

# Remote Benefits: Switzerland

## Remote builds belonging for your global team with comprehensive local plans at competitive rates.

At Remote, we offer country-specific benefits for everyone on your team. Your employees will enjoy comprehensive coverage from top providers while you access competitive rates meant for larger groups — even if you're still growing!

### Remote Benefits Plans

Customers may choose between our **Supplemental** and **Full Local** benefits plans, offer a healthcare allowance, or choose not to provide any benefits to their Swiss employees. **Monthly plan costs are variable based on the individual employee post code, age, and other factors (per the Swiss government). The below prices are estimates.**

The rates listed here are estimates for the current plan year (2023). Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

You can email [support@remote.com](mailto:support@remote.com) with any questions!

SUPPLEMENTAL PLAN: \$200/MO (EST.)			FULL LOCAL PLAN: \$652/MO (EST.)		
<b>Medical Insurance</b>			<b>Medical Insurance</b>		
<b>Note:</b> It is mandatory for citizens and residents in Switzerland to be covered by a personal Swiss health insurance plan. <b>This supplemental plan serves as an addition to their existing personal plan to provide wider and more flexible healthcare options.</b>			<b>Note:</b> It is mandatory for every citizen and resident in Switzerland to be covered by a personal Swiss health insurance plan. <b>This Full Local plan includes the supplemental coverage of the basic plan with the addition of the Swiss mandatory base cover.</b>		
<b>Core Plan Includes:</b>			<b>Core Plan Includes:</b>		
<ul style="list-style-type: none"><li>- Maximum Plan Benefit: 1,462,500 CHF</li><li>- Hospital Accommodations: Semi-private room</li><li>- Intensive Care: Full refund</li><li>- Prescription Drugs: Full refund</li><li>- Surgical Fees: Full refund</li><li>- Diagnostic Tests: Full refund</li><li>- Organ Transplants: Full refund</li><li>- Emergency In-patient Dental: Full refund</li><li>- Out-patient Surgery: Full refund</li><li>- Local Ambulance: Full refund</li><li>- CT &amp; MRI Scans: Full refund</li><li>- Oncology: Full refund</li><li>- Routine Maternity: Full refund</li><li>- Complications in Pregnancy &amp; Childbirth: Full refund</li><li>- Palliative Care: Full refund</li></ul>			<ul style="list-style-type: none"><li>- Maximum Plan Benefit: 1,462,500 CHF</li><li>- Hospital Accommodations: Semi-private room</li><li>- Intensive Care: Full refund</li><li>- Prescription Drugs: Full refund</li><li>- Surgical Fees: Full refund</li><li>- Diagnostic Tests: Full refund</li><li>- Organ Transplants: Full refund</li><li>- Emergency In-patient Dental: Full refund</li><li>- Out-patient Surgery: Full refund</li><li>- Local Ambulance: Full refund</li><li>- CT &amp; MRI Scans: Full refund</li><li>- Oncology: Full refund</li><li>- Routine Maternity: Full refund</li><li>- Complications in Pregnancy &amp; Childbirth: Full refund</li><li>- Palliative Care: Full refund</li></ul>		
<b>Out-patient Plan Includes:</b>			<b>Out-patient Plan Includes:</b>		
<ul style="list-style-type: none"><li>- Maximum Plan Benefit: 16,575 CHF</li><li>- Medical Practitioner Fees &amp; Prescription Drugs: Full refund</li><li>- Specialist Fees: Full refund</li><li>- Diagnostic Tests: Full refund</li><li>- Vaccinations: Full refund</li><li>- Chiropractic Treatment, Osteopathy, Homeopathy, Chinese Herbal Medicine, &amp; Acupuncture: Full refund (max. 12 sessions per condition)</li><li>- Prescribed Physiotherapy: Full refund (max. 12 sessions per condition, 5 sessions for non-prescribed physiotherapy)</li><li>- Health &amp; Wellbeing Checks Incl. Screening For Early Detection of Disease: 780 CHF</li><li>- Infertility Treatment: 15,600 CHF (lifetime)</li></ul>			<ul style="list-style-type: none"><li>- Maximum Plan Benefit: 16,575 CHF</li><li>- Medical Practitioner Fees &amp; Prescription Drugs: Full refund</li><li>- Specialist Fees: Full refund</li><li>- Diagnostic Tests: Full refund</li><li>- Vaccinations: Full refund</li><li>- Chiropractic Treatment, Osteopathy, Homeopathy, Chinese Herbal Medicine, &amp; Acupuncture: Full refund (max. 12 sessions per condition)</li><li>- Prescribed Physiotherapy: Full refund (max. 12 sessions per condition, 5 sessions for non-prescribed physiotherapy)</li><li>- Health &amp; Wellbeing Checks Incl. Screening For Early Detection of Disease: 780 CHF</li><li>- Infertility Treatment: 15,600 CHF (lifetime)</li><li>- Prescribed Glasses, Contact Lenses, Eye Exams: 234 CHF</li></ul>		
			<b>Local Swiss Plan Includes:</b>		
			<ul style="list-style-type: none"><li>- Covers the employee's governmental requirement to have a local Swiss healthcare plan</li><li>- Hospitalization: Acceptance of all costs in the general ward of a hospital</li><li>- Outpatient - Conventional Medicine: Costs covered according to recognized tariffs</li><li>- Outpatient - Complementary Medicine: Acupuncture, anthroposophic medicine, homeopathy, phytotherapy, and traditional Chinese medicine carried out by a doctor with a Swiss Federal Diploma and professional qualifications are covered</li><li>- Medication: Costs covered</li><li>- And much more!</li></ul>		
<b>Dental Insurance</b>			<b>Dental Insurance</b>		
<b>Covers:</b>			<b>Covers:</b>		
<ul style="list-style-type: none"><li>- Maximum benefit: 2,665 CHF</li><li>- Dental Treatment: 80% refund</li><li>- Dental Surgery: 80% refund</li><li>- Periodontics: 80% refund</li><li>- Orthodontic Treatment &amp; Dental Prosthetics: 50% refund</li></ul>			<ul style="list-style-type: none"><li>- Under Swiss Local Plan: Cover provided according to local tariff</li><li>- Supplemental Plan: Maximum benefit of 2,665 CHF</li><li>- Dental Treatment: 80% refund</li><li>- Dental Surgery: 80% refund</li><li>- Periodontics: 80% refund</li><li>- Orthodontic Treatment &amp; Dental Prosthetics: 50% refund</li></ul>		
<b>Vision Insurance</b>			<b>Vision Insurance</b>		
<b>Covers:</b>			<b>Covers:</b>		
<ul style="list-style-type: none"><li>- Prescribed Glasses, Contact Lenses, Eye Exams: 234 CHF</li></ul>			<ul style="list-style-type: none"><li>- Prescribed Glasses, Contact Lenses, Eye Exams: 234 CHF</li></ul>		

