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SME Payroll Package: What you need to know as an employee.

Important information on social insurance, withholding tax and family allowances.

Pension fund

All PayrollPlus employees are affiliated with **Tellco PK Pro** for the second pillar (BVG).

Transferring assets

Your pension assets can be transferred to Tellco PK Pro from your previous pension fund, a vested benefits account or the substitute occupational benefit institution as soon as you are registered. **More info**

Online portal

Tellco's online portal gives you access to your pension assets and lets you order a pension certificate. **Eplix online portal**

Pension certificate

In accordance with the BVG rules, only the savings contribution is credited to your account on the pension certificate. The risk and administration share remains with the pension fund to finance the benefits. **More info**

Leaving

As soon as you no longer receive your salary via PayrollPlus, you can transfer your assets to your new pension fund or to a vested benefits account. **More info**

Accident and daily sickness benefit insurance

Employees are insured with **SWICA** for illness and with **SUVA** for occupational and non-occupational accidents.

Reporting sick

Employees must report to PayrollPlus and to the employer on the **first day of illness**.

Medical certificate

Employer and employee must forward the medical certificate to us within **3 days**. Certificates submitted late or issued retroactively may lead to reduced benefits.

Accident

Have you had an accident? Please contact us as soon as possible at **info@payrollplus.ch**.

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Withholding tax

Withholding tax is not paid by the taxpayer, but directly by PayrollPlus: the amount owed is deducted before payment and transferred to the cantonal tax administration.

Calculation

Withholding tax is calculated differently depending on the canton, marital status, religious denomination and number of children.

Questionnaire

Before your first salary payment, we will send the withholding tax questionnaire to your personal e-mail address. Please return it completed to PayrollPlus **before the first payment** so that we can determine your tax rate code.

Further information

Find out how withholding tax is calculated **here**. Find out who is subject to Swiss withholding tax **here**.

Family allowances and income compensation (EO)

Allowances for children and their education are governed by the Federal Act on Family Allowances (FamZG).

Processing time

The Schwyz family compensation fund currently needs up to 3 months to process new applications. Please read **this information** carefully so that your application is submitted in the right canton from the start.

Registration

You will receive the family allowance registration form from us by e-mail. If you have not received it, please contact **info@payrollplus.ch**.

Payment

Family allowances are always paid for the previous month. **More info**

EO for military service

For each period of service, those serving receive a registration card stating the days served and forward it, fully completed, to PayrollPlus.

EO for maternity

Working mothers can receive maternity compensation for the first 14 weeks after the birth of their child.

EO for paternity

Loss of earnings during paternity leave is also compensated. The same principles apply as for maternity.

Any questions? Get in touch.

Customer support

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