

Information
for Foreign Citizens



Welcome
to Canton Schwyz



Where will I find what?

Summary	5
Foreword	7
Your Municipality, the Canton Schwyz and Switzerland	8
Overview of Canton Schwyz	9
Fundamental Values	10
Residency Rules	11
Accommodation	13
Language and Community Life	14
Emergencies	15
Healthcare	16
Marriage, Birth and Death	17
Children	18
School Education	19
Work	21
Taxes	23
Social Security	24
Religions	26
Culture and Leisure	27
Getting Around	28
Useful Addresses	29
Disclaimer	30



Welcome to your Municipality and to Canton Schwyz!

Be part of the community

- We hope that you will get involved in community life.
- Joining Clubs can help with integration.
- Learning German makes life easier.
- Understanding Swiss German makes it easier to communicate.

Further information is available from the local administration!

Fundamental values of our society

- Respect for human dignity
- Equal rights for men and women
- Freedom of religion
- Respect for the rule of law
- Democratic decision-making process

Further information about our fundamental values are stipulated in the federal constitution!

Your rights and duties

- It is your right to have your personal rights respected

Your main duties are:

- Personal responsibility
- Respect for the fundamental values of our society
- Duty to register with the authorities, obligation to pay taxes and health insurance coverage
- Compulsory schooling for children.

Contact the relevant public offices!

We will help you integrate

- Your local administration will provide information about local integration opportunities and German language classes
- The Centre for Integration, KomIn, will provide advice on integration

Take a look at our information leaflet!

Foreword

Welcome to Canton Schwyz!

You have taken up residence in Canton Schwyz, and we hope that you will soon feel at home here. The following information should help you to get along well here in our Canton.

Canton Schwyz is characterised by its beautiful surroundings, a good educational system, an efficient transportation network and an unspoilt natural landscape with excellent recreational value.

An essential factor for our high quality of life, however, is that all residents live in harmony and get on well.

Make contacts in your neighbourhood, in your municipality or societies, because we want you to get involved in community life! Learn German quickly and try to understand Swiss German. This will make it considerably easier for you to make contacts!

The essential fundamental values in our communal life are: respect for human dignity; equal rights for men and women; freedom of religion; respect for the rule of law; and a democratic decision-making process. We expect you to respect these fundamental values.

Community life only works if everyone takes responsibility for his or her own rights and responsibilities. Your rights include, for example, the protection of your privacy, the right for help in emergencies, freedom of belief and conscience as well as freedom of opinion. Our individual duties are based on these rights. Personal, individual freedom may not be used to restrict the freedom of others. Everyone has to take part in the functioning of the state by observing national laws and paying taxes.

Do not hesitate to contact the responsible administrative office if you have questions. Your first point of call should be your local administration. The Centre for Integration, KomIn, located in Goldau and Pfäffikon will be happy to provide you with personalised information and give you advice concerning your route to integration.



Kurt Zibung
Governing Councillor

Discover Canton Schwyz for yourself! We'll be happy to help!

Head of the Department for Economic Affairs

A handwritten signature in black ink, appearing to be 'K. Z.', written in a cursive style.

Kurt Zibung, Governing Councillor

Your Municipality, the Canton Schwyz and Switzerland

Switzerland is made up of 26 Cantons. Switzerland is also referred to as a federation or confederation.

Canton Schwyz encompasses 6 districts and 30 municipalities. The federal government, Cantons, districts and municipalities or local communities have different responsibilities.

What are the responsibilities of the local municipality?

Your local administration is your first point of call for all questions and concerns.

Some responsibilities of the local governments include:

- registration of all residents
- promoting the integration of foreigners
- organisation of primary schools
- guaranteeing social services for their residents
- providing and maintaining the infrastructure, such as water supplies and waste disposal.



Should you require further information, please make an appointment with the responsible office. Bring an interpreter along if you need to (see “useful addresses”).

What are the responsibilities of the district?

Districts are primarily responsible for secondary school education (German ‘Oberstufe’) and for the courts. The districts of Gersau, Küssnacht and Einsiedeln also hold the responsibilities of local municipalities.

What are the responsibilities of the Canton?

The Canton assumes responsibilities for matters affecting all municipalities such as hospital care and policing.

The Canton maintains contact with the other Cantons and the federal government. It must ensure that federal laws are observed and enforced.

What are the responsibilities of the federal government?

Switzerland developed gradually through the federation of various Cantons. The Federal State has existed in its current form since 1848.

The federal government assumes those responsibilities that must be uniformly administered for the entire country of Switzerland. These, for example, involve foreign policy or the regulations for the residence of foreigners in Switzerland.

Who determines public action?

Switzerland’s citizens have extensive democratic rights. They elect not only parliaments and governments but regularly hold referenda on specific issues.

