



Horizon 20

Information bulletin for migrants in Geneva

COVID-19: vaccination

If you are in a vulnerable group (over 75, other health issues) but do not have health insurance, you can access COVID-19 vaccination through CAMSCO. The vaccine is free for everyone. For non-vulnerable groups, vaccination hasn't started yet, so please check regularly with CAMSCO to find out when it will begin. You can also call the COVID hotline at 0800 909 400.

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 01.08.2017** start school on **August 30th 2021**. If you haven't registered your child for school yet, you should contact the school closest to your home.

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.

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. CCSI can help you with the application but caution, the request must be renewed each year and must be done before November.

2021-2022 registration

Registration for *parascolaire* and school meals takes place from 29 March to 12 May 2021. Like last year, a telephone service is available for parents who do not have an "e-démarches" account for online registration. **DO NOT MISS THESE DATES – or your child will not be able to attend when school starts!** More information 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 municipalities, please ask CCSI if financial aid is available.

Caution, you must always 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 16 July 2021** for the 2020-2021 school year.

How to benefit from your retirement pension in Switzerland?

If you are over 62 years of age, request a provisional estimate of your future retirement pension (AVS) from the "caisse de compensation". This information will help you decide what to do next. You have three possibilities:

1. **Anticipate your retirement** pension payments by two years (max.), meaning getting your first pension payments before the legal retirement age. This will imply lower payments by 6 or 13% depending on how much you anticipate the pension.
2. **Retire at the legal age** (64 for women, 65 for men), and getting your pension payments then.
3. **Postpone your retirement** payments, meaning you can continue working between 1 and 5 years after the legal retirement age. This will increase your pension fund (by 5.2 minimum to 31.5% maximum) depending on how many years you postpone your retirement by.

Caution! Depending on your nationality, if you decide to go back to your home country, you may be able to export your retirement benefits there, or recover part of your AVS contributions made when you were working here declared.

CCSI organizes information sessions about retirement payments, please check the information display or ask our reception staff. And if you are nearing retirement age, please ask for an appointment with our "social insurances" consultation for more information.



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 2021 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 2020
- b) If you (as an adult) have health insurance, please bring your 2021 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 102.- maximum. Every month, you will have to pay whatever exceeds 102.-. 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.

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 with the *Childhood, education and health* consultation at CCSI. 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.

Information and assistance service

During these difficult times, our information and assistance team is here for you every day of the week, by phone or at our offices, without needing an appointment.

We will answer your questions about migration and life in Geneva competently and confidentially, in French, English, Italian, Spanish, Portuguese and Arabic. We offer basic information about various proceedings migrants and their families must undertake to further their integration in Geneva (health insurance, school registration, permit requests, social insurances, access to healthcare, jobs, basic services, housing, French courses, etc.). We will assess whether you could benefit from an appointment with one of our consultations, or direct you to another service in the Geneva social network according to your needs.

Our information service can also help you manage your health insurance documentation (certificate, subsidy and health bills) – please request an appointment at reception. We also organize information sessions in various languages throughout the year. To find out what the next dates are, and other useful information, please check our multi-lingual website: www.ccsi.ch

Our information and assistance team works very closely with our consultations, you can trustfully share information with them. Please don't hesitate to contact us and share your questions with our team!