

Information about Social Securities and Health Insurance

Social Securities

For Swiss employments that last longer than 90 days, there is an obligation for Social Security. Contrary to other EU countries who provide exceptions for freelance employment, this obligation covers all types of Swiss employments.

More information on Swiss Social Security can be found under the following link:

[🔗 The Swiss social security structure](#)

EU citizens whose Social Security is provided in their home country may be exempt from Swiss Social Security obligation for up to 24 months when particular requirements are fulfilled. Presentation of the form A1 is required, this is issued by the health insurance or the German old age insurance. More information regarding this can be found under the following link:

[🔗 Social security for posted workers](#)

Health Insurance and Right to opt

As a Cross Border Commuter (Permit G) from a EU-/EFTA country, you are mandatorily liable for Health Insurance with the beginning of your work engagement. You have to enter Swiss Health Insurance within a time limit of three months. If you don't meet this time limit, the Swiss Office will allocate your Health Insurance and you will be charged for any medical treatment before the entrance date. When there is no excuse for the delay of entering Health Insurance, there may even be a premium surcharge for the delayed entrance. The obligation for Health Insurance ends with the termination of the employment engagement.

On the following link you will find explanations on how the Health Insurance System in Switzerland works:

[🔗 General information on Health Insurance in Switzerland](#)

The best comparison with the various Health Insurances in Switzerland can be found on the following link:

[🔗 Comparsion of Health Incurances](#)

Right to opt (DE, FR, IT, AT)

For employees who live in a bordering country to Switzerland, there is a special agreement named „right to opt“. The right to opt means that persons from DE; FR, IT or AT can insure themselves in their home country. So if you are a cross border commuter from Austria, Germany, France or Italy, you may request the relevant application as soon as you start your working engagement. The application is named "Release of the Health Insurance Obligation in Switzerland" Detailed information can be found in the following table.

PROSTAFF

Projekte brillant besetzt.

Categories of persons	Right to vote domicile or Switzerland	Insurance domicile	Insurance Switzerland
	If the person lives in the following country:		
<ul style="list-style-type: none"> ▪ Cross Boarder Commuter ▪ Unemployed persons 	AT, DE, FR, IT	LI	BE, BG, CY, CZ, DK, ES, EE, FI, GB, GR, HU, IR, IS, LU, LT, LV, MT, NO, NL, PT*, PL, RO, SE, SK, SL *cross boarder commuter only
<ul style="list-style-type: none"> ▪ Short-term stayers ▪ Residents 	AT, DE, FR, FI, IT	DK, ES, LI, GB, PT, SE	BE, BG, CY, CZ, EE, GR, HU, IR, IS, LU, LZ, LV, MT, NO, NL, PL, RO, SK, SL

Legend: Abbreviations

AT Austria	BE Belgium	BG Bulgaria	CY Cyprus
CZ Czech Republic.	DE Germany	DK Denmark	ES Spain
EE Estonia	FR France	FI Finland	LI Lichtenstein
GB Great Britain	GR Greece	HU Hungary	IT Italy
IR Ireland	IS Iceland	LU Luxemburg	LT Lithuania
LV Latvia	MT Malta	NO Norway	NL Netherlands
PT Portugal	PL Poland	RO Rumania	SE Sweden
SK Slovakia	SL Slovenia		

Please do not hesitate to contact us for any questions.