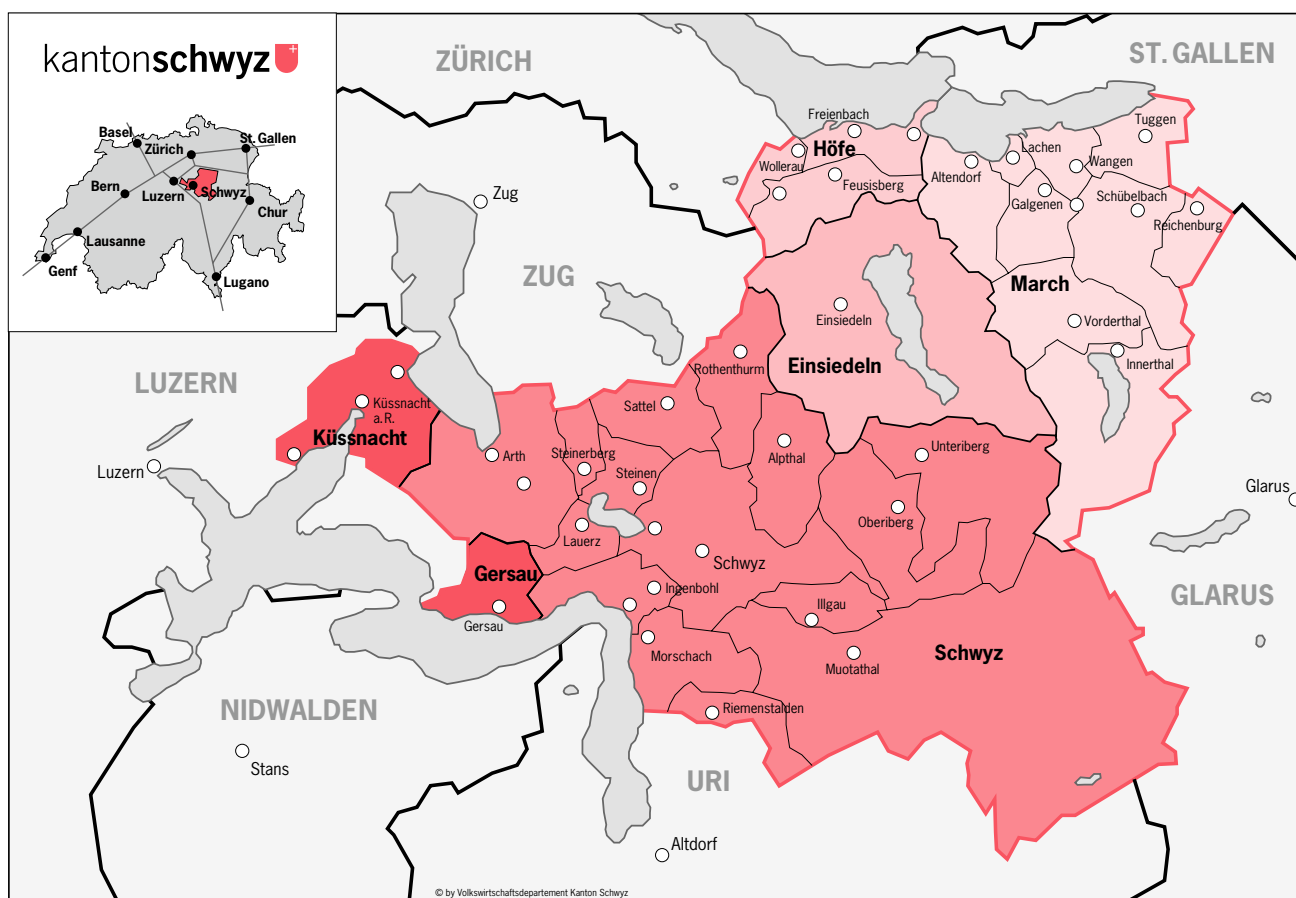
Overview of Canton Schwyz

Population (end of 2008): 143,605

Area: 908.2 km²

Joined the Confederation in: 1291

Main locality: Schwyz



- = Innerschwyz
- = Ausserschwyz
- = canton
- = district
- = municipality



Fundamental Values



The basic law of Switzerland is the Federal Constitution. The Federal Constitution defines the basic rights and rules for community life and the relationship with the state. The Federal Constitution assigns the authority and responsibilities between the federal government and the Cantons. The Federal Constitution applies throughout Switzerland. Every Canton also has its own Cantonal Constitution.

The Federal Constitution of Switzerland is available in German, French, Italian, Rhaeto-Romanic, English, Spanish, Portuguese, Arabic, Japanese and Nepalese.

What are the most important rights and responsibilities?

In Canton Schwyz, great value is placed on the preservation of the freedom of each individual and on the observation of the rules of community life. This assumes that we all recognise and respect the same core values in our community life.

The essential core values are:

- human dignity must be respected and protected
- all people are equal under the law
- men and women are equal
- the freedom of individuals is limited by that of others
- the laws and regulations of the state are to be observed and respected.

Anyone living in Switzerland must also fulfil the following duties:

- everyone must contribute to the costs of state services and pay taxes
- holding a health insurance policy is obligatory (see 'Social Security' and 'Healthcare')
- gainfully employed persons must pay social insurance contributions (see 'Work' and 'Social Security')
- school attendance is compulsory for children. Parents should work together with the instructional staff (see 'Schools and Education').

What does Switzerland expect from immigrants?

Switzerland expects that you show interest in social relationships and living conditions and that you get involved. There are many ways to do this:

- conversations with neighbours
- membership in a club
- taking part in public events
- participating in local culture
- volunteering in the areas of culture, sports or social activities.

All people speaking foreign languages should learn one of our national languages. In Canton Schwyz it is expected that you learn German.

Residency Rules

How is my residence in Switzerland regulated after my arrival?

Anyone entering Switzerland is granted an initial temporary residence permit (permit for resident foreign nationals).

Anyone wishing to live in Switzerland must register with the local authorities within 14 days, and in any case before taking on employment.

Any change in residence (even within the same Municipality), as well as moving elsewhere, has to be communicated to your local Residential Registry Office (Einwohneramt).

