



Social Insurances

Please find a short summary on social insurances as below. Switzerland has concluded social insurance agreements with Republic of Korea since 01.06.2015.

https://www.zas.admin.ch/zas/en/home/bases-legales-et-coordination-internationale/coordination_internationale_securite_sociale/conventions_bilaterales.html

For the detailed information you should contact the compensation office in Switzerland directly.

Old age and invalidity insurance (OASI/IV):

If you no longer live in Switzerland, are no longer subject to the compulsory Swiss Old-Age and Survivors Insurance scheme (OASI) and the Swiss Invalidity Insurance scheme (IV), and you live in a country that is not a member of the European Union (EU) or the European Free Trade Association (EFTA), you can maintain your insurance cover in Switzerland by paying into the voluntary OASI/IV scheme, provided that you meet the membership requirements.

In order to join the voluntary insurance scheme, you must meet the following conditions:

- You must have either Swiss or European nationality (EU/EFTA member states),
- You must reside outside of the EU or EFTA member states,
- You must no longer be insured in the compulsory OASI,
- You must have been insured with the OASI for at least five consecutive years immediately before leaving the compulsory insurance. You need not necessarily have contributed for five years, but must have been insured for that length of time. For minors and non-employed spouses who are not subject to contribute, years of residence in Switzerland count as years of insurance.

The Central Compensation Office (CCO) website has information on membership requirements and the application process.

<https://www.zas.admin.ch/zas/en/home/particuliers/cotiser-a-l-avs-ai-facultative.html>

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Health and accident insurance:

Adequate health and accident insurance cover guarantees universal access to medical care in the event of ill-health, maternity or an accident.

In Switzerland, health insurance (LAMal/KVG) is compulsory for the entire resident population. All salaried individuals also are subject to compulsory insurance cover against work-related accidents and illness. Insurers can offer their insured persons who move abroad (in a non-EU/EFTA country) a continuation of the insurance cover on a contractual basis. This is a contract under private law in accordance with the Federal Law on Insurance Contracts. You can find more information on health and accident insurance as well as the relevant contacts in Switzerland on the following websites.

Federal Office of Public Health: Insurances health and accident:

www.bag.admin.ch/bag/en/home/versicherungen.html

OASI/IV web page: Health insurance (LAMal/KVG) and accident insurance (UVG/AA):

www.ahv-iv.ch

Soliswiss:

As a Swiss national living abroad, you can also become a member of the Cooperative Society Solidarity Fund for Swiss Nationals Abroad, or "Soliswiss". It was founded in 1958 with the aim of protecting the livelihoods of expatriate Swiss nationals.

Soliswiss members benefit from the following:

Free access to Soliswiss. Compensation in the event of loss of livelihood due to nationalisation, expropriation, war, terrorism, civil unrest etc.

Soliswiss SA. Independent advisor and referral service for health insurance, life assurance, pension plans and asset management in Switzerland.

For more information and membership conditions, please go to the Soliswiss website:

<https://soliswiss.ch>