## Where can I register?

- If you are **resident in EU/EFTA member countries**, you should register with the social insurance authority in your country of residence.
- If you are **resident in another state**, you must register with the disability insurance office for insured persons living abroad in Geneva, if Switzerland was your last place of employment. If you were last employed in an EU/EFTA member country, you must register with the social insurance authority in the country where you were last insured. This authority will forward your registration to the disability insurance office in Geneva.
- **Cross-border commuters** must register with the disability insurance office of the canton in which they were employed.

The same principles apply to applications for old age and survivors' pensions, except that the responsible office in Switzerland is the Swiss Compensation Fund rather than the disability insurance office in Geneva.

If necessary and if provided for by the relevant agreements, the responsible offices of participating states advise each other about insurance periods and other information for determining benefits.

The following offices are responsible for providing detailed information:

- Disability Office for Insured Persons Abroad, Swiss Compensation Office, Avenue Ed.-Vaucher 18, PO Box 3100, CH-1211 Geneva 2,
- The AHV/IV services of the Swiss Compensation Funds.

BDK

## INTERNET

[www.avs-ai-international.ch](http://www.avs-ai-international.ch)  
[www.ahv.ch](http://www.ahv.ch);  
[www.bsv.admin.ch](http://www.bsv.admin.ch);