Two weeks before your residence permit expires, at the latest, you should apply for an extension of your permit.

Do I have to carry my residence permit with me at all times?

Though it is not required that you carry your residence permit, the permit has to be shown to authorities, such as the police, upon request, and must be presented to your employer without special request.

What is the purpose and significance of a permanent residence permit?

The permanent residence permit (permit for settled foreign nationals) is valid for an indefinite period. People who settle here can freely choose their employer. They are no longer liable to withholding tax, but have to submit a tax return.

The permanent residence permit expires after deregistration or after six months abroad, if the Immigration Office receives no application for maintenance.

How can I obtain Swiss citizenship?

Information concerning the requirements for obtaining Swiss citizenship can be acquired from your municipal administration.

What must I do if I wish to invite my relatives or dependents?

Foreign citizens require a valid travel permit recognised by Switzerland in order to travel to Switzerland.

Relatives or dependents from countries requiring visas must obtain a visa. The hosts are required to assume liability for costs that could be incurred from the foreign citizen's stay. For this reason, a travel insurance policy with a minimum cover of CHF 50 000.– must be procured.

Even in the case of invitations for relatives or dependents from countries that do not require visas, it is recommended that the host reviews the guest's insurance policy.

Anyone who is not engaged in gainful employment can stay for up to three months without a residence permit. The stay may come to a total of three months in a six-month period. People required to obtain visas must observe the maximum length of stay stated in their visa.



Rules for relatives or dependents from EU / EFTA states

Can my family also enter Switzerland?

You can bring family members irrespective of their citizenship into Switzerland after your arrival, as long as you have a suitable residence.

Your spouse and children or grandchildren, who are under the age of 21 years or for whom support has been granted, are considered family members, as are dependent parents and grandparents. University students can only bring their spouses and children entitled to support into the country.

Can I change my job and residence?

You can freely choose your employment and your place of residence.

When will I receive my permanent residence permit?

Citizens of the 15 original EU-states and the EFTA will receive their permanent residence permit (permit for settled foreign nationals) after a regular, legal and uninterrupted stay of five years.

Rules for relatives or dependents from states outside of the EU / EFTA

Can my family also enter Switzerland?

You can bring your family members, spouse and single children under the age of 18 into the country after you arrive, if the family lives together and your intended family residence is suitable for their needs and they are not dependent on social services. The claim for subsequent family immigration must be asserted within five years. Children over the age of 12 must be brought into the country within 12 months. Spouses, youths and small children from certain countries must present themselves in person to the responsible foreign embassy and pass the regular visa application process.

Can I change my job and residence?

The immigration office at the company's headquarters will have to approve any change of job.

Prior to moving to a different Canton you must determine if the other Canton will grant a permit.

When will I receive a permanent residence permit?

Citizens of countries outside of the EU / EFTA can obtain a permanent residence permit (permit for settled foreign nationals) after a regular, legal and uninterrupted stay of ten years. For citizens of the USA and also citizens of other countries under certain conditions, the permit can be granted after a stay of five years. There is no entitlement to receive the permit, however.



Accommodation



What form of accommodation do people live in in Switzerland?

Most citizens of Switzerland live in rented apartments. Advertisements for rental apartments can be found in most regional newspapers and on the Internet.

Prior to moving into an apartment, a lease must be signed. In most cases a security deposit has to be made to a special blocked account.

Anyone wishing to cancel a lease must observe the termination notice period given in the contract. It is possible to cancel a contract early, if a new solvent tenant can be found.

In the event of disputes with the landlord while the contract is in force, or in the event of termination, the Arbitration Office can be of assistance.

Can anyone purchase a home?

Only EU / EFTA-citizens with legal residence in Switzerland enjoy the same rights to the purchase of residential property in Switzerland as Swiss citizens.

What additional costs will be incurred?

You can apply for a telephone connection with a telephone company.

The costs for electricity, water, heating, television and cable also have to be paid. Some of these costs are also included in the billing by the landlord.

Every household that owns a radio or television set must pay fees for them.

Where do I dispose of my waste?

Your options for waste disposal can be found in the appropriate bulletin for your community.

Apartments to let: www.homegate.ch
www.immoscout24.ch
www.alle-immobilien.ch

Info-leaflet on residences (in 11 languages): www.bwo.admin.ch > Dokumentation > Publications > Infoblatt Wohnen

Arbitration Offices: www.sz.ch/miete

Purchasing residential properties: www.sz.ch/lexkoller

Television and radio reception: www.billag.ch

Language and Community Life

Where can I learn German?

It is necessary that you understand and speak German in order to get acquainted with your neighbours, to learn about the Canton and where you live, to find out what your children are learning in school and to talk to their teachers, to make contact with the authorities easier, in short, to feel at ease and at home in Canton Schwyz.

Your municipal administration will provide information about the options for learning German. If you need help in locating a suitable option, contact KomIn, the Centre for Integration (Tel: 055 410 28 55).

Do I have to learn Swiss German?

The Swiss know that it is difficult to learn their language, Swiss German. If speakers of foreign languages take the trouble to understand the language, though, it makes interpersonal contact a lot easier.

Who provides interpreters?

It is recommended that you have a qualified interpreter accompany you in difficult discussions. The Interpreter Service of Central Switzerland can arrange this (Tel.: 041 368 51 51).

How can I make contacts?

Membership in a club is a good opportunity to make contacts, and there are many of these that play an important part in the social life of your local Municipality and the Canton.

