



Horizon 16

Information bulletin for migrants in Geneva

Social insurance contributions and taxes

If you are working and being declared, with or without a residency permit, contributions to social insurances (AVS/AI/APG, unemployment insurance, accident insurance) are compulsory. These contributions are taken directly from your monthly salary by your employer, and allow you, among others, to claim family benefits for your children (your salary must be at least CHF 592.-per month or 7110.- per year).

In addition, if you work and have a residency permit, you are “taxed at source” (impôt à la source) – meaning the income tax is deducted directly from your salary. Your employer has to declare you to the tax authorities and set aside a portion of your salary to pay the tax. The amount set aside for the tax will depend on your personal situation (couple with children, single-parent family, etc.). If your children were not taken into account when the tax was deducted, you can request to be paid back for extra taxes paid with a form called “Rectification des impôts” (you will receive the form automatically at the beginning of each year). The request for a correction must be given in by 31 March 2019.

Caution, some employers might declare you for taxes at source even if you are undocumented!

Primary school: registration

Any child living in Geneva, regardless of his/her legal status, has the right and the obligation to go to school. This year, **children born before 01.08.2015** start school on **August 26th 2019**. Registration dates are Friday 1 March from 4.30 to 7.30 pm, and Saturday 2 March from 9 to 11 am. If you haven't received the notification, you should contact the school closest to your home to announce yourself.

To be accepted at school, your child must have health insurance. CCSI is in charge of affiliation for children without a residence permit. Make an appointment, and come with the official identification for the child and his/her legal guardian, as well as your address. Your child will be able to start school as soon as you have come to CCSI.

Law on foreigners: changes

The new Law on foreigners and integration was implemented in January 2019. With this change, language has become a very important criteria. The integration of foreign nationals, which is measured by their French speaking skills among others, is examined at every step of the permit process (delivery and renewal).

We strongly advise you to continue or start taking **French classes** as soon as possible – it will always be useful to you! Ask for information about the other new conditions for residency permits at your next visit to CCSI.

Parascolaire and school meals for children

Depending on your income, you could benefit from **free** parascolaire (after-school) activities, regardless of where you live in Geneva. Leave the blue form filled in and signed at the reception at CCSI.

2019-2020 registration

Registration for *parascolaire* and school meals takes place at the same time, in the same place. Official dates are **Saturday 18 May** (8 am to noon) and **Wednesday 22 May** (4 - 8 pm). **DO NOT MISS THEM!** Addresses and times for registration can be found at www.giap.ch

If you live in the city of Geneva and your income is within the range, CCSI can request **free school meals** for your child. Please come with a copy of the health insurance subsidy certificate and valid passports. For residents of other cities, please ask CCSI if financial aid is available.

Once you have obtained the exoneration, you do not need to bring the invoices to CCSI, you can discard them without paying them. Caution, you will still have to pay the fixed fees (*cotisation*), and the meals your child didn't attend without a valid excuse. The request for free school meals must be submitted **by 15 July 2019** for the 2018-2019 school year.

Health insurance subsidy

You must request the subsidy (financial aid from the State for health insurance) for your child's health insurance each year by 30 November. If you haven't done so yet, please make an appointment with CCSI and bring the 2019 insurance policy with you. This year, you need to **provide the following documents**:

- a) If you have family benefits (allocations familiales), you need to bring a statement of the sums you received in 2018.
- b) If you (as an adult) have health insurance, please bring your 2019 insurance policy/ies.
- c) Please bring your bus passes.

If you have a permit or are taxed at source (directly deducted from your salary), other documents are requested. Please ask the reception what to bring to the appointment.

As soon as you receive the subsidy, please bring a copy of the certificate to our reception with your name and phone number.

The subsidy is a right based on your income. **Requesting it will not affect other proceedings, such as the request for a residency permit.** Only children residing in the canton of Geneva have the right to the health insurance subsidy. CCSI cannot request the subsidy for children living in neighboring France.

The subsidy covers your child's premium up to 100.- maximum. Every month, you will have to pay whatever exceeds 100.-. If you have supplemental health insurance, you will have to pay for it entirely; it is never covered by the subsidy.

It often takes time for the insurance company to register your subsidy. In the meantime, it is best to pay the first bills yourself (they will be reimbursed later), or to contact CCSI so that we can try to block the bills.

Health insurance: caution!

If a person calls you on the telephone or comes to your door saying you must change insurance or take on a new contract, **DO NOT SIGN ANYTHING!** Contact CCSI for all matters regarding your health insurance.

Daycare

It is very difficult to find a place in daycare for pre-school children in Geneva. CCSI can help you increase your chances, but cannot guarantee a place. If you live or work in Geneva city, go to the Bureau d'Information de la Petite Enfance (BIPE, rue du Cendrier 8). If you live in another area in the canton of Geneva, you must go to the Secteur de la Petite Enfance of your commune – if there is one. If not, pre-register your child in the daycare center(s) closest to your home or workplace. To do so, you must present your child's insurance certificate.

CCSI can write a letter of recommendation to support your request. For this, you will need to make an appointment between **January and end of March 2019** with the *Childhood, education and health* consultation at CCSI, so that your child can start daycare as of August. Please note that there is no guarantee that your child will have a place in daycare. The cost of monthly payments depends on your income. There are currently no financial aids for those costs.

Civil responsibility insurance

Civil responsibility insurance (assurance responsabilité civile or RC) covers damages caused to other people by yourself or your family (e.g. your child breaks the neighbor's window playing football, or you scratch a car in a parking lot).

This insurance is recommended for all, and is compulsory to register your child at daycare, for holiday camps, to rent an apartment or drive a car. It costs approximately CHF 120.- per year, and covers you and your minor children living with you. You can sign up for this insurance at any time during the year. Ask for information at your next appointment at CCSI.

Help for managing your bills

Are you having a hard time dealing with health insurance bills? Do you wonder what the difference is between a "décompte de primes" and a "justificatif de remboursement"? Do you want to know how to request reimbursement for a doctor's bill?

We offer a **free** and **individual service** to help families that are being followed by CCSI manage your child's health insurance bills. You receive many documents from the health insurance provider (policy, benefit statements, refund requests, etc.). It is very important to organize these documents properly, so as to respect payment deadlines. At CCSI, we will help you understand these various documents, and explain how to file and organize your child's health insurance bills.

To access this service, please make an appointment or come directly to the reception at CCSI on Wednesdays as of 2.30 pm. Please note: this service is **only for families who are already being followed by CCSI.**