



Welcome to the Canton of Bern

**Useful information for
new residents**

Englisch/Anglais



Gesundheits- und Fürsorgedirektion
des Kantons Bern
Sozialamt, Abteilung Integration

Direction de la santé publique
et de la prévoyance sociale du
canton de Berne, Office des
affaires sociales, Division Intégration

Dear New Resident

Welcome to Bern, an attractive and diverse canton. We are pleased that you have decided to come and live here.

The Canton of Bern is made up of several urban centres as well as numerous rural areas. On 1st January 2018, there were 1'031'126 people living in the canton, 16.2% of whom were of foreign nationality. The majority of the Bernese population lives in the towns of Bern, Biel, Burgdorf and Thun. Bern is a bilingual canton, German and French being the official languages. There are also several bilingual municipalities, although towns and villages usually have just one official language – either French or German.

It's important to us for you to feel comfortable and be able to quickly settle into the place you have chosen to live. Integration is always a two-way process which requires effort on your part as well as the understanding of the local people. This brochure gives you an overview of the services on offer to help you start your new life in the Canton of Bern. Please take advantage of them! Many municipalities also offer their own integration services. Please contact your local council directly for further information.

See also: Information platform
www.integration-be.ch

Brochure entitled
«Welcome to Switzerland»
www.sem.admin.ch > Publikationen
& Service > Publikationen
www.sem.admin.ch > Publications
& services > Publications

English website of the Canton of
Bern: www.cantonofbern.ch

Contents

Advice on Everyday Issues and Integration	5
Residency / Family Reunification	6
German, French and Integration Courses	9
Employment	10
Accommodation	14
Raising Children / Childcare / Schooling	16
Health / Social Security	21
Protection against Discrimination	26
Taxes	28
Getting Around	29





Advice on Everyday Issues and Integration

I've got a few general questions on living in Switzerland or would like to know more about a specific topic. Where can I turn to?

Do you have any specific questions on language? On marriage, partnership and family? Domestic violence? Schools and work? Finances, law and health? Dealing with the authorities? Immigration and old age? Or discrimination and racism?

The contact offices for integration matters (*Ansprechstellen Integration / Antennes d'intégration*) provide advice for foreigners on all everyday issues and questions relating to integration. As required, these offices can also refer you to other, specialised organisations.

City of Bern:

Kompetenzzentrum Integration der Stadt Bern (City of Bern Centre of Competence in Integration)

Effingerstrasse 33, 3008 Bern

Tel. 031 321 60 36

Email integration@bern.ch

www.bern.ch/integration

Region of Emmental – Mittelland – Oberaargau:

Informationsstelle für Ausländerinnen- und Ausländerfragen (isa Information Office for Foreigners' Affairs)

Speichergasse 29, 3011 Bern

Tel. 031 310 12 72

Email beratung@isabern.ch

www.isabern.ch

Region of Bernese Jura-Seeland-Biel

Fachstelle Integration / Service spécialisé de l'intégration

Bahnhofstrasse 50 / Rue de la gare 50,

2501 Biel/Bienne

Tel. 032 326 12 17

E-Mail integration@biel-bienne.ch

www.biel-bienne.ch/integration_beratung/

www.biel-bienne.ch/integration_conseil

Region of Thun-Oberland:

KIO Centre of Competence in Integration

Uttigenstrasse 3, 3600 Thun

Tel. 033 225 88 00

Email kio@thun.ch

www.thun.ch/kio

You will find a list of other advisory centres and offerings at

www.integration-be.ch



Residency / Family Reunification

Where can I get information about my temporary or permanent residence permit?

You must renew your temporary or permanent residence permit regularly. Your rights and obligations depend on what type of permit you have been given as an immigrant or asylum seeker (L, B, C, G, N, F). How far in advance do you have to renew your respective permit? What rights and obligations do you have as a foreigner in Switzerland? How can you convert your residency permit from temporary to permanent? You can get the answers to these questions from the Canton of Bern Immigration Service (*Migrationsdienst des Kantons Bern / Service des migrations du canton de Berne*) and, if you live in Bern, Biel or Thun, from the municipal population services (*Einwohnerdienste / Services des habitants*). You can also get information on these topics and on acquiring Swiss citizenship from your local municipal authorities.