In many communities there are special clubs and associations for women, parents and the young. Various sports clubs offer options for making the most of your free time.

You can find information about local clubs and organisations with your municipal administration .

KomIn, the Centre for Integration, provides information about clubs for foreigners.



Centre for Integration: www.kom-in.ch

Integration opportunities in Central Switzerland: www.integration-zentralschweiz.ch

Womens' associations: www.frauenbund.ch

Swiss Football Association: www.football.ch

Roman Catholic Church: www.sz.kath.ch

Evangelical-Reformed Church: www.ref-sz.ch

Jungwacht and Blauring (Club for children): www.jubla.ch

Boy and Girl Scouts: www.pfadischwyz.ch

Emergencies



The most important emergency telephone numbers

Police: 117

Fire brigade: 118

Ambulance/EMS: 144

In an emergency call you will need to give the following information:

- Where exactly is the emergency?
- What has happened?
- What is your call-back number?

Who can help with a medical problem?

In the event of a medical problem, always call the personal doctor first. If you cannot reach the personal doctor, use the following numbers, depending on where you live:

Region Küssnacht (Küssnacht district)	Tel.: 0840 61 61 61
Region Arth-Goldau (Arth, Steinerberg, Steinen Lauerz)	Tel.: 0840 71 71 71
Region Schwyz (Gersau and Schwyz excluding Alpthal, Ober- and Unteriberg districts)	Tel.: 0840 31 31 31
Region Einsiedeln (Einsiedeln and Alpthal, Ober- and Unteriberg district)	Tel.: 0840 41 41 41
Region Höfe (Höfe district)	Tel.: 0840 81 81 81
Region March (March district)	Tel.: 0840 51 51 51

Who can help if I need emergency dental care?

Call your personal dentist first. If you cannot reach the personal dentist, dial one of these numbers:

Ausserschwyz Region	Tel.: 0840 800 810
Innerschwyz Region	Tel.: 0840 840 810

Who can help victims of domestic violence?

Victims of domestic violence can contact the counselling office of the victim's helpline in Canton Schwyz (Tel.: 0848 82 12 82).

Men who have perpetrated violent acts can contact the Office Against Male Violence Luzern (Tel.: 078 744 88 88) and women can contact the Probation Service (Tel.: 041 819 16 75).

Who can help with personal problems?

For personal problems the telephone number 143 is available around the clock. The call is free of charge.

You can also get counselling from the local chaplain's office or your own religious community.

Healthcare

What do I do if I get sick?

In Switzerland it is common practice to have a personal general practitioner (GP) (Hausarzt, Hausärztin). They will be your first point of call for all health problems, even in emergencies at night and on weekends. It is not common practice to go directly to a hospital.

Who pays for medical care?

Everyone living in Switzerland must obtain health insurance within three months of arriving in Switzerland (see 'Social Security'). This is private insurance. Adults must take the necessary steps to register with a health insurance provider of their choice themselves. Children must also be insured within three months of birth.

Every insured person pays an individual premium irrespective of their income, which can vary depending also on the insurer, place of residence and type of insurance.

This insurance provides services in the case of illness, pregnancy and accidents, insofar as those costs are not covered by accident insurance.

Costs for ambulant treatment and hospital treatment as well as medically prescribed medications are covered. The insured pay deductibles and co-pays.

The State pays insured people of limited financial means a cost support in the form of a reduced premium.

Who pays accident costs?

Anyone employed for at least 12 hours per week is automatically insured against non-work-related accidents. In this case, it is not necessary to keep accident insurance with the health insurance provider.

Where do I get medicines from?

Many over-the-counter medicines can be purchased in chemists or pharmacies. Medicines requiring prescriptions can be obtained directly from a doctor or can also be obtained from a pharmacy.

Who pays dental costs?

You will have to pay your dental costs yourself. It is possible to procure specialised insurance for these expenses.

Who provides home healthcare?

People needing home healthcare can be attended by Spitex – out-of-hospital nursing care. The personal GP or social work office of your hospital can provide additional information.

Public Healthcare Canton Schwyz: www.sz.ch/ags

Premium Reduction: www.ausgleichskasse.ch/sz > Dienstleistungen > Krankenversicherung

Comparison of Health Insurance Premiums: www.comparis.ch

Federal Office of Public Health: www.bag.admin.ch

Marriage, Birth and Death

What must I do before the getting married?

The civil registration office for your local community will provide information about the documents needed and will organise the civil union.

Anyone also wishing a religious ceremony must organise this with their own religious community.

Where to I register the birth of a child?

The birth of a child must be reported to the municipal administration (Gemeindeverwaltung). You must bring along the birth certificate as completed by the midwife or the hospital, if it has not been directly forwarded by the hospital.

Anyone also wishing a religious ceremony must organise this with their own religious community.

What must I do in the event of a death?

In the event of a death, a doctor must complete a death certificate.

After this the mortuary is to be contacted, and it's staff will place the remains of the departed in a coffin and transport them to a memorial chapel or crematorium. Mortuaries can also, on request, arrange for the transport of a body to a place of final interment in another country. The costs of mortuary services are borne by the survivors of the departed.

Deaths must be reported to the municipal administration in the municipality where the death occurred. You must bring:

- the death certificate (if not already directly sent by the doctor)
- if available a family record booklet or birth certificate
- the temporary or permanent residence permit.

The municipal administration will provide you with information about your options respecting mortuary and funeral services and other necessary steps. If a religious ceremony is desired, it must be organised with your own religious community.

