

**Englisch**

**PRO  
SENECTUTE**  
GEMEINSAM STÄRKER



## **Old-age Provision and Retirement**

# Age Development Canton Thurgau

«The number of seniors aged 65+ will more than double by 2045.»

«Disproportionate increase in very old people aged 80+.»

*«The foreign population in Switzerland is younger on average than the native population. But already one fifth of the over 65s were not born in Switzerland.»* Federal Commission on Migration FCM

# Pro Senectute Foundation (Established 1917)

Pro Senectute has been committed to the elderly population for more than 100 years.

Pro Senectute is the largest specialist and service organisation for old age in Switzerland ➡ *politically independent and confessionally neutral*

As a centre of excellence, the foundation promotes the independence and personal responsibility of older people:

**Social Commitment**

**Educational and  
Sports Activities**

**Information and  
Advice**

**Daily Living Aids**

# Social Issues - Social Counselling

**Free social counselling for people of retirement age  
and their caregivers**



**Daily Questions**

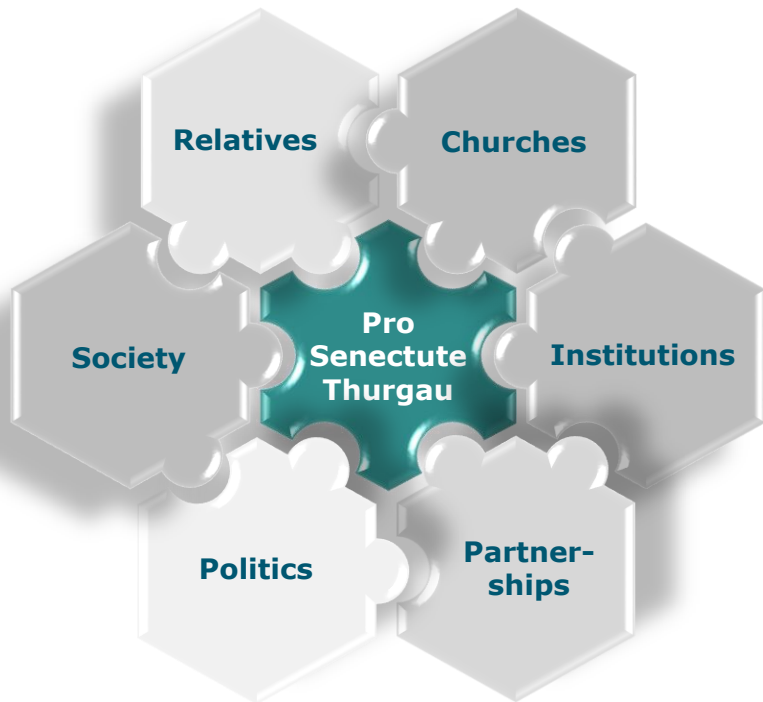
**Health**

**Finances**

**Living**

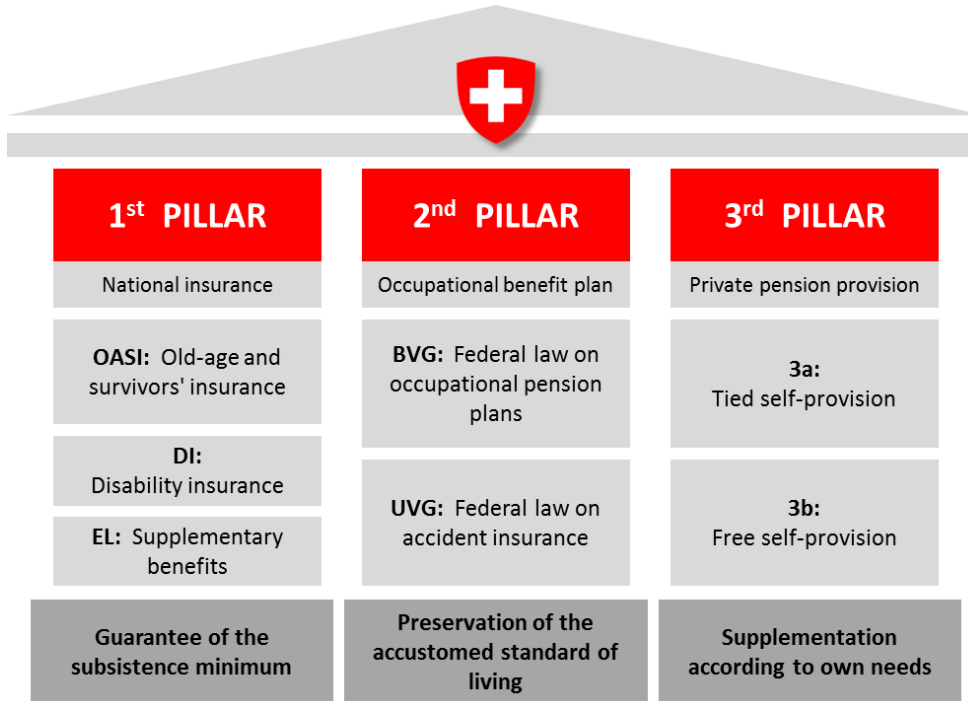
**Law**

# Centre of Competence



# Social Insurance System in Switzerland

## The 3-Pillar Principle in Switzerland



*> social welfare (formerly called «Fürsorge») is not part of the Swiss social insurance system*

# Old-age and Survivors' Insurance (OASI)

- Elements of calculation of the old-age pension
  - ✓ Duration of contribution
  - ✓ Earned income
  - ✓ Education and care credits
  - ❖ A **pension forecast** provides information on the expected OASI pensions
- You are entitled to an old-age pension when you reach the statutory retirement age (from the first day of the month following the 64th/65th year of age):
  - Men - 65 years
  - Women - 64 years

