



Fact Sheet

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Transnational Social Insurance

Transnational Social Insurance is an important issue

- When a UZH employee lives or works in a different country than where UZH as their employer is domiciled, matters of social insurance for the employee must be clarified and settled between the two countries concerned.
- Switzerland has reached social security agreements with EU/EFTA countries as well as many others. A list of these countries is available at:
<https://www.bsv.admin.ch/bsv/en/home/social-insurance/int/points-of-reference-and-agreements.html>
These agreements define under which country's laws the employee must be insured.
- Nonetheless, each individual case must be assessed by the Human Resources (HR) department.

Relevant Social Insurances

- AHV/IV/ALV/EO (Old Age and Survivors' Insurance, Invalidity Insurance, Unemployment Insurance, Loss of Earnings Compensation) and maternity insurance
- Pension fund insurance
- Accident insurance (work-related and non-work-related accidents)

Please note: Health insurance remains the responsibility of the employee. Employees must organize sufficient coverage directly with their health insurance provider prior to their stay abroad.

Cases when Social Insurance issues must be clarified

- As soon as an employee's place of residence or place of work is outside of Switzerland for a period of one month or more.

Procedure

- All matters pertaining to transnational insurance (whether related to new appointments, current appointments or extensions of employment) must be reported to the HR department **as early as possible (preferably no later than three months in advance)** via the form "Transnational Social Insurance."
- Depending on the employee's exact situation (nationality of the employee, country of residence, host country, other employers abroad, etc.) the process can be complex and time consuming.
- After all clarifications are completed, the HR department informs the employee which social insurances are obligatory and whether any further steps are required.



Other useful information

- When spouses or children accompany UZH employees on travels abroad, their social insurance matters must also be checked and organized. More information (in German) is available at: https://www.svazurich.ch/internet/de/home/produkte/ahv/arbeitnehmende_im_ausland/angehoerige.html
- Employees who work for UZH in a country that has no social insurance agreement with Switzerland may be subject to social insurance obligations in both countries. In this case, employee and employer contributions must be paid in both countries.
- Comprehensive health and accident insurance must be organized by the employee for the period of the stay abroad. Please be sure to check your insurance coverage and benefits directly with your health insurance fund. Employees also have the opportunity to purchase supplementary (top-up) accident insurance from AXA Winterthur. More information is available from page 12 onward of the following link: <https://www.pa.uzh.ch/dam/jcr:00000000-0a62-a6a9-ffff-ffff50df864/WegleitungzurUnfallversicherungfuerdasPersonalStand010116.pdf> (in German). Matters of taxation/withholding tax are checked for employees whose place of residence is outside of Switzerland.

Consequences of paying into the wrong Social Insurance Scheme

- When the HR department does not check which insurance scheme is applicable, payments can be made into the wrong scheme.
- Regular salary deductions for social security contributions is no guarantee that payments are being made into the right scheme. In the event of damage, enormous costs can be attributed to UZH as the employer and thus to the relevant UZH department/institute.