

## Invalidity

Persons who are unable to work over a long period of time or unable to work full time for health reasons may have the right to receive financial support from invalid insurance (IV). The IV does not only offer financial support. It also helps the insured enter or re-enter the work force.

### Invalid Insurance

Invalid insurance (IV) is a state institution. Most adults must make financial contributions. Contributions are deducted directly from employees' monthly wages. The employer covers half of the contributions. Self-employed or unemployed persons should ask their community's social insurance office (Gemeindezweigstelle der Sozialversicherungsanstalt, SVA) how they should pay their contributions.

### Support from Invalid Insurance

Persons who are unable to work or unable to work full time over the course of at least one year due to their health (physical or mental) are entitled to support from invalid insurance. The IV pays a monthly pension. The pension is paid only if the insured are unable to enter their working lives due to invalidity. The IV supports invalid persons in finding suitable work. Support from the IV must be applied for through community social insurance offices.

### Supplementary Benefits

Persons who do not have enough money to live despite support from IV are, in addition, entitled to supplementary financial benefits (Ergänzungsleistungen). These must be applied for at the community social insurance office. The supplementary benefits are funded by taxpayers.

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

[www.hallo-ar.ch/en/social-security/invalidity](http://www.hallo-ar.ch/en/social-security/invalidity)