

Contribution Rates as of January 1, 2026

Short Overview for Employees

Social Insurance

Insurance	Employee	Employer
AHV / IV / EO	5.3 %	5.3 %
ALV (up to CHF 148'200)	1.1 %	1.1 %

Accident & Daily Sickness Allowance

Insurance	Employee	Employer
Non-occupational accident (NBU)	0.77 %	-
Occupational accident (BU)	-	0.1635%
Daily sickness allowance insurance	0.3775%	0.3775%

Child and Education Allowances

	Child Allowance	Education Allowance
Canton Bern	CHF 250.00	CHF 310.00
Canton Thurgau (Sulgen)	CHF 215.00	CHF 268.00

Pension Fund

Contribution Rates – **Standard Plan**

Age	Savings* Employee	Savings* Employer
21-34	4.64%	5.46%
35-44	5.64%	7.46%
45-54	7.64%	10.46%
55-65	8.64%	12.46%
66-70	6.50%	8.50%

Contribution Rates – **Plus Plan**

Age	Savings* Employee	Savings* Employer
21-34	5.14%	5.46%
35-44	7.14%	7.46%
45-54	10.14%	10.46%
55-65	12.14%	12.46%
66-70	8.50%	8.50%

*Details on savings/risk can be found in the [pension plan](#).