



Social security

Contribution and Benefits 2024

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Accident insurance (occupational and non non-occupational)

	Employees 2024
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 2024
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 2024
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 2024	Employers 2024
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%
Total	5.30%	5.30%

Exempt income

	Employees 2024	Employers 2024
For pensioners per year per employer (optional)	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 2024	Employers 2024
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

Exempt income

For pensioners per year	16,800
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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](#)