

Social Security Programs Throughout the World: Europe, 2014



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Preface

This first issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Europe. The combined findings of this series, which also includes volumes on Asia and the Pacific, Africa, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). The ISSA is the principal international institution bringing together social security agencies and organizations around the world. Founded in 1927, the ISSA is located at the International Labour Office in Geneva.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. With the introduction of the four-volume format in 2002, however, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and other types of data that are drawn together to update this report. *Social Security Programs Throughout the World* is based on legislation in effect in January 2014, or the last date for which information has been received by SSA or ISSA.

Barbara Kritzer and John Jankowski managed the preparation of this report. Staff of the Office of Information Resources edited the report and prepared it for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be e-mailed to ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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This report and other publications are available at <http://www.socialsecurity.gov/policy>.

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September 2014

Errata Policy

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <http://www.socialsecurity.gov/policy/docs/progdsc/ssptw/2014-2015/europe/index.html>.

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Guide to Reading the Country Summaries

This first issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Europe. The combined findings of this series, which also includes volumes on Asia and the Pacific, Africa, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on Europe, the data reported are based on laws and regulations in force in January 2014 or on the last date for which information has been received.¹ Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs. The terminology may therefore differ from national concepts or usage.

¹ The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Sources of Information

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected by the ISSA. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) Important sources of published information include the ISSA Documentation Service; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the World Bank, the International Monetary Fund, and the United Nations Development Programme. During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under

means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all con-

tributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the gov-

Countries in Europe that Responded to the Social Security Programs Throughout the World Survey

Albania	France	Lithuania	Serbia
Andorra	Germany	Luxembourg	Slovak Republic
Austria	Greece	Malta	Slovenia
Belarus	Guernsey	Moldova	Spain
Belgium	Hungary	Monaco	Sweden
Bulgaria	Iceland	Netherlands	Switzerland
Croatia	Ireland	Norway	Turkey
Cyprus	Isle of Man	Poland	Ukraine
Czech Republic	Italy	Portugal	United Kingdom
Denmark	Jersey	Romania	
Estonia	Latvia	Russia	
Finland	Liechtenstein	San Marino	

ernment's role in financing social security, see source of funds under Old Age, Disability, and Survivors.)

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may include old-age pensions for persons over a certain age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or princi-

pal form of social security, however, further details are provided.

Other Types of Programs

Three other types of programs are those delivered, mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Individual account. Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retire-

ment, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and military personnel, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-

employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Govern-

ment contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified pensionable age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some

instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about five years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to five years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child raising, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of three to five years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supple-

ment their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, for instance, 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. In many instances, a widower must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes

representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Cash sickness and maternity benefits as well as health care are usually administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

An important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Sometimes, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and some link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. In many cases, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through

private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, employees and employers contribute directly to a separate program that includes

both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than one month to six months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last six or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of two to seven days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly two to three weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by

workers. In other programs, employers are required to pay benefits for a certain number of days before social insurance payments begin.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately six weeks before the expected date of childbirth and end six to eight weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to six months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly

added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided

for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a

few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of one to three days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period

immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant of several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however,

free care is limited, the amount being based on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly

broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Uninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period

of contributions or covered employment. The most common qualifying period is six months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period.

A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between three and seven days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from eight to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries

enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

Types of Systems and Coverage. Family allowance programs are of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries.

Source of Funds. The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the

intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

Table 1.
Social security programs, by country and type

Country	Sickness and maternity					
	Old age, disability, and survivors	Cash benefits for both	Cash benefits plus medical care ^a	Work injury	Unemployment	Family allowances
Albania	X	X	X	X	X	X
Andorra	X	X	X	X	b	X
Austria	X	X	X	X	X	X
Belarus	X	X	X	X	X	X
Belgium	X	X	X	X	X	X
Bulgaria	X	X	X	X	X	X
Croatia	X	X	X	X	X	X
Cyprus	X	X	X	X	X	X
Czech Republic	X	X	X	X	X	X
Denmark	X	X	X	X	X	X
Estonia	X	X	X	b	X	X
Finland	X	X	X	X	X	X
France	X	X	X	X	X	X
Germany	X	X	X	X	X	X
Greece	X	X	X	X	X	X
Guernsey	X	X	X	X	X	X
Hungary	X	X	X	b	X	X
Iceland	X	X	X	X	X	X
Ireland	X	X	X	X	X	X
Isle of Man	X	X	X	X	X	X
Italy	X	X	X	X	X	X
Jersey	X	X	X	X	X	X
Latvia	X	X	X	X	X	X
Liechtenstein	X	X	X	X	X	X
Lithuania	X	X	X	X	X	X
Luxembourg	X	X	X	X	X	X
Malta	X	X	X	X	X	X
Moldova	X	X	X	X	X	X
Monaco	X	X	X	X	c	X
Netherlands	X	X	X	b	X	X
Norway	X	X	X	X	X	X

(Continued)

Table 1.
Social security programs, by country and type—Continued

Country	Sickness and maternity					
	Old age, disability, and survivors	Cash benefits for both	Cash benefits plus medical care ^a	Work injury	Unemployment	Family allowances
Poland	X	X	X	X	X	X
Portugal	X	X	X	X	X	X
Romania	X	X	X	X	X	X
Russia	X	X	X	X	X	X
San Marino	X	X	X	X	X	b
Serbia	X	X	X	b	X	X
Slovak Republic	X	X	X	X	X	X
Slovenia	X	X	X	X	X	X
Spain	X	X	X	X	X	X
Sweden	X	X	X	X	X	X
Switzerland	X	X	X	X	X	X
Turkey	X	X	X	X	X	d
Ukraine	X	X	X	X	X	X
United Kingdom	X	X	X	X	X	X

SOURCE: The country summaries in this volume.

- a. Coverage is provided for medical care, hospitalization, or both.
- b. Coverage is provided under other programs.
- c. Coverage is provided through France's program.
- d. Has no program or information is not available.

Table 2.
Mandatory, old-age income security programs, by country and type

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds ^a	Occupational retirement schemes	Individual retirement schemes
Albania	^b X	^b X					
Andorra		X					
Austria		X	X				
Belarus		X	X				
Belgium		X	X				
Bulgaria		X	X				X
Croatia		X					X
Cyprus		X	X				
Czech Republic	^b X	^b X					
Denmark		X		X			
Estonia	^b X	^b X	X				X
Finland		X	X				
France		X	X			X	
Germany		X					
Greece		X	X				
Guernsey	X		X				
Hungary		X					
Iceland			X	X		X	
Ireland	X		X				
Isle of Man	X	X	X				
Italy		X	X				
Jersey	X						
Latvia		X	X				X
Liechtenstein		X				X	
Lithuania	^b X	^b X	X				
Luxembourg	^b X	^b X					
Malta	X	X	X				
Moldova		X	X				
Monaco		X	X				
Netherlands	X		X				
Norway	X	X					

(Continued)

Table 2.
Mandatory, old-age income security programs, by country and type—Continued

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds ^a	Occupational retirement schemes	Individual retirement schemes
Poland	^b X	^b X					^c X
Portugal		X	X				
Romania		X					X
Russia	^b X	^b X		X			X
San Marino	^b X	^b X					X
Serbia		X					
Slovak Republic		X					X
Slovenia		X					
Spain		X	X				
Sweden		X	X				X
Switzerland	^b X	^b X	X			X	
Turkey		X	X				
Ukraine		X	X				
United Kingdom	X	X	X				

SOURCE: The country summaries in this volume.

NOTE: The types of mandatory, old-age income security programs are defined as follows:

Flat-rate pension: A pension of uniform amount or one based on years of service or residence but independent of earnings.

Earnings-related pension: A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Means-tested pension: A pension paid to eligible persons whose own or family income, assets, pension income, or a combination of these fall below designated levels.

Flat-rate universal pension: A pension of uniform amount normally based on age, residence and/or citizenship but independent of earnings.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

Occupational retirement schemes: Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual retirement schemes: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

- No country in Europe has a provident fund. The column in this table is to facilitate comparisons with countries in other regions.
- The pension formula contains a flat-rate component and an earnings-related element.
- The government provides a guaranteed minimum pension.

Table 3.
Demographic and other social security-related statistics, by country, 2014

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Albania	2.77	10.7	45.7	74.4	80.5	65	60	62	57	10,489
Andorra	0.085	14.3	42.0	80.5	84.9	65	65	c	c	37,200
Austria	8.47	18.4	48.9	78.4	83.6	65	60	64	59	44,168
Belarus	9.47	13.8	41.1	66.6	77.8	60	55	c	c	17,615
Belgium	11.20	18.0	53.8	77.8	83.1	65	65	61	61	40,338
Bulgaria	7.27	19.3	49.2	70.9	77.9	63.67	60.67	c	c	15,941
Croatia	4.25	18.3	49.6	73.9	80.1	65	60.75	60	56	20,904
Cyprus	1.14	12.3	41.3	77.7	81.7	65	65	63	63	30,489
Czech Republic	10.52	16.7	46.1	75.1	81.2	62.67	61.33	59.67	58.33	27,344
Denmark	5.61	17.9	55.0	78.1	82.1	65	65	c	c	42,790
Estonia	1.32	18.0	51.2	71.5	81.6	63	61	60	58	25,049
Finland	5.44	19.0	55.0	77.7	83.7	65	65	63	63	38,251
France	66.03	17.9	56.5	79.2	86.1	61.17	61.17	c	c	36,907
Germany	80.62	21.1	52.0	78.6	83.3	65.25	65.25	63	63	43,332
Greece	11.03	19.7	52.3	78.0	83.4	67	67	c	c	25,651
Guernsey	0.066	17.9	49.3	79.7	85.2	65	65	c	c	^d 44,600
Hungary	9.90	17.2	46.8	71.6	78.7	62.5	62.5	c	c	22,190
Iceland	0.323	12.8	50.4	81.6	84.3	67	67	65	65	39,996
Ireland	4.60	12.1	50.8	78.7	83.2	66	66	c	c	43,304
Isle of Man	0.087	19.1	55.7	79.3	82.8	65	62	c	c	53,800
Italy	59.83	21.1	54.3	80.4	85.6	66.25	62.25	c	c	34,303
Jersey	0.097	15.4	46.4	79.2	84.3	65	65	63	63	^d 57,000
Latvia	2.01	18.6	50.2	68.9	78.9	62.25	62.25	60.25	60.25	21,381
Liechtenstein	0.037	15.4	46.5	79.5	84.4	64	64	60	60	89,400
Lithuania	2.96	15.7	44.6	68.4	79.6	63	61	58	56	23,876
Luxembourg	0.543	14.2	46.5	79.1	83.8	65	65	c	c	90,790
Malta	0.423	16.3	44.9	78.6	83.0	62	62	61	61	28,385
Moldova	3.56	11.4	38.8	64.9	72.7	62	57	c	c	4,669
Monaco	0.031	28.7	70.1	85.7	93.6	65	65	60	60	85,500
Netherlands	16.80	17.0	51.7	79.3	83.0	65.17	65.17	c	c	43,404
Norway	5.08	15.8	52.6	79.5	83.5	67	67	62	62	65,461

(Continued)

Table 3.
Demographic and other social security-related statistics, by country, 2014—Continued

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Poland	38.53	14.4	41.6	72.7	81.1	65	60	60	55	23,275
Portugal	10.46	18.8	50.5	77.3	83.6	66	66	55	55	25,892
Romania	19.96	15.1	43.3	71.1	78.2	64.75	59.75	59.75	54.75	18,635
Russia	143.50	13.0	40.5	64.9	76.3	60	55	c	c	24,120
San Marino	0.033	18.5	53.4	80.6	85.9	65	65	57	57	55,000
Serbia	7.16	14.3	44.0	72.6	78.0	65	60	54.33	53.67	12,374
Slovak Republic	5.41	13.0	38.9	72.5	79.9	62	62	60	60	25,333
Slovenia	2.06	17.2	46.0	77.1	83.3	65	65	60	60	27,915
Spain	46.65	17.8	49.5	79.5	85.4	65.17	65.17	61.17	61.17	32,103
Sweden	9.59	19.3	56.8	79.9	83.6	65	65	61	61	43,455
Switzerland	8.08	17.7	48.1	80.6	84.9	65	64	c	c	53,705
Turkey	74.93	7.4	49.3	71.5	78.4	60	58	c	c	18,975
Ukraine	45.49	15.1	41.9	66.1	76.0	60	55.5	c	c	8,788
United Kingdom	64.10	17.5	54.0	79.5	83.6	65	62	c	c	36,209

SOURCES: The World Bank, *World Development Indicators*, available at <http://data.worldbank.org/data-catalog/world-development-indicators>; U.S. Central Intelligence Agency, *The World Factbook, 2013* (Washington D.C.: Central Intelligence Agency, 2013), available at <https://www.cia.gov/library/publications/the-world-factbook/index.html>.

NOTES: Information on statutory and pensionable ages is taken from the country summaries in this volume.

GDP = gross domestic product.

- Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.
- General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- The country has no early pensionable age, has one only for specific groups, information is not available, or the pension is awarded at any age if certain qualifying conditions are met.
- Data from 2005 or earlier.

