

# Working in Switzerland

## Information for **cross-border commuters** (Grenzgänger)

Are you planning on working in Switzerland due to the better career and pay prospects and the superior pension scheme? In this case we've created a brief summary of the important points for you. It is either attached here or can be requested from us.

As a cross-border commuter you hardly have to deal with national insurance other than health insurance! German cross-border commuters generally have three (four) options:  
For commuters from other EU countries apply the same opportunities if they live in Germany.  
Commuters residing in other EU countries partly different rules apply.

a) **Staying with a German Health Insurance provider** (AOK, IHK, DAK, etc.) as a voluntary member.  
Generally the worst option, as you have to pay at least 17% of your income before tax for your premium. Which means with a high income you might have to pay up to 700 EUR per month. (Employers don't pay health insurance contributions in Switzerland!)

b) **Staying with, or switching to, private health insurance (PKV)**  
This can be a very good solution for some (especially younger people).

c) **Switching to a Swiss/German cross-border commuter plan.**

This is the optimal solution for the majority of people, as you it allows combining the advantages of a Swiss basic plan with the advantages of an additional private insurance.

- 1) **Legal cross-border commuter plan** – KVG - (legal Swiss provider plus private German provider). Includes guarantee to return to German legal provider (or return to your statutory health insurance in your home country.)
- 2) **Private cross-border commuter plan** – VVG - (private Swiss provider plus private German provider). Includes limited guarantee to return to German legal provider (like Mondial)

**Use the attached Info-Flyer to order a non-binding offer, perfectly tailored to your personal or your family's needs.**  
(Asking is free and could possibly save you a lot of money!)

Even if you decide to **move to Switzerland**, we're the right partner for you. We can put together (in cooperation with the most renowned Swiss and German providers) a tailored, powerful and economic solution for you and your family, also in case you want to stay with the same doctors in Germany (or in your home country).



**Grenzgänger-Information Hegau-Bodensee** - Egon Traub - Fachagentur für Krankenversicherungen  
78467 Konstanz Fürstenbergstr. 15 ☎ 07531-979573 Fax 07531-928883  
✉ [info@grenzgaenger-information.de](mailto:info@grenzgaenger-information.de) [grenzgaenger@email.de](mailto:grenzgaenger@email.de) [www.grenzgaenger-information.de](http://www.grenzgaenger-information.de)  
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