



## Information Sheet Premium Reduction 2012

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 1.1. 2011. This is usually the tax bill 2009 or 2008.

*In the following cases, the determining factor is the definitive tax bill or tax declaration 2011:*

- there is no definitive tax bill per 1.1.2011 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 2010 determines whether or not you are entitled. If you have not lived in the canton of Zurich in 2010 or apply for revaluation due to altered circumstances, the determining factor is the tax deducted in 2011.
- For persons born in 1993 or earlier, their own tax factors are determinative. If, after attaining full age, there is no definitive tax bill per 1.1.2011, 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 2012 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. 2012 from another canton.

### **If one of the following applies, you are not entitled to 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 your supplementary payments.
- you have lived in another canton on the 1.1. 2012. 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 2011, 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 2012 will normally be paid out directly to you.

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

Young adults (born between 1987 and 1993) 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 <sup>1</sup> | withholding tax<br>(tax deducted at source) | amount adults<br>(born in 1986 or earlier) | amount children<br>(born in 1994 or earlier) | amount young adults<br>(born between 1987 and 1993) |       | in first-time education |
|---|----------------|-----------------------------------|---|--|--|---|-------|-------------------------|
|   |                |                                   |   |  |  |   |       |                         |
| married persons <sup>2</sup><br>living together | 1              | 0 - 22'800                        | 0 - 612                                     | 2'184                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 2              | 22'900 - 30'400                   | 613 - 1'267                                 | 1'548                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 3              | 30'500 - 38'500                   | 1'268 - 2'169                               | 1'104                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 4              | 38'600 - 43'000                   | 2'170 - 2'711                               | 756  | 1'044  | 1'044   | 2'316 |                         |
|   | 5              | 43'100 - 47'500                   | 2'712 - 3'337                               | 408  | 1'044  | 1'044   | 2'316 |                         |
|   | 6 <sup>4</sup> | 47'600 - 52'000                   | 3'338 - 4'021                               | -  | 900  | 900   | 2'316 |                         |
|   | 7 <sup>4</sup> | 52'100 - 61'000                   | 4'022 - 5'554                               | -  | 624  | 624   | 2'316 |                         |
| single parents <sup>2</sup>                     | 1              | 0 - 22'800                        | 0 - 612                                     | 1'692                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 2              | 22'900 - 30'400                   | 613 - 1'267                                 | 1'044                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 3              | 30'500 - 38'500                   | 1'268 - 2'169                               | 780  | 1'044  | 1'044   | 2'316 |                         |
|   | 4              | 38'600 - 43'000                   | 2'170 - 2'711                               | 552  | 1'044  | 1'044   | 2'316 |                         |
|   | 5              | 43'100 - 47'500                   | 2'712 - 3'337                               | 300  | 1'044  | 1'044   | 2'316 |                         |
|   | 6 <sup>4</sup> | 47'600 - 52'000                   | 3'338 - 4'021                               | -  | 900  | 900   | 2'316 |                         |
|   | 7 <sup>4</sup> | 52'100 - 61'000                   | 4'022 - 5'554                               | -  | 624  | 624   | 2'316 |                         |
| others <sup>3</sup>                             | 1              | 0 - 17'200                        | 0 - 740                                     | 1'692                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 2              | 17'300 - 24'000                   | 741 - 1'442                                 | 1'044                                      | 1'044  | 1'044   | 2'316 |                         |
|   | 3              | 24'100 - 31'400                   | 1'443 - 2'340                               | 780  | 1'044  | 1'044   | 2'316 |                         |
|   | 4              | 31'500 - 37'200                   | 2'341 - 3'161                               | 552  | 1'044  | 1'044   | 2'316 |                         |
|   | 5              | 37'300 - 61'000                   | 3'162 - 5'554                               | -  | -  | -   | 2'316 |                         |

<sup>1</sup> Determining are the personal circumstances in which you lived on 1.1.2011 as well as the income which is determining the tax rate. This is rounded down to the next hundred.

<sup>2</sup> If the taxable assets exceed Fr. 300'000, you are not eligible.

<sup>3</sup> If the taxable assets exceed Fr. 150'000, you are not eligible.

<sup>4</sup> Only children are eligible but not the parents.

### Altered circumstances / Revaluation

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

- your taxable income 2011 has changed in comparison to the one of the initial evaluation per 1.1.2011 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 more than CHF 100)

- your definitive tax bill 2008 and 2009 (if issued by a municipality in the canton of Zurich)
- if you apply for revaluation or have moved to Zurich after 2008: your tax declaration 2011 (all four pages including documents)

### Deadline for application

It is imperative that you apply before the end of 2013, even if some documents are missing. Any claims expire after December 31<sup>st</sup>, 2013.

### 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. No legal claims can be derived from it. Relevant are the applicable laws.**

### 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 (IBAN)