Table 4.
Insured and employer contribution rates, by country and program type, 2014 (in percent)

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Albania						
Insured person	8.8	2.59	0	0	0	11.39
Employer	12.8	2.51	0.3	0.9	0	16.51
Total	21.6	5.10	0.3	0.9	0	27.90
Andorra						
Insured person	5.5	a	a	...	0	5.5
Employer	14.5	a	a	...	0	14.5
Total	20.0	a	a	...	0	20.0
Austria						
Insured person	10.25	3.95	0	3	0	17.20
Employer	12.55	3.70	1.4	3	4.5	25.15
Total	22.80	7.65	1.4	6	4.5	42.35
Belarus						
Insured person	1	6	0	a	a	7.0
Employer	28	6	0.3	a	a	34.3
Total	29	12	0.3	a	a	41.3
Belgium						
Insured person	7.50	4.70	0	0.87	0	13.07
Employer	8.86	6.15	1.33	1.46	7	24.80
Total	16.36	10.85	1.33	2.33	7	37.87
Bulgaria						
Insured person	7.9	4.6	0	0.4	0	12.9
Employer	9.9	6.9	0.4	0.6	0	17.8
Total	17.8	11.5	0.4	1.0	0	30.7
Croatia						
Insured person	20	0	0	0	0	20.0
Employer	0	13	^a 0.5	1.7	0	15.2
Total	20	13	0.5	1.7	0	35.2
Cyprus						
Insured person	7.8	a	a	a	0	7.8
Employer	7.8	a	a	a	0	7.8
Total	15.6	a	a	a	0	15.6

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2014
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Czech Republic						
Insured person	6.5	4.5	0	0	0	11
Employer	21.5	11.3	b	1.2	0	34
Total	28.0	15.8	0	1.2	0	45
Denmark						
Insured person	c	0	0	8	0	8
Employer	c	c	a	c	0	0
Total	c	0	a	8	0	8
Estonia						
Insured person	2	0	0	2	0	4
Employer	20	13	a	1	0	34
Total	22	13	0	3	0	38
Finland						
Insured person	5.55	2.16	0	0.7	0	8.41
Employer	17.75	2.14	0.1	2.2	0	22.19
Total	23.30	4.30	0.1	2.9	0	30.60
France						
Insured person	10.05	0.75	0	2.4	0	13.2
Employer	14.70	13.10	b	4.3	5.4	37.5
Total	24.75	13.85	0	6.7	5.4	50.7
Germany						
Insured person	9.45	9.225	0	1.5	0	20.175
Employer	9.45	8.325	1.3	1.5	0	20.575
Total	18.90	17.550	1.3	3.0	0	40.750
Greece						
Insured person	6.67	2.55	a	1.83	1	12.05
Employer	13.33	5.10	^a 1	3.17	1	23.60
Total	20.00	7.65	1	5.00	2	35.65
Guernsey						
Insured person	6.0	a	a	a	0	6.0
Employer	6.5	a	a	a	0	6.5
Total	12.5	a	a	a	0	12.5

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2014
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Hungary						
Insured person	8.5	6	a	1.5	0	16
Employer	27.0	a	a	a	0	27
Total	35.5	6	a	1.5	0	43
Iceland						
Insured person	4.00	0	0	0	0	4.00
Employer	15.79	a	a	a	0	15.79
Total	19.79	0	0	0	0	19.79
Ireland						
Insured person	4.00	a	a	a	a	4.00
Employer	4.25	a	a	a	a	4.25
Total	8.25	a	a	a	a	8.25
Isle of Man						
Insured person	11.0	a	a	a	0	11.0
Employer	12.8	a	a	a	0	12.8
Total	23.8	a	a	a	0	23.8
Italy						
Insured person	9.19	0	0	0	0	9.19
Employer	23.81	2.68	3	3.51	0.68	33.68
Total	33.00	2.68	3	3.51	0.68	42.87
Jersey						
Insured person	5.2	^a 0.8	a	0	0	6.0
Employer	5.3	^a 1.2	a	0	0	6.5
Total	10.5	2.0	a	0	0	12.5
Latvia						
Insured person	10.50	a	0	a	0	10.50
Employer	23.59	a	a	a	0	23.59
Total	34.09	a	0	a	0	34.09
Liechtenstein						
Insured person	10.55	1.50	0	0.5	0	12.55
Employer	12.75	0.75	b	0.5	1.9	15.90
Total	23.30	2.25	0	1.0	1.9	28.45

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2014
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Lithuania						
Insured person	3.0	6.0	0	0	0	9.00
Employer	23.3	6.4	0.37	1.1	0	31.17
Total	26.3	12.4	0.37	1.1	0	40.17
Luxembourg						
Insured person	8	4.7	0	c	0	12.70
Employer	8	2.8	1.15	0	0	11.95
Total	16	7.5	1.15	0	0	24.65
Malta						
Insured person	10	a	a	a	a	10
Employer	10	a	a	a	a	10
Total	20	a	a	a	a	20
Moldova						
Insured person	6	a	0	0	0	6
Employer	23	a	a	a	a	23
Total	29	a	0	0	0	29
Monaco						
Insured person	^a 6.55	0	0	a	0	6.55
Employer	^a 7.88	15.6	b	a	a	23.48
Total	14.43	15.6	0	a	0	30.03
Netherlands						
Insured person	18.5	c	a	4.20	0	22.70
Employer	5.7	^a 7.7	a	5.67	0	19.07
Total	24.2	7.7	a	9.87	0	41.77
Norway						
Insured person	8.2	a	0	a	0	8.2
Employer	14.1	a	a	a	0	14.1
Total	22.3	a	0	a	0	22.3
Poland						
Insured person	11.26	11.45	0	0	0	22.71
Employer	16.26	0	0.67	2.45	0	19.38
Total	27.52	11.45	0.67	2.45	0	42.09

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2014
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Portugal						
Insured person	11.00	a	0	a	0	11.00
Employer	23.75	a	a,c	a	0	23.75
Total	34.75	a	0	a	0	34.75
Romania						
Insured person	10.5	5.50	0	0.5	0	16.5
Employer	20.8	6.05	0.15	1.0	0	28.0
Total	31.3	11.55	0.15	1.5	0	44.5
Russia						
Insured person	0	0	0	0	0	0
Employer	22	8	0.2	0	a	30.2
Total	22	8	0.2	0	0	30.2
San Marino						
Insured person	5.8	0	a	0.5	a	6.3
Employer	17.1	5	a	8.9	a	31.0
Total	22.9	5	a	9.4	a	37.3
Serbia						
Insured person	13	6.15	a	0.75	0	19.9
Employer	11	6.15	a	0.75	0	17.9
Total	24	12.30	a	1.50	0	37.8
Slovak Republic						
Insured person	7	5.4	0	1	0	13.4
Employer	20	11.4	0.8	1	0	33.2
Total	27	16.8	0.8	2	0	46.6
Slovenia						
Insured person	15.50	6.46	a	0.14	0	22.10
Employer	8.85	7.19	^a 0.53	0.06	0	16.63
Total	24.35	13.65	0.53	0.20	0	38.73
Spain						
Insured person	4.7	a	0	1.55	0	6.25
Employer	23.6	a	1.98	5.55	0	31.13
Total	28.3	a	1.98	7.10	0	37.38

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2014
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Sweden						
Insured person	7.00	0	0	0	0	7.00
Employer	15.73	12.48	0.3	2.91	0	31.42
Total	22.73	12.48	0.3	2.91	0	38.42
Switzerland						
Insured person	11.9	0.25	0	1.1	0	13.25
Employer	11.9	0.25	b	1.1	0.1	13.35
Total	23.8	0.50	0	2.2	0.1	26.60
Turkey						
Insured person	9	5.0	0	1	...	15.0
Employer	11	8.5	a	2	...	21.5
Total	20	13.5	0	3	...	36.5
Ukraine						
Insured person	2.0	1.0	a	0.6	a	3.6
Employer	33.2	1.4	a	1.5	a	36.1
Total	35.2	2.4	a	2.1	a	39.7
United Kingdom						
Insured person	9.05	^a 2.05	a	a	0	11.1
Employer	11.90	^a 1.90	a	a	0	13.8
Total	20.95	3.95	a	a	0	24.9

SOURCE: The country summaries in this volume.

NOTES: This table provides an overview and contribution rates are not directly comparable across programs and countries. The earnings used to calculate contributions can vary and some rates are subject to contribution ceilings. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used. In most cases, contribution rates for individual accounts do not include administrative fees. In some countries, certain benefits, such as disability and survivors, may be financed under another program. Sickness and Maternity contributions include medical benefits where applicable.

... = not applicable

- a. All or certain benefits are financed under another program.
- b. Total cost.
- c. Nonstandard financing. See country profile for specific information.



Country Summaries

Albania

Exchange rate: US\$1.00 = 101.70 leks.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1947.

Current law: 1993 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: 8.8% of covered monthly earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are five times the legal monthly minimum wage.

The legal monthly minimum wage is 19,026 leks.

Self-employed person: 21.6% of the legal monthly minimum wage.

The legal monthly minimum wage is 19,026 leks.

Employer: 12.8% of covered monthly payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are five times the legal monthly minimum wage.

The legal monthly minimum wage is 19,026 leks.

Government: Any deficit; pays contributions for persons in compulsory military service; covers the cost of the special state pensions for certain persons; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 35 years of contributions; age 50 with at least 30 years of contributions for a mother with six or more children older than age 8.

Partial pension: Age 65 (men) or age 60 (women) with 15 to 34 years of contributions.

Early pension: Age 62 (men) or age 57 (women) with at least 35 years of contributions.

Deferred pension: The pension may be deferred.

Disability pension: Paid for a total disability (blind, severely disabled, or incapable of any work) or partial disability (incapable of usual work but capable of work under special conditions) with coverage in at least 50% of the difference in years between the insured's age and age 20.

Reduced disability pension: A reduced pension is paid if the insured has a total disability but does not qualify for a full disability pension.

The Medical Experts Committee assesses the degree of disability.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: Paid for each dependent child up to age 18 (25 if a student or disabled).

The disability pension is replaced by the old-age pension at the normal retirement age if the amount of the old-age pension is greater.

Survivor pension: The deceased received or was entitled to receive the old-age or disability pension.

Eligible survivors include a widow(er) caring for a dependent child younger than age 8; a widow(er) with a disability; a widow aged 50 or older or a widower aged 60 or older; dependent orphans younger than age 18 (age 25 if a student, no limit if disabled from childhood); dependent parents and grandparents aged 65 or older who lived with the deceased for the last 12 months; and dependent grandchildren.

The spouse's pension ceases on remarriage.

Old-Age Benefits

Old-age pension: The monthly pension consists of a flat-rate amount of 12,024 leks for urban workers (8,233 leks for rural workers) plus 1% of the insured's average covered earnings used to calculate contributions for each year of coverage.

The maximum monthly pension is 24,048 leks for urban workers (12,024 for rural workers) or 75% of the insured's average net earnings in three of the last 10 years of employment, whichever is less.

Partial pension: A percentage of the full pension is paid, according to the number of years of contributions.

Early pension: The full pension is reduced by 0.6% for each month it is taken before the normal retirement age.

Deferred pension: The pension is increased by 0.34% for each month of deferral after the normal retirement age.

Benefit adjustment: The flat-rate pension is adjusted annually according to average paid contributions.

Permanent Disability Benefits

Disability pension: The monthly pension consists of a flat-rate amount of 12,024 leks for urban workers (8,233 leks

for rural workers) plus 1% of the insured's average covered earnings used to calculate contributions for each year of coverage.

The maximum monthly pension is 24,048 leks for urban workers (12,024 leks for rural workers) or 80% of the insured's last average net earnings, whichever is less.

Reduced disability pension: A percentage of the full disability pension is paid based on the difference between the actual years of coverage and those required for the full disability pension.

Partial disability pension: 50% of the full disability pension is paid.

Constant-attendance supplement: A monthly supplement is paid.

Child's supplement: 5% of the flat-rate pension amount is paid.

The flat-rate pension amount is 12,024 leks (urban workers) and 8,233 leks (rural workers).

Benefit adjustment: Benefits are adjusted annually according to changes in the old-age pension.

Survivor Benefits

Spouse's pension: 50% of the deceased's old-age pension is paid to a spouse.

Orphan's pension: 25% of the deceased's old-age pension is paid to each orphan; 50% for a full orphan if there are no other eligible dependents.

Other eligible survivors: 25% of the deceased's old-age pension is paid to each dependent.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension; 50% if the surviving spouse is working or receiving a pension in his or her own right.

Administrative Organization

Ministry of Social Welfare and Youth (<http://www.sociale.gov.al>) and a tripartite Administrative Council provide general supervision.

Social Insurance Institute (<http://www.iss.gov.al>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1947.

Current laws: 1993 (social insurance) and 1994 (health insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed persons.

Voluntary coverage is available.

Cash maternity benefits: Employed persons, self-employed persons, and employers.

Medical benefits: All residents of Albania.

Source of Funds

Insured person: 0.23% of covered earnings (sickness), 0.66% (maternity), and 1.7% (medical).

Self-employed person: 1.4% of the legal monthly minimum wage (maternity) and 6.8% (medical).

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are five times the legal monthly minimum wage.

The legal monthly minimum wage is 19,026 leks.

Employer: 0.07% of payroll (sickness), 0.74% (maternity), and 1.7% (medical). The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are five times the legal monthly minimum wage.

The legal monthly minimum wage is 19,026 leks.

Government: The total cost of medical benefits for persons not currently in the labor force.

Qualifying Conditions

Cash sickness benefits: Must be currently insured. Paid for a sickness or for a loss of income from a change of employment due to health reasons.