There are no separate cemeteries for non-Christian religious communities in Canton Schwyz.



Children

Where can mothers and fathers get advice?

The staff working in the maternity departments will inform your local New Parents Support office at your request. After you have left hospital, they will contact you by telephone and offer you a home visit to discuss your questions and concerns with them at your own pace.

Parenting counsellors will advise you and accompany you in your work as parents of infants and young children, teach you about breastfeeding and breastfeeding problems, observe and evaluate your baby's development, discuss an individual nutrition plan for your child, support you in caring for a healthy or sick child and discuss everyday parenting matters with you.

Marriage and family counselling

Should you have any questions about partnership, marriage, family, birth control, pregnancy, as well as separation and divorce, the Offices for Marital and Family Counselling in Goldau (Tel.: 041 859 17 37) and in Pfäffikon (Tel.: 055 410 46 44) can give you advice.

Who takes care of children?

In Switzerland, childcare is up to the parents. In many communities, there are private childcare options (hourly, by the day or half-day). The municipal administration can provide information about childcare providers.

Where can we purchase low-cost clothing, toys and furniture?

In some municipalities there are regular sales and exchanges of products for babies and toddlers. Charity shops also offer the opportunity of purchasing clothing, toys and furniture at reasonable prices. You can find one in Brunnen (Kirchenriedweg 1), in Einsiedeln (Klostermühlestrasse 2) or in Siebnen (Zürcherstrasse 29).



New Parents Support: www.spitexsz.ch
Offices for Marital and Family Counselling: www.spd.ch
Childcare Options: www.spielgruppe.ch/verzeichnis
www.familienschwyz.ch
www.sz.ch/kinderbetreuung
Office for Day Care Families: www.tagesfamilien.ch
Children's Clothing Exchange: www.kindex.ch

School Education

How is the Swiss schooling system arranged?

All children first go to nursery school for a year and then to primary school for six years. Then they enter the first stage of secondary school (lower secondary school). This lasts three years and is administered by the districts under the name *Mittelpunktschule* (MPS).

The public secondary schools are free of charge. There are also officially recognised private schools. These have to be paid for by the parents.

How long does compulsory education last?

Compulsory public schooling lasts a total of ten years.

The school year begins for all levels in mid-August and ends at the beginning of July. The holiday periods are not negotiable. Holidays cannot be taken outside of the regularly scheduled holiday periods.

Who can help if my child requires assistance in school?

Children with learning difficulties can receive a variety of assisted services from their school, such as additional German lessons. Your child's teachers can provide additional information.

Who can answer my questions?

Your school's teachers will be happy to answer your questions and address your concerns. If no clear answers can be found in a direct discussion between you and your child's teachers due to differences of opinion, contact the school administration.

What is expected of the parents?

The teachers will regularly invite parents to parents' evenings. It is expected that at least one parent participates. Teachers may also request personal discussions with you. Should language difficulties occur, it is recommended that you take along an interpreter.





What options do young people have after finishing compulsory education?

In Switzerland, most young people complete an apprenticeship (basic professional education) after compulsory education. They receive practice-oriented education in a company that teaches apprentices and they attend classes at a vocational college. Apprenticeships generally last 2–4 years.

Gymnasiums (grammar schools) are operated at two Cantonal schools and at private schools. This education at a Gymnasium concludes with the general qualifying certificate for university study (known as the Matura).

The Handelsmittelschule (HMS) business training courses are offered at the Cantonal College of Schwyz (Kantonsschule Kollegium Schwyz, KKS) and the 'Fachmittelschule' (FMS) specialist courses are offered at the Theresianum Ingenbohl.

Advice and support for choosing a career path and locating a suitable apprenticeship are available from the Career Information Centre (Berufsinformationszentren, BIZ).

For young people who are unable to find apprenticeships after compulsory education has ended, various transitional options are available.

What opportunities are there for funding education?

Education beyond compulsory secondary education is generally funded by parents. If a student's parents are not able to do so, there are scholarships that can be applied for.

How can adults continue their education?

Various smaller and larger institutions in Canton Schwyz and in other Cantons offer opportunities for mature students.



Schools: www.sz.ch/volksschulen
www.sz.ch/mittelschule

Professional and Educational Advice: www.sz.ch/berufsberatung

The Way to a Job and Education in Switzerland: www.berufsberatung.ch/dyn/8188.aspx

Transitional Options: www.sz.ch/Berufsbildung > Berufsvorbereitung, Brückenangebote

Scholarships: www.sz.ch/stipendien

Mature students: www.sz.ch/Berufsbildung > Höhere Berufsbildung Weiterbildung

What rights and obligations do employers and employees have?

In order to be gainfully employed in Switzerland, you need to have a work permit along with a residence permit. Different conditions apply for different nationalities.

The rights and obligations of employers and employees are established in an employment contract. This also governs the number of hours worked in a week. The average number of hours worked per week is approx. 42, but this differs from one industry to another.

As a rule, employment relationships begin with a trial period. This Period may last three months at most. During the trial period there are very brief notice periods for cancellation of the employment contract. After the trial period has been completed, the contract can be terminated under the condition that the notice period stipulated in the employment contract is served.

There are specific provisions for employment relationships organised through temporary work agencies.

The legal minimum amount of holiday is four weeks. Up to the age of 21, five weeks per year are obligatory.

Female salaried employees and self-employed women have a right to at least 14 weeks of maternity leave.

What wages can I expect?

