

Supplementary benefits (EL/PC) for OASI and DI

What are supplementary benefits?

Supplementary benefits are an important part of the social security system in Switzerland. Those who meet the statutory requirements are legally entitled to these benefits — just as they are to the OASI or DI pension.

Who is entitled to supplementary benefits?

Recipients of OASI or DI benefits whose pensions and income lie below the social minimum subsistence level are entitled to supplementary benefits.

The social minimum subsistence level is determined through a complex calculation regulated by law. Persons wishing to find out whether they are eligible for supplementary benefits can get a rough idea by calculating their net income as follows:

Total income
- Health insurance premium
- Rent

= Net income
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Those whose net monthly income is less than circa CHF 1,634 for a single person living alone or less than circa CHF 2,451 in the case of a married couple, would be well-advised to request a review of their potential eligibility for supplementary benefits. In the case of families with children, CHF 285 - 855 per child should be added to the amounts cited above.

Separate criteria apply for persons living in residential institutions. The City of Bern's OASI branch office (AHV-Zweigstelle der Stadt Bern) is happy to provide further information in this regard.

What role do assets play?

An upper limit for assets was introduced with effect from 2021. Single persons possessing more than CHF 100,000 are not entitled to supplementary benefits. The threshold for married couples is CHF 200,000.

Earnings on all assets (e.g. savings-account interest) are added to other forms of income.

Single persons are entitled to deduct CHF 30,000 from their assets, married couples CHF 50,000. The exempted amounts increase by CHF 15,000 per

child in the case of families with children. As a rule, 10% of the remaining assets are counted as additional income (1/12 of that for the monthly budget calculation) in the EL/PC calculation.

Owner-occupied real estate is only counted in with the other assets if its (official) value exceeds CHF 112,500.

Do supplementary benefits have to be paid back?

Once the EL/PC reforms come into effect in 2021, supplementary benefits received by an individual in the ten years preceding his or her death will have to be paid back out of that individual's estate. In the case of married couples, no repayment is owed until after the death of the second spouse. The repayment obligation applies only to that portion of the estate that exceeds CHF 40,000.

Who accepts applications for EL/PC?

The OASI branch office in the municipality of residence accepts EL/PC applications. In the City of Bern, the OASI branch office is part of the Office for Seniors and Insurance (Alters- und Versicherungsamt).

Who can answer further questions?

Retired persons who live in the city of Bern can contact the City of Bern's OASI branch office. The staff there are happy to answer questions about supplementary benefits and help people claim supplementary benefits to which they are entitled.

**Alters- und Versicherungsamt
Bundesgasse 33
3011 Bern**

**Tel. 031 321 66 89
E-mail: ava@bern.ch**

Would you like to learn more about supplementary benefits?

The City of Bern's OASI branch office holds informational events on a regular basis. Those attending receive information on the most important aspects of supplementary benefits and learn about the City's services for the post-professional phase as well. There is adequate opportunity to ask questions or get advice in a short consultation.

Dates of events are posted at www.bern.ch/ava