



INFORMATION 2026

December 2025

Document for employers
with employees

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Documents to be completed and returned to us by 30 January 2026:

- [Annual check 2025 – Cross-border activities](#)
- [Annual check 2025](#)
- [Salary declaration 2025](#)

CONTRIBUTIONS

OASI/DI/IC

There are no changes in 2026.

As a reminder, the overall OASI/DI/IC contribution is **10.60%** (5.30% paid by the employee and 5.30% by the employer); see [CONTRIBUTIONS](#).

OASI exempt amount for employees who have reached the statutory reference age

People who wish to continue working beyond the reference age can, under certain conditions, improve their OASI pension.

Continuing to work after the reference age can fill gaps in a contribution record or potentially raise average annual income. **Every employee who has reached the reference age must therefore tell their employer** whether they wish to keep paying OASI contributions on their full salary or to use the annual exempt amount of CHF 16,800.

Very important: the employee's first declaration must reach the employer before payment of the first salary following the month in which the reference age is reached.

Thereafter, employees who have already reached retirement age must make their declaration before payment of the first salary of the following year.

Either way, employees must confirm every year whether or not they wish to keep the exempt amount. **If they do not, the exempt amount will be applied automatically.**

We strongly recommend that employers ask their employees to sign a document stating whether they wish to keep or waive the exempt amount. This will avoid complications in the event of a dispute. A template is available on our social insurance funds' website: [2.9 Waiver of exempt amount – retired employee](#). Please keep this document on file.

OASI, DI, IC and UI contributions on small salaries

Any pay of **CHF 2,500** or less per calendar year counts as earnings not subject to contributions. However:

- a) this rule does not apply to **domestic staff** (*although salaries of up to CHF 750 per year per employer paid to young people under 25 are exempt from contributions*), **nor to people working in certain sectors** (arts, audiovisual, radio and/or television). Their salaries are subject to contributions even if they fall below the CHF 2,500 limit.
- b) for insured persons who do not fall into these categories, OASI and UI contributions on annual earnings below CHF 2,500 will be deducted only at the express request of the insured person.

CONTRIBUTIONS

Family allowances and cantonal schemes

The increase in family allowances on 1 January 2025, combined with the decline in our reserves, has worsened our financial position.

Vaud

In view of the above, our fund's Committee has decided to raise the contribution rate to **2.75%*** (2.65% in 2025) from 1 January 2026.

***The rate** includes the following cantonal funds:

0.16% for day care for children

0.09% for vocational training

In addition, the contribution rate for PC Famille Vaud (supplementary benefits for families) rises from 0.12% to **0.18%** (0.09% paid by the employer and 0.09% by the employee).

Bern

Following the transfer of Moutier to the canton of Jura, the Jura rate now applies to employees working in Moutier.

Geneva

Family allowances

The Council of State has decided to **lower** the rate for the cantonal family allowance scheme from 1 January 2026. It is now set at **2.15%** of salaries subject to OASI.

Taking into account the early childhood and family day care scheme, which remains at 0.07%, the contribution applied in 2026 will be **2.22%**.

The vocational training fund keeps its sliding-scale rate as follows:

<=	2.5 million		0.0820%
>	2.5 million	<= 10 million	0.0650%
>	10.0 million	<= 50 million	0.0497%
>	50.0 million		0.0396%

Geneva maternity insurance

The Council of State has decided on a further reduction in the contribution rate, setting it at 0.058% from 1 January 2026. This rate is shared equally between employers and employees working in the canton of Geneva.

Self-employed persons in Geneva will pay a contribution of 0.029%.

Graubünden

The cantonal government has decided to lower the contribution rate to 1.60% from 1 January 2026.

Jura

Please note that Moutier is now part of the canton of Jura.