In Switzerland, there is no general legal minimum wage. As a rule, agreements on wages and salaries are individually arranged between employer and employee. In some industries such as the hospitality industry, collective labour agreements are concluded.

The wage agreed upon when the contract is concluded is a gross wage. The following obligatory social insurance contributions are deducted:

Old Age and Survivor's Insurance (Alters- und Hinterlassenenversicherung, AHV)

Invalidity Insurance (Invalidenversicherung, IV)

Income Loss Compensation (Erwerbsersatzordnung, EO)

Unemployment Insurance (Arbeitslosenversicherung, ALV)

Accident Insurance (Unfallversicherung, UVG)

Workplace accident (Betriebsunfallversicherung, BU)

Non-workplace accident (Nichtbetriebsunfallversicherung NBU)

Pension contributions (Pensionskasse BVG).

The ALV and BVG deductions are subject to income bands.

Depending on the contract or on your industry, additional amounts for paid sick leave insurance or trade union contribution may be deducted.

The employers pay matching contributions to the social insurance programmes enumerated above (with the exception of non-workplace accident insurance).



Who will recognise my foreign qualifications?

Employers in Switzerland place a high value on employees' qualifications and references.

In principal, the Federal Office for Professional Education and Technology (OPET) is responsible for the evaluation of equivalence for all vocational and higher education institutions. The University Commissions (Rectors' Conference of Swiss Universities), non-academic health-care professions (Swiss Red Cross), academic healthcare professions (Federal Office for Public Health) and training in the field of education (Swiss Conference of Cantonal Directors of Education).

Can I set up my own business?

The Office for Economy (Tel.: 041 819 16 34) provides information about the opportunities of setting up your own business in Switzerland.

What do I do if I become unemployed?

If you have lost your job, first check that the legal notice period was observed.

It is recommended that you contact the Regional Employment Placement Office (Regionale Arbeitsvermittlungszentrum, RAV) during your notice period to apply for employment placement. You must start looking for a job during the notice period and keep records of your job applications.

Personal relationships can play an important role in your job search. Do not hesitate to use all of your private and professional contacts.

In Switzerland, job vacancies are mostly published in special insert sections in larger daily newspapers. You can also find numerous job vacancies on the Internet.

All employed people in Switzerland who have not yet reached retirement age are insured against unemployment. For insured people to be able to claim unemployment insurance, he/she must have worked for at least 12 months over the last two years, be a legal resident in Switzerland, hold a valid work permit and must be actively engaged in the search for employment.

In accordance with the Agreement on the Free Movement of Persons, the contribution periods spent in other EU / EFTA states are credited here in Switzerland.

In order to apply for insurance payments and other services, you must register with your local RAV on your first day of unemployment at the latest. You will receive more information about the steps you need to take when you register.

Employment Office: www.sz.ch/arbeit

Office for Economy: www.schwyz-economy.ch

The Way to a Job and Education: www.berufsberatung.ch/dyn/8188.aspx

Federal Office for Professional Education and Technology: www.bbt.admin.ch

Rectors' Conference of Swiss Universities: www.crus.ch

Swiss Red Cross: www.srk.ch

Federal Office of Public Health: www.bag.admin.ch

Swiss Conference of Cantonal Directors of Education: www.edk.ch

Regional Employment Placement Centres RAV: www.treffpunkt-arbeit.ch

Information on the subject of taxes: www.sz.ch/steuern

Taxes

What taxes must I pay?

Cantons, districts, municipalities and parishes tax the income and assets of people residing or staying in Canton Schwyz. Additionally, the federal government levies a Direct Federal Income Tax.

How are taxes levied?

Foreign people gainfully employed but without a permanent residence permit have to pay a the withholding tax on their earnings. The withholding tax is deducted directly from wages or salary by the employer. There is also a tax levied on payments made by insurers that takes the place of payment of wages or salary, for example, payments from unemployment insurance.

People holding a permanent residence permit or who are married to a person who is either a Swiss citizen or holds a permanent residence permit, are subject to ordinary taxation. You will need to fill out a tax declaration in these cases. Taxes are levied annually. The municipalities are responsible for sending out tax declarations and for collecting the Cantonal, district, municipal and parish taxes. The Direct Federal Income Tax is levied and collected by the Cantonal Tax Collection Offices.

What is the nature of withholding tax?

The withholding tax includes the Cantonal, district and municipal taxes as well as the Direct Federal Income Tax. For members of the Roman Catholic and Protestant churches, the rate includes the church tax. For all other people the rate without the church tax applies. The withholding tax rate also includes deductions for social insurance and professional expenditures, as well as the insurance and retirement savings contributions, along with other possible social contributions. Withholding deductions that are not included (contributions in social security pillar 3a, purchases of contribution years into the professional pension fund, maintenance and support costs, interest on debts, costs for medical care exceeding the self-pay amounts and voluntary contributions to exclusively non-profit Swiss institutions) can be claimed until the 31st of March of the following year and involve a correction of the withholding tax.

What else must be considered?

A person subject to withholding tax must:

- immediately report to both employer and the local Residential Registry Office (Einwohneramt) any change to his/her personal circumstances (e.g. marriage, divorce, change of residence)
- report any income not subject to withholding tax to the Cantonal Tax Office (earnings on assets, support payments, etc.) or if you have taxable assets
- report any information relevant to tax collection to the Cantonal Tax Office.



Social Security



What principles does the social insurance system follow?

