Legal changes 2026

Switzerland

APE
13. Old-age pension
- Effective date: January 1, 2026, Source
- First payment: December 2026 (automatically with the December pension)
- HR relevance: Retirement planning, communication with employees, departures

Reference age for women
- Affected: Born in 1962 → Reference age 64 years + 6 months, Source
- HR relevance: Pension planning, succession planning, retirement planning discussions

Adjustments for low incomes and the self-employed: As of January 1, 2026, the exemption from AHV (Old-Age and Survivors' Insurance) contributions for incomes below CHF 2,500 per employer per year will be abolished in the cultural and media sector; in addition, the self-employed will be protected from unjustified default interest during company liquidation. Source

EO, Digitization of Registration
- From 2026: gradual introduction of the digital EO registration procedure for service members of the army, civilian service and civil defense as well as for "Youth and Sport", Source
- HR relevance: Processes, payroll interfaces, absence management

Subsequent purchases into pillar 3a (contribution gaps)
- New from 2026: Contributions can be paid retroactively for up to 10 years, but only for contribution years from 2025 onwards. Source
- HR relevance: Management and executive consulting and general pension advice

Unemployment insurance (ALV)
New payment system and new forms for unemployment benefits (ALP)
- From January 1, 2026: Old forms are no longer valid, source
- HR relevance: Terminations, resignations, employer certificates

Short-time work compensation (KAE)
The increase in the maximum benefit period to 24 months, which came into effect on November 1, 2025, will be extended until July 31, 2026. Source
- HR relevance: Restructuring, crisis and scenario planning

Family allowances (FAK)
From January 1, 2026, cantons are required to introduce full cost equalization among family allowance funds by January 1, 2029 at the latest, in order to compensate for industry-specific differences in setting contribution rates. Source

Increase in family allowances in the cantons of Aargau and Graubünden as of January 1, 2026, Source
- Canton of Aargau: Child allowance now CHF 225 per month / Education allowance now CHF 278 per month
- Canton of Graubünden: Child allowance now CHF 240 per month / Education allowance now CHF 290 per month

Criminal law: New criminal offense "stalking"
- Effective date: January 1, 2026, Source
- HR relevance: duty of care, internal reporting channels, regulations, prevention

Wage statement: new guidelines 2026
Key changes effective January 1, 2026: Increase in the travel allowance (from CHF 0.70 to CHF 0.75 per kilometer) and adjustments to non-declarable benefits (in particular, an increase in the limit from CHF 500 per event to CHF 600 per year). Source

Cantonal minimum wages: Adjustments as of January 1, 2026
Basel-Stadt: cantonal minimum wage increased to CHF 22.20 per hour (does not apply to generally binding collective bargaining agreements), source
Geneva: Minimum wage increased to CHF 24.59 per hour, source

Switzerland-France: Home office taxation (cross-border commuters)
The supplementary agreement to the double taxation agreement between Switzerland and France entered into force on July 24, 2025. Its provisions, which permanently regulate the taxation of income from home offices, apply from January 1, 2026. Source
HR relevance: Home office policies, employment contracts, workplace tracking, payroll and withholding tax.