Migrationsdienst des Kantons Bern / Service des migrations du canton de Berne (Canton of Bern Immigration Service)

Eigerstrasse 73, 3011 Bern
Tel. 031 633 53 15
Email midi.info@pom.be.ch
www.be.ch/migration

City of Bern:

Einwohnerdienste, Migration und Fremdenpolizei (Population Services, Immigration and Alien Police)

Predigergasse 5, Postfach, 3001 Bern
Tel. 031 321 53 00
Email einwohnerdienste@bern.ch
www.bern.ch > Politik und Verwaltung >
Stadtverwaltung > Direktion für Sicherheit,
Umwelt und Energie > Polizeiinspektorat >
Einwohnerdienste, Migration und Fremden-
polizei

City of Biel:

Einwohner- und Spezialdienste / Services des habitants et services spéciaux (Population services and specialised services)

Neuengasse 28 / Rue Neuve 28

PO Box 1120, 2502 Biel / Bienne

Tel. 032 326 12 25

Email ESD-SHS@biel-bienne.ch

www.biel-bienne.ch > Behörden /

Verwaltung > Direktion Soziales und Sicherheit > öffentliche Sicherheit > Einwohner- und Spezialdienste /

www.biel-bienne.ch > Autorités / Administration > Direction de l'action sociale et de la sécurité > Sécurité publique > Services des habitants et services spéciaux

City of Thun:

Einwohnerdienste der Stadt Thun (Thun Population Services)

Hofstettenstrasse 14, PO Box 145,
3602 Thun

Tel. 033 225 82 49

Email einwohnerdienste@thun.ch

www.thun.ch/einwohnerdienste

I would like my family to join me in Switzerland. What steps should I take and who can give me advice on this?

Information and all the necessary forms about family reunification can be obtained from your local municipal authorities or from the Canton of Bern Immigration Services (address on page 6). You can however also obtain assistance from the contact offices for integration matters (Ansprechstellen Integration / Antennes d'intégration; addresses on page 5). Mixed nationality couples and families can also contact the Advisory Centre for Women and Men in Mixed Nationality Relationships (frabina).

frabina Advisory Centre for Women and Men in Mixed Nationality Relationships

Kapellenstrasse 24, 3011 Bern

Tel. 031 381 27 01,

Email info@frabina.ch

www.frabina.ch

I came to Switzerland through marriage. What do I need to know?

Do you have any questions about Swiss marriage law? About your status as a foreigner after a marriage to a Swiss person or to a person with the right to reside in Switzerland? Or would you like general information about marriage or partnerships? The contact offices for integration matters (*Ansprechstellen Integration / Antennes d'intégration*; addresses on page 5) will be happy to help you.

If you get married in Switzerland or live in Switzerland as a married person, you are subject to Swiss marriage law. In Switzerland the principle of equality between men and women applies – including outside marriage. This means that both spouses have the same rights and obligations and have an equal say in all matters.

Domestic violence is considered a criminal act in Switzerland. In other words, the offence must be officially prosecuted under criminal law, i.e. even if this is against the wishes of the victim.

A fact sheet in 15 different languages on the main rights and obligations under Swiss marriage law can be found at:

www.bj.admin.ch > Gesellschaft > Zivilstandswesen > Merkblätter / www.ofj.admin.ch *Société* > *Etat civil* > *Mémentos*

You can find more information at: www.integration-be.ch

Information on a range of topics relating to mixed nationality marriage and partnership can also be found at: www.binational.ch



German, French and Integration Courses

Where can I learn German or French?

German is the main language spoken in the Canton of Bern, with French being spoken in some regions. High German (standard German) is spoken in schools in the German-speaking areas but dialect – Swiss German – is spoken in everyday situations. In order to be able to settle well into the world of work and daily life it is important for you to be able to understand and speak the language of the area in which you now live. This will help you to make contact with Swiss people and find work more easily.

There are lots of language courses on offer in the Canton of Bern. They teach you the language you need for everyday life in Switzerland or specific topics such as work, school, children etc. There are also integration courses which provide general information about living in Switzerland. Childcare is also sometimes available whilst you attend these courses.

A list of the German and French language courses in the Canton of Bern is available at

[www.be.ch/sprachkurse-migration /](http://www.be.ch/sprachkurse-migration/)
www.be.ch/cours-langue-migration

A list of the providers of integration courses in the Canton of Bern can be found at www.integration-be.ch

Your regional contact office for integration matters can also provide you with an overview of the range of courses on offer (see addresses on page 5). Some offices also run their own language and integration courses.



Employment

I would like to work in the Canton of Bern. How should I go about it?

If you are in possession of a valid foreigner's permit which does not contain the words «berechtigt zur Erwerbstätigkeit» (permitted to work), you should inform the population office (Einwohnerdienste / *services des habitants*) at your municipal authorities that you wish to start working. You should also inform this office if you change employer.

