

Important information for employees

Do you work in a household in Geneva as a domestic worker, providing personal care services, doing childcare, or as a gardener? Regardless of your status in Switzerland, your employer is legally obliged to make social security contributions on your behalf and to ensure that you are covered in the event of an accident.

Chèque service assists your employer with these procedures, which guarantee your right to access social benefits under certain conditions:

- AVS Retirement (1st pillar)
- Disability Benefits (AI - Disability Insurance)
- Family Allowances
- Maternity Benefits
- Unemployment Benefits (for individuals holding a work permit in Switzerland)
- Occupational pension fund (LPP - 2nd pillar) for workers whose gross annual salary exceeds CHF 22,680 with the same employer (contracts lasting more than 3 months)
- Occupational accident insurance (and Non-Occupational Accident Insurance if the weekly working hours for the same employer are 8 hours or more)

How does it work?

You may have agreed with your employer on a gross or net salary, either hourly or monthly. The employer pays you the net salary after deducting the employee's share of social security contributions and communicates this net salary to us. We then calculate the total amount corresponding to the social security contributions that must be remitted to us.

Each year, Chèque service sends your employer an annual income certificate (which must be provided to you).

Chèque service makes salary slips available to employers. Employers can download them. We can also provide online access to the employees, allowing them to download independently.

Chèque service can, upon request and on an exceptional basis, prepare salary certificates.

Chèque service assists you in submitting applications for family allowances, maternity benefits, unemployment benefits and accident reports.

Chèque service ensures the confidentiality of your data.

Chèque service does not handle any procedures related to obtaining a residence or work permit.

Legal Basis

The standard employment contract for domestic workers in Geneva (CTT J 1 50 03) regulates the employment relationship between workers (full-time or part-time) and employers. You can find this document in the "Forms and Information" section of our website.

For a full-time job, i.e., 45 hours per week or 195 hours per month, the minimum gross monthly salary is CHF 4,773.60. The hourly wage is calculated on a proportional basis (see the following tables).

The standard employment contract defines the **mandatory minimum wages**:

Minimum hourly wage			
	Without Vacation	4 Weeks of Vacation Included	5 Weeks of Vacation Included
No experience	CHF 24,48	CHF 26,52	CHF 27,09
With 4 years of experience	CHF 24,74	CHF 26,81	CHF 27,38

Vacation entitlement

For part-time and full-time employees, vacation is granted as follows:

- **4 weeks** of paid vacation per calendar year, starting at the age of 20.
- **5 weeks** of paid vacation per calendar year (mandatory until the age of 20, or after reaching 50 years old, as well as after completing 5 years of service with the same employer or 20 years of service in total).

Right to receive salary in case of illness

In general, each employer registered with Chèque service subscribes to an income loss insurance in case of illness (**APGM**) for their employees. If the employer does not wish to take out this insurance, they must request it in writing from Chèque service and specify that they want their employee to be covered under the **Berne Scale (Echelle de Berne)**.

In case of illness, and subject to the submission of a medical certificate, the employer is

obliged to pay:

In the case of APMG: 80% of the employee's salary for the first 30 days. From day 31 onward, the Helsana insurance will take over and pay the employee a daily compensation directly for up to 730 days, provided the employee has at least a 25% incapacity due to the illness. The compensation guarantees 80% of the gross AVS salary. (180 days in case of retirement-age employee)

In the case of the Berne Scale: The employer will pay 100% of the employee's salary for a period based on the length of service, provided the employment relationship has been formalized for more than three months or has lasted more than three months. The payment is structured as follows:

- During the first year of service (starting from the 3rd month): 3 weeks of salary
- From the 2nd year of service: 1 month of salary
- From the 3rd to the 4th year of service: 2 months of salary
- From the 5th to the 9th year of service: 3 months of salary
- From the 10th to the 14th year of service: 4 months of salary
- From the 15th to the 19th year of service: 5 months of salary

All notifications (salary, insurance, work incapacity notification, medical certificate, etc.) must be sent to Chèque service within one week. Chèque service will forward them to Helsana.

Accidents

Your employer has subscribed, through Chèque service, to a professional accident insurance policy with SUVA. Professional accidents are those that occur at the employer's residence during working hours or while commuting between your home and your employer's residence.

If you work for an employer 8 hours per week or more, you are also covered in case of non-professional accidents. Non-professional accidents are those that occur outside of working hours and the workplace.

SUVA covers medical expenses (medical care, pharmaceutical costs, and hospital admission). It provides compensation for income loss (starting from the third day of absence, during which the employer must pay the salary, provided that the days in question are normally working days for the employee) following an accident or a work-related illness recognized by the insurance. These compensations are paid directly into the

employee's bank or postal account.

It is important that you notify Chèque service within three days of the accident. Chèque service will prepare, with your assistance, a report addressed to the insurance company; you will receive a copy of this accident report.

Note: Please be reminded that in the event of a contract termination, the non-professional accident insurance coverage will remain valid for 31 days from the last date on which the employee is entitled to receive at least half of the salary.

Anyone who has worked at least 8 hours per week, it is possible to subscribe to a collective insurance policy within this period (30 days) and benefit (for up to 6 months) from coverage against non-professional accidents by calling SUVA at 0848 820 820 or by submitting the request directly through the SUVA website.

Occupational pension fund (LPP, 2nd Pillar)

The Occupational Pension Law (LPP) establishes the obligation to insure employees over the age of 17 who receive an annual gross salary of more than CHF 22,680 from the same employer (i.e., more than CHF 1,890 per month). In the case of hiring or termination during the year, the annual salary is considered to be the amount the person would have earned if they had been employed for the entire year.

Unemployment

If you become unemployed, you must contact Chèque service to obtain the application forms for unemployment benefits or intermediary earnings. Only individuals who hold a residence and work permit are eligible for this benefit.

Pregnancy and maternity

Every female worker has the right to receive 80% of her salary, in the form of maternity benefits, during the 16 weeks following childbirth or adoption, provided she has been insured with the AVS during the 9 months preceding the birth and has been working for at least 5 months during her pregnancy or has received unemployment benefits.

You may contact Chèque service one month before the birth to obtain the relevant forms. Chèque service will manage the follow-up of your case.

In the event of medically certified work incapacity during pregnancy, the rules related to illness apply (see page 3).

It is prohibited to dismiss an employee during her pregnancy or during the 16 weeks following childbirth.

Attention: The termination or resumption of work before the end of maternity leave terminates the right to receive this benefit.

Family allowances

Domestic workers have the right to receive family allowances, provided they meet all the established conditions. Chèque service will send the corresponding form to any employee who requests it.

Termination of employment relationship

For open-ended employment contracts, during the 1-month probation period, either party may terminate the contract with 7 days' notice. After the probation period, either party may terminate the contract with the following notice periods:

- 1 month during the first year of service
- 2 months between the 2nd and 9th year of service
- 3 months from the 10th year of service.

These terms may be modified through a written employment contract between the parties.

Other aspects

You can contact us by phone or email. We will be happy to assist you with any inquiries.

Email: info@chequeservice.ch

Phone: 022 301 73 16 (hotline hours: Monday to Friday, from 9:00 AM to 12:00 PM)

Website: www.chequeservice.ch

We welcome clients in person at PRO.entreprise humaine reception desk:

Wednesdays afternoons, from 2:00 PM to 4:00 PM only.

PRO.entreprise humaine

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