

Englisch**Supplementary benefits associated with old age and disability insurance*****What are supplementary benefits?***

Supplementary benefits [German: Ergänzungsleistungen] are an important component of social insurance (first pillar). Individuals have a legal entitlement to supplementary benefits, just as is the case with old age and disability benefits, if statutory requirements are met.

Who is entitled to supplementary benefits?

People who receive old age or disability benefits and whose income falls below the social subsistence minimum are entitled to supplementary benefits.

The social subsistence minimum is determined by applying numerous statutory calculation rules. An individual wishing to ascertain whether he or she is entitled to supplementary benefits can apply the following rule of thumb using figures from his or her monthly budget:

Total income
./. health insurance premium
./. rent

Net income
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If the net monthly income calculated for a single person living alone is below approx. 1,620 francs or, in the case of a married couple, below approx. 2,431 francs, we recommend requesting a review of possible entitlement to supplementary benefits. In the case of families with children, the amounts cited above are increased by 847 francs per child.

Separate criteria apply to individuals who live in residential establishments. The City of Bern's AHV-Zweigstelle (responsible for old age and insurance issues) would be happy to provide information on this matter (see: ***Who can answer further questions?***).

How do assets affect supplementary benefits?

Earnings on all assets (e.g. interest from a savings account) are included with other income.

A single person living alone can deduct 37,500 francs, married couples 60,000 francs, from their assets. In the case of families with children, the asset exemptions cited above are increased by 15,000 francs per child. As a rule, 10% of the remainder is taken. This amount is treated as additional income when supplementary benefits are calculated (1/12 of that for the monthly budget).

Owner-occupied property is counted in with other assets only if its (official) value exceeds 112,500 francs.

Do supplementary benefits have to be paid back?

Legitimately drawn supplementary benefits never have to be paid back – either by beneficiaries or their heirs. Wrongfully drawn supplementary benefits, however, must be paid back in full.

Who accepts supplementary benefit requests?

The local office for old age insurance in the municipality of residence accepts supplementary benefit requests. In the city of Bern, that is the AHV-Zweigstelle.

Who can answer further questions?

Retired persons who live in the city of Bern can contact the AHV-Zweigstelle of the City of Bern. Staff members there stand ready with assistance and advice and are happy to help people claim entitlements to supplementary benefits. Arranging an appointment in advance by telephone is strongly recommended (031 321 66 89).

AHV-Zweigstelle der Stadt Bern
Bundesgasse 33
3011 Bern

Would you care to learn more about supplementary benefits?

Informational events are held regularly by AHV-Zweigstelle, the office of the City of Bern's charged with old-age and insurance matters. Those attending receive information about key aspects of supplementary benefits and learn about the services the City offers for the post-professional phase as well. Adequate opportunity to ask questions or receive individual advice is provided.