



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Federal Department of Home Affairs FDHA  
**Federal Social Insurance Office FSIO**  
International Affairs

# **Social Security for Posted Workers**

## **Non-contracting States**

January 2024

## Who should read this brochure?

### **This brochure is aimed at workers posted (expatriates) between Switzerland and:**

- countries with whom Switzerland has not concluded a social security agreement<sup>1</sup>;
- Iceland, if the worker is not a Swiss, Icelandic, Norwegian or Liechtenstein national;
- Estonia, Latvia, Lithuania, Malta, Poland or Romania, if the worker is not a Swiss national or has citizenship of an EU Member State.

### **This brochure does not concern workers posted between Switzerland and:**

- EU Member States if the worker is a Swiss national or a citizen of an EU Member State. See brochure: "[Social Security of Posted Workers – EU and EFTA Member States](#)";
- Norway, Liechtenstein or Iceland, if the worker is a Swiss, Norwegian, Liechtenstein or Icelandic national. See brochure: "[Social Security of Posted Workers – EU and EFTA Member States](#)";
- other States with which Switzerland has concluded a social security agreement. See brochure: "[Social Security of Posted Workers – Contracting States \(outside EU/EFTA\)](#)".

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<sup>1</sup> Switzerland has concluded social security agreements with the following countries: Albania, Australia, Austria, Belgium, Bosnia Herzegovina, Brazil, Bulgaria, Canada (incl. Quebec), Chile, China, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, India, Ireland, Israel, Italy, Japan, Kosovo, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Montenegro, Netherlands, North Macedonia, Norway, Philippines, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, South Korea, Spain, Sweden, Tunisia, Turkey, UK, Uruguay, the United States

## 1) Territoriality principle

According to the territoriality principle, a person is subject to the legislation of the country of stay.

The legal systems of individual countries often treat home country and foreign nationals differently. This is especially true in the field of social security, where countries are often reluctant to grant benefits to residents of foreign countries.

Switzerland has established a series of national legal provisions to protect workers who are posted temporarily by an employer in Switzerland to a non-contracting State.

## 2) Workers posted abroad from Switzerland (expatriates)

### **Old-age, survivors' and invalidity insurance (AHV/IV), income compensation allowances (EO) and unemployment insurance (ALV)**

Regardless of nationality, a worker who is sent abroad by a Swiss employer and who is paid by that employer may continue to contribute to the Swiss AHV/IV/EO and ALV schemes if the employer has given consent and the worker has been insured for at least five years immediately prior to being posted abroad. The employer and the worker must submit a joint application to the competent compensation fund.

The application must be submitted no later than six months after the day when the worker qualifies for continued compulsory insurance coverage. Applications submitted after the six-month deadline will not be accepted.

### **Occupational benefit plans**

If a worker continues with AHV/IV insurance coverage, the worker may also continue to contribute on a voluntary basis to an occupational benefit plan in Switzerland.

### **Accident insurance**

A worker posted abroad and paid by a Swiss employer continues to enjoy accident insurance cover in Switzerland for two years. On request, the competent accident insurer may extend this period to a maximum of six years.

### **Sickness insurance**

A worker posted abroad remains subject to the compulsory Swiss sickness insurance scheme for a period of two years (basic insurance). The competent sickness insurer in Switzerland may extend this period to a maximum of six years. The impact on any additional health insurance coverage should be clarified in advance with the competent health insurance company.

### **Family allowances**

A worker who remains insured with the AHV is entitled to Swiss family allowances. Their amount depends on the purchasing power of the country of residence.

#### **Note:**

Continued insurance coverage in Switzerland does not affect any insurance obligations that a posted worker may have in the country of employment. A worker may be required to participate in concurrent insurance coverage.