If you do not have a valid foreigner's permit or you have a tourist visa, you are not permitted to work.

Information about getting onto the job market as well as current wage and working conditions can be obtained from the following two offices:

beco Berner Wirtschaft / beco Economie bernoise (Bernese Economy)

Laupenstrasse 22, 3011 Bern
Tel. 031 633 58 10
Email info.arbeit@vol.be.ch
www.be.ch/arbeit

Migrationsdienst des Kantons Bern / Service des migrations du canton de Berne (Canton of Bern Immigration Service)

Eigerstrasse 73, 3011 Bern
Tel. 031 633 53 15
Email midi.info@pom.be.ch
www.be.ch/migration

How do I go about looking for work?

Job advertisements can be found in daily newspapers, regional or local gazettes and on the Internet. In addition to job advertisements, the platform www.arbeit.swiss / www.travail.swiss also contains tips on looking and applying for jobs.

You can also submit your CV to private employment agencies in your region. These agencies help people looking for both temporary and permanent employment.

You should also tell all your friends, acquaintances, relatives and neighbours that you are looking for a job. Jobs are often awarded via networks of contacts.

Some organisations offer services especially for non-Swiss people, such as mentoring programmes, projects to help find work more easily as well as further training. An overview of what's on offer as well as other information relating to the subject of work can be found here: www.integration-be.ch

Where can I get help in looking for work?

You can get advice from the regional job centres (Regionale Arbeitsvermittlungszentren, RAV / Offices régionaux de placement, ORP). You can find the addresses of all 18 centres in the Canton of Bern at www.be.ch/arbeit / www.be.ch/travail

At www.integration-be.ch you can find the addresses of services that can help you put together your application materials or advise you on work and unemployment.

How should I proceed in order to have my foreign diploma recognised in Switzerland?

Not all foreign diplomas are recognised in Switzerland. There are several different bodies responsible for the recognition of foreign qualifications and occupations. The national contact point for the recognition of professional qualifications (Nationale Kontaktstelle für die Anerkennung von Berufsqualifikationen / *Point de contact national pour la reconnaissance des qualifications professionnelles*) is the first point of contact for general questions relating to the recognition of foreign diplomas and certifications.

Staatssekretariat für Bildung, Forschung und Innovation (SBFI) / *Secrétariat d'Etat à la formation, à la recherche et à l'innovation (SEFRI)* (State Secretariat for Education, Research and Innovation (SERI))

Nationale Kontaktstelle für die Anerkennung von Berufsqualifikationen / *Point de contact national pour la reconnaissance des qualifications professionnelles* (National contact point for the recognition of professional qualifications)

Einsteinstrasse 2, 3003 Bern

Tel. 058 462 28 26

Email kontaktstelle@sbfi.admin.ch

www.sbfi.admin.ch/diploma

Information on the recognition of foreign education/training certificates/diplomas is also issued by the Career Advice and Information Centres (BIZ Berufsberatungs- und Informationszentren / *OP Centres d'orientation professionnelle*). Their addresses can be found at www.be.ch/biz / www.be.ch/cop

How can I obtain further training?

Search through the practical further training database for offerings in your field of interest:

www.berufsberatung.ch > Aus- und Weiterbildung > Weiterbildung / www.orientation.ch > Formations > Formation continue

Also take note of the information on vocational qualification for adults:

www.berufsberatung.ch > Aus- und Weiterbildung > Berufsabschluss für Erwachsene / www.orientation.ch > Formations > Certification professionnelle pour adultes

You can sign up for a consultation with the Career Advice and Information Centre (BIZ Berufsberatungs- und Informationszentrum / *OP Centre d'orientation professionnelle*) in your region in order to get an overview of the various further training courses on offer. You will find the addresses of the regional BIZ/*OP* here:

www.be.ch/biz / www.be.ch/cop

I would like to retrain. Where can I get ideas?

You can get information on initial and advanced training programmes and on courses of study from the Career Advice and Information Centre (BIZ Berufsberatungs- und Informationszentrum / *OP Centre d'orientation professionnelle*). This service will also help you to get a clearer idea of your interests and skills. Contact your local Career Advice and Information Centre (BIZ Berufsberatungs- und Informationszentrum / *OP Centre d'orientation professionnelle*) directly. You can get further information and contact details at: www.be.ch/biz / www.be.ch/cop



Accommodation

I am looking for an apartment. How can I go about it?

Accommodation adverts can be found in daily newspapers, local official gazettes and on the Internet (e.g. www.immoscout24.ch or www.home.ch).