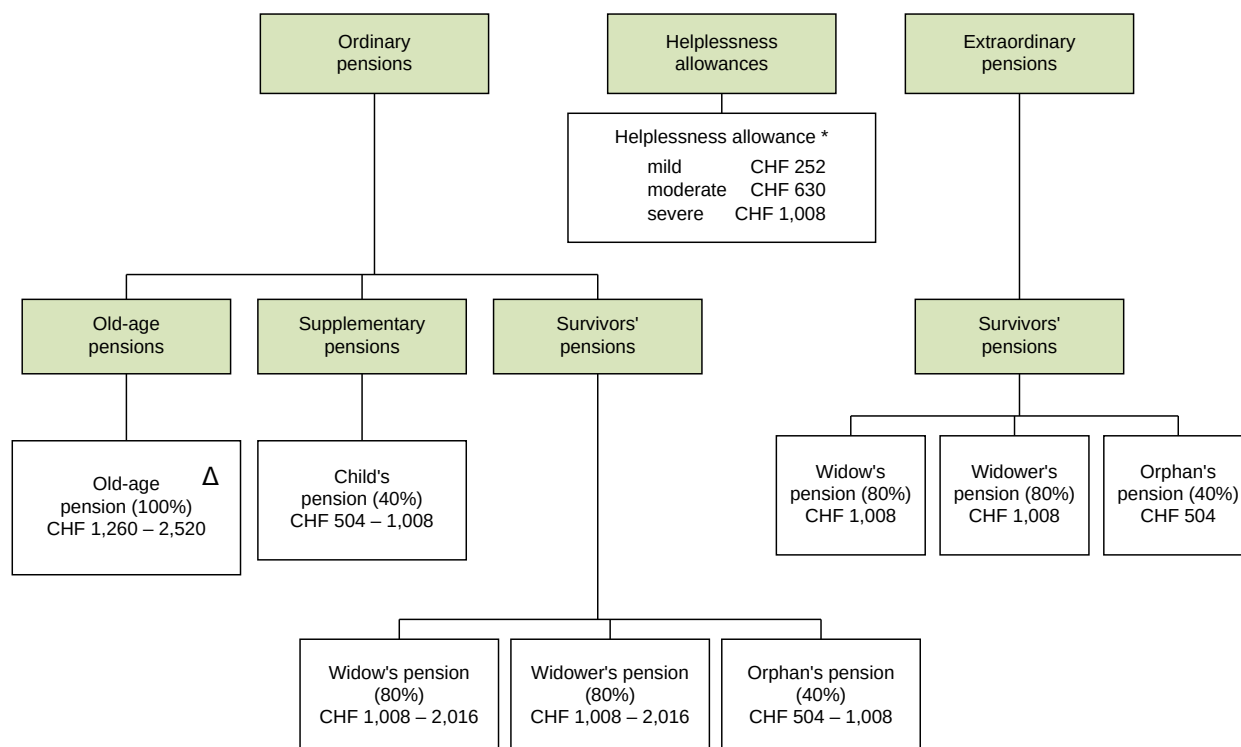
[See all contributions applicable in 2026](#)

BENEFITS

OASI/DI/IC

No increase in pensions on 1 January 2026. As a reminder and for information:

Types and monthly amounts of OASI pensions in 2026



* Replacement of DI benefits (protection of acquired rights) for people living at home:

- Mild CHF 504
- Moderate CHF 1,260
- Severe CHF 2,016

Δ If both spouses receive a pension, the combined benefits are capped at 150% of the maximum pension (CHF 3,780).

The 13th old-age pension payment will be made for the first time in December 2026, in addition to the December old-age pension:

The 13th old-age pension payment equals one twelfth of the total old-age pension actually paid during the year. The calculation does not include child's pensions, supplementary pensions or the pension supplement for women of the transitional generation under the OASI 21 reform.

Survivors' pensions for widows, widowers and orphans, as well as invalidity insurance pensions, will continue to be paid twelve times a year.

The 13th old-age pension payment has no effect on the calculation of supplementary benefits.

REMINDER: under the OASI 21 reform, in force since 1 January 2024, the retirement age for women and men is being harmonised at 65. Transitional measures apply to women born between 1961 and 1969. We no longer speak of the "retirement age" but of the "**reference age**". Retirement becomes flexible both in how and when the pension is drawn.

The reference age for women is being raised gradually by three months each year.