Cash maternity benefits: Must have at least 12 months of contributions. Paid to a pregnant woman during maternity leave and to a woman who must change employment because she is pregnant.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's average daily wage in the last calendar year is paid with less than 10 years of contributions; 80% with 10 years or more; 50% during hospitalization if there are no dependents. The benefit is paid from the 15th day of medical certification (the employer pays the first 14 days) for up to six months; may be extended up to three months if the Medical Experts Committee certifies the likelihood of recovery in that period.

Maternity benefit: Up to 365 days of maternity leave is paid for at least 35 days before and 42 days after the expected date of childbirth (for multiple births, up to 390 days for at least 60 days before and 42 days after). The

monthly benefit is 80% of the insured's average daily wage in the last calendar year for the period of leave before childbirth and for 150 days after; 50% for the remaining period. Benefits are also paid for adopting a child.

For employers and self-employed persons, the benefit is equal to the flat-rate monthly amount of the old-age pension.

The flat-rate monthly amount of the old-age pension is 12,024 leks for urban workers; 8,233 leks for rural workers.

Birth grant: A lump sum of 50% of the legal monthly minimum wage is paid to either insured parent with at least one year of contributions.

The legal monthly minimum wage is 19,026 leks.

Workers' Medical Benefits

All general medical services are free.

Cost sharing: The insured is reimbursed from 35% to 100% of the cost of various essential medications.

The Health Insurance Institute pays 90% and the insured pays 10% of the cost for some types of examinations.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Free benefits are provided for children up to age 12 months, persons with disabilities, WWII invalids and veterans, and persons diagnosed with certain serious illnesses.

There is no limit to duration.

Administrative Organization

Ministry of Social Welfare and Youth (<http://www.sociale.gov.al>) and a tripartite Administrative Council provide general supervision.

Social Insurance Institute (<http://www.iss.sh.gov.al>) administers sickness and maternity benefits.

Ministry of Health (<http://www.shendetesia.gov.al>) provides general supervision.

Health Insurance Institute administers (<http://www.isksh.com.al>) medical benefits.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 1993 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, and vocational training students.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.3% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The incapacity for work is assessed by the Medical Experts Committee. Occupational diseases are defined by the Council of Ministers.

Temporary Disability Benefits

100% of the insured's average daily wage in the last three years is paid for up to 12 months.

Permanent Disability Benefits

Permanent disability benefit: For an assessed loss of at least 67% of working capacity the benefit is 80% of the insured's average monthly earnings in the last three years.

The minimum benefit is the flat-rate monthly amount of the old-age pension.

The flat-rate monthly amount of the old-age pension is 12,024 leks for urban workers; 8,233 leks for rural workers.

Partial permanent disability: For an assessed loss of at least 33% of working capacity, the benefit is 50% to 80% of the insured's average monthly earnings in the last three years, depending on the degree of loss of working capacity.

Minor permanent disability: For an assessed loss of 10% to 33% of working capacity, a lump sum is paid according to a schedule in law. The cost of repairing or replacing property damaged during an accident is paid.

Workers' Medical Benefits

Benefits include medical care and the cost of rehabilitation.

Survivor Benefits

Spouse's pension: 50% of the deceased's old-age pension is paid.

Eligible survivors include a widow(er) caring for a dependent child younger than age 8, a widow(er) with a disability, or a widow aged 50 or older or widower aged 60 or older.

Orphan's pension: 25% of the deceased's old-age pension is paid for each dependent orphan younger than age 18 (age 25 if a student, no limit if disabled from childhood);

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50% for a full orphan if there are no other eligible dependents.

Other eligible survivors: 25% of the deceased's old-age pension is paid for each dependent parent, grandparent aged 65 or older who lived with the deceased for the last 12 months, and dependent grandchildren.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension.

Administrative Organization

Ministry of Social Welfare and Youth (<http://www.sociale.gov.al>) and a tripartite Administrative Council provide general supervision.

Social Insurance Institute (<http://www.iss.gov.al>) administers the program.

Unemployment

Regulatory Framework

First law: 1947.

Current law: 1993 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.9% of payroll.

Government: None.

Qualifying Conditions

Unemployment benefit: Must have at least one year of contributions, not be receiving any other benefits (except for partial disability), be registered at an unemployment office, and be willing to undergo training.

Unemployment Benefits

A flat-rate benefit is paid for up to 12 months or for a total of 365 calendar days if the insured has temporary periods of employment.

The minimum unemployment benefit is the flat-rate monthly amount of the old-age pension.

The flat-rate monthly amount of the old-age pension is 12,024 leks for urban workers; 8,233 leks for rural workers.

Child's supplement: 5% of the unemployment benefit, up to 30% is paid to each dependent child younger than age 18 (age 25 if a student or disabled). The supplement is reduced by 50% if one parent is employed or receiving a pension.

Administrative Organization

Ministry of Labor, Social Affairs, and Equal Opportunities (<http://www.sociale.gov.al>) provides general supervision.

Social Insurance Institute (<http://www.iss.gov.al>) administers the program.

National Employment Service pays benefits.

Family Allowances

Regulatory Framework

First law: 1947.

Current law: 1993 (financial aid and social services).

Type of program: Social assistance system.

Coverage

All residents of Albania.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (social assistance): Must have low or inadequate income or a family member with a disability.

Family Allowance Benefits

Family allowances (social assistance): Financial aid is provided.

Administrative Organization

Ministry of Social Welfare and Youth (<http://www.sociale.gov.al>) and a tripartite Administrative Council provide general supervision

State Social Service administers the program at district and local levels.

Andorra

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1966 (social security).

Current law: 2008 (social security), implemented in 2009; and 2011 (social security), implemented in 2012.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: A choice of 2.5%, 5%, or 7.5% of gross earnings (old age) plus 3% of gross earnings (disability and survivors).

The insured's contributions also finance sickness and maternity and work injury benefits.

Self-employed person: A choice of 10%, 12.5%, or 15% of average monthly earnings of all insured persons covered by the National Social Security Fund in the previous year (old age) plus 10% of gross earnings (disability and survivors).

Average monthly earnings of all insured persons covered by the National Social Security Fund in the previous year are €1,990.21.

The self-employed person's contributions also finance sickness and maternity and work injury benefits.

There are no maximum earnings used to calculate contributions.

Employer: 7.5% of gross earnings (old age) plus 7% of gross earnings (disability and survivors).

The employer's contributions also finance sickness and maternity and work injury benefits.

There are no maximum earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

Old-age pension: Age 65, with at least 145 months of contributions (85 to 144 months of contributions if at least 60% of the contributions were made during the last 15 years before the date the benefit is paid).

Spouse's supplement: Paid if the insured's spouse is aged 65 or older and is ineligible for a pension in his or her own

right; a top-up benefit is paid if the spouse receives a pension in his or her own right of less than 10% of the value of the insured's pension.

Disability pension: Must be assessed with a Category A disability, Group I disability (at least 60% loss of earning capacity and capable of performing his or her normal or equivalent work), Group II disability (incapable of performing his or her normal or equivalent work), and Group III disability (incapable of performing any gainful activity); or a Category B disability (incapable of performing any gainful activity and requiring constant attendance to perform daily functions). Insured persons younger than age 21 must have at least one month of contributions; if aged 21 to 49, must have contributions of at least three times the insured's age minus 54; 96 months, if aged 50 to 65.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The assessed degree of disability may be reviewed on the request of the insured or the National Social Security Fund.

Survivor pension: The deceased must have had at least 36 months of contributions during the last 48 months prior to death, or 60 months of contributions during the last 72 months prior to death. If the death occurred as the result of an accident or occupational disease, the contribution period requirement is waived.

Eligible survivors include the spouse, or cohabitating partner aged 55 or older. Divorced spouses or separated partners aged 55 or older at the time of the insured's death are eligible.

The survivor pension ceases on remarriage or new cohabitation.

A surviving spouse younger than age 55 receives a pension for a limited amount of time.

Noncontributory supplement: Paid if the survivor pension is less than 50% of the legal minimum wage. The deceased must have made at least 240 months of contributions based on the legal minimum wage and the survivor's income must be less than the average declared salary to the social security institution during the calendar year immediately prior to the year in which the insured's death occurred.

The legal monthly minimum wage is €962.

Funeral grant: The grant is paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The value of the insured's pension is linked to the number of contributions made and the contribution rate chosen by the insured. Each monthly contribution is converted into pension points by dividing total monthly contributions (insured person and employer) by the value of the pension point used to calculate the pension contribution. At retirement, an annual pension is calculated

by multiplying the insured's total lifetime pension points by the value of the pension point used to calculate the pension benefit. The benefit is paid monthly.

The value of the pension point used to calculate the pension contribution is €17.36792. The value of the pension point used to calculate the pension benefit is €2.17099.

Spouse's supplement: 10% of the insured's monthly pension is paid. If the spouse receives a pension in his or her own right, the spouse's pension is topped up to equal 10% of the insured's pension.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to the value of the pension point. The pension point is adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the last 12 months before the disability began is paid for a Category A, Group I disability; 50% for a Category A Group II disability; 75% for a Category A Group III disability; and 90% for a Category B disability.

The disability pension is replaced by the old-age pension at age 65. If the old-age pension is lower than the disability pension, the old-age pension is raised up to the level of the disability pension.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

Noncontributory supplement: The survivor pension is topped up to 50% of the legal monthly minimum wage.

The legal monthly minimum wage is €962.

Orphan's pension: 30% of the legal minimum wage is paid to each eligible child.

Benefits are payable abroad.

Funeral grant: A lump sum of €1,990.21 is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1966 (social security).

Current laws: 2008 (social security), implemented in 2009, and 2011 (social security), implemented in 2012.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, and Survivors.

Self-employed person: See Old Age, Disability, and Survivors.

Employer: See Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Cash sickness benefits: Must have at least 25 days of contributions for the first claim. For subsequent claims, with less than one year of contributions, the insured must have at least 15 days of employment in the last month before the claim; with one to three years of contributions, at least 10 days in the last two months before the claim; with four to five years, at least five days in the last three months before the claim; and with more than five years of contributions, there are no conditions.

Cash maternity benefits: Must have at least six months of coverage before the expected date of childbirth (or adoption) and three months of employment in the previous six months. A self-employed person must have at least six months of coverage and six months of contributions during the last six months before the expected date of childbirth (or adoption).

Sickness and Maternity Benefits

Sickness benefit: 53% of the insured's average daily wage in the last 12 months is paid for the first 30 days of sick leave; 70% of the insured's average daily wage in the last 12 months is paid from the 31st day.

Benefits are paid after a three-day waiting period, from the first day if the insured has more than five years of contributions.

Maternity and paternity benefit: 100% of the insured's average daily wage in the last 12 months before the maternity leave is paid to the mother for 16 weeks; two additional weeks are paid for each child in case of multiple births or multiple adoptions. (The father can receive the benefit from the sixth week after childbirth instead of the mother.); 100% of the average daily wage in the last 12 months before

childbirth or adoption is paid to the father for 14 days after childbirth or 14 days after the mother returns to work.

Workers' Medical Benefits

Benefits include primary, specialist and maternity care; hospitalization; and transportation under certain conditions.

Cost sharing: The National Social Security Fund reimburses medical expenses, up to 75% of the scheduled fees (100% for maternity care; 90% for hospitalization; 65% for functional rehabilitation, speech therapy and orthopedics). If the health care provider is not a signatory of the National Social Security Fund, reimbursements are based on 33% of the scheduled fees.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Work Injury

Regulatory Framework

First law: 1966 (social security).

Current laws: 2008 (social security), implemented in 2009, and 2011 (social security), implemented in 2012.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, Survivors, Sickness and Maternity.

Self-employed person: See Old Age, Disability, Survivors, Sickness and Maternity.

Employer: See Old Age, Disability, Survivors, Sickness and Maternity.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66% of the insured's average daily wage in the last 12 months is paid for the first 30 days; 80% from the 31st day until the degree of disability has been assessed.

Permanent Disability Benefits

Permanent disability pension: For an assessed disability of a least 60%, the pension is 100% of the average monthly earnings in the last 12 months multiplied by the assessed degree of disability.

Partial disability: For an assessed disability from 41% to 60%, the pension is the insured's average monthly earnings in the last 12 months multiplied by 75% of the assessed degree of disability. If the assessed disability is from 10% to 40%, the pension is the insured's average monthly earnings in the last 12 months multiplied by 50% of the assessed degree of disability.

For an assessed degree of disability of less than 10%, a lump sum of three times the insured's average monthly salary in the last 12 months is paid.

The permanent disability pension is replaced by the old-age pension at the age of 65 if the old-age pension amount is greater than the disability pension.

The assessed degree of disability may be reviewed at the request of the insured or the National Social Security Fund.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include primary and specialist treatment, transportation, and hospitalization.

Scheduled fees are reimbursed according to conventional rates.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a surviving spouse older than age 55 who is not gainfully employed and ineligible for a pension in his or her own right.

Eligible survivors include the spouse, or cohabitating partner aged 55 or older. Divorced spouses or separated partners aged 55 or older at the time of the insured's death are eligible.

The spouse's pension ceases on remarriage or new cohabitation.

A surviving spouse younger than age 55 receives a spouse's pension for a limited amount of time.

Orphan's pension: 30% of the legal monthly minimum wage is paid to each child younger than age 18.

Andorra

The legal monthly minimum wage is €962.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Unemployment

Regulatory Framework

There is no separate unemployment program, but government assistance is available for identified cases of need.