You will find the addresses of search engines to help you find accommodation, tips on moving house and registering in your new area as well as the information sheet "Living in Switzerland" in 16 languages at: www.integration-be.ch

Remember that whenever you move to a new home, you must register with the Population Office within the first 14 days.

Where can I get information about tenancy law?

Information on issues relating to tenancy law can be obtained from the Cantonal Mediation Authorities (Schlichtungsbehörden / *Autorités cantonales de conciliation*). The address of the

authority responsible for your region can be found by going to www.be.ch/justiz > Schlichtungsbehörden / www.be.ch/justice > *Autorités de conciliation*. Another good point of contact is the cantonal tenants' association (Kantonaler Mieterverband / ASLOCA), which offers its members free legal advice and other services relating to tenancy law problems.

Mieterinnen- und Mieterverband Kanton Bern (Canton of Bern Tenants' Association; German-speaking part of the canton and the Biel region)

Monbijoustrasse 61, 3007 Bern
Tel. 031 378 21 21
Email mv@mvbern.ch
www.mieterverband.ch

ASLOCA Transjura (Bernese Jura)

Rue des Granges 10, Case postale 46,
2800 Delémont 1
Tel. 032 422 74 58
www.asloca.ch/transjura

Further information and details on advisory centres for issues relating to tenancy law can also be found at www.integration-be.ch





Raising Children / Childcare / Schooling

I recently had a child and have some questions about how to care for my infant. Where can I ask?

The parents' advisory service (Mütter- und Väterberatung / *Centre de puériculture*) offers all parents free advice and support to give them guidance, strength and confidence in their role as parents. Parents' questions vary depending on the age of their child. The parents' advisory service (Mütter- und Väterberatung / *Centre de puériculture*) has specific services to offer for those soon to become parents, for the time period right after a child is born, and for the period from the child's first birthday through to kindergarten. There are advice centres in almost all the local districts in the Canton of Bern.

You can find the addresses and directions by going to: www.mvb-be.ch / www.cp-be.ch

How can I strengthen my role as a parent and learn more about topics relating to raising children?

Family, maternity and local clubs offer courses for parents. The parents' councils of schools also organise events relating to selected topics for parents. Ask for details in your local district or municipality or go to the family portal at www.be.ch/familie / www.be.ch/famille to check what offers are available in your region.

The Cantonal Educational Counselling Service (Erziehungsberatung des Kantons Bern / *Service psychologique pour enfants et adolescents du canton de Berne*) also offers help in relation to the education and care of pre-school and school aged children:

www.erz.be.ch/erziehungsberatung / www.erz.be.ch/spe

In cases of urgency, you can contact the Elternnotruf (parent hotline):

Elternnotruf

Tel. 0848 35 45 55

www.elternnotruf.ch

How does the school system in the Canton of Bern operate?

Children are required by law to attend school for eleven years. The schooling and schooling materials are free.

In preparation for school, all children from the age of four attend kindergarten for two years.

After kindergarten the children go to primary school for six years and then move up to the secondary level 1 for three years.

You can find information about school and kindergarten in a range of languages at: www.erp.be.ch/alterninfo / www.erp.be.ch/info-parents

Erziehungsdirektion des Kantons Bern / Direction de l'instruction publique du canton de Berne (Canton of Bern Ministry of Education)

Sulgeneckstrasse 70, 3005 Bern
Tel. 031 633 84 51,
Email akvb@erp.be.ch / oeco@erp.be.ch
www.erp.be.ch

There is a range of options for young people once they have finished compulsory schooling. We recommend that you contact the Career Advice and

Information Centre (BIZ Berufsberatungs- und Informationszentrum, www.be.ch/biz / *OP Centre d'orientation professionnelle*, www.be.ch/cop) for information about opportunities at upper secondary level. Depending on their interests and abilities, school leavers can either do a vocational apprenticeship, an apprenticeship plus the vocational maturity examination, or continue their education at a grammar school (*Gymnasium / gymnase*), specialised middle school (*Fachmittelschule / école de culture générale*) or commercial school (*Handelsmittelschule / école supérieure de commerce*).

For young people who have not yet been living in Switzerland for very long, there are language courses and transitional offerings that will prepare them for vocational education and training or upper secondary school. You can obtain information about the language courses from the contact offices for integration matters (*Ansprechstellen Integration / Antennes d'intégration*; see page 5 for addresses) or from www.be.ch/sprachkurse-migration / www.be.ch/cours-langue-migration. The referral offices (*Triagestellen / Service d'aiguillage*) can help with the search for transitional offerings.

