



Social security agreement between Switzerland and North Macedonia





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1 The agreement in brief

The [bilateral social security agreement between the Swiss Confederation and the Republic of Macedonia](#) was signed on 9 December 1999 and has been in effect since 1st January 2002. It replaces the social security agreement between Switzerland and ex-Yugoslavia and its purpose is to ensure that citizens of Switzerland and the Republic of North Macedonia receive equal treatment, wherever possible, in respect of their social security entitlements. The agreement determines to which national social security system a person is subject and where he/she is required to pay contributions.

The agreement sets out the requirements that a person must satisfy in order to claim old-age, survivors' and disability pensions, as well as to qualify for rehabilitation measures from the disability insurance scheme. It also sets out the rules on exporting these benefits. With regard to health insurance, the agreement makes provision for insurance periods in the other contracting State to be taken into account, and specifies who is entitled to health cover in North Macedonia. The rules on occupational accidents and occupational diseases allow someone who is insured against accidents in one contracting State to receive medical benefits in kind or in cash in the other contracting State.

The purpose of this leaflet is merely to provide an overview of how Switzerland and North Macedonia coordinate their social security systems. Only the relevant legal provisions and international agreements shall apply in the settlement of individual claims.

2 Material scope

Which Swiss legal provisions are covered by the agreement? The agreement covers the Federal Act on the Old-Age and Survivors' Insurance (OASI), the Federal Act on Disability Insurance (DI), the Federal Act on Occupational and Non-Occupational Accidents and Occupational Diseases Insurance (AI) and family allowances in agriculture. The material scope also covers the Federal Act on Health Insurance (HInsA) to a limited extent.

Which North Macedonian legal provisions are covered by the agreement? The agreement applies to Macedonian legal provisions relating to pension insurance and disability insurance (including insurance for occupational accidents and diseases), health insurance and daily sickness benefits (including insurance relating to occupational accidents and diseases) and child allowances.

3 Personal scope

Who is covered by the agreement? The agreement applies to Macedonian and Swiss nationals, as well as their immediate family members (spouses and children) and surviving dependants.

Are third-state nationals covered by the agreement? Certain provisions may also apply to third-state nationals, i.e. individuals who are not Swiss or Macedonian nationals. For example, the provisions on workers posted temporarily to one of the contracting States by an employer whose headquarters is in the other contracting State apply equally to third-state nationals.

4 Basic principles: equal treatment, export and totalization

What does equal treatment mean? Equal treatment is a guiding principle of the social security agreement between Switzerland and North Macedonia.

This means that North Macedonian nationals shall be treated in the same way as Swiss nationals as regards the rights and obligations under Swiss old-age, survivors' and disability insurance legislation.

Likewise, Swiss nationals shall be treated in the same way as North Macedonian nationals as regards the rights and obligations under the Macedonian social security schemes covered by the agreement.

Are there exceptions? There are certain exceptions to the equal treatment principle. For example, only Swiss nationals living abroad (outside EU/EFTA member States) may join the facultative Swiss OASI/DI scheme; it is not open to Macedonian nationals.

In addition, certain benefits may not be exported, neither for Swiss nationals nor for Macedonian nationals.

What does export mean? This means that Swiss and Macedonian nationals may receive their pension even though they no longer live in the State paying their benefit.

What does totalization of insurance periods mean? As a general rule, if periods of insurance in another country are taken into account (totalized), it is easier for persons covered by this agreement to acquire an entitlement to benefits. If a social insurance benefit of a contracting State depends on a minimum insurance or contribution period, periods accumulated in the other contracting State are taken into account when calculating entitlement to that benefit. These include periods of insurance that pre-date the agreement.

Specific provisions apply to insurance periods abroad that may be taken into account to ascertain whether an individual qualifies for a Macedonian pension, and for calculating the amount payable (see Section 8).

Entitlement to Swiss pensions and calculation of the amount payable are based exclusively on contributions paid into the Swiss social security system.

