



Disability

Persons who are unable to work over a long period of time or unable to work full time for health reasons may have the right to receive financial support from disability insurance (Invalidenversicherung IV | assurance invalidité AI). The IV does not only offer financial support. It also helps the insured enter or re-enter the work force.

Disability Insurance

Disability insurance (IV | AI) is a state institution. Most adults must make financial contributions. Contributions are deducted directly from employees' monthly wages. The employer covers half of the contributions. Self-employed or unemployed persons should ask their old-age and survivors' insurance branch office of the municipality of residence how they should pay their contributions.

Support from Disability Insurance

Persons who are unable to work or unable to work full time over the course of at least one year due to their health (physical or mental) are entitled to support from disability insurance. Disability insurance pays a monthly pension. The pension is paid only if the insured are unable to enter their working lives due to disability. Therefore disability insurance supports invalid persons in finding suitable work. Support from disability insurance must be applied for through the disability insurance office of Canton Bern.

Supplementary Benefits

People who do not have enough money to live on despite disability insurance or other benefits (e.g. pension) may also be entitled to supplementary financial benefits (Ergänzungsleistungen | prestations complémentaires). . These must be applied for at the community social insurance office. The supplementary benefits are funded by taxpayers.

Additional information (links, addresses, information sheets, brochures)

www.hallo-bern.ch/en/social-security/disability