**Erziehungsdirektion des Kantons Bern /
Direction de l'instruction publique du
canton de Berne (Canton of Bern Ministry
of Education)**

Regionale Triagestellen Brückenangebote /
Services d'aiguillage solutions transitoires
E-Mail info.cmbb@erz.be.ch
www.erz.be.ch/triagestelle /
www.erz.be.ch/service-aiguillage

Switzerland has a dual vocational training system. In other words, an apprenticeship involves a practical part in a company or business and a theoretical part in a vocational school. An apprentice may also choose to take the Vocational Baccalaureate examination which enables young people to study at a university of applied science. Those who also pass the supplementary examination "Passerelle Berufsmaurität – universitäre Hochschulen" / "Passerelle maturité professionnelle – hautes écoles universitaires" are eligible to study at Swiss universities and technical universities. This means that doing an apprenticeship can be equal in status to attending grammar school (Gymnasium / *gymnase*) and often leads to increased career opportunities.

An overview of the educational paths and information in several different languages is available at www.berufsberatung.ch > Direkteinstieg > Aus dem Ausland / www.orientation.ch > Accès direct: Je suis > de l'étranger

Additional information on the range of educational courses can be found at:

www.erz.be.ch > Berufsbildung or > Mittelschule / www.erz.be.ch > formation professionnelle or > écoles moyennes and at www.integration-be.ch.

You can find an information sheet in five languages on transferring to a grammar school (Gymnasium / *gymnase*) in the Canton of Bern at:

www.erz.be.ch/aufnahmegym / www.erz.be.ch/admission-gymnase

Events on choosing an occupation aimed at parents, adolescents and young adults who speak a foreign language take place regularly at various locations in the Canton of Bern:

www.be.ch/biz-migration / www.be.ch/op-migration

How do I register my child for school?

You can register your child at your local municipal council or directly with the school authorities of your municipality's school.

I would like my children to be well prepared for school and to be learning German or French before starting kindergarten. What offers are available?

Regular attendance at a childcare facility, play group, or time spent during the day with a local family ("day family") is a great way for your child to learn and practice the national language at an early stage. For more information about these services go to

www.be.ch/familie/
www.be.ch/famille

There are also language courses for parents, with accompanying childcare services for developing the children's language skills. You can find details about the courses on offer by going to www.be.ch/sprachkurse-migration/ / www.be.ch/cours-langue-migration

What should I do if there are problems at school?

Talk to the teachers. You may also like to get in touch with the Cantonal Educational Counselling Service (*Erziehungsberatung des Kantons Bern / Service psychologique pour enfants et adolescents du canton de Berne*). The locations, telephone numbers and addresses of the 13 regional services can be found at: www.erk.be.ch/erziehungsberatung/ / www.erk.be.ch/spe

Some local councils also employ social workers for schools who can give advice to children and young people as well as parents experiencing social or personal problems. The school itself will also help in the early identification of social problems which may prevent children from doing well at school, and take the necessary measures to resolve the problems. Contact your local school's authorities to find out more details.

I would like to arrange childcare for my children.

What opportunities are available?

There is a range of childcare facilities on offer within the Canton of Bern. You can find more information about costs of and help in finding a suitable childcare place by going to:

[**www.be.ch/familie**](http://www.be.ch/familie) /

[**www.be.ch/famille**](http://www.be.ch/famille)

Some schools also operate as day schools, providing daycare for your children before school, in the lunch hour and / or after school. This care facility is usually integrated within the local primary school and provided on the school premises. Daycare costs are calculated according to income, wealth and size of the family. A list of the local councils in the Canton of Bern which offer day school facilities, along with further information, can be found here:

[**www.be.ch/familie**](http://www.be.ch/familie) /

[**www.be.ch/famille**](http://www.be.ch/famille)



Health / Social Security

I am ill. Which doctor should I consult?

You are free to choose which doctor you would like to consult. However, some health insurance models restrict the choice of doctors. The electronic telephone directory www.local.ch lists the addresses of numerous doctors. At www.doctorfmh.ch you can search for a doctor with specific language skills and/or area of specialization and also limit your search to a particular region. Information and listings of psychological healthcare offerings in many languages are available at www.psy.ch

We recommend that you look for a general practitioner (Hausarzt, Hausärztin / *médecin de famille*) you feel you can have confidence in. If you are ill your general practitioner is your first point of contact. He/she will often even visit you at home and can also be contacted during the night or at the weekend in the event of an emergency. If necessary your general practitioner will refer you to a specialist or hospital. You should therefore only go to the Accident and Emergency department of a hospital in a life-threatening situation.

