



## Information Sheet Premium Reduction 2010

Persons living in modest economical circumstances are entitled to premium reduction. The automatic evaluation is based on the latest definitive tax bill in the canton of Zurich on January 1<sup>st</sup>, 2009. This is usually the tax bill 2007 or 2006.

*In the following cases, the determining factor is the definitive tax bill 2009:*

- there is no definitive tax bill per 1.1.2009 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 revaluation (conditions see overleaf).

*For the following group of persons particular rules apply:*

- For persons who pay withholding tax (deduction at source), the tax deducted in 2008 determines whether or not you are entitled. If you have not lived in the canton of Zurich in 2008 or apply for revaluation due to altered circumstances, the determining factor is the tax deducted in 2009.
- For persons born in 1991 or earlier, their own tax factors are determinative. If, after attaining full age, there is no definitive tax bill per 1.1.2009, a taxable income as well as taxable assets of 0 Fr. are assumed.
- Newborns receive a premium reduction following the month of their birth. However, this only, if the parents themselves are entitled. Please note, that a pro-rata premium reduction for newborns has to be requested.
- For persons who move to Zurich in 2010 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 January 1<sup>st</sup>, 2010 from another canton.

### If one of the following applies, you are **not** entitled to premium reduction

- you have taxable assets of over Fr. 300'000.
- 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 your supplementary payments.
- you have lived in another canton on the 1.1.2010. In this case, please contact the administration of your former municipality.
- you are exempted from obligatory health insurance.

### How it works

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

If you believe to be entitled but have not received a notification by the end of September 2009, 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 2010 will normally be paid out directly to you.

### Young adults between 19 and 25 years of age

Young adults (born between 1985 and 1991) 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*	withholding tax (tax deducted at source)	amount adults (born in 1984 or earlier)	amount children (born in 1992 or earlier)	amount young adults (born between 1985 and 1991)	
							in first-time education
<b>married persons</b> living together	1	0 - 22'800	0 - 612	2'532	1'020	1'020	2'196
	2	22'900 - 30'400	613 - 1'268	1'896	1'020	1'020	2'196
	3	30'500 - 38'500	1'269 - 2'169	1'452	1'020	1'020	2'196
	4	38'600 - 47'500	2'170 - 3'338	1'116	1'020	1'020	2'196
	5	47'600 - 61'000	3'339 - 5'555	-	624	-	2'196 **
<b>single parents</b>	1	0 - 22'800	0 - 612	2'040	1'020	1'020	2'196
	2	22'900 - 30'400	613 - 1'268	1'392	1'020	1'020	2'196
	3	30'500 - 38'500	1'269 - 2'169	1'128	1'020	1'020	2'196
	4	38'600 - 47'500	2'170 - 3'338	912	1'020	1'020	2'196
	5	47'600 - 61'000	3'339 - 5'555	-	624	-	2'196 **
<b>others</b>	1	0 - 17'200	0 - 740	2'040	1'020	1'020	2'196
	2	17'300 - 24'000	741 - 1'442	1'392	1'020	1'020	2'196
	3	24'100 - 31'400	1'443 - 2'340	1'128	1'020	1'020	2'196
	4	31'500 - 37'200	2'341 - 3'161	912	1'020	1'020	2'196

\* Determining are the personal circumstances in which you lived on January 1<sup>st</sup>, 2009 as well as the income which is determining the tax rate. This is rounded down to the next hundred.

\*\* with reference to special requirements stated in Art. 13, Abs. 2 EG KVG

### Altered circumstances / Revaluation

The entitlement for premium reduction can - upon request - be revaluated. One of the following conditions must be fulfilled:

- your taxable income 2009 has changed at least 30 % in comparison to the one of the initial evaluation per 1.1.2009
- 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 more than CHF 100)

- if you apply for revaluation or have moved to Zurich after 2006: your tax declaration 2009 (all four pages including documents relevant to your income, e.g. wage statement)

### Deadline for application

It is imperative that you apply before the end of 2011, even if some documents are missing. Any claims expire after December 31<sup>st</sup>, 2011.

### 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.

### 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 2006 and 2007 (if issued by a municipality in the canton of Zurich)

### Further information

Under [www.stadt-zuerich.ch/sgd](http://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.***