



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.

Swiss and foreign students who are domiciled under Swiss law in Switzerland must pay OASI, IV and EO contributions in the amount of CHF 530.- per year (minimum contribution) from 1 January following their 20th birthday. Bern University of Applied Sciences registers these students with the relevant OASI office, which in turn collects the contributions.

From the age of 26, students who are not gainfully employed must pay contributions based on their social circumstances (no longer the minimum contribution) and register for this via the OASI branch office in Berne. It is the students' responsibility to ensure that their contribution obligation is fulfilled.

Students pursuing employment are liable for contributions as of 1 January after reaching the age of 17. Those 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 530.- (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: 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

Information for students from the OASI office in Bern (including link to register for students aged 26 and over who are not gainfully employed): [website OASI office in Bern – Information for students](#)



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 > [Addresses](#)