If you need an urgent medical consultation you can also take advantage of the following emergency general practitioner services:

Bern region:

CITY NOTFALL AG

(daily 7.00–22.00 hrs.)

Schanzenstrasse 4a, 3008 Bern

Tel. 031 326 20 00

Email info@citynotfall.ch

www.citynotfall.ch

Praxiszentrum am Bahnhof

Parkterrasse 10, 3012 Bern

Tel. 031 335 50 00

Email pzb.bern@hirslanden.ch

www.hirslanden.ch > Leistungsangebot

> Ambulante Zentren > Praxiszentrum am

Bahnhof Bern / www.hirslanden.ch >

Offre de prestations > Centres ambula-

toires > Praxiszentrum am Bahnhof Bern

Biel region:

notfallpraxisbiel /

Cabinet d'urgences Bienne

Spitalzentrum Biel /

Centre hospitalier Biel-Bienne

Vogelsang 84 / *Chante-Merle 84*,
2501 Biel/Bienne

Tel. 032 324 48 44 or

0900 900 024 (toll call)

www.notfallpraxisbiel.ch /

www.cabinetdurgencesbienne.ch

Walk-in-Clinic

Unionsgasse 14/Eisengasse 11 /
Rue de l'Union 14/Rue du Fer 11
 2502 Biel/Bienne
 Tel. 032 344 46 66
 E-Mail wic@mzb-cmb.ch
www.mzb-cmb.ch

Thun region:

Hausärztlicher Notfalldienst Region Thun

Krankenhausstrasse 12, 3600 Thun
 Tel. 033 226 45 56
 Email public@han-rt.ch
www.nofallthun.ch

I would like to know more about the Swiss healthcare system or another specific health-related topic. Where can I find out more?

Do you have a specific question about nutrition and exercise? Children and health? Love and sexuality? Or perhaps you have a general question about health services in Switzerland? You can download or order brochures in various languages free of charge at: www.migesplus.ch

How do I stay healthy?

Taking care of your own health and that of your family is the best form of prevention there is and enhances the quality of life. Try to eat a healthy diet and exercise for at least 30 minutes every day (e.g. take a walk, ride a bicycle, engage in a sport).

Do you have questions about addiction and risk behaviour and want to get help?

At the Internet portal www.safezone.ch, you will find information about addiction issues and the addresses of points of contact in your area; you can also get advice online anonymously.

How do I choose a health insurance?

Health insurance is compulsory in Switzerland. A person who comes to live in Switzerland must take out basic insurance with a health insurance within three months. You can find further information at: www.integration-be.ch

There is a wide range of health insurance available. You can choose where you take out your insurance. All health insurance is required to give you basic coverage which pays for treatment by doctors and in hospitals in the Canton of Bern. However, you must pay part of the doctor's or hospital bill yourself. This is called the retention fee.

Dentist's bills are not covered by basic health insurance.

You can compare different health insurance terms to find out which is the best for you by going to:

www.comparis.ch > Versicherungen /
<https://fr.comparis.ch> > Assurances

You will find further information on the different health insurance services and premiums at:

www.bag.admin.ch > Versicherungen > Krankenversicherung /
www.ofsp.admin.ch > Assurances > Assurance-maladie

If you are on a low income you are entitled to a premium reduction. This means that the Confederation (state) and the canton in which you live pay a contribution to your insurance premium. How much you are entitled to is usually automatically calculated on the basis of your tax return. People who have recently moved to Switzerland from abroad, and people holding a B, L, N or F residency permit have to apply to the Office for Social Insurance (Amt für Sozialversicherungen / *Office des assurances sociales*) for a premium reduction. This office can give you further information and the necessary forms.

**Amt für Sozialversicherungen (ASV) /
Office des assurances sociales (OAS)
(Office for Social Insurance)**

Abteilung Prämienverbilligung und
Obligatorium / *Service de la réduction
des primes et de l'application du
régime obligatoire* (Department for Premium
Reductions and Mandatory Insurance)
Forelstrasse 1, 3072 Ostermundigen
Tel. 031 636 45 00
Email asv.pvo@jgk.be.ch
www.be.ch/pvo / www.be.ch/rpo

What is AHV / IV?

The Alters- und Hinterlassenenversicherung (AHV) / *Assurance-vieillesse et survivants* (AVS) (Old Age and Survivors' Insurance) and the Invalidenversicherung (IV) / *Assurance-invalidité* (AI) (Disability Insurance) are compulsory in Switzerland. The AHV / AVS is the state pension. Women receive an old age pension when they reach the age of 64, men when they are 65.

The IV / AI (disability insurance) ensures that people who are unable to work either partially or completely following an accident or due to health problems from birth receive the basic minimum to live.