Family Allowances

Regulatory Framework

First law: 2008 (social security).

Current law: 2008 (social security), implemented in 2009

Type of program: Universal.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance: Must have been a resident of Andorra for at least seven years and covered by the National Social Security Fund for the last three years, with at least 24 months of contributions.

Means tested: Monthly income must be less than one and a half times the average monthly earnings of all insured persons in the previous year.

The average monthly earnings of all insured persons in 2013 were €1,990.21.

Family Allowance Benefits

Family allowance: At the birth of the second or subsequent child, 10% of the legal minimum monthly wage is paid monthly for each child.

The legal monthly minimum wage is €962.

Birth grant and adoption allowance: A lump sum of 50% of the legal minimum monthly wage is paid for each child.

The legal monthly minimum wage is €962.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Austria

Exchange rate: US\$1.00 = 0.73 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1906 (pensions), implemented in 1909; and 1938 (insurance), implemented in 1939.

Current laws: 1955 (social insurance), implemented in 1956; 1978 (self employed), implemented in 1979; 1978 (farmers); 1978 (professional persons); and 2004 (pension harmonization), implemented in 2005.

Note: The 1955 law applies to insured persons aged 50 or older on January 1, 2005. The 2004 law applies to insured persons younger than age 50 on January 1, 2005. Under the 2004 law, all special systems provide similar benefits.

Type of program: Social insurance system.

Coverage

Wage earners and salaried employees earning at least €395.31 a month and apprentices.

Special systems for miners; notaries; public-sector employees; and self-employed persons, including those in industry and trade, and agriculture.

Source of Funds

Insured person: 10.25% of covered earnings.

The maximum monthly earnings used to calculate contributions are €4,530.

Self-employed person: Not applicable.

Employer: 12.55% of covered payroll.

The maximum monthly earnings used to calculate contributions are €4,530.

Government: A subsidy; the cost of the care benefit and income-tested allowance.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women, gradually rising to age 65 from 2024 to 2033) with at least 180 months of coverage in the last 30 years, a total of at least 300 months of coverage, or 180 months of contributions.

Early pension: The early pension is being phased out by 2017. Age 64 (men, gradually rising to age 65 by 2017) or age 59 (women, gradually rising to 60 by 2017) with at least 462 months of coverage or 432 months of contributions.

Special conditions for workers in physically demanding jobs and for the long-term insured.

Corridor pension: Age 62 with at least 462 months of coverage and with monthly earnings of at least €395.31. (The corridor pension for women is effective in 2028. Until then, women can claim the statutory old-age pension at age 60.)

Child's supplement: Paid for each child younger than age 18 (age 27 if a student or in training, no limit if disabled).

Income-tested allowance: Paid for pensioners with an income below income-tested allowance standard rate.

Care benefit (old age): Paid to old-age pensioners who require personal care.

Benefits are payable abroad (a reciprocal agreement may be required if the benefit is paid abroad for a period longer than two months).

Disability pension: Paid for an assessed loss of more than 50% of earning capacity. The insured must have at least 60 months of contributions (plus one month for each month from age 50) in the last 10 years (plus two months for each month from age 50), 300 months of coverage, or a total of 180 months of contributions. The qualifying conditions are reduced for persons aged 58 or older.

Reduced pension: The full pension is reduced if monthly earnings exceed €1,134.77.

Child's supplement: Paid for each child younger than age 18 (age 27 if a student or in training, no limit if disabled).

Income-tested allowance: Paid for low-income pensioners.

Care benefit (disability): Paid to pensioners who require personal care.

Benefits are payable abroad (a reciprocal agreement may be required if the benefit is paid abroad for a period longer than two months).

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Income-tested allowance: Paid for low-income pensioners.

Care benefit (survivors): Paid to pensioners who require personal care.

Benefits are payable abroad (a reciprocal agreement may be required if the benefit is paid abroad for a period longer than two months).

Old-Age Benefits

Old-age pension: 1.78% of the assessment base for each year of coverage is paid.

The assessment base is the insured's adjusted average earnings in the best 26 years up to €4,530. (The assessment period is gradually increasing by 12 months a year until it reaches 40 years in 2028.)

For insured persons born after January 1, 1955 the pension is based on the sum of contributions for each calendar year plus the sum of the adjusted annual contributions of all years of contributions divided by 14.

Early pension: The early pension is being phased out by 2017. The benefit is reduced by 0.35% each month it is taken before age 65 (men) or age 60 (women).

Corridor pension: The benefit is reduced by 0.425% for each month it is taken before the regular pension age.

Child's supplement: €29.07 is paid for each eligible child.

Income-tested allowance: An amount is paid to increase the pension for one person to €857.73 a month; to €1,286.03 for a married couple; plus €132.34 for each eligible child.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually.

Care benefit: €154.20 to €1,655.80 a month is paid, depending on the amount of care required.

Permanent Disability Benefits

Disability pension: 1.78% of the assessment base for each year of coverage is paid.

If the insured is younger than age 60, the coverage period is projected to age 60.

The assessment base is the insured's adjusted average earnings in the best 26 years, up to €4,530. (The assessment period is increasing gradually by 12 months a year until it reaches 40 years in 2028.)

The maximum pension is 60% of the assessment base.

For insured persons born after January 1, 1955 the pension is based on the sum of contributions for each calendar year plus the sum of the adjusted annual contributions of all years of contributions divided by 14.

Reduced pension: The full pension is reduced up to 40% for monthly earnings from €1,702.21 to €2,269.52 and up to 50% for monthly earnings above €2,269.53.

Child's supplement: €29.07 is paid for each child younger than age 18 (age 27 if a student or in training, no limit if disabled).

Income-tested allowance: An amount is paid to increase the pension for one person to €857.73 a month; to €1,286.03 for a married couple; plus €132.34 for each child for whom a child's supplement is paid.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually.

Care benefit: €154.20 to €1,655.80 a month is paid, depending on the amount of care required.

Survivor Benefits

Spouse's pension: Up to 60% of the deceased's old-age pension is paid to a widow(er), depending on the ratio of the widow(er)'s income to the deceased's income.

Income-tested allowance: An allowance is paid to increase the survivor pension to €857.73 a month.

Orphan's pension: 40% of the spouse's pension is paid to each orphan younger than age 18 (age 27 if a student or in training, no limit if disabled); 60% for a full orphan.

Income-tested allowance: An allowance is paid to increase the orphan's pension to €315.48 a month (€473.70 for a full orphan); after age 24, the allowance increases the orphan's pension to €560.61 a month (€857.73 for a full orphan).

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually.

Care benefit: €154.20 to €1,655.80 a month is paid, depending on the amount of care required.

Administrative Organization

Federal Ministry for Labor, Social Affairs and Consumer Protection (<http://www.bmask.gv.at>), the Federal Ministry for Health, Family, and Youth (<http://www.bmgfj.gv.at>), and the Federal Ministry of Finance (<http://www.bmf.gv.at>) provide general supervision.

Federation of Austrian Social Insurance Institutions (<http://www.sozialversicherung.at>), made up of self-governing pension institutions with elected representatives of insured persons and employers, coordinates the program.

Pension Insurance Institution (<http://www.pensionsversicherung.at>) administers 85% of all pensions.

Sickness funds collect contributions and transfer them to pension insurance institutions and maintain contribution records for individual workers.

Sickness and Maternity

Regulatory Framework

First law: 1888 (sickness insurance), implemented in 1889.

Current laws: 1955 (social insurance), implemented in 1956; 1974 (employees); 1978 (self employed), implemented in 1979; 1978 (farmers); and 1978 (professional persons).

Type of program: Social insurance system.

Coverage

Wage earners and salaried employees earning at least €395.31 a month, apprentices, and pensioners.

Special systems for public-sector and railway employees and self-employed persons in agriculture and trade.

Source of Funds

Insured person: 3.95% of covered wages (wage earners), 3.82% of covered salary (salaried employees), or 5.10% of the pension (pensioners).

The maximum monthly earnings used to calculate contributions are €4,530.

Self-employed person: Not applicable.

Employer: 3.7% of covered payroll (wage earners) or 3.73% of covered payroll (salaried employees).

The maximum monthly earnings used to calculate contributions are €4,530.

Government: 70% of cash maternity benefits.

The maximum monthly earnings used to calculate contributions are €4,530.

Qualifying Conditions

Cash sickness and maternity benefits: Must be in covered employment.

Medical benefits: Must be in covered employment.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's assessment base is paid; 60% after six weeks. (The employer pays up to 100% of the insured's earnings for up to 12 weeks (plus an additional four weeks at 50%), depending on the insured's length of service period; the sickness fund benefit begins after the right to full employer benefits ceases).

The assessment base is the average amount of daily earnings (25% to those receiving 50% of earnings from the employer) plus family supplements (depending on the sickness fund regulations) for 26 to 52 weeks, depending on the length of the coverage period.

The maximum benefit is 75% of covered earnings, depending on the number of dependents.

Maternity benefit: 100% of the insured's average earnings is paid for eight weeks before and eight weeks (12 to 16 weeks in special cases) after the expected date of childbirth.

Workers' Medical Benefits

Benefits are ordinarily provided by doctors, hospitals, and pharmacists under contract with sickness funds; some funds operate their own clinics or hospitals. Benefits include medical, mental health, maternity, and dental care; hospitalization; medicine; appliances; home care; preventive examinations; and transportation.

Cost sharing: The insured pays €5.40 for each prescription, part of the cost of dental care, and at least €30.20, up to 20% of the cost of appliances; waived for patients with limited means.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Federal Ministry of Health (<http://www.bmg.gv.at>) provides general supervision.

Nine district and seven occupational sickness funds administer contributions and benefits. Sickness funds are managed by elected representatives of insured persons and employers.

Work Injury

Regulatory Framework

First law: 1887 (accident insurance), implemented in 1889.

Current laws: 1955 (social insurance), implemented in 1956, and 1978 (professional persons).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, and students.

Special systems for miners; notaries; public-sector employees; and self-employed persons, including those in trade and industry, and agriculture.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.4% of covered payroll.

The maximum monthly earnings used to calculate contributions are €4,530.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is the same as the cash sickness benefit (see Sickness and Maternity) and is paid until the insured is assessed with a permanent disability.

Permanent Disability Benefits

Permanent disability pension: 66.6% of the assessment base is paid for a 100% loss of earning capacity.

The assessment base is the insured's average covered earnings in the last year before the disability began.

Partial pension: A proportionately reduced pension is paid with at least a 20% loss of earning capacity.

Supplementary pension: 20% of the permanent disability pension is paid for a loss of earning capacity from 50% to 70%; 50% if the loss of earning capacity is greater than 70%.

Child's supplement: If the insured has at least a 50% loss of earning capacity, 10% of the disability pension is paid for each child younger than age 18 (age 27 if a student or in training, no limit if disabled).

The total combined disability pension, supplementary pension, and supplements for children must not exceed 100% of the assessment base.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to the rules of the accident insurance institution.

Care benefit: €154.20 to €1,655.80 a month is paid, depending on the amount of care required.

Workers' Medical Benefits

Comprehensive care, including rehabilitation (the first four weeks are provided under Sickness and Maternity) and allowances for training and relocation.

Survivor Benefits

Spouse's pension: 40% of the assessment base is paid to a widow aged 60 or older or a widower aged 65 or older. Other widow(er)s receive 20% of the assessment base.

The assessment base is the deceased's average earnings in the last year before death.

Orphan's pension: 20% of the assessment base is paid to each orphan younger than age 18 (age 27 if a student or in training, no limit if disabled); 30% for a full orphan.

The assessment base is the deceased's average earnings in the last year before death.

Other dependent's pension: Up to 20% of the assessment base is paid for all other dependents, including parents, grandparents, and brothers and sisters younger than age 18 (age 27 if a student or in training, no limit if disabled).

The assessment base is the deceased's average earnings in the last year before death.

All survivor benefits combined must not exceed 80% of the assessment base.

Spouse's allowance: A flat-rate payment of 40% of the assessment base is paid to a widow(er) who is ineligible to receive the spouse's pension.

The assessment base is the deceased's average earnings in the last year before death.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to the rules of the accident insurance institution.

Funeral grant: Up to 6.7% of the assessment base is paid for funeral and transportation costs.

The assessment base is the deceased's average earnings in the last year before death.

Administrative Organization

Federal Ministry of Health (<http://www.bmg.gv.at>) provides general supervision.

General Accident Insurance Institution (<http://www.auva.at>) administers long-term benefits.

Sickness funds collect contributions and transfer them to accident insurance institutions.

Accident insurance institutions provide benefits.

Unemployment

Regulatory Framework

First law: 1920 (unemployment insurance).

Current laws: 1977 (unemployment insurance) and 1994 (labor market).

Type of program: Social insurance system.

Coverage

Employed persons earning at least €395.32 a month and apprentices.

Exclusions: Public-sector employees.

Voluntary coverage is possible for self-employed persons.

Source of Funds

Insured person: 3% of covered earnings.

The maximum monthly earnings used to calculate contributions are €4,530 a month.

Self-employed person: Not applicable.

Employer: 3% of covered payroll.

The maximum monthly earnings used to calculate contributions are €4,530.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Must have at least 28 weeks of contributions in the last 12 months; 52 weeks in the last 24 months for a first-time claim. For a first-time claim made before age 25, at least 26 weeks of contributions in the last 12 months. The insured must be registered at an employment office and be capable of and willing to work.