Social security ensures that at least some of the financial consequences of age, disability, unemployment or the death of parents or a spouse are ameliorated. Additionally, it pays child allowances for employed persons and maternity benefits.

Social insurance funds are financed by contributions from insured persons, employers and the federal government.

Requests for payment of benefits must be directed to the specific insurance office responsible (Illness or Accident Insurance, Old Age and Survivors' Insurance, Invalidity Office, Pension Office, Unemployment Office).

How is care provided in old age, invalidity and death?

In Switzerland, the social system providing care for those in need is based on three pillars: provision from the state (first pillar), occupational provisioning (second pillar) and private provisions (third pillar). These three pillars aim to safeguard the customary standard of living in old age, in case of disability or death of a spouse, either for the contributor or his/her survivors.

Old Age- and Survivors' Insurance (AHV) and Invalidity Insurance (IV) (first pillar)

Gainfully employed persons or those resident in Switzerland must be covered by Old Age and Survivor's Insurance (Alters und Hinterlassenenversicherung, AHV) and Invalidity Insurance (Invalidenversicherung, IV). Contributions to AHV and IV are directly deducted from your salary or wages.

Men who have reached the age of 65 and women at the age of 64 can claim a retirement pension.

Persons whose work capacity is reduced by at least 40% due to illness or injury may claim a invalidity pension.

Married people can claim widow's or widower's pensions if they have children or if a widow has reached the age of 45 and was married for at least five years. Children may receive a pension for orphans until their 18th birthday or completion of further education, at most though until their 25th birthday.

Pension fund (second pillar)

Old age pension provisions in the second pillar complement the payments made by AHV / IV. All employed persons who are already insured under the first pillar and earn more than CHF 20520.– annually are insured as mandatory.

Private provision (third pillar)

Private retirement provision should make it possible to finance the desired individual standard of living. Furthermore private insurance policies offer additional options for private retirement provision.

Who pays maternity benefits?

All women who were employed for at least five months during the nine-month period prior to the birth of their child and were insured with AHV during this period receive maternity benefits. The benefit is paid for 14 weeks following the birth.

What family benefits are there?

The family allowance compensates for a portion of the family's financial expenses. Family benefits consist of the one-time birth benefit of CHF 1000.– and the monthly child benefits of CHF 200.–. For the young and young adults in their apprenticeship or other education, monthly education benefits of CHF 250.– are paid. These benefits are financed in large part by the employer.

The specific regulations of your workplace apply to the family benefits. Registration for and payment of these benefits is initiated by the employer.

Who can help if I am unemployed?

See the keyword 'Work'.

What health insurance is there?

In Switzerland, health insurance is mandatory for all residents (see 'Healthcare'). All residents must have themselves insured against the effects of illness and accidents with a Swiss health insurance office.

People who are staying in Switzerland for a limited time, such as employees on temporary assignments, apprentices, trainees or students participating in training or continuing education programmes can apply for a waiver of the insurance requirements, if they have insurance cover for their activities in Switzerland that at least corresponds to the services and payments provided by Swiss law. Requests for waiving obligatory insurance must be submitted to the local administration.



Religions

Can I practise my religion?

The Swiss Constitution grants freedom of religion. Everyone is free to choose and practise his/her religion.

The majority of the population in Canton Schwyz is Roman Catholic. Around 13% belong to the Evangelical Reformed Church. Many other religious communities are represented.

There is a Roman Catholic priest's office in every municipality. You can get information about possible contact with foreign language-speaking Catholic chaplains from Migratio (Tel: 041 210 03 47).

There are Evangelical-Reformed Churches in Arth-Goldau, Brunnen, Einsiedeln, Pfäfersikon, Küsnacht and Lachen.

Information about possible contact with other religious communities is available from KomIn (Tel: 055 410 28 55).

The Roman Catholic and the Evangelic-Reformed Church can levy the church tax under federal tax regulations.

What holidays apply in Canton Schwyz?

The following holidays apply in Canton Schwyz:

- 1st January (New Year's Day)
- 6th January (Epiphany)
- 19th March (St. Joseph's Day)
- Good Friday
- Easter Sunday
- Easter Monday
- Ascension
- Pentecost Sunday
- Pentecost Monday
- Corpus Christi
- 1st August (National Holiday)
- 15th August (Ascension of Mary)
- Federal Day of Thanks, Penance and Prayer
- 1st November (All Saints' Day)
- 8th December (Immaculate Conception)
- 25th December (Christmas)
- 26th December (St. Stephen's Day)



Many municipalities also respect additional community holidays.

On these days most businesses and companies as well as public offices are closed. Schools are also closed on these days.

Culture and Leisure



The varied landscape of our Canton with its lakes, mountains and moors offers a wide variety of activities for your free time.

There are a large number of sports clubs in Canton Schwyz. Information on these is available from your municipal administration.

Most municipalities have public libraries. Information on these is available from your local administration.

In the Cantonal Library in Schwyz (Rickenbachstrasse 24, Schwyz), there are more than 26000 books covering all areas of knowledge and fiction literature as well as CD, CD-ROM and DVD for children, young people and adults.

In some municipalities there are what we call 'Ludotheks', where adults and children can borrow games and toys.

What cultural events are there in Canton Schwyz?

In Canton Schwyz, culture is expressed primarily in the local communities. Important local customs are:

- Carnival (beginning of the year)
- Chilbi (autumn)
- Sennenchilbi (autumn, beginning of the year)
- Klausjagen (Santa Nicholas Procession) (December)

In many municipalities local clubs organise theatre productions, concerts and other cultural events.

