Language assistance programme (LAP) Switzerland

Country notes for language assistants in Switzerland

These notes have been prepared for assistants appointed to Switzerland and should be retained for reference. These informations are complementary to the informations 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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1  What the programme leaders at Movetia offer  
   1.1  Induction seminar  
   1.2  Counselling and mediation  

2  Immigration and administrative steps upon arrival  
   2.1  Passport and visa  
   2.2  Accommodation  
   2.3  Financial reserves and bank account  
   2.4  Public transport  
   2.5  Bringing a car to Switzerland  

3  Working at your school  
   3.1  Term of employment  
   3.2  Schedule and starting out at the school  
   3.3  Conditions  

4  Insurances  
   4.1  Social security deductions  
   4.2  Insurance to be taken out privately  

5  Taxes and other deductions  

6  Miscellaneous information
1 What the programme leaders at Movetia offer

The programme leaders for the Language Assistant Programme in Switzerland, based at Movetia, offer the following services to foreign language assistants:

1.1 Induction seminar

For all language assistants on **Tuesday, 27 August 2019** in Berne. Attendance at this induction day is a mandatory part of the assistant’s year. Please ask your school to free you from any teaching obligations on that day. The invitation and detailed programme for the seminar will be sent 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, at the assistant’s or the school’s request. The aim of this counselling is to help the individuals involved to find solutions that are as straightforward as possible.

2 Immigration and administrative steps upon arrival

2.1 Passport and visa

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 end of the assistantship. If necessary, show your work contract to the immigration official.

Language assistants from the EU do not need a visa. Assistants from Canada or the US, who are coming to Switzerland under the Swiss trainee agreement (Stagiaire-Abkommen), need an entry permit, issued in their country of origin. The persons concerned have been given detailed information regarding this application process.

You should **notify your commune of residence** within 14 days of your arrival, even if your residence is only temporary.

Normally, assistants from the EU receive an “L” residence permit (valid up to 12 months), although sometimes a “B” permit is issued directly.

Please present the following documents:

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

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

Ask your mentor teacher, if possible also the previous language assistant, for assistance while looking for suitable and moderately-priced accommodation.

Residence in a neighbouring foreign country does not correspond to the objectives of the programme and can only take place in exceptional cases and in consultation with the host school.

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

Make sure that you are fully informed of all the contract’s implications before signing the rental contract, 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 houses you have not visited. Please follow the instructions of the Swiss Association for Tenants’ Protection in this regard.

Useful links for finding houses

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<tr>
<th>Temporary accommodation</th>
<th><a href="http://www.hostelbookers.com">www.hostelbookers.com</a></th>
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<td><a href="http://www.hostelworld.com">www.hostelworld.com</a></td>
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<tr>
<td>Apartments/Rooms</td>
<td><a href="http://www.immoclick.ch">www.immoclick.ch</a></td>
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<td><a href="http://www.homegate.ch">www.homegate.ch</a></td>
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<tr>
<td>Offers for students</td>
<td><a href="http://www.etudiants.ch">www.etudiants.ch</a></td>
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<td>Offers for students in Zurich</td>
<td><a href="http://www.wohnen.ethz.ch">www.wohnen.ethz.ch</a></td>
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2.3 Financial reserves and bank account

Upon arrival in Switzerland, you should have approx. CHF 3,000 (approx. EUR 2,650.- on 7 march 2019) in reserve 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. Open a salary account (Gehaltskonto compte-salaire) or private account (Privatkonto/compteprivé) and pass on the account details to the school administration at once to ensure prompt payment of your salary.

2.4 Public transport

Switzerland offers a very dense 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 25 years old, the seven25 travelcard entitles you to take any journey in 2nd class from 7 p.m. to 5 a.m. 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.

2.5 Bringing a car to Switzerland

All vehicles registered in EU countries can be driven 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 necessary insurance documents with you, particularly the green International Motor Insurance Card which gives evidence 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 longer than a year must possess Swiss number plates and must be registered with the local motor vehicle office. 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 Term of employment

Appointments 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 for 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 sit in on other teachers’ lessons (in your language and in other subjects), and to present yourself and your region 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 the administration, in order to avoid cultural misunderstandings.

3.3 Conditions

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. In consequence, a higher degree of resourcefulness and experience is expected than in assistantships elsewhere.
Assistants work generally 12 hours a week (mostly 16 lessons of 45 minutes). This workload corresponds to 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 Insurances

4.1 Social security deductions

If a certain salary was agreed when your employment contract was signed, this 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: 5.125% of salary. The monthly contributions remain with the insurance fund 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 contribution 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 fill in an **E 301 form** from any unemployment benefit institution 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 and an annual income of at least CHF 21,150. 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 are leaving 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 Insurance to be taken out privately

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

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.

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 informations concerning compulsory health insurance, as well as useful tips, will be provided at the induction seminar.

Other insurance
We also recommend taking out insurance covering:
– 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 liable to tax in Switzerland. These taxes, which are deducted as source tax direct from your salary, cannot be reclaimed when you leave Switzerland. However, there are agreements to exclude double taxation with all countries of the EU and Canada.

As a whole, deductions from your gross salary (excluding health insurance and source tax) will be around 20% of the gross, i.e. of the CHF 3,200 gross, your net income will be at about CHF 2,600 per month.
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
Travel and tourism
Government and Swiss Federal Administration
The Swiss education system
EDA/Discover Switzerland
MySwitzerland.com
Administration
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 Leader 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.

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