5 Affiliation / compulsory insurance cover

What is meant by the principle of affiliation to the social security legislation of the country of employment? Individuals are subject to compulsory insurance in accordance with the legal provisions of the contracting State on whose territory they work (principle of affiliation to the social security legislation of the country of employment).

This means that a Macedonian national working exclusively in Switzerland is subject to Swiss social security legislation and must therefore contribute to the compulsory Swiss social security schemes. Similarly, self-employed individuals must pay contributions to the relevant compulsory social security schemes in the State where they work.

Individuals who are gainfully employed in both Switzerland and North Macedonia are subject to the compulsory social security schemes in both States, though each State will consider only the income earned on its territory.

I work for a transport company or on a boat Employees of a transport company that has its registered office in Switzerland or North Macedonia and who work in both States are subject to the provisions of the social security legislation of the State in which the company has its registered office.

However, if the employee in question is domiciled in the other State, or is employed at a branch of said company in the other State, he/she is then subject to the compulsory insurance provisions of that State.

The same applies to the cabin crews of airlines based in either contracting State.

The crew of a vessel sailing under the flag of one of the contracting States are insured under the social security legislation of that State.

Which social security contributions are compulsory in Switzerland?	Individuals who are subject to compulsory insurance in Switzerland must contribute to the old-age, survivors' and disability insurance schemes, the accident insurance scheme, the unemployment insurance scheme (for employees), as well as the compensation for loss-of-income/maternity insurance scheme. The employer registers its employees with its compensation fund and deducts the employees' compulsory insurance contributions directly from their salaries. An overview of contribution rates can be found at the following link (in German, French or Italian).
What about health insurance?	As a general rule, anyone taking up residence in Switzerland must take out health insurance cover with an authorized Swiss insurer within three months of arriving on Swiss territory. A list of current premiums, by health insurance fund and canton/region, can be found at www.priminfo.ch (in German, French or Italian).
What about occupational pensions?	The agreement does not apply to the Swiss occupational old-age, survivors' and disability insurance scheme (Occupational Pension Act – OPA). Under Swiss legislation, employees who pay compulsory OASI contributions become liable for compulsory OPA contributions if they meet certain of requirements of the OPA (minimum qualifying age and salary).

6 Postings – an exception to the rule

Maintaining affiliation to the legislation of the State of origin	<p>Employees who are posted temporarily to the territory of North Macedonia by their Swiss employer remain subject to Swiss social security legislation and therefore must continue to contribute to the compulsory Swiss insurance schemes (including health and accident insurance). They are exempted from contributions to the parts of the Macedonian social security system that are covered by this agreement.</p> <p>Likewise, employees who are posted temporarily to the territory of Switzerland by their Macedonian employer remain subject to Macedonian social security legislation.</p>
What does temporarily mean?	As a rule, a person may be posted for a maximum of 24 months (two years).
What conditions apply?	<p>In the interests of worker protection, a posting presupposes that the person concerned is already insured under the social security system of the State of origin before taking up employment in the host State. In addition, the employer must intend to continue to employ the worker once his/her posting comes to an end.</p> <p>A direct employment relationship between employee and employer must continue to exist for the entire duration of the posting. In particular, an employer who posts a worker abroad must retain the sole power to terminate the employment relationship (contract) and to broadly define the type of work that the posted employee will perform. The posted employee must work in the interests and on behalf of his/her employer, but the salary does not have to be paid directly by the posting employer.</p>

