

Contents

	<i>page</i>
1. What is the purpose of Agreement?	1
2. Who is covered by the Agreement?	1
3. What benefits are covered by the Agreement?	2
4. Which Country's Social Security Laws apply?	3
5. How are Irish payments calculated?	4
6. How are Irish pensions paid?	5
6.1. If you are resident in Ireland	5
6.2. If you reside outside the State	6
7. Does the Agreement affect entitlement to payments from other countries under the EC Regulations on Social Security?	6
8. Can I qualify for a payment from both countries?	7
9. Can I claim extra benefits?	7
10. Where can I get more information?	8

This leaflet is a guide to the provisions of the Agreement on Social Security between the Republic of Ireland and the Swiss Confederation. This Agreement came into force on 1 July 1999.

1. What is the purpose of the Agreement?

The main purpose of the Agreement is to protect the pension entitlements of people who move between Ireland and the Swiss Confederation and who have paid social security contributions under the legislation of both jurisdictions.

It deals with the social insurance status of Migrant Workers such as mariners & travelling personnel. It also deals with the social insurance status of workers who are sent from one country to the other for a temporary period by their employer.

2. Who is covered by the Agreement?

The Agreement covers any person who is or has been subject to the Social Security legislation of Ireland and the Swiss Confederation. The Agreement covers people with the status of refugees or stateless people residing permanently in either country and also the dependants and survivors of these people.

3. What benefits are covered by the Agreement?

The **Irish** payments covered under the Agreement are:

- Invalidity Pension
- Old Age (Contributory) Pension (payable at age 66)
- Retirement Pension (payable at age 65)
- Widow's and Widower's (Contributory) Pension
- Orphan's (Contributory) Allowance.

The **Swiss** payments covered under the Convention are:

1. Sickness Benefit
 Italian name : Indennit = EO di malattia
 French name : Indemnit = E9 de maladie
 German name : Krankengeld
2. Maternity Benefit
 Italian name : EO giornaliera in caso di maternit = EO
 French name : Indemnit = E9 journali = E8 re en cas
 de maternit = E9
 German name : Taggeld im = Falle von Mutterschaft
3. Invalidity Benefit
 Italian name : Prestazione d'invalidit = EO
 French name : Prestation d'invalidit = E9
 German name : Invalidenleistung
4. Old Age Pension
 Italian name : Rendita di Vecchiaia
 French name : Rente de Vieillesse
 German name : Altersrente
5. Survivor's Pension
 Italian name : Rendita per Superstiti
 French name : Rende de Survivants
 German name : Hinterlassenenrente.

4. Which Country's Social Security Laws apply?

In general, a person is subject to the Social Security legislation of the country in which they work.

Therefore, a person who is in employment in Ireland will be subject to Irish Social Security legislation and will be liable to pay PRSI (Pay-Related Social Insurance) contributions in Ireland.

Similarly, a person who is in employment in Switzerland will be subject to Swiss Social Security legislation and will be liable to pay Swiss Social Insurance contributions.

However, the Agreement provides that a person who is sent by an employer in Ireland to work in Switzerland on a temporary assignment can continue to pay Irish PRSI contributions for a period of up to two years of their employment in Switzerland.

Therefore, if you are employed in Ireland and are being sent to work in Switzerland on a temporary assignment, you or your employer should contact the following section:

International Records

Department of Social, Community & Family Affairs
Floor 1
O'Connell Bridge House
D'Olier Street
Dublin 2

Tel. No: (01) 7043000
Direct Line : (01) 7043294
Fax No: (01) 7043256

5. How are Irish payments calculated?

Under the provisions of the Agreement, contributions paid in Switzerland can help to satisfy the PRSI qualifying conditions for Irish benefit payments.

For example, someone who began their working life in Ireland and had 5 years insurance contributions and then went to work in Switzerland, may now qualify for a pro-rata pension under this Agreement.

Once the PRSI qualifying conditions are satisfied, a formula (see below) is used in order to work out the rate payable for:

- * Invalidity Pension
- * Old Age (Contributory) Pension
- * Retirement Pension
- * Widow's and Widower's (Contributory) Pension.

