

# Social Insurance System

Swiss residents are protected from various risks through social insurance. Insurance is helpful, for example, when a person loses their job or is ill. Insurance also protects families and older people.

## Basic Principles

Social insurance is funded by Swiss residents. The principle of solidarity applies: the majority of the population pays and individuals and certain groups of people receive support. Usually, social insurance is compulsory. The contributions are deducted directly from employees' wages. Employers, self-employed, and unemployed persons make financial contributions as well.

## Services

Social insurance supports persons in certain life situations. It pays a daily allowance, pension, benefits, or covers costs related to illnesses or accidents. All social insurances are state regulated.

## When does one receive support?

- In old-age, in case of death, and invalidity (3 pillars: old-age and invalidity insurance, occupational pension, private pension)
- In case of illness or accident (health and accident insurance)
- In motherhood (maternity compensation)
- In unemployment (unemployment insurance)
- When one has children (family benefits)

## Additional information (links, addresses, information sheets, brochures)

[www.ciao-aargau.ch/en/social-security/social-insurance-system](http://www.ciao-aargau.ch/en/social-security/social-insurance-system)