Submission of the certificate of posting	<p>The employer must ask the competent insurance institution in the State of origin to issue a certificate of posting.</p> <p>This certificate confirms that the posted worker continues to be subject to the social security legislation of the State of origin for the duration of the posting. As such, the worker is exempt from contributions to those compulsory social security schemes of the host State that are covered by this agreement.</p>
Competent insurance institutions	<p>In Switzerland the competent insurance institutions are the OASI compensation funds. The application form for a certificate of posting as regards postings from Switzerland can be downloaded at the following link (Application to remain subject to Swiss social insurance legislation during the temporary exercise of a professional activity abroad).</p>
May the posting be extended?	<p>Should the posting exceed the maximum time limit of 24 months, it is possible to apply for an extension (up to a maximum total period of 6 years) by submitting a request to the competent authority in the State of origin:</p> <p>In Switzerland: the Federal Social Insurance Office (www.bsv.admin.ch).</p> <p>The application form for extending postings from Switzerland is available at the following link (Application to remain subject to Swiss social insurance legislation during the temporary exercise of a professional activity abroad).</p>
What about family members?	<p>Non-working family members (spouses and children) who accompany an employee on a posting remain subject to the legal provisions of the State of origin. They remain covered by the health insurance provisions of the State of origin throughout the posting.</p>

More detailed information on postings can be found in the fact sheet [“Social security for posted workers. Contracting States, outside EU/EFTA”](#).

Information on social security schemes not covered by the agreement can be found in the fact sheet [“Social Security for posted workers – Non-contracting States”](#).

7 Swiss old-age, survivors' and disability benefits

Retirement age in Switzerland	<p>The ordinary retirement age in Switzerland is 64 for women and 65 for men.</p>
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<p>Old-age benefits – work periods in Switzerland and North Macedonia</p>	<p>Macedonian and Swiss nationals who have worked both in Switzerland and Macedonia have contributed to both social security systems. They will therefore receive partial pensions from each State provided that they meet the legal requirements of each State. The amount of the pension they receive will depend on their insurance record in each State.</p>
<p>Who can claim old-age and survivors' benefits?</p>	<p>Macedonian nationals can claim a (full or partial) Swiss old-age pension under the same conditions as Swiss nationals. This applies equally to Swiss survivors' pensions (widow's/widower's/orphan's pension).</p> <p>To qualify for a Swiss old-age pension, the claimant must have contributed to the Swiss old-age insurance scheme for at least one year. Survivors can claim a survivors' pension provided that the deceased paid contributions to the Swiss social security system for a minimum period of one year.</p>
<p>Can old-age and survivors' pensions be exported?</p>	<p>Under Swiss legislation, Swiss nationals may draw a regular Swiss pension regardless of the country in which they live.</p> <p>Under this agreement, Swiss pensions are paid to Macedonian nationals on the same terms as to Swiss nationals. Regular pensions can thus be exported anywhere in the world.</p>
<p>A lump-sum payment instead of a pension?</p>	<p>Macedonian nationals or their survivors who do not reside in Switzerland and who qualify for a Swiss old-age and survivors' pension that amounts to at most 10% of the full regular pension receive a one-off lump-sum payment instead of a partial pension. If their old-age or survivors' pension amounts to more than 10% but less than 20% of the full regular OASI pension, they can choose between a partial pension or a one-off lump-sum payment.</p> <p>Once the one-off lump-sum has been paid, it is no longer possible to make further claims against the Swiss OASI/DI schemes in respect of paid contributions or corresponding insurance periods.</p>
<p>What about occupational pensions?</p>	<p>The agreement does not cover the legal provisions on occupational old-age, survivors' and disability insurance. Under the relevant federal legislation (OPA), Swiss and foreign nationals receive equal treatment, i.e. the payment of pensions and other benefit entitlements abroad depends on the statutes and internal regulations of the claimant's pension fund. Persons who have paid occupational pension contributions while working in Switzerland may request that their accumulated capital (termination benefit) be paid out in cash provided that they are relocating from Switzerland to a State that is not a member of either the EU or EFTA. The request must be submitted to the competent pension fund or termination benefits institution (insurance or bank).</p>

