

Maternity allowance

Key facts

- The maternity allowance is governed by the income compensation regulations (EO).
- Employed persons and self-employed mothers are entitled to an allowance of 80 % of their gross salary but not more than CHF 196.– per day for 14 weeks from the birth of their child.
- The mother (together with the employer, in the case of employees) applies for the allowance by submitting the «Application for a maternity allowance» form to the Compensation Fund.

Details

Entitlement

A maternity allowance is paid to women who upon the birth of their child:

- are employed, self-employed, or unemployed and either drawing or entitled to draw daily benefits from the unemployment insurance and
- were insured for compulsory AHV pursuant to the law for 9 months prior to the birth of the child and
- worked or received daily benefits for at least 5 months during this period.

Entitlement to the allowance starts on the date of birth of the child. For 98 days (14 weeks) the mother receives an allowance of 80% of the average income earned from employment, but not more than CHF 196.– per day. The last salary that was paid before the birth applies; the average salary over a period of up to 12 months applies for mothers earning an hourly wage. If the mother returns to work full-time or part-time or dies during the entitlement period of 98 days, the claim lapses earlier.

Hospitalisation

If the child has to stay in hospital for at least 3 weeks, the mother can ask for the maternity allowance to start from the date on which the child comes home.

Application

Employees complete the application form for a maternity allowance, enclose a copy of the birth certificate and send these documents to their employer. The employer completes the form and sends it to the competent AHV Compensation Fund. Self-employed individuals send the form directly to their Compensation Fund. Mothers who receive daily benefits send the form with the birth certificate and the statement on the daily unemployment benefits to the Compensation Fund of their last employer.

Deductions

The maternity allowance paid directly to the employee instead of her salary qualifies as income and is credited to the individual AHV account. The following contributions have to be paid on this income:

- If payment is made to the mother, the AHV/IV/EO/ALV contributions are calculated and deducted from the allowance.
- If payment is made to the employer, the employer's contributions for AHV/IV/EO/ALV assumed by the EO are added to the allowance.
- The calculation of the pension fund contributions is based on the previous full gross salary and these contributions are deducted by the employer.
- No accident insurance premiums are deducted from the maternity allowance.
- The employer still deducts the health insurance contributions in compliance with the Federal Law on Health Insurance (KVG) and the Federal Law on Insurance Contracts (VVG).

Continued salary payments

If the employer continues to pay the mother's salary during the entitlement period, the Compensation Fund pays the maternity allowance to the employer. As the allowance is subject to social insurance contributions, this is the recommended option for existing employment relationships.

More information

You will find useful information in the following information sheet: 6.02 Maternity allowance (AHV information sheet)

This information sheet provides an overview of the applicable provisions. Individual cases are assessed exclusively in accordance with the provisions of the law.