

## **EASY STEPS:**

# **How to register your cleaning lady, occasional maid, gardener, babysitter, etc, all the people who are working for you in your house**

Each person working at your house needs to be insured.  
This is Swiss law.

This is the procedure with Chèques-emploi in the canton of Vaud:

### **Step 1: Inscription**

You fill in the inscription form 'formulaire d'adhésion'

You can download it from the website [www.chèques-emploi.ch/vd](http://www.chèques-emploi.ch/vd)  
or call 021 613 40 84 and they will send you one to your home.

### **Step 2: Pay a deposit for the first 6 months to Chèques-emploi**

Determine the amount of fees for the insurances and the taxes.

Chèques-emploi will calculate it for you and send you a payment slip which is called 'bv = bulletin versement'.

The fee is around 15.60 % of the gross salary

This includes:

- |   |   |         |
|---|---|---------|
| a. AVS (retirement insurance)                       |   |         |
| 5.15 % each, employer and employee                  | = | 10.3 %  |
| b. AC (unemployment insurance)                      |   |         |
| 1.1 % each, employer and employee                   | = | 2.2 %   |
| c. Family supplements                               |   |         |
| 2.31 % employer only                                | = | 2.31 %  |
| d. Accident insurance                               |   |         |
| 0.598 % employer only                               | = | 0.598 % |
| e. Administration fee from AVS (not Chèques-emploi) | = | 0.2 %   |

Please calculate this based on the gross salary = **15.60 %**

Impot (taxes)

10% of the gross salary for foreigners with B, L, G, F, N permits

Or you can estimate your costs on the internet site.

You will also pay an administration fee what represents 5% of the raw wage of the employee.

**Step 3: Reception of the cheques from Chèques-emploi**

After your payment, you will receive for the first 6 months 6 cheques, one for each month and for each person you are employing.

**Step 4: Pay your employee as usual**

No change in payment to your employee, in cash or via account.

**Step 5: Every month the employee will sign the check from Chèques-emploi**

- if the amount varies from the estimated amount, there will be a calculation at the end of the 6<sup>th</sup> month
- the original of the 'Chèques-emploi' will be sent to 'Chèques-emploi' and there will be one copy for you and one for your employee.

**Now, everything else will be done by 'Chèques-emploi'**

They will now pay the different insurances and taxes for you and your employee.

This is not only mandatory; it also has a lot of benefits for employer and employee. Please check with the AVS for all of the benefits.

For your information I have listed some of the advantages for your employee.

**Benefits** (under certain conditions):

- your employee is registered and insured
- follow-up care and salary compensation
- in case of a work-related accident
- possible family supplements, if he / she has children
- possible financial help with health insurance payments
- the right to have supplementary payments for vacation days
- disability payments and practical assistance in case of death or disability (these benefits also apply to the employee's children)
- an old-age pension (AVS), recoverable, if he / she leaves Switzerland permanently, either as a one-time pay-out or in regular payments
- possible additional benefits in case of poverty

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