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What happens to my old-age and survivors' insurance (OASI) if I live and work abroad?

If you live and work abroad and wish to maintain your contributions to the OASI scheme, you can join the voluntary old age and survivors' insurance/invalidity insurance (OASI/DI). By doing so, you will avoid substantial pension reductions.

The best way to explain this is with examples. Let's take a look at the case of Mr A first: he is being seconded by his employer, whose headquarters are in Rapperswil, to a subsidiary in China for three years. According to the social security insurance agreement between Switzerland and China, his employer will continue to make social security payments during this time. This means that Mr A will still have health insurance in Switzerland and remain a part of the statutory occupational pension scheme (second pillar). Mr A will also continue to draw family allowances from Switzerland. On arrival in China Mr A must submit the secondment certificate from his OASI compensation office. By doing so, he is providing proof that he is under no obligation to insure himself in China.

However, what happens in the case of Mrs B, the wife of Mr A? She will care for their two primary-school-age children while the family is living in China. This means she can apply for seamless continuation of her OASI/DI/APG insurance as well. To do so, she must apply to join the OASI compensation office of A no later than six months after moving abroad.

However, Mrs B cannot continue her compulsory insurance while she is in China if she accepts a job with an employer whose registered office is in



Explore the world as a Swiss chef: if you work abroad, you should check the fine print of your pension scheme carefully.

Photo: Keystone

China. In this case, the same rule applies for her and all other employed people who – unlike Mr A – are not seconded. They can join the voluntary OASI/DI. If they do so, they can draw a pension when they reach retirement age, just like people who are insured in Switzerland. With her contributions to the voluntary OASI/DI, the now employed Mrs B can thus close the contribution gaps and avoid significant reductions in her OASI pension. Deadlines apply in this case. Mrs B is obliged to submit a membership application within one year of leaving the compulsory OASI/DI/APG insurance scheme.

Contributions to the voluntary OASI/DI scheme are determined based on the annual income earned and/or income from self-employment. From 1 January 2020, the annual contribu-

tion to the voluntary insurance scheme is 10.1 percent of the annual salary. For unemployed people, the amount depends on their assets and any pension income. The minimum annual contribution is 950 Swiss francs.

The Swiss Compensation Office (SCO), which pays OASI pensions to insured persons resident abroad is also responsible for the use of the voluntary OASI/DI scheme. Further information on voluntary OASI/DI insurance and on membership conditions is available at www.zas.admin.ch (cf. under "Private voluntary OASI/DI insurance").

For further information: sedmaster@zas.admin.ch, or telephone +41 58 461 91 11. (ZAS)

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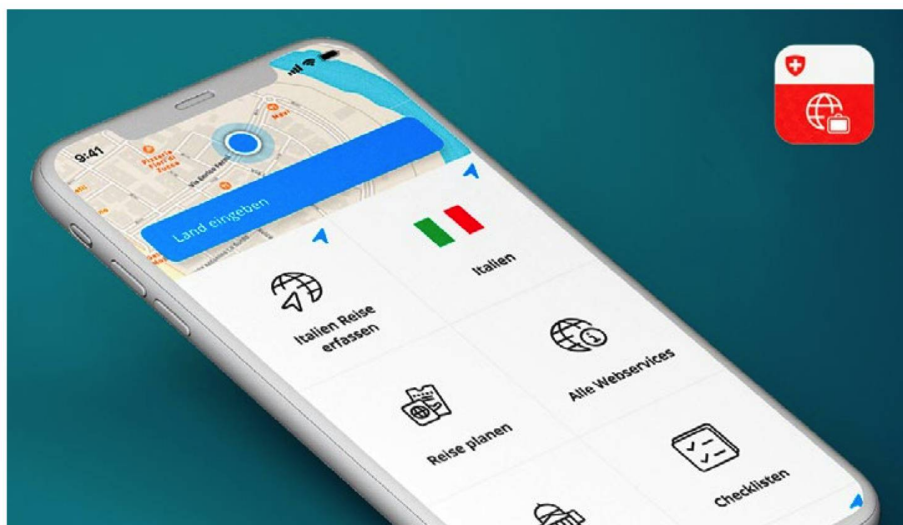
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age your own travel checklists and consult the FDFA's Travel Advice. The FDFA's comprehensive travel app also features information from private-sector partners. Travel Admin app is now available for download from the Apple and Google app stores. Bon voyage! (FDFA)



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Federal votes

The Federal Council determines voting proposals at least four months before the voting date. Everything you need to know about voting proposals (voting pamphlets, committees, recommendations by Parliament and the Federal Council etc.) is available at www.admin.ch/votes or via the Federal Chancellery's VoteInfo app.

The following proposals will be put to the People on 9 February 2020:

- Federal Popular Initiative "More affordable homes"
- Amendment of the Criminal Code and the Military Criminal Code of 14 December 2018 (Discrimination and incitement to hatred based on sexual orientation)

Popular initiatives

The following federal popular initiatives have already been launched at the time of going to press (deadline for the collection of signatures in brackets):

- "Help asylum seekers in their home countries" (08.04.2021)
- "For a mobile phone system that is health compatible and energy efficient" (15.04.2021)
- "Liability for mobile phone radiation" (22.04.2021)
- "For a secure and sustainable pension system" (Pensions Initiative) (05.05.2021)

The list of pending popular initiatives is available in German at

www.bk.admin.ch > Politische Rechte > Volksinitiativen > Hängige Volksinitiativen