Year	Reference age for women	Applies to women born in
2026	64 years and 6 months	1962
2027	64 years and 9 months	1963
2028	65 years	1964 and later

From 2028, the reference age will be the same for everyone.

Important: the obligation to pay OASI contributions continues to apply until the reference age is reached.

Compensatory measures for women of the transitional generation:

Women born between 1962 and 1969 will **still be able to draw their pension early** from age 62. In that case, their pension will be reduced less sharply, for life.

To compensate for the higher reference age, women of the transitional generation who do not draw their old-age pension early will receive a lifelong pension supplement.

Flexible retirement:

Since 1 January 2024, the OASI 21 reform has made it possible to draw the pension more flexibly. A pension can be drawn at any point between the ages of 63 and 70, starting **in any month of one's choosing**.

It is now possible to apply for a partial pension of between 20% and 80%, as well as a full pension. The percentage of an early pension can be increased only once; after that, the remaining pension must be drawn in full.

This flexibility allows people to leave working life gradually and can, in some cases, make the transition easier.

Please note that pensions drawn before age 65 (early drawing) are reduced for life, while pensions drawn after age 65 (deferral) carry a lifelong supplement.

Working beyond the reference age:

The reform also allows people who continue working after the reference age to **improve their pension in some cases and under certain conditions**. To qualify for such an improvement, the maximum pension must not already have been reached. A recalculation may be requested **only once**, up to the age of 70, using the [relevant form](#).

DIVORCE (reminder for HR staff)

All too often, pension calculations are delayed for insured persons who reach the reference age without having applied for income splitting after their divorce.

We therefore encourage you to remind all your employees to submit this request to our fund as soon as their divorce becomes final and enforceable.

Further information is available in [Leaflet 1.02 Splitting on divorce](#).

BENEFITS

Family allowances

The only cantons adjusting their benefits on 1 January 2026 are:

<i>Aargau</i>	2025	2026
Child allowance	CHF 215	CHF 225
Education allowance	CHF 268	CHF 278

<i>Graubünden</i>	2025	2026
Child allowance	CHF 230	CHF 240
Education allowance	CHF 280	CHF 290

[See all benefits applicable in 2026](#)

OTHER INFORMATION

Registering new employees

Please note that employers must identify their employees immediately, i.e. when they are hired.

Recommendation from the compensation office

Our fund recommends that you continue to register all new employees systematically. This is in your interest, as registration is compulsory whenever benefits are involved (family allowances, maternity IC, military service, civil protection, civilian service).

Our eServices also give employers a clear view of their workforce and let them manage new starters and leavers, saving time at the end of the year when preparing the annual salary declaration.

If you do not wish to use our eServices, we have a dedicated mailbox, ci@avscvci.ch, where you can send us the details (OASI no., surname, first name, start date) of any new employee.

Termination of employment

If you pay any of the benefits below, please complete the relevant [questionnaire](#) and return it to info@avscvci.ch. You can also contact the Contributions Department on 021 613 35 11.

- Severance pay
- Bridging pension
- Pension fund benefit
- Other special payment

Family allowance benefits

Please notify us of employment end dates as they occur; this will avoid benefits having to be repaid.

Early retirement

Anyone aged 58 or over (born in 1968 or earlier) who leaves your company to take early retirement must complete the [registration form](#) so that their membership as a "non-employed person" can be assessed.

BVG/LPP + UVG/LAA

OASI compensation offices are required to check that employers are affiliated to a registered occupational pension scheme (BVG/LPP) and to accident insurance (UVG/LAA). This is why we ask you every year via the "[Annual check](#)" form.

In January 2026, the annual entry threshold for occupational pensions remains unchanged at CHF 22,680.



eBill platform

To reduce your administrative workload, our compensation office offers the eBill system.

Simply register on the platform to receive your OASI/DI/IC and FA contribution invoices directly in your e-banking.