\* Prices listed in USD, local currency equivalent will be determined based on exchange rate at the time of invoicing.

### Offer an Allowance

In lieu of the above health insurance plans, we can also help facilitate an allowance in the form of a monthly salary gross-up to help Swiss employees cover their personal insurance costs. You can choose the amount you wish to offer.

### Remote Mental Health Program

The rates listed here are for **July 1, 2024, to April 30, 2025** policy year.

Remote has partnered with **Oliva**, the UK & Europe's #1 rated employee mental wellbeing platform. Oliva is available on desktop and as a mobile app and it includes:

- **1-to-1 therapy with a curated pool of top-quality therapists (35+ languages available)**
- **Advanced matching service** to find each employee the right therapist for them within 48 hours (98% success rate)
- **Personal wellbeing profile** with tailored recommendations and info to track progress
- **Curated self-guided content library** with audio mindfulness & meditation sessions, guided yoga videos, Oliva Talks, podcasts on workplace wellbeing, and micro-learning content series for managers
- **24/7 mental health helplines** for when an employee is struggling and needs to talk to someone immediately
- and more

Customers may elect to offer the mental health program benefits to their teams and can choose among 5 different plans.

It is essential to be aware that in certain countries, Mental Health benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the benefit, might be counted as part of the employee's taxable income according to the local tax laws.

Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

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**Currency:** Prices listed in USD, local currency equivalent will be determined based on the exchange rate at the time of invoicing.

BASIC MENTAL HEALTH PROGRAM \$3.00/MO.	STANDARD MENTAL HEALTH PROGRAM \$8.47/MO.	PLUS MENTAL HEALTH PROGRAM \$15.70/MO.	PREMIUM MENTAL HEALTH PROGRAM \$22.70/MO.	PLATINUM MENTAL HEALTH PROGRAM \$35.83/MO.
<b>Platform Access Only</b>  This plan <b>does not include</b> pre-paid Therapy / Coaching sessions.  - Personalized therapist matching service (35+ languages) - Wellbeing profile - Access to world-class self-guided content (yoga, meditations, Oliva Talks, podcasts, micro-learning series for managers) - 24/7 mental health helplines	Includes:  - Everything in the 'Basic Mental Health Program' tier - This plan includes <b>one pre-paid</b> Therapy / Coaching session that your team member can use during the policy year.	Includes:  - Everything in the 'Basic Mental Health Program' tier - This plan includes <b>three</b> pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	Includes:  - Everything in the 'Basic Mental Health Program' tier - This plan includes <b>six</b> pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	Includes:  - Everything in the 'Basic Mental Health Program' tier - This plan includes <b>twelve</b> pre-paid Therapy / Coaching sessions that your team member can use during the policy year.

Team members can pay for extra therapy sessions themselves in the Oliva platform (\$91/session)

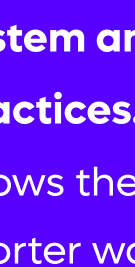
## Remote's Benefits Practices



Remote supports our clients by offering competitive benefits packages that will help you attract and retain the best talent across the globe! Our benefits specialists have done the research on norms and requirements in each local market and have crafted packages that will allow your employees to thrive, no matter what country they live in.



**We do not require customers to offer health benefits in Switzerland due to its strong public system and local laws that protect us (and you!) against claims of non-discriminatory hiring practices.** However, we do recommend that employers offer benefits to their employees, which allows them to access a wider range of options for providers and specialists as well as significantly shorter wait times. Our plans also offer global coverage (excluding the US) to protect your employees when they are traveling outside their home country. We do not add a markup on any benefits premiums or administration costs.



If you would like more insight into fair equity and benefits best practices, you can [download our Global Benefits Guide here!](#)

## Understanding Hiring in Switzerland



- Switzerland's healthcare system includes both a universal public system and a private system. It is globally renowned, with highly qualified doctors and short wait times. In order to access it, residents are required to have at least basic health insurance, paid for through individual contributions. Many residents also have supplementary private health insurance, typically provided through their employers.
- **We do not require customers to offer health benefits in Switzerland due to its strong public system and local laws that protect us (and you!) against claims of non-discriminatory hiring practices.** However, we do recommend that employers offer benefits to their employees, which allows them to access a wider range of options for providers and specialists as well as significantly shorter wait times. Our plans also offer global coverage (excluding the US) to protect your employees when they are traveling outside their home country. We do not add a markup on any benefits premiums or administration costs.
- You will be able to select a benefits plan when onboarding your employee (if you choose to offer health benefits). From there, the employee will be enrolled and contacted with more information about their plan. Remote takes care of all the administration work so you can focus on scaling your global team!



### TCE in Switzerland

If you're ready to hire a new employee in Switzerland, you may have generated or received a Total Cost of Employment quote to get an estimate of what it might cost. If you haven't, you can do so with our handy [Cost Calculator](#) tool now!

**Employers hiring in Switzerland must pay for social contributions mandated by the government. These costs are automatically applied during payroll:**

1. BVG (pension)
2. AVS (social security)
3. FAK (Family compensation fund)
4. ALV (unemployment)
5. UVG (accident insurance)
6. Maternity insurance
7. Early childhood fund

The exact cost of the government contributions listed above can be found by using the Cost Calculator.

For more information about hiring employees in Switzerland, see our country hiring guide at <https://remote.com/country-explorer/switzerland>.