### **3) Workers posted to Switzerland from abroad (expatriates)**

The following provisions apply to workers posted temporarily to Switzerland by an employer in a non-contracting State:

#### **Old-age, survivors' and invalidity insurance (AHV/IV), income compensation allowances (EO) and unemployment insurance (ALV)**

A worker posted temporarily to Switzerland by an employer in a non-contracting State is subject to compulsory Swiss AHV, IV, EO and ALV insurance schemes. The worker must pay contributions in full and from the worker's own resources; the worker's employer is not liable to pay social contributions in Switzerland.

If the worker is also subject to compulsory insurance coverage abroad, and insurance in Switzerland would place an unreasonable double burden on the worker, he can apply to the compensation fund of the Swiss employer for exemption from compulsory AHV, IV and EO insurance.

A person who is employed in Switzerland for a maximum of three subsequent months per calendar year and who is paid by an employer abroad is not subject to the compulsory AHV, IV, EO and ALV insurance schemes.

#### **Occupational benefit plans (2<sup>nd</sup> pillar)**

A worker whose employer does not pay compulsory AHV contributions is not subject to compulsory second pillar insurance coverage either. However, the worker may voluntarily arrange and pay for this type of coverage.

#### **Accident insurance**

During the first year of employment in Switzerland, a posted worker is not subject to Swiss accident insurance, even if he does not have accident insurance coverage abroad.

If the worker has accident insurance coverage in another country, he can apply to the Swiss Accident Insurance Fund (SUVA, Postfach, 6002 Lucerne) or to the accident insurance substitute institution (UVG Ersatzkasse, Hohlstrasse 552, 8048 Zurich) to extend the exemption from Swiss accident insurance to a maximum of six years.

#### **Sickness insurance**

A worker who is subject to compulsory sickness insurance in another country can apply to the [competent cantonal authority](#) for exemption from Swiss sickness insurance obligations, if registration with a Swiss sickness insurer would place a double burden on the worker. This provision only applies if the worker's existing sickness insurance grants equal coverage for treatment in Switzerland in the case of ill health or a non-occupational accident.

#### **Family allowances**

A worker employed by an employer registered abroad is entitled to Swiss family allowance.

## 4) Insurance cover for family members

### Workers posted from Switzerland and residing abroad

A non-gainfully employed spouse of a posted worker may also contribute to the compulsory Swiss AHV/IV insurance schemes, if the posted spouse has maintained AHV/IV coverage.

Swiss, Icelandic, Liechtenstein and Norwegian nationals as well as citizens of EU Member States can take out insurance coverage on a voluntary basis, if the individual has been insured for at least five years with the AHV/IV directly prior to leaving Switzerland. Voluntary insurance coverage is taken out on an individual basis and does not automatically cover family members. Voluntary insurance coverage is recommended for children aged five years and over; to ensure that children will qualify for the payment of AHV/IV contributions on reaching adulthood.

Minor children of individuals who have AHV/IV insurance cover and are resident abroad qualify for AHV/IV benefits.

Family members remain subject to Swiss compulsory sickness insurance in the same way as the posted worker.

### Workers posted to Switzerland from a non-contracting State

Not gainfully employed family members of a worker who is posted to Switzerland from a non-contracting State are subject to compulsory AHV/IV insurance cover if the family member takes up residence in Switzerland. The family member must start to pay contributions at the age of 20. If the family member is also subject to compulsory insurance coverage in another country so that registration with a Swiss insurer would lead to an unreasonable double burden, an exemption from this insurance obligation may be granted by the compensation fund of the canton of residence upon request.

All individuals living in Switzerland must be insured with a Swiss sickness insurer within three months of taking up residence or within three months of their birth in Switzerland. Individuals who are subject to compulsory sickness insurance in another country can apply to the [competent cantonal authority](#) for exemption from Swiss sickness insurance if insurance in Switzerland would lead to a double burden and if their existing sickness insurance grants the same coverage for treatment in Switzerland in the case of ill health or a non-occupational accident.

## 5) Further information

Additional information is available online at [www.bsv.admin.ch](http://www.bsv.admin.ch) ("International affairs" section).

This brochure only provides an overview. For the assessment of individual cases, the relevant legal provisions apply.