If you do not use eBill yet, here are some of its advantages:

- **Convenient:** receive, check and pay your invoices in your e-banking with a single click.
- **Digital:** no more searching for invoices or payments – everything is in one place, in your e-banking.
- **Fast:** no reference numbers to enter, no errors, no scanning, no unnecessary steps to settle your invoices.
- **Secure:** eBill is THE solution of the Swiss banks, as secure as your online banking.
- **Flexible:** you always keep full control and decide how much to automate.
- **Sustainable:** fully digital processing saves resources, reduces CO₂ emissions and makes paying your bills greener.

For more information, visit [eBill](#) or contact our team directly: compta@avscvci.ch – 021 613 35 13.

Submitting salary declarations via Swissdec

Salary declarations sent via the Swissdec platform must be submitted in version 5.0 of the ELM (PUCS) standard.

ESERVICES

Employers who do not yet have access to our [eServices](#)

Our eServices are easy to use and require no software installation. You can manage access rights for your staff or fiduciaries yourself. A single login lets you manage several entities.

With eServices you can:

- **Register employees:** new starters and leavers, and requests for insurance certificates, in just a few clicks.
- **Declare salaries:** annual salaries paid, changes to the payroll during the year and estimates for the coming year.
- **Manage family allowances:** allowance applications for an employee, access at any time to the decisions and benefits granted to an employee, and automatic payment certificates.
- **View contribution statements.**
- **Communicate securely with our teams.**
- **For affiliated fiduciaries:** manage your clients.

eServices offer you many advantages:

- Time savings
- Simpler, lighter administration
- Faster processing
- Secure data exchange
- Consolidated information available in real time
- Automatic dispatch of FA certificates
- Less paper and post
- Compatible with the Swissdec distributor
- A single login
- Free access

If you have any questions, please call 021 613 35 67 or email contact-eservices@avscvci.ch

We invite you to [register](#) as soon as possible.

2025 SALARY DECLARATIONS

Employers WITH employees who use neither Swissdec nor eServices

SUBMISSION DEADLINE

To avoid late-payment interest (**calculated retroactively from 1 January 2026!**), please send us your declarations **by Friday 30 January 2026** (date of receipt by the fund). Thank you in advance.

Employee lists

Companies without their own computer-generated list should use the [2025 named salary declaration](#).

If you need a list showing the OASI numbers, surnames and first names of staff registered with our fund up to the end of November, please contact us on 021 613 35 11, info@avscvci.ch.

If you use – or are interested in – the ELM (PUCS) format or the Swissdec portal, please contact us about any technical aspects of this transfer on 021 613 35 67, contact-eservices@avscvci.ch.

Information for completing the salary declaration

Period of employment

Please give these values in days (see the section on unemployment insurance).

Example: from 1 February to 30 November = 01.02 – 30.11.

Note for companies using our own salary summary lists.

End of the period of employment: only enter a date if the employment relationship has actually ended.

Salaries paid

The total gross salary paid over the whole accounting period must be declared for each insured person.

Converting net salaries

Please use the online [net-to-gross salary conversion tool](#).

People of OASI pension age

Women (from age 64 and 3 months) and men (from their 65th birthday) remain liable for OASI/DI/IC (without the UI contribution) if they are in gainful employment.

However, contributions are levied only on the part of the salary exceeding CHF 1,400 per month or CHF 16,800 per year.

PLEASE NOTE: the OASI exempt amount can only be waived before payment of the first salary following the month in which the reference age is reached.

If you have employees who have continued working after the reference age and waived the exempt amount, you must **tick** the "Waiver of exempt amount" box.

IC for military service, civil protection, civilian service, maternity, the other parent and carers

Amounts credited or paid to you on behalf of your staff as income compensation must be included in the salaries declared.

OASI, DI, IC and UI contributions on small salaries

Any pay of CHF 2,500 or less per calendar year counts as earnings not subject to contributions. However:

- a) this rule does not apply to **domestic staff** (*although salaries of up to CHF 750 per year per employer paid to young people under 25 are exempt from contributions*), **nor to people working in certain sectors** (arts, audiovisual, radio and/or television). Their salaries are subject to contributions even if they fall below the CHF 2,500 limit.
- b) for insured persons who do not fall into these categories, OASI and UI contributions on annual earnings below CHF 2,500 will be deducted only at the express request of the insured person.