If unemployment is due to voluntary leaving without good reason, misconduct, or work stoppage, a four-week waiting period is applied; six weeks for refusal of a suitable job offer (eight weeks for recurrence).

Family supplement: Paid for each child.

Supplementary benefit (income tested): Paid for an unmarried person with low income.

Emergency assistance (income tested): Must be unemployed, capable of and willing to work, and assessed as requiring emergency assistance. The benefit is paid after the right to unemployment benefits ceases.

Unemployment Benefits

Unemployment benefit: 55% of the insured's net earnings is paid for up to 20 weeks; may be extended to 30 weeks with at least 156 weeks of coverage in the last five years; 39 weeks if aged 40 or older with at least 312 weeks of coverage in the last 10 years; or 52 weeks if aged 50 or older with at least 468 weeks of coverage in the last 15 years. The duration of payment is extended by periods of participation in training provided by the Labor Market Service. Recipients that have completed a rehabilitation program receive benefits for up to 78 weeks.

Family supplement: €0.97 a day is paid for each dependent. The total benefit including the family supplement must not be more than 80% of the insured's net earnings.

Supplementary benefit (income tested): The supplementary benefit raises the unemployment benefit to €857.73. The maximum benefit is 60% of the insured's net earnings (80% including family allowances).

The maximum earnings used to calculate benefits are €4,200 a month.

Emergency assistance (income tested): 95% of the insured's unemployment benefit is paid if the unemployment benefit is less than €857.73; 92% to 95% if the benefit is greater than €857.73. Emergency assistance benefits vary according to the number of dependents and income of the unemployed person, spouse, or cohabiting partner. There is no limit to duration.

Family supplements are also paid for each dependent.

Administrative Organization

Federal Ministry of Labor, Social Affairs and Consumer Protection (<http://www.bmask.gv.at>) provides general supervision.

Regional offices of the Labor Market Service (<http://www.ams.at>) administer benefits and offer job seeking services.

Sickness funds collect contributions from employers.

Family Allowances

Regulatory Framework

First law: 1948.

Current law: 1967.

Type of program: Universal system.

Coverage

All permanent resident citizens of Austria and noncitizens with a resident permit with one or more children.

Source of Funds

Insured person: None.

Self-employed: None.

Employer: 4.5% of payroll.

Government: Contributes a certain percentage from tax revenues.

Qualifying Conditions

Family allowances: The child must be younger than age 18 (age 24 if a student, in training, or severely disabled).

Severely disabled child supplement: Paid for a child with a severe disability.

Family Allowance Benefits

Family allowances: €105.40 a month is paid for a child younger than age 3; €112.70 for a child aged 3 to 9; €130.90 for a child aged 10 to 18; and €152.70 for a child from age 19.

The total benefit for the child allowance is increased by €6.40 a month for each child up to two children, thereafter €15.94 for each child up to three children, €24.45 for each child up to four children, €29.56 for each child up to five children, and continues to gradually increase for each subsequent child, up to €50 until the 16th child.

Severely disabled child supplement: A supplement of €138.30 a month is paid.

Child care allowance: €33 a day is paid for a child aged younger than 12 months; €26.60 a day from 12 months until the child reaches age 15 months, €20.80 from 15 months until the child reaches 20 months, and €14.53 from 20 months until the child reaches 30 months.

Supplement (income tested): The daily amount is increased by €6.06 for single parents with annual earnings up to €5,200; for a parent whose spouse or partner has income up to €7,200.

Large family supplement: €20 a month is paid for the third and each subsequent child up to a certain family income.

Administrative Organization

Family Allowances Equalization Fund of the Federal Ministry of Economics, Family and Youth (<http://www.bmwfj.gv.at>) administers the program and the family benefits fund.

Belarus

Exchange rate: US\$1.00 =
9,510 Belarusian rubles.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1992 (pensions), 1995 (social insurance), 2003 (public service), and 2008 (occupational pensions), implemented in 2009.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All employed persons residing permanently in Belarus, including priests and employees of religious organizations, members of cooperatives, and farmers.

Special systems for those working under hazardous conditions, certain categories of professional activities, government employees, military personnel, and persons injured in the Chernobyl disaster.

Social assistance: All residents of Belarus.

Source of Funds

Insured person: 1% of earnings.

Self-employed person: 29% of declared income.

Employer: The contribution varies according to industry and business. Most employers contribute 28% of gross payroll.

Government: The cost of social and military personnel pensions and subsidies.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 25 years of coverage including at least five years of paid contributions (men) or age 55 with at least 20 years of coverage including at least five years of paid contributions (women).

Qualifying conditions are reduced for those working under hazardous conditions, war veterans, parents of children with disabilities, persons with disabilities since childhood, mothers of five or more children, and mothers of soldiers killed in action.

Partial pension: Paid if the insured does not meet the coverage requirements for a full old-age pension.

Benefits are payable abroad under reciprocal agreement.

Disability pension (social insurance): Must be assessed with a Group I disability (total disability requiring constant attendance), a Group II disability (total disability), or a Group III disability (partial disability), with at least one to 15 years of covered employment, depending on the insured's age when the disability began.

Partial pension: The insured has a Group I or Group II disability but does not qualify for a full disability pension. There is no partial pension for Group III.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension (social insurance): The deceased was the head of the household and received or was entitled to receive a disability pension.

Eligible survivors include a dependent spouse; children, siblings, and grandchildren younger than age 18 (age 23 if a student, no limit if disabled before age 18); the insured's parents if they are of pensionable age, disabled, or care for a child younger than age 8 and do not work; and dependent grandparents.

Funeral grant (social insurance): Paid to the person who pays for the funeral.

Old-age social pension (social assistance): Paid to nonworking citizens aged 60 (men) or aged 55 (women) who are not entitled to receive an old-age social insurance pension.

Social disability pension (social assistance): Paid to nonworking citizens who are not entitled to receive a disability social insurance pension and have been disabled since childhood, younger than age 18 and disabled.

Orphan's pension (social assistance): Paid to orphans younger than age 18 (no limit if disabled before age 18).

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 55% of the wage base plus 1% of the insured's average monthly earnings for each year of coverage over 25 (men) and 20 (women) years. An additional 1% of the insured's average monthly earnings is paid for each year of coverage exceeding 10 years in hazardous work (seven and a half years for women), up to 20%.

The wage base is determined by the Council of Ministers.

The minimum monthly earnings used to calculate the pension are 1% of the minimum old-age pension.

The minimum pension is 25% of the national average subsistence income level in the last six months plus 20% of the national average wage.

The national average subsistence income level is 1,212,470 Belarusian rubles (May 2014).

The national average wage is 6,055,941 Belarusian rubles.

The maximum pension is 5,670,000 rubles.

Partial pension: The monthly benefit is reduced in proportion to the number of years of coverage less than that required for a full pension.

The minimum partial pension is 50% of the minimum pension; 100% of the minimum pension for mothers of at least five children.

Deferred pension: The pension may be deferred.

Benefit adjustment: Benefits are adjusted according to increases in the national average wage. The minimum pension is adjusted according to changes in the national average subsistence income level.

Old-age social pension (social assistance): 50% of the national average subsistence income level in the last six months is paid.

The national average subsistence income level is 1,212,470 Belarusian rubles (May 2014).

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

Permanent Disability Benefits

Disability pension (social insurance): 75% of the insured's monthly average earnings is paid for a Group I disability; 65% for Group II; 40% for Group III.

The minimum disability pension is 100% of the minimum old-age pension for a Group I or Group II disability; 50% for a Group III disability.

Partial pension: A percentage of the full pension is paid, according to the number of years of coverage.

The minimum partial pension is 100% of the minimum old-age pension for a Group I disability and for mothers with at least five children regardless of their disability group; 50% of the minimum old-age pension for a Group II disability.

Expert medical rehabilitation commissions assess the degree of disability.

Constant-attendance supplement: 100% of the minimum old-age pension is paid for a pensioner with a Group I disability; 50% for persons aged 80 or older, disabled children younger than age 18, persons with a Group II disability that began in childhood or single pensioners.

Social disability pension (social assistance): 110% of the national average subsistence income level in the last six months is paid for a Group I disability, 95% for a Group II disability that began in childhood; 85% for a Group II disability that began in adulthood; and 75% for a Group III disability.

For children younger than age 18 with a disability, the pension is 80% to 110% of the national average subsistence income level, depending on the assessed degree of disability.

The national average subsistence income level is 1,212,470 Belarusian rubles (May 2014).

Expert medical rehabilitation commissions assess the degree of disability.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

Survivor Benefits

Survivor pension (social insurance): 40% of the deceased head of the household's last covered earnings prior to the date of death is paid for each eligible survivor; 50% for orphans.

The minimum survivor pension is 100% of the minimum old-age pension; 200% for the loss of both parents or the death of a single mother.

Partial pension: The pension is reduced proportionately if the deceased has less than the number of years of coverage required for a full pension.

The minimum partial pension is 50% of the minimum old-age pension, 100% for mothers with at least five children, and 200% for orphans.

The minimum old-age pension is 25% of the national average subsistence income level in the last six months.

The national average subsistence income level is 1,212,470 Belarusian rubles (May 2014).

Funeral grant (social insurance): A lump sum equal to the national average wage in the month before the date of the death is paid.

The national average wage is 6,055,941 Belarusian rubles.

Benefit adjustment: Benefits are adjusted according to increases in the national average wage.

Orphan's social pension (social assistance): 85% of the national average subsistence income level is paid to each orphan.

The national average subsistence income level is 1,212 470 Belarusian rubles (May 2014).

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1993 (health), 1995 (social insurance), 1997 (sickness); and 2012 (family benefits).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons, military personnel, and registered unemployed women (maternity benefits only).

Medical benefits: All residents of Belarus.

Source of Funds

Insured person: None.

Self-employed person: 6% of declared income.

The self-employed person's contributions also finance family allowances, unemployment benefits, and the funeral grant.

Employer: 6% of payroll.

The employer's contributions also finance family allowances, unemployment benefits, and the funeral grant.

Government: The cost of medical benefits; the cost of maternity benefits for military personnel, civil servants, and students.

Qualifying Conditions

Cash sickness benefits: Paid for employed and self-employed persons working in Belarus.

Cash maternity benefits: There is no minimum qualifying period. Unemployed women must be receiving the unemployment benefit.

Prenatal care grant: Paid to those registered with the state health care system before the 12th week of pregnancy.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average earnings for the first six days of incapacity is paid; thereafter, 100%. 100% of the insured's average earnings is paid to care for a sick child younger than age 14 for up to 14 days or for periods of hospitalization as recommended by a doctor.

The monthly maximum benefit is 300% of the national average wage in the month before the incapacity began.

The national average wage is 6,055,941 Belarusian rubles.

Maternity benefit: 100% of average monthly earnings is paid to employed women; 100% of the education grant to students on leave from employment; 100% of the unemployment benefit is paid to unemployed women.

The monthly minimum benefit is 50% of the national average subsistence income level.

The monthly maximum benefit is three times the national average wage in the month before the expected date of childbirth and maternity leave.

The national average subsistence income level is 1,212,470 Belarusian rubles (May 2014).

The national average wage is 6,055,941 Belarusian rubles.

Benefits are paid for 126 calendar days (140 calendar days if there are complications or multiple births). For the adoption of a child younger than three months, the benefit is paid for 70 days, starting from the date of the adoption.

Prenatal care grant: A lump sum of the average subsistence income level is paid before the date of the birth.

The national average subsistence income level is 1,212 470 Belarusian rubles (May 2014).

Workers' Medical Benefits

Government health providers offer medical services directly to the insured, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) provides general supervision.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection finances sickness and maternity benefits.

Ministry of Health (<http://minzdrav.by>) and local health departments provide general supervision and coordinate medical care.

Government clinics, hospitals, maternity homes, and other facilities provide medical services; the Ministry of Health and local health departments administer medical services.

Work Injury

Regulatory Framework

First law: 1939.

Current laws: 2003 (work injury and occupational diseases), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons and students in vocational training.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Contributions vary from 0.3% to 0.9% of payroll according to the assessed professional risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Work injury benefits are reduced by up to 25% if the work injury is deemed to be caused by gross negligence on the part of the insured.

Temporary Disability Benefits

100% of the insured's average daily earnings before the work accident or occupational disease is paid from the first day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: The pension is the insured's adjusted monthly earnings before the disability began according to the assessed loss of working capacity.

The minimum adjusted monthly earnings used to calculate the pension are 60% of the national average monthly wage.

The national average wage is 6,055,941 Belarusian rubles.

May receive other pensions at the same time.

Permanent disability grant: A lump sum of six times the value of the permanent disability pension is paid.

Workers' Medical Benefits

Government health providers offer medical services directly to the insured, including general and specialist care, hospitalization, prostheses, medication, and other medical care services. Supplementary compensation is provided for food, transportation, and other necessary special services in case of serious injury.

Survivor Benefits

Survivor pension: If the insured's death is the result of a work injury or an occupational disease, a monthly pension is paid.

Eligible survivors include the widow(er), survivors younger than age 18 (age 23 if a student), old-age pensioners, disabled persons, one of the insured's parents, and other

nonworking relatives with dependents younger than age 14 or disabled.

Survivor grant: A lump sum of 12 times the deceased's average monthly earnings is paid.

Eligible survivors include the widow(er), regardless of working capacity, survivors younger than age 18 (age 23 if a student), old-age pensioners, disabled persons, one of the insured's parents, and other nonworking relatives with dependents younger than age 14 or disabled.