Disability benefits	Swiss disability insurance legislation provides for both cash benefits (pensions and daily allowances) and rehabilitation measures.
What are rehabilitation measures?	Rehabilitation measures are provided by the Swiss disability insurance scheme with a view to improving the working capacity of individuals with disabilities. These measures can be occupational (career counselling, initial vocational training and retraining), medical, or involve the provision of aids (e.g. a wheelchair).
Entitlement to and export of rehabilitation measures	The agreement facilitates the access for Macedonian nationals living in Switzerland to Swiss DI rehabilitation measures.
a) Persons subject to compulsory insurance contributions	Macedonian nationals who are subject to compulsory Swiss old-age, survivors' and disability insurance contributions at the onset of their disability may qualify for rehabilitation measures provided that they continue to reside in Switzerland. Rehabilitation measures cannot be exported.
b) Persons who are not subject to compulsory insurance contributions but are insured in the OASI/DI	Macedonian nationals who, at the time of the onset of their disability, are not subject to compulsory insurance contributions, but who were insured under the Swiss old-age, survivors' and disability schemes (e.g. a spouse who is not working but whose working spouse had paid OASI contributions totalling at least double of the minimum amount) may qualify for rehabilitation measures provided that they satisfy certain conditions: they must reside in Switzerland and have lived there without interruption for a minimum period of one year prior to the onset of their disability. Rehabilitation measures cannot be exported.
Right of disabled children to rehabilitation measures	<p>Children under the age of 18 may qualify for Swiss disability insurance rehabilitation measures provided that they reside in Switzerland, were born disabled there or have lived in Switzerland without interruption since their birth. Rehabilitation measures for children under the age of 18 cannot be exported.</p> <p>Specific provisions apply to ensure that children born disabled in North Macedonia receive equal treatment. In certain circumstances, the Swiss disability insurance scheme will cover the costs arising from a congenital illness.</p>
Entitlement to disability pensions	If a Macedonian national meets the qualifying requirements stipulated in Swiss disability insurance legislation (i.e. a Swiss minimum insurance period of three years as well as conditions pertaining to the degree of disability), that person may be entitled to a Swiss DI pension, possibly a partial one (prorated to the contributions paid in Switzerland).

Can disability pensions be exported? Regular Swiss DI pensions can be exported, provided the degree of disability is at least 50%. In other words, DI pensions of Swiss and Macedonian nationals whose degree of disability is at least 50% can be exported worldwide.

The DI pensions of Macedonian or Swiss nationals whose degree of disability is less than 50% cannot be exported worldwide. These pensions are paid only if the recipients reside in Switzerland.

Click on the link below for more information on the Swiss social security system ([booklet "Social Security in Switzerland"](#)).

8 Macedonian old-age, survivors' and disability benefits

Submission of a claim for Macedonian benefits Individuals living in Switzerland must submit their claims to the Swiss Compensation Office (SCO, see Section 10).

Recognition of insurance periods Where the insurance periods completed in North Macedonia do not entitle an individual to a Macedonian pension, the insurance periods completed in Switzerland are taken into account as if the individual had been covered in North Macedonia. This means that Swiss nationals are entitled to a Macedonian pension even if they have worked in North Macedonia for only a few years.

In the case of Macedonian or Swiss nationals who are not eligible for a Macedonian benefit even if insurance periods completed in Switzerland are taken into account, insurance periods completed in a third State (neither Switzerland nor Macedonia) which has a social security agreement with North Macedonia that includes a totalization provision are also taken into consideration.

The agreement contains provisions that must be observed when taking insurance periods completed abroad into account to ascertain eligibility for a Macedonian old-age or disability benefit.

Export of Macedonian benefits Under the agreement, Macedonian pensions are paid to Swiss nationals on the same terms as to Macedonian nationals. They can in principle be exported anywhere in the world.