People aged 18 and above must pay contributions to the AHV/IV / AVS/AI. These are automatically deducted from your salary if you are employed. If you are not employed or are self-employed, you have to pay the contributions directly to the AHV/IV / AVS/AI compensation office.

Ausgleichskasse des Kantons Bern / Caisse de compensation du canton de Berne (Canton of Bern Compensation Office)

Chutzenstrasse 10, 3007 Bern
Tel. 031 379 79 79
Email info@akbern.ch
www.akbern.ch

Further information on the AHV/IV / AVS/AI and all forms can also be found here: www.ahv-iv.ch / www.avs-ai.ch

What other insurances should I have, even if these are not compulsory?

It is recommended that you take out the following insurances. Almost everyone in Switzerland does.

Accident insurance:

If you work you are insured for accidents via your employer. If you work for more than eight hours per week for the same employer you are also insured by the employer for accidents which do not occur at work. If you are not employed or work fewer than eight hours a week you can take out accident insurance for example through your health insurer.

Personal liability insurance:

If you cause someone injury or loss you will be held liable and therefore have to pay for it. Personal liability insurance protects you from the financial consequences of such an injury or loss. By paying just a small premium you can often be covered for very large claims. You can find out more about the various personal liability insurances here:

www.comparis.ch > Versicherungen / <https://fr.comparis.ch> > Assurances

Household insurance:

Household insurance pays for damage to your home and belongings caused by fire, water, natural disasters (e.g. storm or flooding), theft and glass breakages. If you rent a flat, the owners usually require you to take out household insurance. This is often available in a package with personal liability insurance. You can find out more about the various household insurance policies and premiums here:

www.comparis.ch > Versicherungen / <https://fr.comparis.ch> > Assurances

You can find out further information on insurance matters by going to www.integration-be.ch



Protection against Discrimination

Where can I get support if I am affected by racism?

The Canton and the municipalities are responsible for preventing and combating discrimination. The fundamental right to protection against discrimination on the grounds of race, skin colour, sex, age, language, origin, lifestyle, sexual orientation, political or religious convictions, as well as physical, mental or psychological disability applies to every person, regardless of their status of residence and nationality.

Persons affected by racism can receive support from the following agencies:

Legal advice for victims of racist discrimination

Berner Rechtsberatungsstelle für Menschen in Not (RBS)
(Canton of Bern Legal Advice Centre for People in Need)

Eigerplatz 5, 3007 Bern

Tel. 031 385 18 20

Email info@rechtsberatungsstelle.ch

www.rechtsberatungsstelle.ch

Centre for information and advice on Violence and Racism

gggfon – gemeinsam gegen Gewalt und Rassismus

(Joint action against violence and racism)

Tel. 031 333 33 40

Email melde@gggfon.ch

www.gggfon.ch

Information, advice and referrals (if there is no regional centre responsible):

Eidgenössische Kommission gegen Rassismus EKR / Commission fédérale contre le racisme (CFR) (Federal Commission against Racism)

Inselgasse 1, 3003 Bern

Tel. 058 464 12 93

Email ekr-cfr@gs-edi.admin.ch

www.ekr.admin.ch

You will find further information on and services dealing with protection against discrimination and combating racism here: www.integration-be.ch





Taxation



Taxes are used by the state to finance important tasks for the good of all people living in the country. For instance, in the areas of education, social services, health or transport.

How do I pay tax in the Canton of Bern?

If neither you nor your spouse holds a residency permit C, taxes are deducted directly from your salary (taxation at source). People with a residency permit, Swiss people and their non-Swiss spouses have to complete and submit their own tax return each year.

If you have questions about paying tax, please ask your employer, the tax office of your local municipal authority or the cantonal tax office (*Steuerverwaltung des Kantons Bern / Intendance des impôts du canton de Berne*). On the tax office's website you will find lots of useful tips and information.

Steuerverwaltung des Kantons Bern / *Intendance des impôts du canton de Berne* (Canton of Bern Tax Office)

Brünnenstrasse 66, 3018 Bern
Postal address: PO Box 8334, 3001 Bern
Tel. 031 633 60 01,
www.be.ch/steuern / www.be.ch/impots

Do I have to pay fees for radio and television?

You have to pay for receiving radio and television broadcasts in Switzerland. Fees must be paid to an organisation called Serafe. You must register any televisions, radios, and other devices you own with which you can receive radio or television programmes (e.g. computers and mobile phones). Only one registration is required for each household. Any number of people in the household can watch and listen to broadcasts on a range of devices.