The benefit is split equally among all eligible survivors.

Administrative Organization

Belarusian Republican Unitary Insurance Company Belgostrakh (<http://www.bgs.by>) administers the work injury and occupational diseases insurance program.

Employers and local social protection offices pay temporary disability benefits.

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the permanent disability and survivor pensions program.

Ministry of Health and local health departments provide general supervision and coordinate medical benefits.

Government clinics, hospitals, maternity homes, and other facilities provide medical services.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 2006 (employment).

Type of program: Social insurance system.

Coverage

All permanent residents of Belarus.

Source of Funds

Employee: None.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: Subsidies as needed from state and local governments.

Qualifying Conditions

Unemployment benefit: Must be unemployed and of working-age. The insured must register at the state employment office as unemployed (must not be enrolled in a day-program at an educational institute, enlisted in military

or government service, or engaged in a business pursuit) and be able and willing to work. Unemployment must be involuntary.

Unemployment Benefits

70% of average earnings of all employees at the last place of employment is paid for the first 13 weeks and 50% for the next 13 weeks for those who were employed full-time (or employed for at least 12 weeks in the last 12-month period).

100% of the wage base is paid for the first 13 weeks and 75% for the next 13 weeks for an unemployed person who had more than 12 months of covered employment (but less than 12 weeks of paid work in the last 12 months), for a worker returning to work after a period of interruption longer than 12 months but with at least 12 months of covered employment or an unemployed person who is ineligible for regular unemployment benefits, but was gainfully employed in public works for at least 22 days.

85% of the wage base is paid for 13 weeks and 70% for the next 13 weeks for an unemployed person who is a first-time job seeker or for a long-term unemployed person who has worked for less than a year in total.

The maximum benefit is twice the wage base.

The wage base is determined by the Council of Ministers.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current law: 2012 (family benefits).

Type of program: Universal and social assistance system.

Coverage

All permanent residents of Belarus.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: Subsidies as needed from state and local governments.

Qualifying Conditions

Child care allowance for a child up to age 3: Paid to a mother or a father, adoptive parents or a guardian.

Child care allowance for a child aged 3 or older: Paid to families caring for a person with a disability, diagnosed with HIV, a child aged 3 to 18, or single parents with a Group I or II disability caring for a child aged 3 to 18; and to families with a member in a mandatory military service caring for a child aged 3 to 18.

Sick child care allowance: Paid for a child younger than age 14 in outpatient care or younger than age 5 (age 18 if disabled) if hospitalized.

Disabled child care allowance: Paid to nonworking persons caring for a disabled child younger than age 18.

Sanatorium-spa treatment allowance: Paid for a disabled child younger than age 18.

Additional monthly allowances: Paid for children under certain conditions.

Birth grant: Paid to the child's mother or father, guardian, and to parents who adopted a child younger than 6 months old.

Family Allowance Benefits

Child care allowance for a child up to age 3: 35% of the national average wage is paid for the first child; 40%, for the second and subsequent child; 45%, for a disabled child.

Child care allowance for a child aged 3 or older: 50% of the minimum subsistence income level is paid for a disabled child up to age 18.

The national minimum subsistence income level is 1,212,470 Belarusian rubles (May 2014).

The national average wage is 6,055,941 Belarusian rubles.

Sick child care allowance: 100% of the average daily earnings is paid for the duration of the illness.

Disabled child care allowance: 100% of the national minimum subsistence income level is paid.

The national minimum subsistence income level is 1,212,470 Belarusian rubles (May 2014).

Sanatorium-spa treatment allowance: 100% of the average daily earnings for the duration of the treatment is paid.

Additional monthly allowances: Each child younger than age 18 diagnosed with HIV or AIDS receives 70% of the national average subsistence income level.

The national minimum subsistence income level is 1,212,470 Belarusian rubles (May 2014).

Birth grant: 10 times the minimum subsistence income level prior to the birth is paid for the first child; 14 times for the second and subsequent child.

The national minimum subsistence income level is 1,212,470 Belarusian rubles (May 2014).

Additional grants are paid for multiple births and for families with several children.

Administrative Organization

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) provides general oversight of the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) administers the program.

Enterprises and employers pay benefits to employees.

Local offices of the Ministry of Labor and Social Protection (<http://mintrud.gov.by>) administer benefits for nonworking mothers.

Belgium

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1900 (old age) and 1944 (disability).

Current laws: 1967 (old age and survivors); 1994 and 2001 (guaranteed income).

Type of program: Social insurance system.

Coverage

Employed persons.

Special systems for self-employed persons and civil servants.

Source of Funds

Insured person: 7.5% of reference earnings (old age and survivors). Pensioners and prepensioners contribute from 0.5% to 2% of the pension or employment with a company supplement. (Formerly prepension, See Unemployment.)

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

See Sickness and Maternity for disability pensions and funeral grants.

Self-employed person: Not applicable.

Employer: 8.86% of reference earnings (old age and survivors).

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

See Sickness and Maternity for disability pensions and funeral grants.

Government: Annual subsidies.

Qualifying Conditions

Old-age pension: Age 65 with at least 45 years of coverage; certain workers such as miners, seafarers and civil aviation flight crews can retire earlier under certain conditions.

Minimum guaranteed pension: At least 66.7% of a career based on the equivalent of 208 days a year of full-time work.

Partial pension: Age 65 with less than 45 years of coverage.

Early pension: Age 61 with at least 39 years of coverage (gradually rising to age 62 with 40 years of coverage by

2016). The age requirement is reduced for certain workers with longer careers.

Pension bonus: Paid to insured persons who continue to work upon reaching early retirement age or who have at least 44 years of coverage.

Vacation allowance: Paid to pensioners.

Special old-age pension (means tested): Paid at age 60 to the divorced spouse of a pensioner.

Means test: The income and individual pension of the divorced spouse is taken into consideration.

Guaranteed income for the elderly (means tested): Paid to low-income elderly persons aged 65 or older.

Means test: Monthly income must not exceed €1,000 if the insured lives alone; €625 if cohabiting (family allowances, alimony, and certain other benefits are excluded).

Disability pension: Paid for the loss of at least 66.7% of earning capacity in the usual occupation for at least 12 months. The insured must have been covered during the two quarters before the quarter in which the disability began, completed 120 days of actual or credited work (or 400 hours for part-time workers), and met the legal requirements for a regular worker during the last 30 days before the disability began.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Spouse's pension: Paid to a widow(er) aged 45 or older (any age if at least 66% permanently disabled or caring for a child) who was married to the deceased for at least one year (periods of legal cohabitation immediately preceding the marriage is taken into account); conditions are waived if a child was born during the marriage (or within 300 days following the insured's death) or if the insured's death was the result of an accident that occurred or an occupational disease that began after the date of marriage.

The widow(er)'s pension ceases on remarriage.

Old-Age Benefits

Old-age pension: 60% of the insured's average lifetime earnings is paid (75% for a married couple if the spouse has no income). Past earnings are adjusted to reflect wage and price changes.

For each year of the insured's career, the minimum adjusted earnings used to calculate benefits are €22,466.73.

For each year of the insured's career, the maximum adjusted earnings used to calculate benefits are €52,760.95.

Minimum guaranteed pension: €13,480.03 is paid for a single person; €16,844.72 a year for a married couple. The pension is proportionally reduced according to the number of years of contributions. The minimum guaranteed

pension may be paid if the amount of the partial pension is less than the minimum guaranteed pension.

Partial pension: A reduced pension is paid according to the number of years of contributions less than that required for a full career record.

Early pension: Calculated in the same way as the old-age pension.

Pension bonus: The bonus is €2.2524 multiplied by the number of days of work performed from January 1, in the year in which the insured reaches age 62 (or of the year in which the insured starts their 44th year of work) and the last day of the month preceding the retirement, or the final day of the month in which the insured reaches 65 years of age.

Vacation allowance: €646.48 is paid annually in May to a single person; €808.10 to a couple.

Special old-age pension (means tested): 50% of the insured's pension is paid (based on 75% of average lifetime earnings minus any pension income earned by the divorced person in his or her own right).

Guaranteed income for the elderly (means tested): €1,011.70 a month is paid if the insured lives alone, is residing with children receiving certain child benefits, or meeting other specific conditions; €674.46 a month if cohabiting.

Means test: Income must not exceed €1,000 a month if the insured lives alone; €625 a month if cohabiting (family allowances, alimony, and certain other benefits are excluded).

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Permanent Disability Benefits

Disability pension: 65% of reference earnings is paid with dependents; 40% if the insured cohabits but has no dependents; 55% if the insured lives alone. The pension is paid after a one-year waiting period.

Reference earnings are the earnings the insured would have received on the date the disability began.

The maximum daily earnings used to calculate benefits depends on the date the disability began: before January 1, 2009, €130.69; on or after January 1, 2009, €131.74.

The minimum daily pension for a regular worker is €53.99 with dependents; €37.05 if the insured cohabits but has no dependents; €43.21 if the insured lives alone. If the insured does not meet the legal requirements for a regular worker, the minimum daily pension is €41.92 with no dependents; €31.44 with dependents.

Regular workers generally work 38 hours a week; certain periods of inactivity may count towards meeting the requirement.

The maximum daily pension depends on the date the disability began.

Survivor Benefits

Spouse's pension: 80% of the pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum annual pension is €13,268.09. For the spouse of an insured persons with at least 66.7% of the full contribution record, a proportionately reduced minimum pension is paid.

The maximum survivor pension plus the widow(er)'s own pension entitlement is 110% of the value of his or her own full pension entitlement.

An ineligible widow(er) receives a survivor pension for 12 months.

Vacation allowance: €646.48 a year is paid in May.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Administrative Organization

Social Security Federal Public Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects and administers contributions.

National Pensions Office (<http://www.onprvp.fgov.be>) administers old-age and survivor pensions and is responsible for the financial management of the program.

National Sickness and Invalidity Insurance Institute (<http://www.inami.fgov.be>) administers disability benefits.

Sickness and Maternity

Regulatory Framework

First law: 1894 (mutual benefit societies).

Current law: 1994 (mandatory health insurance and benefits).

Type of program: Social insurance system.

Coverage

Employed persons who are members of a mutual benefit society or an auxiliary sickness and disability insurance fund.

Pensioners and other social security beneficiaries are covered for medical benefits.

Voluntary coverage is available.

Special systems for self-employed persons and seamen.

Source of Funds

Insured person: 3.55% of reference earnings (medical benefits) and 1.15% of reference earnings (cash sickness benefits and disability pensions).

Belgium

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Self-employed person: Not applicable.

Employer: 3.8% of reference earnings (medical benefits), 2.2% of reference earnings (cash sickness benefits and disability pensions), and 0.15% of reference earnings (maternity benefits).

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Subsidies; earmarked taxes and surcharges.

Qualifying Conditions

Sickness and maternity benefits: Must have been covered during the two quarters before the quarter in which the sickness or maternity leave period started, have completed 120 days of actual or credited work (400 hours for part-time workers), and met the legal requirements for a regular worker during the last 30 days before the incapacity began.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Medical benefits: There is no minimum qualifying period (six months of contributions are required in certain cases).

Sickness and Maternity Benefits

Cash sickness benefit: 60% of the insured's earnings is paid. No benefits are paid if the employer provides a guaranteed salary.

The maximum daily earnings used to calculate benefits are €131.60.

Cash maternity benefit: 82% of total insured's earnings is paid to employees for the first 30 days; 75% (up to a maximum) is paid to all eligible persons from the 31st day up to 15 weeks (19 weeks for multiple births), including from one week to six weeks (eight weeks for multiple births) before the expected date of childbirth and at least nine weeks after childbirth.

The maximum daily earnings used to calculate benefits are €131.60. (Not all earnings are subject to a maximum).

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, medicine, laboratory services, maternity care, dental care, nursing, rehabilitation, transportation, and appliances.

Copayments vary according to the insured's income and status.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Social Security Public Federal Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects contributions.

National Sickness and Invalidity Insurance Institute (<http://www.inami.fgov.be>) and various management committees coordinate the cash and medical benefits program.

Local agencies, (including about 65 approved mutual benefit societies represented by five national unions) and a separate fund for railway employees, pay benefits. Public auxiliary fund district offices pay benefits for persons not belonging to a mutual society.

Work Injury

Regulatory Framework

First laws: 1903 (work accidents) and 1927 (occupational diseases).

Current laws: 1970 (occupational diseases) and 1971 (work accidents).

Type of program: Social insurance system.

Coverage

Employed persons, including casual labor.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer

Work injury: 0.32% of reference earnings plus an insurance premium that varies according to the assessed degree of risk.

Occupational disease: 1% of reference earnings plus 0.01% for asbestos-related illnesses.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

90% of the insured's reference earnings is paid until recovery or certification of permanent disability.

Daily reference earnings are 0.27% of annual earnings for the year before the accident or the interruption of work because of an occupational disease. For a temporary disability benefit for an occupational disease, the disability must last at least 15 days.

The minimum annual earnings used to calculate benefits are €6,439.20.

The maximum annual earnings used to calculate benefits are €40,927.18.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Permanent Disability Benefits

Permanent disability pension: 100% of the insured's reference earnings is paid if the insured is assessed with a total disability.

Reference earnings are total earnings in the year before the accident or the cessation of work because of an occupational disease.

The minimum annual earnings used to calculate benefits are €6,439.20.

The maximum annual earnings used to calculate benefits are €40,927.18.