9 Specific rules

Accident insurance

Mutual assistance relating to benefits during a stay in a contracting State	During a stay in North Macedonia, individuals who are insured in Switzerland against the consequences of an accident are entitled to receive the necessary care. The costs are taken care of by the competent Swiss accident insurance provider (mutual assistance relating to benefits). The same provision applies in reverse to Macedonian nationals during a stay in Switzerland.
What are the charges and provisions?	<p>The legal provisions of the host State, i.e. the one in which treatment is carried out, specify the extent of care and the charges. The competent accident insurance provider refunds the relevant costs to the host State insurance provider.</p> <p>Except in an extreme emergency, significant benefits in kind and prostheses are provided only with the prior agreement of the competent accident insurance provider.</p>
Are non-occupational accidents also covered by the agreement?	The agreement also applies to non-occupational accidents as defined under Swiss law.

Health insurance and daily sickness benefits

Totalization for entitlement to daily sickness benefits	If an individual transferring his/her place of residence or employment from North Macedonia to Switzerland takes out insurance cover for daily sickness benefits with a Swiss insurance company within three months, periods of insurance completed in North Macedonia are taken into account to determine entitlement to benefits (waiting period).
Compulsory insurance in North Macedonia	Individuals, along with their spouses and children, who transfer their place of residence from Switzerland to North Macedonia must take out insurance with the competent regional office of the Macedonian health insurance fund.

Health insurance for individuals transferring their place of residence from Switzerland to North Macedonia

Working individuals Individuals working in North Macedonia are entitled to health cover and daily sickness benefits under Macedonian legal provisions as soon as they start work.

Non-working individuals Individuals residing in North Macedonia who are not working are entitled to health cover under Macedonian legal provisions if they register with the Employment Service within the time allowed and if they were covered by a Swiss health insurance provider before moving to North Macedonia.

Periods of insurance completed with a Swiss health insurance provider can be proven using the "Certification of health insurance periods" form which is available in German, French or Italian. The form is issued by the insurance provider and should be submitted to the competent regional office of the Macedonian Health Insurance Fund.

Individuals drawing a Swiss pension are entitled to health cover in accordance with Macedonian legal provisions.

Spouses and children as defined in the Macedonian legal provisions on health insurance for family members are also entitled to health cover.

10 Competent authorities, liaison bodies and contact points

Claims for benefits

- Individuals **living in Switzerland** should submit their claims for Macedonian benefits to the Swiss Compensation Office (SCO).
- Individuals **living in North Macedonia** should submit their claims for Swiss benefits to: Fond Na Penziskoto Osiguravanje Na Makedonija.

Competent authorities and liaison bodies

Swiss competent authority

Federal Social Insurance Office (FSIO)
Effingerstrasse 20, 3003 Berne
www.bsv.admin.ch

Swiss liaison body for OASI/DI

Swiss Compensation Office (SCO)
Av. Edmond-Vaucher 18, PO Box 3100,
1211 Geneva 2
www.zas.admin.ch

Swiss liaison body for accident insurance

Swiss Accident Insurance Fund (SUVA)
Fluhmattstrasse 1, 6002 Lucerne
www.suva.ch

Macedonian competent authority

Ministerstvo za trud i socijalna politika
Dame Gruev 14
1000 Skopje
www.mtsp.gov.mk

Macedonian liaison body for old-age, survivors' and disability insurance

Fond Na Penziskoto Osiguravanje
Na Makedonija
Ulica "Vladimir Komarov", bb
1000 Skopje
www.piom.com.mk

Macedonian liaison body for health and maternity insurance

Fond Za Zdravstveno Osiguravanje
Na Makedonija
Makedonija 66
1000 Skopje
www.fzo.org.mk

Contact points in Switzerland

Queries and requests should be sent to the following bodies in Switzerland:

Queries regarding the export of OASI/DI pensions

Swiss Compensation Office (SCO)

Questions regarding postings from Switzerland (posting certificate)

Competent compensation fund (see Section 6)

Queries regarding extended postings

Federal Social Insurance Office (FSIO)