

Language assistance programme (LAP) Switzerland

Practical tips for language assistants in Switzerland

This leaflet provides useful information for assistants appointed to a host school in Switzerland and should be retained for reference. The information contained therein complements the information you will receive directly from your Swiss host school or from the organisation in your home country (if there is one).

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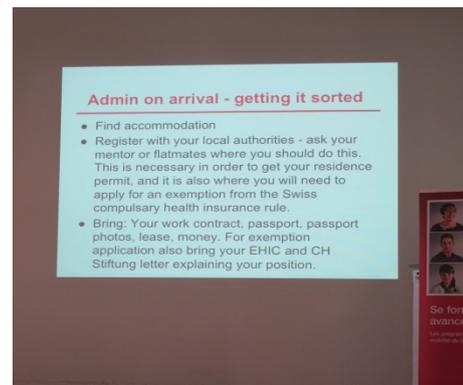
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Contents

1	Support services offered by the programme managers at Movetia	4
1.1	Introductory seminar	4
1.2	Counselling and mediation	4
2	Immigration and administrative steps upon arrival	4
2.1	Passport and visa for EU citizens	4
2.2	Passport and visa for non-EU citizens	4
2.3	Registration in Switzerland	4
2.4	Accommodation	5
2.5	Finances and bank account	5
2.6	Public transport	6
2.7	Travelling to/in Switzerland by car	6
3	Working at your school	6
3.1	Duration of employment	6
3.2	Schedule and starting out at the school	7
3.3	Salary and teaching responsibilities	7
4	Insurance	7
4.1	Social security deductions	7
4.2	Private insurance	8
5	Taxes and other deductions	9
6	Miscellaneous information	9

1 Support services offered by the programme managers at Movetia

The programme managers for the Language Assistant Programme in Switzerland at the national agency for exchange and mobility, Movetia, offer the following services to foreign language assistants:

1.1 Introductory seminar

The introductory seminar for all language assistants takes place on **Thursday, 26 August 2021** in Bern or online. Attendance at the introductory seminar is mandatory. For all language assistant assigned to a school in Switzerland. Please ask your school to release you from any teaching obligations on that day. The invitation and a detailed programme for the seminar will be sent to you about two weeks in advance. Should you be unable to attend this seminar for compelling reasons, please let Movetia know at an early stage.

1.2 Counselling and mediation

In the case of difficulties or conflict, counselling and mediation is offered at the assistant's or the school's request. The aim of the counselling is to assist the individuals involved in finding problem-oriented solutions that are easily implementable.

2 Immigration and administrative steps upon arrival

2.1 Passport and visa for EU citizens

Upon arrival in Switzerland, you need to be in possession of a valid travel document (preferably a passport, or an identity card), which is valid beyond the duration of the assistantship. Upon request show your work contract to the immigration official. Language assistants from the EU do not need a visa.

Normally, assistants from EU member states will receive an "L" residence permit (valid for up to 12 months); depending on the duration of the contract, a "B" permit may also be issued.

2.2 Passport and visa for non-EU citizens

Language assistants from Canada or the US who come to Switzerland under the Swiss trainee agreement (Stagiaire-Abkommen) need a passport and an entry permit which were issued in the country of origin. The persons concerned have been given detailed information regarding this application process.

UK citizens, please refer to the 2021 Fact Sheet in the Appendix.

2.3 Registration in Switzerland

You should **notify your residents' registration office in the municipality in which you take up residence** within 14 days of your arrival, even if your residence is only temporary.

Please present the following documents:

- valid passport (or identity card for EU citizens)
- certificate from your health insurance provider (which proves that you are covered by a recognised health insurance)
- evidence of your employment (contract or order)
- a passport photograph
- a fee of around CHF 100
- the rental agreement for your accommodation in Switzerland
- trainees from Canada or the US: the entry/work permit issued in the country of origin

Please register with the embassy of your country and give them a contact address in case of emergency.

2.4 Accommodation

Ask your mentor teacher and - if possible - also the previous language assistant for assistance in finding suitable and moderately-priced accommodation. Taking up residence in a neighbouring country does not correspond to the objectives of the programme and can only be accepted in exceptional cases and in consultation with the host school.

Rent is particularly expensive in the cities of Zurich and Zug. It is therefore advisable to extend your search to the surrounding areas.

Make sure that you are fully informed about all the contract's implications before signing the rental agreement, i.e. notice periods (1-3 months), supplementary charges, deposits (sometimes up to three months' rent), and how the deposit is repaid. Student accommodation or hospital staff accommodation, communal residences or shared apartments are economical options. Do not make down payments for apartments you have not seen. Please follow the instructions of the [Swiss Association for Tenants' Protection](#) (in German) in this regard.

Useful links for finding housing

Temporary accommodation

[Hostelbookers.com](#)
[Hostelworld.com](#)
[BnB Schweiz](#)

Apartments/Rooms

[Anibis.ch](#)
[Immoclick.ch](#)
[Homegate.ch](#)

[Offers for students](#)

[Studenthome.ch](#)
[Students.ch](#)
[Wgzimmer.ch](#)

[Offers for students in Zurich](#)

[Wohnen.ethz.ch](#)

2.5 Finances and bank account

Upon your arrival in Switzerland you should have approx. CHF 3'000 (approx. EUR 2'735 on 26 May 2021) at your disposal in order to cover your expenses until your first salary payment (end of September at the earliest).