Constant-attendance supplement: Varies according to the assessed degree of need for assistance, up to 12 times the average monthly guaranteed income for a full-time worker. The supplement ceases on the 91st day of hospitalization.

The average monthly guaranteed income for a full-time worker is €1,541.67.

Partial disability: A percentage of reference earnings is paid according to the assessed degree of permanent disability of more than 10%. The percentage paid is reduced by half for an assessed disability of less than 5% and by a quarter if from 5% to 10%.

The benefit is payable abroad.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index (except for benefits paid for an assessed degree of disability of less than 16%).

Workers' Medical Benefits

Benefits include medical treatment, surgery, dental treatment, hospitalization, medicine, appliances, and

transportation. Reimbursements are made according to a schedule in law.

Survivor Benefits

Spouse's pension: 30% of the deceased's covered earnings is paid to a widow(er).

The pension does not cease on remarriage.

The minimum annual earnings used to calculate benefits are €6,439.20.

The maximum annual earnings used to calculate benefits are €40,927.18.

Orphan's pension: 15% of the deceased's covered earnings (20% for a full orphan) is paid to each orphan younger than age 18 (aged 18 or older if entitled to family allowances).

All orphans' pensions combined must not exceed 45% of the deceased's covered earnings; 60% for full orphans.

Other eligible survivors (if there are no orphans): A pension is paid to parents, grandchildren, and brothers or sisters younger than age 18.

All survivor benefits combined must not exceed 75% of the deceased's covered earnings.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Funeral grant: A lump sum of 30 days of the deceased's earnings is paid. Transportation costs (including abroad), are also provided.

The minimum grant is the same as the sickness benefit.

Administrative Organization

Social Security Federal Public Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

Work injury: Work Injury Fund (<http://www.faofat.fgov.be>), administers the program and supervises the disbursement of benefits paid by private companies.

Occupational disease: Occupational Diseases Fund (<http://www.fmp.fgov.be>), is responsible for paying benefits.

Unemployment

Regulatory Framework

First law: 1920.

Current laws: 1944 (social security) and 1991 (unemployment regulation).

Type of program: Social insurance system.

Coverage

Employed persons.

Employed persons, first-time job seekers, certain categories of students, and workers with disabilities.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.87% of reference earnings.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Self-employed person: Not applicable.

Employer: 1.46% of reference earnings. In certain cases, an additional 1.6% of reference earnings is paid by employers with more than 10 employees.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Covers any deficit.

Qualifying Conditions

Unemployment benefit: The minimum coverage period varies according to age. If younger than age 36, at least 312 days of covered employment or deemed employment in the 21 months before the date of the claim for benefits; if aged 36 to 50, 468 days in 33 months; if older than age 50, 624 days in 42 months. The insured must register at an unemployment office and be capable of and available for work. Unemployment must be involuntary; if voluntary, the insured is either disqualified for four to 52 weeks or is ineligible for benefits.

Job search benefit: Must be younger than age 30, must not qualify for the unemployment benefit, and must register at an unemployment office and be capable of and available for work.

Employment with a company supplement (formerly prepension): Aged 60 or older with at least 35 years of employment (men, rising to 40 years by 2015), or 28 years (women, rising to 31 years by 2015, gradually rising by one year every year until reaching 40 years by 2024).

Aged unemployed person's supplement: Aged 55 or older with at least 20 years of employment, unemployed for at least 12 months, and not entitled to the employment with a company supplement (formerly prepension).

Unemployment Benefits

Unemployment benefit: The benefit depends on the insured's family status and the period of unemployment. For the first three-month period of unemployment, the benefit is 65% of the insured's last earnings; for the next nine-month period, 60% of earnings is paid. An additional two-month period based on each year of salaried employment is paid for up to 36 months. For the first 12 months of

the additional period, the benefit is 60% of earnings if the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid); 55%, if the insured lives alone; or 40%, for an insured cohabiting with a person with income. For the rest of the additional period, the benefit is gradually reduced up to a flat-rate monthly benefit calculated according to the insured's family status.

The benefit is calculated on the insured's average daily earnings. The average daily earnings are based on the last monthly earnings, up to €2,466.59 for the first six months of benefit; €2,298.90 for the next six months; €2,148.27 after the first 12 months.

If the insured is older than age 21 and has not worked in the last six months before applying for benefits, the benefit is based on monthly earnings of €1,501.82.

Job search benefit: The benefit depends on the insured's age and family status. For a single person younger than age 18 living alone, €314.34 is paid; if aged 18 to 20, €493.74; if aged 21 or older, €817.96. If the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid), €1,105.78 is paid regardless of age. For an insured person younger than age 18 cohabiting with persons with an income, €266.50 is paid; otherwise, €425.36.

Employment with a company supplement (formerly prepension): 50% of the difference between the monthly benefit (calculated as 60% of the insured's last gross earnings and net earnings (gross earnings up to €3,780.69, reduced by social contributions and certain other deductions) is paid. The supplement may be paid until the insured reaches retirement age.

The maximum monthly earnings used to calculate benefits are €1,248.

Aged unemployed person's supplement: A monthly supplement is paid according to age and family status.

Benefit adjustment: Benefits are adjusted periodically according to changes in the retail price index.

Administrative Organization

Employment, Labor, and Social Dialogue Federal Public Service (<http://www.emploi.belgique.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects contributions.

National Employment Office (<http://www.onem.be>) adjudicates claims, supervises the agencies that pay benefits, and oversees employment policies through 30 regional offices.

Public payment offices, or trade unions for their own members, pay benefits at the local level.

Family Allowances

Regulatory Framework

First law: 1930.

Current laws: 1939 (salaried workers), 1965 (civil servants), 1971 (guaranteed family allowances), and 1976 (self-employed persons).

Type of program: Social insurance and social assistance (guaranteed family allowances) system.

Coverage

Children of salaried workers (including unemployed, retired, sick, disabled, or deceased workers).

Children not covered under any statutory or bilateral system are subject to an income test.

Special systems for civil servants and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of reference earnings.

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Certain subsidies.

Qualifying Conditions

Family allowances: Paid without conditions until the last day of August of the calendar year in which the child reaches age 18 (age 21 if disabled or no limit for a disabled person who was aged 21 or older before July 1, 1987; age 25 if a student, an apprentice, or a job seeker registered for less than 360 days and not receiving earnings or social benefits of more than €520.08).

Eligible children include the insured's children, the children of the insured's partner, children adopted under certain conditions, dependent brothers and sisters, and any other children in the insured's household.

Family Allowance Benefits

Basic family allowance: €90.28 a month is paid for the first child; €167.05 for the second child; €249.41 for the third and each subsequent child. Each orphan receives €346.82 a month.

Social supplement: €45.96 a month is paid for the first child of a pensioner, a single parent, or a person unemployed for longer than six months, and €98.88 is paid for the first child of a worker with a disability; €28.49 for the second child of a pensioner, a single parent, a person unemployed for longer than six months, or a worker with a disability; €5 for the third and each subsequent child of a pensioner, a person unemployed for longer than six months, or a worker with a disability (the third child in a single-parent family receives €22.97 a month under certain conditions).

Age supplement: For a healthy first child not entitled to the social supplement, the monthly benefit is €15.73 if aged 6 to 11; €23.95 if aged 12 to 17; €27.60 if aged 18 to 24. For other children or for any sick child, the monthly benefit is €31.36 if aged 6 to 11; €47.92 if aged 12 to 17; €60.93 if aged 18 to 24.

Annual supplement: An annual supplement of €22 is paid in August for children up to age 5; €50 if aged 6 to 11; €70 if aged 12 to 17; €95 if aged 18 to 24. For children receiving the social supplement, the annual supplement is €27.60 for children up to age 5; €58.59 if aged 6 to 11; €82.02 if aged 12 to 17; €110.42 if aged 18 to 24.

Sick or disabled child supplement: Supplements are awarded according to the impact of the illness on the physical and mental capacity of the child, and the implications for the child's next of kin. The monthly supplement varies from €79.17 to €527.80.

Birth grant: €1,223.11 is paid for the first birth (or each child for multiple births); €920.25 for the second and each subsequent birth.

Adoption allowance: €1,223.11 is paid for each adopted child.

Benefit adjustment: Benefits are adjusted periodically for wage and price changes and other economic factors.

Administrative Organization

Social Security Public Federal Service (<http://www.socialsecurity.fgov.be>) provides general supervision.

National Social Security Office (<http://www.onss.be>) collects and administers contributions.

National Family Allowances Office (<http://www.onafts.fgov.be>) and 16 approved private occupational, regional, and specialist funds pay benefits.

National Family Allowances Office (<http://www.onafts.fgov.be>) supervises private funds and administers allowances to families not covered by a private fund.

Bulgaria

Exchange rate: US\$1.00 = 1.42 leva.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1924.

Current laws: 2000 (social insurance) and 2000 (pensions).

Type of program: Social insurance, mandatory individual account, and social assistance system.

Coverage

Social insurance: All employed and self-employed persons and farmers.

Mandatory individual account: All persons born after December 31, 1959, who are covered by social insurance.

Source of Funds

Insured person

Social insurance: 7.9% of covered earnings for persons born before January 1, 1960; 5.7% of covered earnings if born after December 31, 1959.

The minimum monthly earnings used to calculate contributions are 340 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Mandatory individual account: 2.2% of covered earnings.

The minimum monthly earnings used to calculate contributions are 340 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Self-employed person

Social insurance: For persons born before January 1, 1960, 17.8% of declared covered earnings; for persons born after December 31, 1959, 12.8% of declared covered earnings.

The minimum monthly earnings used to calculate contributions are 420 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Mandatory individual account: 5% of declared covered earnings.

The minimum monthly earnings used to calculate contributions are 420 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Employer

Social insurance: For persons born before January 1, 1960, 9.9% of covered payroll; for persons born after December 31, 1959, 7.1% of covered payroll.

The minimum monthly earnings used to calculate contributions are 340 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Mandatory individual account: 2.8% of covered payroll.

The minimum monthly earnings used to calculate contributions are 340 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Government

Social insurance: Any deficit and the cost of non-contributory pensions; contributes as an employer.

Mandatory individual account: None; contributes as an employer.

Qualifying Conditions

Old-age pension (social insurance): Age 63 and 8 months (men) or age 60 and 8 months (women) with at least 37 years and 8 months (men) or 34 years and 8 months (women) of contributions. The pensionable age and contribution years are gradually rising by 4 months a year until reaching age 65 (men) and 63 (women) with 40 years (men) and 37 years (women) of contributions (The original target date was 2017 but there were no increases in 2014.)

Partial pension: Age 65 and 8 months with at least 15 years of contributions (including at least 12 years of paid contributions).

Deferred pension: The pension can be deferred. There is no maximum deferral period.

Benefits are payable abroad.

Old-age pension (mandatory individual account):

Age 63 and 8 months (men) or age 60 and 8 months (women). The pensionable age and contribution years are gradually rising by 4 months a year until reaching age 65 (men) and 63 (women) with 40 years (men) and 37 years (women) of contributions (The original target date was 2017 but there were no increases in 2014.)

Early pension: An early pension is possible, depending on the insured's occupation.

Benefits are payable abroad under reciprocal agreement.

Old-age social pension (income tested): Aged 70 or older with monthly income in the last 12 months of no more than the guaranteed minimum monthly income for each family member.

The guaranteed minimum monthly income is 65 leva.

Disability pension (social insurance): There is no minimum qualifying period for persons younger than age 20 or for persons assessed as blind; one year of contributions for those aged 25 to 29; three years for those aged 30; five years for those older than age 30.

Ministry of Health Medical Expert Commissions assess the degree of loss of working capacity.

Benefits are payable abroad.

Disability social pension (income tested): Age 16 or older with an assessed loss of working capacity greater than 71%.

Ministry of Health Medical Expert Commissions assess the degree of loss of working capacity.

Survivor pension (social insurance): Eligible survivors include a surviving spouse within five years of attaining the normal retirement age (earlier if disabled), children up to age 18 (age 26 if a student or in military service, no limit if disabled), and parents older than the normal retirement age (at any age if the insured died during military service) who do not receive a pension in their own right.

Benefits are payable abroad.

Old-Age Benefits

Old-age pension (social insurance): 1.1% of taxable income for each year of coverage is paid. Taxable income used to calculate benefits is reduced proportionately for partial years of coverage.

The minimum old-age pension at the normal retirement age is 150 leva a month with the required number of contributions.

Partial pension: 127.50 leva is paid.

Deferred pension: The benefit is increased by 4% for each year the insured is older than the retirement age.

Benefit adjustment: The minimum pension is set annually by law.

Old-age pension (mandatory individual account): A pension is paid based on the account balance and life expectancy at retirement.

Old-age social pension (income tested): 110 leva a month is paid.

Permanent Disability Benefits

Disability pension (social insurance): The pension is based on the number of years of contributions, taxable income, the age of the insured if younger than the normal retirement age, and the assessed loss of working capacity.

The minimum disability pension varies from 85% to 115% of the minimum old-age pension, according to the assessed loss of working capacity.

The minimum old-age pension is 150 leva a month.

Disability social pension (income tested): 120% of the old-age social pension is paid for a loss of working capacity greater than 90%; 110% for a loss of working capacity of 71% to 90%.

The old-age social pension is 110 leva a month.

Survivor Benefits

Survivor pension (social insurance): 50% of the deceased's old-age pension is paid for one survivor; 75% for two survivors; 100% for three survivors or more. The pension is split equally among all eligible survivors. Full orphans receive the sum of the pensions of both deceased parents.