Unemployment insurance (UI)

Up to the limit of CHF 148,200, the UI contribution is 2.2% of the relevant annual salary. No contribution is levied above this limit. Where employment starts or ends during the year, the ceiling is calculated in 360ths of the annual limit. This is why it is important to give periods of employment in days.

Some examples:

Start date	End date	Number of days to be counted	Salaries subject to OASI	Subject to UI, ceiling CHF 148,200
12.02.25	12.03.25	31	CHF 26,250	CHF 12,761
30.09.25	01.10.25	2	CHF 2,000	CHF 823.35
01.01.25	07.03.25	67	CHF 50,000	CHF 27,581.65
14.04.25	26.12.25	253	CHF 222,250	CHF 104,151.65
10.06.25	19.09.25	100	CHF 88,375	CHF 41,166.65

Termination of employment

Payments such as:

- Severance pay
- Bridging pension
- Pension fund benefit
- Other special payment

form part of relevant salary, except in exceptional cases provided for by law. If in doubt, please contact the Contributions Department, info@avscvci.ch, 021 613 35 11.

Note

This leaflet gives only an overview of the provisions in force. Individual cases are governed solely by the law.

Annual check 2025

The "[Annual check 2025](#)" form must accompany your 2025 employee salary list. It will also be very helpful to us in preparing your 2026 provisional contribution invoices. The document must be printed, signed and sent to the fund.

Staff in several cantons

If your staff work in several cantons, please remember to fill in the areas concerned on page 2 of the "[Annual check 2025](#)" document.

THANK YOU for answering all the questions.

2025 SALARY DECLARATIONS

Employers WITH employees who use Swissdec or eServices

Any Swissdec submission via the eServices platform must be sent to us in version 5.0.

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Termination of employment

Payments such as:

- Severance pay
- Bridging pension
- Pension fund benefit
- Other special payment

form part of relevant salary, except in exceptional cases provided for by law. If in doubt, please contact the Contributions Department, info@avscvci.ch, 021 613 35 11.

Note

This leaflet gives only an overview of the provisions in force. Individual cases are governed solely by the law.

Adjusting your 2026 payroll

If you would like us to adjust your payroll from 1 January 2026, you can do so via [eServices](#) – "Salary declaration" section – or by email to info@avscvci.ch.

If we do not hear from you, we will adjust your provisional invoices based on the previous year's payroll.

CROSS-BORDER ACTIVITIES

Staff living or working abroad

Given the growing importance of cross-border activities, we must:

1. Inform and advise our members about the social security rules that apply when:

- an employer hires a person living abroad;
- an employer sends a person to work abroad.

For all such cross-border activities between Switzerland and EU and/or EFTA member states, you must apply for an **A1 certificate** (certificate concerning the social security legislation applicable to the holder).

For contracting states, you must apply for a **certificate of coverage (CoC)** for your posted employees.

This certificate confirms which social security legislation applies to your employee and protects you against social security contributions being claimed in other countries.

As a rule, A1 certificates and CoCs are obtained through the [ALPS web portal](#).

As an incorrect determination of liability can have serious consequences, please read the following documents:

- [Overview of the social security coordination rules between Switzerland \(CH\) and the European Union \(EU\) + European Free Trade Association \(EFTA\) + other states.](#)
- [Overview of the multilateral agreement in force since 1 July 2023.](#)

2. Review/check each year how the companies concerned apply these rules.

To this end, we ask our members to complete the "[Annual check 2025 – Cross-border activities](#)" questionnaire and return it to info@avscvci.ch by **30 January 2026**.

Don't hesitate! Contact us to clarify your situation before you get an unpleasant surprise from a foreign authority!

Contributions Department on 021 613 35 11, info@avscvci.ch

CROSS-BORDER ACTIVITIES

ALPS web portal

The Federal Social Insurance Office (FSIO) provides employers and self-employed persons with the [ALPS web portal](#) (Applicable Legislation Portal Switzerland) for dealing with social security liability in connection with cross-border activities.