SERAFE AG

PO Box, 8010 Zürich
Tel. 058 201 31 67
E-Mail info@serafe.ch
www.serafe.ch



Getting around

How does the public transport system work?

The Canton of Bern, like the whole of Switzerland, has a well developed rail and bus network. Timetables, route networks and information about regional season tickets can be found here: www.mylibero.ch

Integrated tariff systems enable passengers to switch between the various modes of transport using the same ticket. The Canton of Bern has the following integrated tariff systems:

Region of Bern – Solothurn – Biel - Bernese Jura:

LIBERO

www.mylibero.ch

Region of Thun-Bernese Oberland:

BeoAbo

www.beoabo.ch

The Swiss Federal Railways (Schweizerische Bundesbahnen SBB / *Chemins de fer fédéraux CFF*) offer travelcards covering the whole of the national network. A Half-Fare travelcard allows you to use almost all forms of public transport at half-price. Information on the SBB / CFF travelcards and timetables for the whole of Switzerland is available from any station's ticket office or at: www.sbb.ch / www.cff.ch

If you would like to hire a car, Mobility Carsharing – as well as many other car hire companies – provides vehicles in a range of sizes at 1,500 locations in Switzerland. To use a Mobility car you must be a member: www.mobility.ch

What must I watch out for if I ride a bicycle?

The bicycle is a popular form of transport in Switzerland. It is advisable that you take out a liability insurance policy so that you are covered in the event of an accident which you cause as a cyclist. You can find more information on this on page 25.

You can find a list of the most attractive cycle routes in Switzerland at www.veloland.ch / www.suissemobile.ch or from the organisation Pro Velo which also offers cycling courses for children and adults.

Pro Velo Kanton Bern / PRO VELO Canton de Berne

Birkenweg 13
3013 Bern
Tel. 031 318 54 12
Email sekretariat@pro-velo-be.ch
www.pro-velo-be.ch

I have a foreign driving licence. Am I allowed to use it to drive in Switzerland?

You can use your foreign driving licence in Switzerland for 12 months after which you must exchange it for a Swiss licence. You can find further information and the necessary forms here:

www.be.ch/svsa > Führerausweise /
www.be.ch/ocrn > permis de conduire

Foreign vehicles and trailers must bear Swiss registration plates if you spend more than one year in Switzerland. If you use your vehicle(s) in Switzerland to transport people or goods for a charge you must register the vehicle immediately.

Strassenverkehrs- und Schiffahrtsamt des Kantons Bern / Office de la circulation routière et de la navigation (Canton of Bern Office for Road Transport and Waterways Navigation)

Schermenweg 5, PO Box, 3001 Bern
Tel. 031 635 80 80
Email info.svsa@pom.be.ch
www.be.ch/svsa / www.be.ch/ocrn

What do I need to know as a car driver?

The speed limits listed below apply on Swiss roads. Variations to these limits are indicated by road signs.

In built-up areas: 50 km/h

Outside built-up areas: 80 km/h

Expressways: 100 km/h

Motorways: 120 km/h

A toll is charged for using the motorways. You need to buy a motorway “vignette” sticker which you can buy e.g. from the customs authorities at the border, at petrol stations, post offices or kiosks.

In Switzerland the permitted alcohol level is 0.5 mg/ml. Professional drivers, new drivers, learner drivers, instructors as well as persons accompanying learner drivers are prohibited from consuming any alcohol before starting a journey (0.1 mg/ml). Any person with a higher alcohol level in their bloodstream who drives a motor vehicle or accompanies a learner driver will have to accept the legal consequences of their actions.

Motorcycles and motor vehicles must drive with headlights on, even during the day.

If you have your own car you must conclude a motor vehicle insurance policy. This insurance covers injury to other persons or damage to property owned by other persons. Unless you have this liability insurance, you will not get a registration plate for the vehicle from the Road Traffic Licensing Department (Strassenverkehrsamt / *Office de la circulation routière*).

Diese Broschüre ist in folgenden Sprachen erhältlich:

Deutsch, Französisch, Albanisch, Bosnisch/Kroatisch/Serbisch, Chinesisch (Mandarin), Englisch, Italienisch, Polnisch, Portugiesisch, Spanisch, Tamilisch, Thailändisch, Türkisch.

Download unter www.be.ch/integration

2019



Cette brochure est disponible dans les langues suivantes :

Allemand, français, albanais, anglais, bosnien/croate/serbe, chinois (mandarin), espagnol, italien, polonais, portugais, tamoul, thaïlandais, turc.

Elle est téléchargeable sous www.be.ch/integration

2019