Formula

$$\frac{\text{All Irish insurance}}{\text{All insurance in Ireland \& Switzerland combined.}} \times \text{Rate of pension payable if all your insurance was Irish}$$

Orphan's (Contributory) Allowance

Once entitlement to an Orphan's (Contributory) Allowance has been decided either using Irish contributions only or by a combination of Irish and Swiss contributions, the full rate of Orphan's (Contributory) Allowance is payable.

6. How are Irish Pensions paid?

6.1 If you are resident in Ireland and qualify for an Irish pension under the Agreement, your pension can be paid:

- directly into your Bank, Building Society or An Post Savings Account - this is known as Direct Payment, and payment is made 4 weeks in arrears to any of the financial institutions listed below
- or
- by a book of Payable Orders which can be cashed weekly at a chosen Post Office. (If you are paid your pension in this way and you are unable to collect your pension, you can nominate another person age 16 or over to collect it on your behalf.)

Financial Institutions offering a Direct Payment Facility are:

- a Pension Savings Account with An Post
- a current or Deposit Savings Account (**not** a mortgage account) with any of the following Banks:
 - ACC Bank
 - AIB Bank
 - Bank of Ireland
 - National Irish Bank
 - TSB Bank
 - Ulster Bank
- an account (**not** a mortgage account) with any of the following Building Societies:
 - EBS Building Society
 - First Active PLC
 - ICS Building Society
 - Irish Nationwide Building Society
 - Irish Permanent PLC.

6.2 If you reside outside the State, your pension can be paid by Direct Payment to any of the Financial Institutions listed above or to a Financial Institution outside the State.

7. Does the Agreement affect entitlement to payments from other countries under the EC Regulations on Social Security?

No!

If you are entitled to a payment under this Agreement, this will not affect your entitlement to a payment by another State under the provisions of the EC Regulations on Social Security.

This means that you could get a payment from another State under EC Regulations and a payment from Ireland under this Agreement at the same time. This could arise if you had been employed in Switzerland, Ireland and another country covered by EC Regulations.

However, when working out a person's entitlement to a payment under this IRL/SWISS Agreement, work periods completed in the other country covered by EC Regulations will not be taken into account.

8. Can I qualify for a payment from both countries?

Yes!

It is possible for a person to qualify for payment from both countries (Ireland and Switzerland) at the same time.

9. Can I claim extra benefits?

If you are getting a Swiss Social Security pension and are resident in Ireland, you may qualify for the Free Schemes available under the Irish Social Security system, subject to certain qualifying conditions. These Free Schemes are also available if you are getting an Irish pension.

These are:

- * Free Electricity/Natural Gas Allowance
- * Free Television Licence
- * Free Telephone Rental Allowance
- * Fuel Allowance (payable from mid-October to mid-April)
- * Free Travel Pass.

10. Where can I get more information?

Additional information on the Agreement is available from:

- 1. International Records**
Social Welfare Services Office
O'Connell Bridge House
D'Olier Street
Dublin 2

If ringing within the Republic of Ireland:

Tel. No. : (01) 7043000
Direct Line : (01) 7043294
Fax No.: (01) 7043256

If ringing from outside the State:

Tel. No: 00 353 1 7043000
Direct Line : 00 353 1 7043294
Fax No: 00 353 1 7043256

- 2. Swiss Compensation Office**
18 Avenue Edmond-Vaucher
CH-1211 Geneve 28
Switzerland

Tel. No: 00 41 22 795 91 11
Fax No: 00 41 22 797 15 01

Please quote your Swiss Insurance number when you contact the Swiss office.

Other Leaflets which may be of interest are:

Retirement/Old Age (Contributory) Pension **SW 18**

Widow's/Widower's (Contributory) Pension **SW 25**

Free Electricity/Gas Allowance and T.V. Licence **SW 39**

Free Travel **SW 40**

Invalidity Pension **SW 44**

Free Telephone Rental Allowance **SW 45**

Orphan's (Contributory) Allowance **SW 48**
