



# Social Security Notes for Students at BFH

## 1 Insurance contribution liability

According to the Federal Act on Old Age and Survivors' Insurance (Alters- und Hinterlassenenversicherung – AHVG), as a student you are liable to pay AHV/IV/EO [AHV – Alters- und Hinterlassenenversicherung (retirement and bereaved relatives insurance) / IV – Invalidenversicherung (disability insurance) / EO – Erwerbsersatzordnung (insurance for persons performing a voluntary service or military service)] contributions. Bern University of Applied Sciences registers all students with the respective social security offices. Contributions are directly collected by the compensation office.

Swiss and foreign students residing in Switzerland under civil law are liable to pay social security contributions (AHV/IV/EO) totaling CHF 514.- annually (minimum contribution) as of 1 January after reaching the age of 20. Students pursuing employment are liable for contributions as of 1 January after reaching the age of 17.

Students with earnings or compensation from the insurance for persons performing a voluntary service or military service in the calendar year in question, from which contributions of less than CHF 514.- (minimum contribution) were paid, can have these contributions taken into account: they must then only make up the difference to the minimum contribution.

## 2 Pension downgrades

Missing contribution years result in a substantial reduction in benefits, particularly in the case of disability. After expiration of the limitation period of five years, unpaid contributions cannot be paid retroactively nor claimed by the social security office. Missing contribution years cannot be compensated for by high contributions in later years and result in substantial pension downgrades. It is therefore particularly important while studying to pay in the minimum contribution in order to ensure that no gaps occur in contribution years.

## 3 AHV/IV benefits

- 2.1. Disability: Integration measures, Medical and vocational integration, assistive aids, daily allowances, disability pension, helplessness allowance, supplementary benefits
- 2.2. Death: Survivor's pensions to widows, widowers and orphans
- 2.3. Retirement pension: Women: on reaching the age of 64  
Men: on reaching the age of 65
- 2.4. Swiss nationals and nationals of an EU or EFTA State are entitled to claim IV or AHV pensions if they have paid contributions for at least a full year.

## 4 Further information

Notes 2.01: Social security contributions from salaries to the AHV, IV and EO

Notes 2.10: Student social security contributions to the AHV, IV and EO

The aforementioned notes and other notes regarding social security AHV/IV may be found on the [webpage AHV/IV](#).

Contact details of the social security offices: [www.akbern.ch](http://www.akbern.ch) > [Addresses](#)