# Old-age and Survivors' Insurance (OASI)

- Early pension withdrawal / pension deferral (thanks to flexible retirement age)
  - ✓ Max. 2 years early withdrawal  $\Rightarrow$  reduction 6.8% (1 year) resp. 13.6% (2 years)
    - Advance withdrawal not possible for individual months
  - ✓ Max. 5 years deferral  $\Rightarrow$  increase by up to 31.5%

| Pension amount<br>2021                                 | Minimum /<br>month | Maximum /<br>month |
|--|--------------------|--------------------|
| Single pension   | CHF 1 195.-        | CHF 2 390.-        |
| Married couples<br>(ceiling at 150% of single pension) |                    | CHF 3 585.-        |



# Old-age and Survivors' Insurance (OASI)

Pension entitlement in the event of death of spouse or husband:

- **Widow's pension** *(if the husband was also an OASI pensioner, the OASI pension changes as follows):*  
The ceiling on pensions for married couples is abolished, and there is also a widow's supplement of 20 percent. However, the new OASI pension including supplement may not exceed the maximum amount of the OASI pension. The OASI administration office automatically calculates the widow's pension. If the widow's pension is higher, it will be paid out instead.
- **Widower's pension:** Men are only entitled to a widower's pension as long as they have children under 18 years of age.

# Helplessness Allowance (HE)

- A person who is permanently dependent on the help of third parties for everyday living (dressing, personal hygiene, eating, etc.) and who requires permanent care or personal supervision may claim a HE from the OASI if:
  - ❖ there is an entitlement to an old-age pension or supplementary benefits
  - ❖ the place of residence is in Switzerland
  - ❖ the helplessness has lasted at least one year

The monthly allowance for helplessness is as follows:

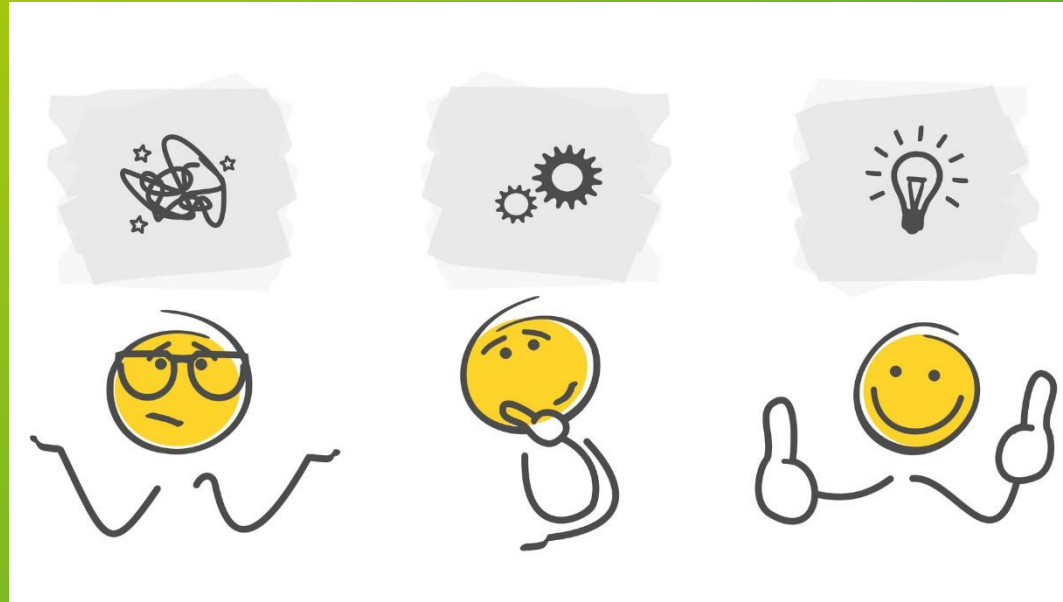
- mild degree                      CHF 239
- moderate degree              CHF 598
- severe degree                  CHF 956

