



## Social security

# Contribution and Benefits 2023

### Your contact

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### Accident insurance (occupational and non non-occupational)

	Employees 2023
Maximum insured UVG salary per year	148,200
Non-occupational accident insurance (NBUV) only applies to employees who work at least 8 hours per Week	

### Occupational pension

	Employees 2023
Minimum earnings threshold per year	22,050
Minimum insured salary according to BVG per year	3,675
Upper limit according to BVG per year	88,200
Coordination deduction per year	25,725
Maximum insured salary according to BVG per year	62,475
Maximum insurable salary per year	882,000
Savings contributions – Retirement credits from pensionable salary	
Age 25–34	7.00%
Age 35–44	10.00%
Age 45–54	15.00%
Age 55–64/65	18.00%
Statutory minimum interest rate	1.00%

### Restricted pension (voluntary pillar)

	Employees 2023
Gainfully employed persons with 2nd pillar	7,056
Gainfully employed persons without 2nd pillar (max. 20% of earnings from employment) up to	35,280

### OASI/DI/IC – Employee and employer contributions

	Employees 2023	Employers 2023
OASI (Old Old-Age and Survivors' Insurance)	4.35%	4.35%
DI (Disability insurance)	0.7%	0.7%
IC (income compensation insurance, maternity/ paternity)	0.25%	0.25%
<b>Total</b>	<b>5.30%</b>	<b>5.30%</b>
<b>Exempt income</b>		
For pensioners per year per employer	16,800	16,800
Marginal side income per year per employer (note exception without tax tax-free allowance)	2,300	2,300

### UI – Unemployment insurance

	Employees 2023	Employers 2023
Up to an annual salary of	148,200	148,200
	1.1%	1.1%

### OASI/DI/IC – Contributions for self self-employed persons

Maximum interest rate	10.0%
Lower income limit	9,800
Maximum interest rate for incomes of at least	58,800
The sliding scale for contributions is applied for incomes between 9,800 and 58,800	
Minimum contribution per year	514
Upper limit for contributions to the family compensation office (FAK)	148,200
<b>Exempt income</b>	
For pensioners per year	16,800

### OASI/DI/IC – Contributions for persons not in gainful employment

Minimum annual contribution	514
Maximum annual contribution	25,700

### OASI/DI/IC – Pensions

Minimum single person's pension per month	1,225
Maximum single person's pension per month	2,450
Maximum married couple's pension per month	3,675

#### Sources:

- [FSIO Contributions to Social Security](#)
- [Information Cente OASI/DI Leaflets](#)