Through this portal you can apply for certificates of applicable legislation (A1) and certificates of coverage (CoC) for:

- **Short- and long-term postings** to the EU/EFTA and/or to contracting states that have signed a bilateral social security agreement with Switzerland
- **Extensions of postings**
- **Multi-state activity**, i.e. employed or self-employed work carried out simultaneously or alternately in several EU/EFTA member states and Switzerland by your employees living in Switzerland*
- **Teleworking of between 25% and 49.9%** from an EU/EFTA state that has signed the multilateral agreement of 1 July 2023
- **Continued insurance** in EU/EFTA member states, contracting states or non-contracting states.

To obtain access, please apply via the [ALPS web portal](#).

You can also contact us on 021 613 35 11 or at info@avscvci.ch

***PLEASE NOTE:** A1 certificates (EU/EFTA) for multi-state activity by your cross-border employees must be requested **directly from the social security authority of their country of residence**.

For France: [Mobilité internationale Firmes étrangères](#)

For other countries: [Liaison bodies](#)

CROSS-BORDER ACTIVITIES

Employing cross-border commuters

When determining the applicable social security legislation for a cross-border commuter **who is a national of Switzerland or of an EU or EFTA member state**, we recommend the following:

Health insurance right of option:

Where cross-border activities are concerned, as an employer you should make sure that your cross-border employee understands that **they have only three months to exercise their right of option** for health insurance.

Without the document confirming that your employee has exercised the right of option, your applications concerning postings, multi-state activity and/or cross-border teleworking may be held up.

For more information, please visit the website of the Federal Office of Public Health ([FOPH](https://www.bfs.admin.ch/bfs/en/home)).

Possible multi-state activity situations:

If your cross-border employee works **in their country of residence or elsewhere**, whether for you or not, it is **their country of residence** that determines the applicable social security legislation. This means that you, as a Swiss employer, must **apply for an A1 certificate directly from the foreign social security authority** to establish whether or not you can insure them under Swiss social security.

Where applicable, it is important to explain to an employee working in their country of residence that they must tell that country's social security authority that they also work for your company in Switzerland. As a result, your company may have to pay social security contributions in another country instead of in Switzerland.

In such cases, it does not matter whether your cross-border employee works part-time or full-time for you in Switzerland. In all cases, employers are advised to find out about any gainful activity the employee carries out in their country of residence or in other EU or EFTA member states.

To do so, you could, for example, include a clause in the employment contract or staff regulations, ask the employee for a declaration to this effect or prepare a monitoring questionnaire. It is then advisable to obtain an annual declaration on this matter from the employee concerned.

As an incorrect determination of liability can have serious consequences, please read the following documents:

- [Overview of the social security coordination rules between Switzerland \(CH\) and the European Union \(EU\) + European Free Trade Association \(EFTA\) + other states.](#)
- [Overview of the multilateral agreement in force since 1 July 2023.](#)

YOUR CONTACTS

Telephone helpline, Monday to Friday
10 am – 12 noon and 1.30 pm – 3.30 pm

CONTRIBUTIONS DEPARTMENT

info@avscvci.ch

- Registration / deregistration
- Administrative changes and management of branches and subsidiaries 021 613 35 11
- Payroll management
- OASI liability
- Employer audits
- International matters: expatriates / postings / multi-state activity

EMPLOYEE REGISTRATION

021 613 35 11

ci@avscvci.ch

ACCOUNTS – INVOICING

021 613 35 13

compta@avscvci.ch

FAMILY ALLOWANCES

021 613 35 12

caisse.af@avscvci.ch

ESERVICES

021 613 35 67

contact-eservices@avscvci.ch

NON-EMPLOYED PERSONS

021 613 35 11

info@avscvci.ch

BENEFITS

avs.rentes@avscvci.ch

021 613 35 14

- OASI pensions
- DI pensions
- DI daily allowances

apg@avscvci.ch

- IC for military service, civil protection, civilian service 021 613 35 16
- Maternity allowance
- Other parent's allowance
- Carer's allowance