

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.cheques-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 15,10 % of the gross salary

This includes:

- | | | |
|---|---|---------|
| a. AVS (retirement insurance) | | |
| 5.05 % each, employer and employee | = | 10,1 % |
| b. AC (unemployment insurance) | | |
| 1 % each, employer and employee | = | 2,0 % |
| c. Family supplements | | |
| 2,20 % employer only | = | 2,20 % |
| 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 = **15.10 %**

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 6th 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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