

# Invalidity insurance

Sometimes, due to health problems or disability, a person cannot or can no longer work. Or they have to reduce their working hours and work part-time. For a long time. Then we say: this person is disabled. This person is entitled to financial assistance from the invalidity insurance (IV), subject to certain conditions. The IV doesn't just pay out money. It also helps people return to work. This is called vocational reintegration.

## Invalidity insurance

Invalidity insurance (IV) is a basic national insurance scheme.

All adults must contribute to IV. Each month, part of the employee's salary is deducted to pay the IV. That's half of the contribution. The employer pays the other half.

Self-employed persons and unemployed persons also have to pay their contributions.

To do so, they must submit a request to the OASI/IV agency in their municipality of residence.

## Invalidity insurance (IV) services

### Who is entitled to IV assistance?

Persons who cannot work (or only part-time) for at least one year due to health or disability (physical or mental) are entitled to IV assistance.

The assistance provided by the IV takes different forms: in the form of money or in the form of support. For example:

- through rehabilitation and reintegration measures (to train and return to work);
- through daily allowances;
- through pensions.

You only receive an invalidity pension if you can no longer be integrated into the world of work because of health problems or disability.

To receive an IV benefit you must apply to the cantonal social insurance institution (IV office).

## **IV supplementary benefits (IV SBs)**

With their IV pension, some people do not have enough money to pay for their basic needs (food, accommodation, etc.).

These people may then be entitled to supplementary benefits (SBs). They must apply for SBs from the OASI/IV agency in their municipality of residence.

There are clear rules as to who is entitled to supplementary benefits and who is not.

## **Additional information (links, addresses, information sheets, brochures)**

[www.bonjour-jura.ch/en/social-security/invalidity-insurance](http://www.bonjour-jura.ch/en/social-security/invalidity-insurance)