# Assistive Devices from the OASI

| Assistive Device                    |           | Cost Coverage    | Frequency |
|-------------------------------------|-----------|------------------|-----------|
| Wigs                                |           | max. CHF 1'000.- | 1 year    |
| Orthopaedic custom and series shoes |           | 75% of net price | 2 years   |
| Facial prosthesis (epithesis)       |           | 75% of net price | 2 years   |
| Speech aid after laryngeal surgery  |           | 75% of net price | 5 years   |
| Hearing aids                        | monaural  | CHF 630.-        | 5 years   |
|                                     | binaural  | CHF 1'237.50     |           |
| Magnifying glasses                  | monocular | CHF 590.-        | 5 years   |
|                                     | binocular | CHF 900.-        |           |
| Telescope Magnifying glasses        | monocular | CHF 1'334.-      | 5 years   |
|                                     | binocular | CHF 2'048.-      |           |
| Wheelchairs without motor           |           | CHF 900.-        | 5 years   |

- ✓ (Old-age) pension
- ✓ Residence and stay in Switzerland
- ✓ Entitlement to usually 75% of the cost of assistive devices

# Questions & Answers

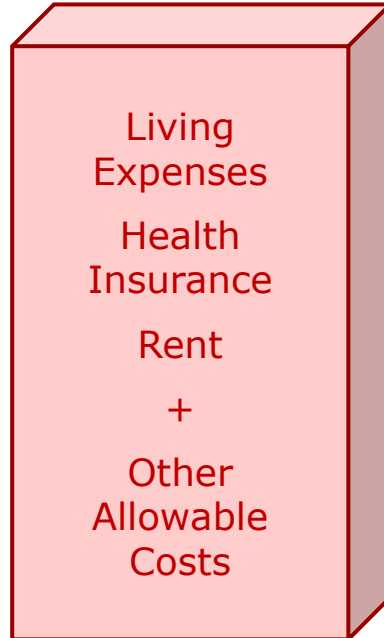


# Supplementary Benefits (EL)

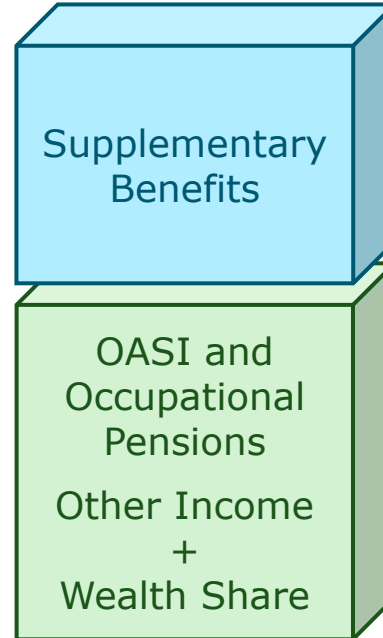
- Anyone who receives an old-age pension and lives in modest economic circumstances is entitled to supplementary benefits (EL) under certain conditions:
  - Entitlement to OASI pension, and
  - Wealth limit (single persons max. CHF 100'000 / married couples max. CHF 200'000), and
  - Domicile and actual residence in Switzerland, and
  - Citizen of Switzerland or an EU/EFTA member state, or
  - Foreign nationals with at least ten years' residence in Switzerland (uninterrupted)
- Registration for supplementary benefits is done via the OASI branch office of the municipality of residence

# Supplementary Benefits (EL) plus OASI

## Costs



## Income



# Supplementary Benefits (EL)

- Types of benefits (from the filing date of the application)
  - ✓ Annual supplementary benefit EL
    - Monthly payments
  - ✓ Reimbursement of medical costs
    - Payment after submission of proof of costs
- Supplementary benefits (EL) are subsequently paid for 6 months if ...
  - ✓ Pension came into force 6 months ago
  - ✓ A home / hospital admission was not more than 6 months ago