In order to open a bank account in Switzerland, you need to present your passport (or identity card) and your work contract from the school, with precise appointment dates and monthly salary details.

Some banks also offer online accounts. Here are a few:

[Postfinance.ch](https://www.postfinance.ch)

[Zürcher Kantonalbank](https://www.zuercherkantonalbank.ch)

[Neon-free.ch](https://www.neon-free.ch)

[Bank CLER](https://www.bankcler.com) (German/French/Italian)

[Revolut.com](https://www.revolut.com)

[Wise.com](https://www.wise.com)

Open a salary account (Gehaltskonto/compte salaire) or private account (Privatkonto/compte privé) and pass on the account details to the school administration asap to ensure prompt payment of your salary.

2.6 Public transport

Switzerland offers a very well-developed public transport network, which in most cases ensures that you can easily manage without a car.

We recommend the purchase of an SBB Half-Fare Travelcard (Halbtax-Abonnement / Abonnement demi-tarif) for CHF 185 per year, which allows half-price travel on the rail, boat and postal bus network throughout Switzerland, and reduced fares for many cable cars and mountain railways. For longer journeys, one-day travel passes (Tageskarte / carte journalière) can be bought to complement the Half-Fare Travelcard. Further information www.sbb.ch

If you are under the age of 25, the [seven25 travelcard](https://www.sbb.ch/en/young) entitles you to take any journey in 2nd class from 7 p.m. to 5 a.m. on SBB trains and those of most other railways, as well as on much of the public transport in Switzerland. We also recommend passes for local public transport, for frequent travellers for example an SBB GA travel pass, which allows unlimited travel on the public transport system of SBB and its partners.

2.7 Travelling to/in Switzerland by car

All vehicles registered in EU countries are permitted in Switzerland. Enquire early enough with your national customs authorities about the regulations regarding exporting and re-importing your car. Make sure that you have all the necessary insurance documents with you, particularly the green International Motor Insurance Card, which proves that the policyholder has minimum insurance coverage. To use the motorways (Autobahn/autoroute) in Switzerland, you need a motorway sticker (Autobahn-Vignette / vignette autoroute) for CHF 40, valid for the calendar year (1 January to 31 December).

Vehicles which remain in Switzerland for more than a year must be registered with the local motor vehicle office and have Swiss number plates. For further information please enquire at the cantonal motor vehicle office: www.asa.ch

3 Working at your school

Contracts for language assistants are issued by the schools or the cantonal authorities. Therefore, there are differences regarding salaries, holidays and pension funds. Overall, the following general rules apply:

3.1 Duration of employment

Assignments usually run from 1 September to 30 June of the following year. Sometimes contracts are issued for the full academic school year, starting in mid-August. Please find the details in your contract. Language assistants are entitled to the usual school holidays, unless otherwise stated in the work contract.

3.2 Schedule and starting out at the school

The language assistant will work closely with a mentor teacher from the language department of his or her language. The mentor teacher will introduce you to the school, set up your timetable and assignments in cooperation with the other language teachers of the department, and give you advice and support with all enquiries you might have.

We recommend you invest some time in the beginning to get to know your colleagues and the school administration well, to attend other teachers' lessons (in your language and in other subjects), and to present yourself and your country of origin to the pupils, in the department or even at a school conference.

English-speaking assistants, in particular, are advised to find out about their school's policy regarding the use of form of address (du vs. Sie or tu vs. vous, respectively) when speaking to students, colleagues or administration staff in order to avoid cultural misunderstandings.

3.3 Salary and teaching responsibilities

The recommended minimum salary for language assistants in Switzerland is CHF 3'200 gross per month. Salaries may vary between cantons depending on cantonal circumstances, or within the same canton, depending on the age and previous experience of the assistant.

Language assistants earn more than in other countries owing to the fact that they are given a greater degree of independence and teaching responsibility in Switzerland. As a consequence, a higher degree of resourcefulness and experience is expected than in assistantships elsewhere.

Assistants generally work 12 hours a week (mostly 16 lessons of 45 minutes). This workload corresponds with an employment rate of about 62 percent (about three workdays per week). Those who have been appointed to two or three schools will divide their time between the schools concerned.

4 Insurance

4.1 Social security deductions

The salary you agreed upon when your employment contract was signed represents the gross amount, from which the social security contributions will be deducted. These are:

- **Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Loss-of-Earnings Insurance**
Monthly employee's contribution: 5.30 % of salary. The monthly contributions remain with the insurance fund and cannot be reimbursed if an employed person leaves Switzerland permanently and is subject to mandatory insurance for age, death and disability in an EU or EFTA state. In this case, the contributions made during the stay in Switzerland entitles the individual to a partial pension when an insured event occurs (pension age, disability).
- **Unemployment Insurance (UI)**
Monthly employee's contribution: 1.1% of salary. These contributions are not refunded at the end of your assistantship.