Various municipalities have a local museum. Larger museums are the Museum of the Swiss Charters of Confederation and the Forum of Swiss History in Schwyz. In Einsiedeln there are various exhibitions about the pilgrimage route and the library of famous architectural scholar Werner Oechslin (source texts for architectural theory and related areas). There are regular exhibitions in the Seedamm Cultural Centre in Pfäffikon.

Leisure Opportunities: www.schwyz-tourismus.ch

Canton Library: www.sz.ch/Kantonsbibliothek

Ludotheks: www.ludo.ch

Culture and Customs: www.schwyzkultur.ch

www.schwyz-tourismus.ch

Museums: www.museums.ch

Getting Around

How can I get around without a car?

Switzerland has one of the densest public transportation networks in the world. Trains and buses make their stops at hourly and half-hourly intervals for the most part, in some places even more frequently.

With the Swiss Half fare Card (Halbtax), you can use trains, buses and ships all over the country for half price. With the family discount afforded by the 'Swiss Junior Card' children under the age of 16 can travel with either parent free of charge.

Tickets and Swiss Travel Cards including the Swiss Half fare Card and the Junior Card are available at operated train stations or can be ordered online at www.sbb.ch.

With more than 1000 locations in Switzerland, 'Mobility Car-Sharing' offers the option of using a car without actually needing to own one.

What must drivers bear in mind?

Drivers may only continue to use those types of vehicles entered on their foreign driving licence for the first 12 months of their stay in Switzerland. They must also have reached 18 years of age (applies to cars, motorcycles and trucks).

Before this period expires, they must have their foreign driving licence transferred by the Office for Motor Vehicles for Canton Schwyz.

The Office for Motor Vehicles (Strassenverkehrsamt) has offices in Schwyz (Schlagstrasse 82) and Pfäffikon (Gwattstrasse 3).

You will need the following documents for your application:

- a fully completed and signed application form
- a residence or permanent residence permit
- proof of your local residence
- an original driving licence
- two current passport photos
- an eye test certificate from an optician.

Holders of driving licences from EU / EFTA states as well as Australia / New Zealand, Canada / USA, South Korea and Taiwan are exempt from the driving examination that is usually required.

If you are bringing a vehicle with you on your entry into Switzerland, you must report this immediately to the customs office.

Travel Connections, Cards and Tickets, Discounts: www.sbb.ch

Schedules of Individual Lines: www.fahrplanfelder.ch

Transportation Networks in Schwyz: www.tvsz.ch

and for the Aargau: www.zvv.ch.

Car-Sharing: www.mobility.ch

Office for Motor Vehicles (driving licence): www.sz.ch/Verkehrsamt > Führerzulassung > Merkblätter

Office for Motor Vehicles (vehicle registration): www.sz.ch/Verkehrsamt > Fahrzeugzulassung > Merkblätter

Useful Addresses



Advice on questions related to integration

KomIn Kompetenzzentrum für Integration (KomIn Centre for Integration)
Bahnhofstrasse 1 (from October on 2009 Centralstrasse 18) Schindellegistrasse 1
6410 Goldau 8808 Pfäffikon
Tel.: 055 410 28 55 Tel.: 055 410 28 55
www.kom-in.ch www.kom-in.ch

Interpreting services

Dolmetscherdienst Zentralschweiz (Interpreter Service for Central Switzerland)
Tel.: 041 368 51 51 www.dolmetschdienst.ch

Integration opportunities

www.integration-zentralschweiz.ch

Office for Economy

Amt für Wirtschaft
Bahnhofstrasse 15
6431 Schwyz
Tel.: 041 819 16 34 www.schwyz-economy.ch

Employment information centre BIZ

Berufsinformationszentrum BIZ
Huobstrasse 9 Parkstrasse 25 Paracelsuspark 3
8808 Pfäffikon 6410 Goldau 8840 Einsiedeln
Tel.: 055 417 88 99 Tel.: 041 859 14 44 Tel.: 055 412 33 45
www.sz.ch/berufsberatung

Offices for couples and family counselling

Fachstelle für Paar- und Familienberatung
Centralstrasse 5d Oberdorfstrasse 2
6410 Goldau 8808 Pfäffikon
Tel.: 041 859 17 37 Tel.: 055 410 46 44 www.spd.ch

Information and counselling office for women

Informations- und Beratungsstelle für Frauen
Schlössliweg 1
8853 Lachen
Tel.: 0800 00 30 30 www.ibf-schwyz.ch

Counselling for personal and financial problems

In the event of personal and financial problems, contact your local social services office. The municipal administration can provide material assistance like e.g. discounted groceries. Information about the office responsible can be obtained from your municipal administration.

Disclaimer

— This publication serves only as information. No rights can be derived from it. Although due care and attention is taken to ensure that our information is correct, we shall not be liable for the correctness, reliability and completeness of this information. The contents of this publication may be changed without prior notice. We accept no liability for its contents and the services offered by the Internet sites listed in this brochure. Users visit these sites at their own risk.





**Publisher's Notice****Publisher:**

Volkswirtschaftsdepartement
Kanton Schwyz
Postfach
6431 Schwyz
www.sz.ch

Layout and printing:

ea Druck + Verlag AG, Einsiedeln

Photo reference:

Fotolia, www.fotolia.de

© 2009

Volkswirtschaftsdepartement Kanton Schwyz

Permission granted for copying and quotation where the source is cited.