# Supplementary Benefits (EL)

## - Particularities

- ✓ The benefit claimant himself has the duty to become active
- ✓ Exemption from radio and TV fees (SERAFE)
- ✓ Principle of subsidiarity (first all other insurances)
- ✓ Reimbursement of medical expenses is possible even if no annual supplementary benefit (EL) is drawn
- ✓ Do not need to be taxed

➤ **Reform 2021 of EL Supplementary Benefits**



# Occupational Benefit Plan (OP)

- Second pillar = occupational pension (OP):
- The aim is to ensure, together with the first pillar, the continuation of the accustomed standard of living
- The occupational benefit scheme is compulsory for employees aged 25 or older:  
*Affiliation is compulsory if the person is gainfully employed and thus affiliated to the OASI and has an annual income of at least CHF 21'510 (as of 2021)*

# Occupational Benefit Plan (OP)

**Drawing:** The minimum age for early retirement is 58  
(depending on the provisions in the regulations of the pension fund)

➤ *consequently reduction of the old-age benefit*

- Capital withdrawal and/or regular pension possible

- Early withdrawal of pension fund capital:

For specific cases only, the pension fund capital can already be withdrawn before retirement:  
acquisition of residential property, commencement of self-employment or definitive  
departure from Switzerland

**ATTENTION: Consequences for supplementary benefits (EL)**

# Private Provision

The third pillar comprises individual voluntary pension provision. A distinction is made in private pension provision between pillar 3a and 3b:

**Pillar 3a** – Tied personal pension plan for self-employed and employed workers

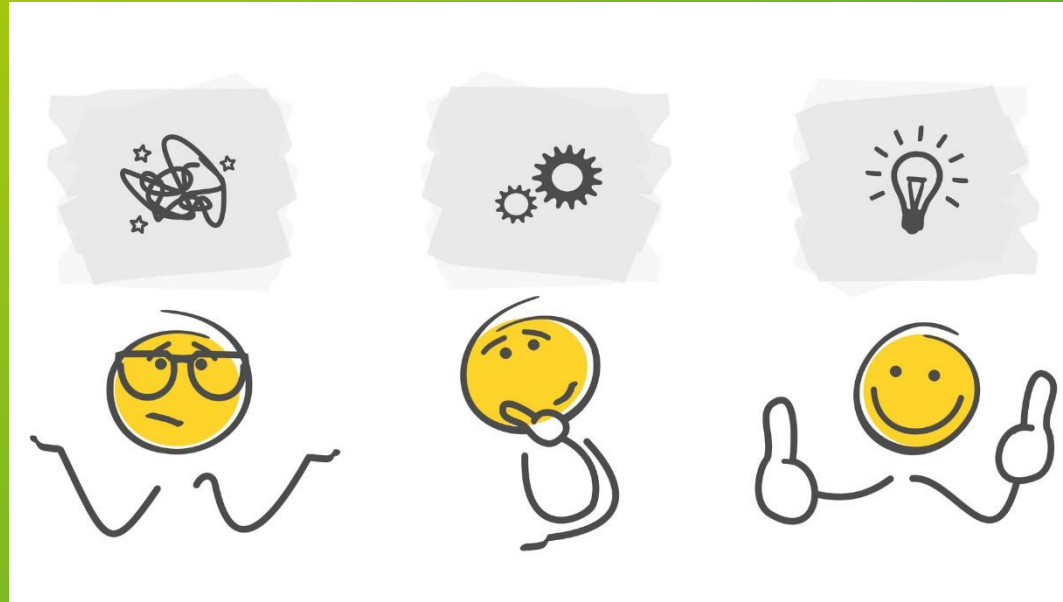
**Pillar 3b** – Free / unbound self-provision for everyone

- **Withdrawal from the 3rd pillar**

An early withdrawal from pillar **3a** is only possible for the purchase and construction of owner-occupied residential property, in the event of a definitive departure from Switzerland, when taking up self-employment or when changing from one self-employed activity to another.

- At the time of retirement, the accrued pension capital must have been drawn down in full (a withdrawal is possible at the earliest five years before the normal retirement age).
- No special rules apply to Pillar **3b** contributions.

# Questions & Answers



- People who have paid insurance contributions in several countries receive the pension from the countries concerned as soon as the respective retirement age of the individual countries has been reached.
- The Swiss OASI retirement pension is also paid out if the person entitled to the pension lives in an EU/EFTA member state. The entitlement to the pension remains (no reduction) – the same applies to occupational benefit schemes.
- In EU or EFTA countries, the regulations of the respective country apply. Individual countries reduce their benefits when a pension is drawn from abroad.

