



Information Sheet Premium Reduction 2011

Persons living in modest economical circumstances are eligible for premium reduction. The automatic evaluation is based on the latest definitive tax bill in the canton of Zurich on 1.1. 2010. This is usually the tax bill 2008 or 2007.

In the following cases, the determining factor is the definitive tax bill or tax declaration 2010:

- there is no definitive tax bill per 1.1.2010 in the canton of Zurich because you have moved to Zurich from another canton or from abroad.
- your circumstances have altered and you wish a re-evaluation (requirements see overleaf).

For the following group of persons particular rules apply:

- For persons who pay withholding tax (deduction at source), the tax deducted in 2009 determines whether or not you are eligible. If you have not lived in the canton of Zurich in 2009 or apply for re-evaluation due to altered circumstances, the determining factor is the tax deducted in 2010.
- For persons born in 1992 or earlier, their own tax factors are determinative. If, after attaining full age, there is no definitive tax bill per 1.1.2010, a taxable income and taxable assets of 0 Fr. are assumed.
- Newborns receive a premium reduction following the month of their birth. However, this only, if the parents fulfil the requirements. Please note that a pro-rata premium reduction for newborns has to be applied for.
- For persons who move to Zurich in 2011 from abroad, the determining factor is the current gross income (please send us your pay slips). The same applies for persons who have moved to Zurich on 1.1.2011 from another canton.

If one of the following applies, you are not eligible for premium reduction

- your taxable income or assets exceed the eligibility-limit.
- you receive supplementary payments to your AHV/IV (Ergänzungsleistungen oder Beihilfen zur AHV/IV). In this case a contribution to health insurance is already included in these payments.
- you have lived in another canton on the 1.1. 2011. In this case, please contact the administration of your former municipality.
- you are exempted from obligatory health insurance.

How it works

Persons, whose eligibility can be evaluated automatically, receive an application form from the SVA Zürich.

If you believe to be eligible but have not received a notification by the end of September 2010, please get in touch with the Städtische Gesundheitsdienste Zürich.

The premium reduction is paid out to your insurer who will deduct the amount from your bill(s). Premium reduction evaluated in 2011 will normally be paid out directly to you.

Young adults between 19 and 25 years of age

Young adults (born between 1986 and 1992) receive the same premium reduction as children. However, if you can prove that you are in first-time education (in the sense of the tax law), you receive a higher amount.



group		total taxable income ¹	withholding tax (tax deducted at source)	amount adults (born in 1985 or earlier)	amount children (born in 1993 or earlier)	amount young adults (born between 1986 and 1992)	
							in first-time education
married Persons² living together	1	0 - 22'800	0 - 612	2'544	1'020	1'020	2'196
	2	22'900 - 30'400	613 - 1'268	1'908	1'020	1'020	2'196
	3	30'500 - 38'500	1'269 - 2'169	1'464	1'020	1'020	2'196
	4	38'600 - 47'500	2'170 - 3'338	1'116	1'020	1'020	2'196
	5 ⁴	47'600 - 61'000	3'339 - 5'555	-	624	-	2'196
single Parents²	1	0 - 22'800	0 - 612	2'052	1'020	1'020	2'196
	2	22'900 - 30'400	613 - 1'268	1'404	1'020	1'020	2'196
	3	30'500 - 38'500	1'269 - 2'169	1'140	1'020	1'020	2'196
	4	38'600 - 47'500	2'170 - 3'338	912	1'020	1'020	2'196
	5 ⁴	47'600 - 61'000	3'339 - 5'555	-	624	-	2'196
Others³	1	0 - 17'200	0 - 740	2'052	1'020	1'020	2'196
	2	17'300 - 24'000	741 - 1'442	1'404	1'020	1'020	2'196
	3	24'100 - 31'400	1'443 - 2'340	1'140	1'020	1'020	2'196
	4	31'500 - 37'200	2'341 - 3'161	912	1'020	1'020	2'196

- ¹ Determining are the personal circumstances in which you lived on 1.1.2010 as well as the income which is determining the tax rate. This is rounded down to the next hundred.
- ² If the taxable assets exceed Fr. 300'000, you are not eligible
- ³ If the taxable assets exceed Fr. 150'000, you are not eligible
- ⁴ Only minor children are eligible but not the parents

Altered circumstances / Re-evaluation

The eligibility for premium reduction can - upon request - be re-evaluated. One of the following requirements must be fulfilled:

- your taxable income 2010 has changed in comparison to the one of the initial evaluation per 1.1.2010 and lies now within the above mentioned limits or in a higher group
- marriage, divorce, separation, death of spouse, registered partnership, annulment of a registered partnership
- birth of the first child of a single parent
- if you have moved to the City of Zurich from another municipality within the canton of Zurich, you can claim the difference to the higher premium reduction (only if over Fr. 100)

Documents required

If you apply for premium reduction to the Städtische Gesundheitsdienste, please enclose the following documents/information:

- insurance policy
- your bank- or post account
- your definitive tax bill 2007 and 2008 (if issued by a municipality in the canton of Zurich)

- if you apply for re-evaluation or have moved to Zurich after 2007: your tax declaration 2010 (all four pages including documents relevant to your income, e.g. wage statement)

Deadline for application

It is essential that you apply before the end of 2012, even if some documents are missing. Any claims expire after 31.12.2012.

Legal basis

„Bundesgesetz über die Krankenversicherung“ dated 18.3.1994, the „Einführungsgesetz zum Krankenversicherungsgesetz“ (EG KVG) dated 13.6.1999 and the corresponding „Verordnung“ (VO EG KVG) dated 28.11.2007.

Further information

Under www.stadt-zuerich.ch/sgd you can find a selection of the most frequently asked questions. For further information, please call us on 044 412 25 90 or visit our information desk. Our address and the opening hours are given overleaf.

The information of this sheet is intended as a service to the public and to give a general overview. There is no guarantee that the information selected is complete or accurate as of the date it is received. For this reason, no legal claims can be derived from it. Relevant are the applicable laws.