EU citizens: At the end of your assistantship, you should have an **E 301 form** from filled out for you by an unemployment insurance fund as proof that you have paid unemployment insurance contributions in Switzerland. This entitles you to claim unemployment benefits in your home country if necessary.
- **Occupational pension provision**
Occupational pension provision, or the 2nd pillar, supplements the OASI/DI. Contributions are mandatory for all wage-earners from their 17th birthday on and an annual income of at least CHF 21'510.-. During the initial period up to the age of 24, the contributions only cover the risks of death and disability. From the age of 25 onwards, insured persons also pay contributions towards their old-age pension.

The contributions for employees are approx. 7.5% of the insured salary, depending on the age of the insured person and the pension plan. The pension plan is determined by the employer, i.e. the school or canton in which you will be working.

- **Citizens of countries other than EU or EFTA member states** who leave Switzerland permanently can choose between receiving **payment** of their accumulated capital (termination benefit), or maintain their retirement fund cover plan in Switzerland.

However, this cash payment is not possible for **citizens of EU or EFTA member states**. Generally the accumulated capital remains in Switzerland in a frozen account (vested benefit account or vested pension policy). Upon reaching legal pension age, or five years before pension age at the earliest, the benefits are paid out. Benefits are not transferred into the foreign social security scheme. Cash payment may be possible in some exceptional cases.

- **Accident insurance**
Non-occupational accident insurance (German “NBU”) depends on the percentage of the standard working week that you work. It varies according to sector between 0.7 and 3.4% of salary. The employer is required by law to pay for insurance for occupational accidents.

More detailed information on the Swiss social security system can be found in the document entitled [“Swiss social insurance system: Sojourn in Switzerland and departure”](#).

→ The compulsory contributions to health insurance are not included in social security contributions in Switzerland.

4.2 Private insurance

Compulsory health insurance / exemption

Health insurance is compulsory for all persons residing in Switzerland. This insurance is personal and can be taken out with an insurance company of your choice.

Language assistants who are registered as students in their home country and who hold a European Health Insurance Card can use this card and the confirmation of participation in the Language Assistant Programme issued by Movetia (as proof that they are in Switzerland for a limited period of time and for educational purposes) to apply to the relevant cantonal authorities to be exempted from taking out health insurance from a Swiss insurance company.

Information concerning health insurance and [a list of the cantonal offices](#) (link) handling applications for exemption from compulsory health insurance has been published on the website of [the Federal Office of Public Health](#) (link).

British citizens, please refer to the Appendix.

Applications for exemption are very often rejected. In this case, with the help of the following websites you will be able to compare costs and services of insurers. Coverage by compulsory health insurance is mostly controlled by the local authorities. You must be able to present proof of health insurance within 30 days after arrival.

You can compare premiums on the following websites:

www.comparis.ch/krankenkassen/default.aspx
www.vzonline.ch/de/vergleichen/krankenkassen.html
www.swupp.ch/Krankenkassenvergleich.php
www.priminfo.ch/praemien/index.php?sprache=d

More information concerning compulsory health insurance, as well as useful tips will be provided at the introductory seminar.

Other insurance

We also recommend taking out insurance for:

- Personal liability (e.g. to cover possible damage to your apartment or room)
- Travel cancellation costs
- Theft (of luggage and personal items at your place of residence in Switzerland)

We recommend that, if applicable, you verify before departure which risks are already covered by your parents' household insurance.

5 Taxes and other deductions

As a paid employee, you are subject to taxation in Switzerland. These taxes, which are deducted as source tax directly from your salary, cannot be reclaimed when you leave Switzerland. However, there are double-tax agreements between Switzerland and all countries of the EU and Canada.

Overall, deductions from your gross salary (excluding health insurance and source tax) will be around 20% of the gross income, i.e. of the CHF 3'200 gross salary; your net income will be about CHF 2'600 per month (before payment of source tax).

6 Miscellaneous information

Useful websites

Brochures from the State Secretariat for Migration:

- www.sem.admin.ch
- [SEM/FAQ](#)

Publications:

- [European Nationals in Switzerland](#) (link)
- [Welcome to Switzerland](#) (link)

Information about Switzerland

Discover Switzerland	EDA/Discover Switzerland
Travel and tourism	MySwitzerland.com
Government and Swiss Federal Administration	Administration
The Swiss education system	EDUCA and EDK

Extending your assistantship

As a general rule, assistantships run for one year only. Applications for a second year should be addressed directly to the programme manager in Switzerland. Applications can only be considered if there is a shortage of new candidates. According to the regulations of the State Secretariat for Migration, assistants from so called "third-state countries" (e.g. Canada, USA) can only spend one year in Switzerland. Special conditions apply for British citizens as well (see Appendix).

Publications linked with the text

- [European Nationals in Switzerland](#)
- [List of the cantonal offices handling applications for exemption from compulsory health insurance](#)
- [Swiss social insurance system: Sojourn in Switzerland and departure](#)

7 Appendix

Factsheet for the Continued employment and new placement of British foreign language assistants at host schools in Switzerland after Brexit (valid as of March 2021)