# Coordination of the Different National Social Security Systems

| EU Member States    |                 |                  |
|---------------------|-----------------|------------------|
| Austria (AT)        | France (FR)     | Malta (MT)       |
| Belgium (BE)        | Germany (DE)    | Netherlands (NL) |
| Bulgaria (BG)       | Greece (GR)     | Poland (PL)      |
| Croatia (HR)        | Hungary (HU)    | Portugal (PT)    |
| Cyprus (CY)         | Ireland (IE)    | Romania (RO)     |
| Czech Republic (CZ) | Italy (IT)      | Slovakia (SK)    |
| Denmark (DK)        | Latvia (LV)     | Slovenia (SI)    |
| Estonia (EE)        | Lithuania (LT)  | Spain (ES)       |
| Finland (FI)        | Luxembourg (LU) | Sweden (SE)      |



| EFTA Countries     |
|--------------------|
| Iceland (IS)       |
| Liechtenstein (LI) |
| Norway (NO)        |
| Switzerland (CH)   |

Persons who are neither Swiss nationals nor nationals of an EU or EFTA member state are not affected by the Agreement on the Free Movement of Persons (FMPA) or the EFTA Agreement. The intergovernmental agreements on social security with the countries concerned continue to apply to them.

❖ Further information can be obtained from the compensation offices

Emigration must be planned carefully and early enough so that no unpleasant surprises arise in the end.

# Leisure Time After Retirement

- The earlier you think about how you want to organise your life after retirement, the more carefree you can start this time. This includes defining precisely your future needs.
- Professional life (flexible retirement age)
- Home / living in old age (living arrangements / independent living into old age)
- Well-being (balanced nutrition, plenty of exercise, social contacts)
- Life design (volunteering, education, exercise and sport)
- Social life (Leisure activities, events, excursions)



# Precautionary Documents / Self-determination

- Personal precautionary instructions:
  - Living will (patient decree)
  - Precautionary mandate
  - *Marriage contract / inheritance contract*
  - Last will (testament)
  - Order in the event of death

# Social - Knowledge and Commitment

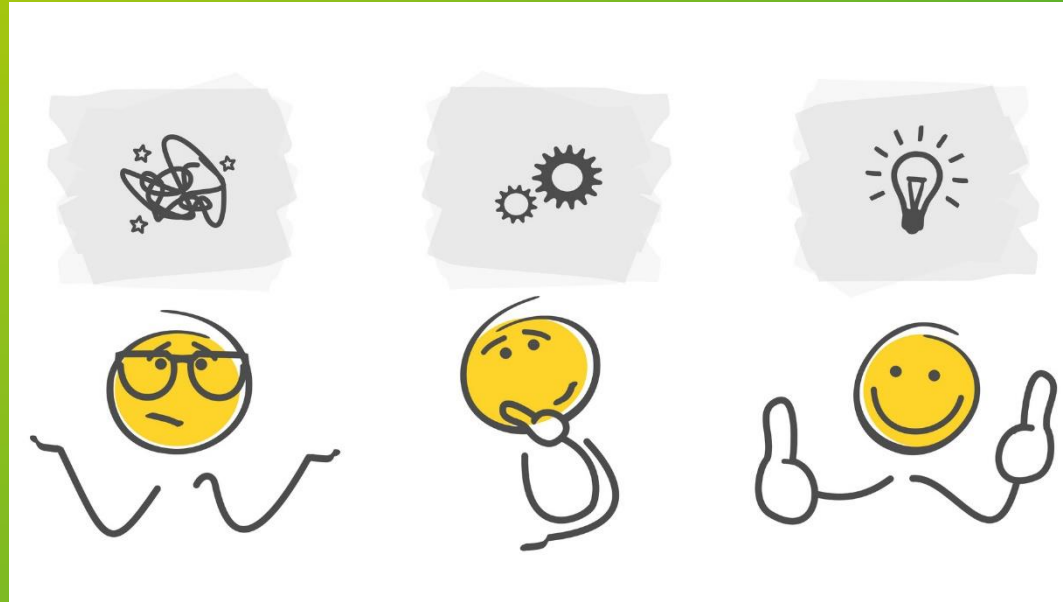
## Improving the Quality of Life of Older People

### Projects and Expert Lectures



### Social Engagement of Volunteers

# Questions & Answers



# Many Thanks for Your Attention

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