The minimum pension for each survivor is 75% of the minimum old-age pension.

The minimum old-age pension is 150 leva a month.

Administrative Organization

Social insurance

Ministry of Labor and Social Policy (<http://www.mlsp.government.bg>) is responsible for national social insurance and social assistance policy.

National Social Security Institute (<http://www.nssi.bg>), managed by a tripartite supervisory board of representatives of the government, employers, and workers, administers the social insurance system.

National Revenue Agency (<http://www.nra.bg>) collects social security contributions and transfers the contributions to the National Social Security Institute.

Mandatory individual account

Financial Supervision Commission (<http://www.fsc.bg>) licenses and supervises pension insurance companies and oversees the system of mandatory individual accounts.

National Revenue Agency (<http://www.nra.bg>) collects social security contributions and transfers allocated contributions to the mandatory individual accounts at the respective pension insurance companies.

Pension insurance companies manage the individual accounts and pay benefits directly to the insured.

Sickness and Maternity

Regulatory Framework

First law: 1918.

Current laws: 1998 (health insurance) and 2000 (social insurance).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employees working for more than five days or 40 hours a month, including civil servants, military personnel, members of cooperatives, and clergy.

Voluntary coverage for self-employed persons, business owners, farmers, and working pensioners.

Medical benefits: All residents of Bulgaria.

Source of Funds

Insured person

Cash benefits: 1.4% of covered earnings.

Medical benefits: 3.2% of covered earnings.

The minimum monthly earnings used to calculate contributions are 340 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Self-employed person

Cash benefits: 3.5% of declared covered earnings.

Medical benefits: 8% of declared covered earnings.

The minimum monthly earnings used to calculate contributions are 420 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Employer

Cash benefits: 2.1% of payroll.

Medical benefits: 4.8% of payroll.

The minimum monthly earnings used to calculate contributions are 340 leva.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Government: Any deficit; contributes as an employer; the total cost of public health care.

Qualifying Conditions

Cash sickness and maternity benefits: Must have at least six months of coverage for sickness benefits and 12 months of coverage for maternity benefits.

There is no qualifying period for an insured person younger than age 18.

Medical benefits: Must be a resident of Bulgaria.

Sickness and Maternity Benefits

Sickness benefit: 80% of the basic income is paid from the fourth day of sickness until working capacity is recovered or until permanent disability is assessed, whichever is earlier. (The employer pays 70% of the basic income for

the first three days of sickness). Benefits are also paid for the entire period of a temporary incapacity if the patient is quarantined. Benefits may be paid for sanatorium treatment, depending on the health authority.

Basic income is the insured's average daily gross wage or average daily insured earnings in the 18 calendar months before the incapacity began (or 12 months before the maternity leave).

Benefits are paid for providing care to sick family members and accompanying them to medical treatment. The duration of the benefit depends on certain criteria including the age of the sick family member and the length of recovery or confinement.

Maternity benefit: 90% of the insured's average daily covered earnings is paid for 410 days, beginning 45 days before the expected date of childbirth.

Child care benefit: 340 leva a month is paid until the child is age 2.

Assistance to students: Benefits include a lump sum paid during pregnancy, a lump sum paid after giving birth, a monthly allowance paid for a child until he or she leaves secondary education or up to age 20, and a monthly allowance paid for child care for a child up to age 1.

Funeral grant: The sum of 540 leva is split equally among the surviving spouse, children, and parents.

Workers' Medical Benefits

Medical services are provided directly to patients according to a contract between medical institutions and the National Health Insurance Fund. Benefits include general and specialist care at health centers, outpatient departments of hospitals, or home; hospitalization; prescribed medicine; dental care; and necessary appliances.

Public health care programs include hematology, treatment of mental illness, and transplants.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

National Social Security Institute (<http://www.nssi.bg>), managed by a tripartite supervisory board of representatives of the government, employers, and workers, administers the social insurance system.

Ministry of Health (<http://www.mh.government.bg>) administers public health programs and sets health care standards and controls.

National Health Insurance Fund (<http://www.en.nhif.bg/>) administers medical benefits for insured persons.

Work Injury

Regulatory Framework

First law: 1924.

Current law: 2000 (social insurance).

Type of program: Social insurance system.

Coverage

Employees working for more than five days or 40 hours a month, including civil servants, military personnel, members of cooperatives, and clergy.

Voluntary coverage for self-employed persons, business owners, farmers, and working pensioners.

Source of Funds

Insured person: None.

Self-employed person: 0.4% to 1.1% of income, according to the assessed degree of risk.

Employer: 0.4% to 1.1% of payroll, according to the assessed degree of risk.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for work injury or occupational disease benefits.

Temporary Disability Benefits

90% of the insured's earnings is paid from the first day of incapacity until recovery or certification of permanent disability.

Ministry of Health Medical Expert Commissions assess the degree of loss of working capacity.

Permanent Disability Benefits

Permanent disability pension: 30% to 40% of the insured's earnings is paid, according to the assessed loss of working capacity.

The minimum disability pension varies from 100% to 125% of the minimum old-age pension, according to the assessed loss of working capacity.

The minimum old-age pension is 150 leva a month.

Constant-attendance allowance: 75% of the old-age social pension is paid if the insured requires the constant attendance of others to perform daily functions.

The old-age social pension is 110 leva a month.

Ministry of Health Medical Expert Commissions assess the degree of loss of working capacity.

Survivor Benefits

Survivor pension: 50% of the deceased's disability pension is paid for one survivor; a combined total of 75% for two; a combined total of 100% for three or more.

The minimum survivor pension is 75% of the minimum old-age pension.

The minimum old-age pension is 150 leva a month.

Administrative Organization

National Social Security Institute (<http://www.nssi.bg>), managed by a tripartite supervisory board of representatives of the government, employers, and workers, administers the social insurance system.

Unemployment

Regulatory Framework

First law: 1925.

Current law: 2000 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.4% of covered earnings.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Self-employed person: Not applicable.

Employer: 0.6% of covered payroll.

The maximum monthly earnings used to calculate contributions are 2,400 leva.

Government: None.

Qualifying Conditions

Unemployment benefits: Must have at least nine months of contributions within the last 15 months before the termination of employment.

Unemployment Benefits

60% of the insured's average earnings in the last 24 months is paid for four to 12 months, according to the number of years of contributions.

The minimum unemployment benefit is 7.20 leva a day.

The benefit is proportionately reduced for part-time workers.

If an eligible worker becomes unemployed within three years of previous entitlement, the benefit is paid for up to four months.

The benefit may be combined with a disability pension and family benefits paid for a child younger than age 18.

The minimum benefit is paid to voluntarily unemployed persons and persons who are dismissed or who become eligible for unemployment benefits within three years of previous entitlement.

Administrative Organization

National Social Security Institute (<http://www.nssi.bg>), managed by a tripartite supervisory board of representatives of the government, employers, and workers, administers the social insurance system.

National Employment Agency (<http://www.az.government.bg>), an executive agency of the Minister of Labor and Social Policy, implements employment promotion policy.

Family Allowances

Regulatory Framework

First law: 1942.

Current law: 2002 (family benefits).

Type of program: Social assistance system.

Coverage

All residents of Bulgaria.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The monthly income for each family member must not be greater than 350 leva (except if the child is permanently disabled). The child must attend school (from age 7 to age 20), and not be in a specialized child care institution.

Child-raising allowance: The monthly income for each family member must not be greater than 350 leva. The child must not be in a specialized child care institution. The allowance is paid until the child is age 1 if the mother is not receiving maternity benefits; age 2 if the child has a disability, regardless of any family income.

Pregnancy grant: Paid to non-insured women 45 days before the expected birth, provided the monthly income for each family member is not greater than 350 leva.

Birth grant: Paid for each live birth regardless of family income.

Family Allowance Benefits

Family allowances: 35 leva a month is paid for the first child, 50 leva for the second, and 35 leva for each subsequent child (240 leva if disabled).

Child-raising allowance: 100 leva a month is paid.

Pregnancy grant: 150 leva is paid.

Birth grant: 250 leva is paid for the birth of the first child, 600 leva for the second, and 200 leva for the birth of each subsequent child. For the birth of a child with a disability, an additional 100 leva is paid.

Administrative Organization

Social Assistance Agency (<http://www.mlsp.government.bg>) of the Ministry of Labor and Social Assistance administers the program.

Croatia

Exchange rate: US\$1.00 = 5.46 kunas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1998 (pension insurance), implemented in 1999; 1998 (maximum pension); 1998 (disability); 1998 (occupational diseases); 1998 (medical reports); 1999 (pension funds); 1999 (pension insurance companies and savings); 1999 (insurance); 1999 (medical assessment); 2004 (contribution collection); 2008 (contributions); 2010 (compulsory insurance); and 2013 (pension insurance).

Type of program: Social insurance and mandatory individual account system.

Coverage

Social insurance: Employed persons in industry, commerce, or services; volunteers and apprentices; civil servants and public-sector employees; military and police personnel; judiciary officers; temporary contract workers; and self-employed persons.

Mandatory individual account: All persons younger than age 40 on January 1, 2002, and covered by social insurance and persons who entered the labor force after January 1, 2002. Those aged 40 to 50 on January 1, 2002, who were covered by social insurance could voluntarily join the two-pillar system until June 30, 2002; since October 15, 2011, they may opt out if the pension from the social insurance system would be higher than the pension from the mandatory individual account.

Source of Funds

Insured person

Social insurance: 20% of covered earnings for social insurance only; 15% of covered earnings for social insurance and mandatory individual account.

The minimum monthly earnings used to calculate contributions are 2,779.35 kunas.

The maximum monthly earnings used to calculate contributions are 47,646 kunas.

The insured's contributions also finance permanent disability benefits for work injury and occupational diseases.

Mandatory individual account: 5% of gross earnings.

Self-employed person

Social insurance: 20% of the insurance base for social insurance only; 15% for social insurance and mandatory individual account.

The insurance base is a percentage of the gross average wage of all employed persons (from 65% to 100%), depending on the category of self-employment and the individual's level of education.

The self-employed person's contributions also finance permanent disability benefits for work injury and occupational diseases.

Mandatory individual account: 5% of covered earnings.

Employer

Social insurance: None, except for employees in arduous or unhealthy occupations.

Mandatory individual account: None, except for employees in arduous or unhealthy occupations.

Government

Social insurance: Pays all or part of the cost for military and police personnel, judiciary officials, parliamentary deputies, members of government, and war veterans with a disability.

Mandatory individual account: 5% of covered earnings for civil servants, caregivers, disabled persons, unemployed persons, and apprentices and volunteers in vocational training.

Qualifying Conditions

Old-age pension

Social insurance: Age 65 (men) or age 60 and 9 months (women, gradually rising by three months a year to 65 by 2030) with at least 15 years of coverage. The retirement age for both men and women will gradually rise by three months a year from 2031 until reaching age 67 by 2038. Age 60 with at least 41 years of coverage.

Early pension: Age 60 (men) with at least 35 years of coverage or age 56 (women, gradually rising to 60 by 2030) with at least 31 years of coverage (gradually rising to 35 years by 2030). The early retirement age for both men and women will gradually rise by three months a year from 2031 until reaching age 62 by 2038.

Employment may continue on a part-time basis.

Deferred pension: Must qualify for the old-age pension.

Mandatory individual account: Must qualify for a social insurance pension.

Disability benefits

General disability pension (social insurance): Assessed with a permanent loss of working capacity resulting from permanent changes in health occurring before age 65. The

insured must have coverage during at least 33.3% of the working life after age 20 (age 23 for insured persons with postsecondary education; age 26 for a university degree). There is no minimum qualifying period if the general (full) disability is the result of a work injury or an occupational disease.

Employment must cease.

The disability pension is replaced by the old-age pension at the full retirement age.

Partial disability pension (social insurance): Must be younger than age 65. If the disability began before age 53, the insured must have a reduced capacity for work that is not likely to be improved by occupational rehabilitation. The insured must have coverage during at least 33.3% of the working life.

Employment may continue.

Occupational rehabilitation and salary compensation (social insurance): Paid if the disability began before age 53 and the insured is likely to regain the capacity to work full time (40 hours a week). The insured is eligible during rehabilitation, until the insured returns to work in another job with the same employer; if no other job is available or suitable, for up to 12 months of unemployment following completion of occupational rehabilitation (24 months if the disability is the result of a work injury or an occupational disease). Other jobs offered in writing must require the same level of education that was required for the job performed before the disability began; if none is available, the job must require the next lower degree of education.

Temporary disability pension (social insurance): Paid to disabled persons following occupational rehabilitation who remain unemployed for at least five years prior to reaching age 58.

Medical experts of the Croatian Pension Insurance Institute and senior medical experts assess the degree of disability. The assessment is subject to review by a special medical committee composed of medical doctors appointed by the government.

Compensation allowance for a physical injury (social insurance): Paid for the loss of or damage to a part of the body or of an organ that is the result of a work injury or an occupational disease. The insured's injury must be assessed at 30% or more. The allowance is paid regardless of whether the physical injury led to the onset of an assessed disability.

Mandatory individual account (disability): Age 55, qualifies for the social insurance partial disability pension, and a member of a compulsory pension fund for more than 10 years. The value of the pension based on the individual account balance combined with the social insurance partial disability pension must be than the general disability pension.

Survivor's pension

Social insurance: The deceased was a pensioner, an occupational rehabilitation beneficiary, had five years of coverage in a 10 year period, or met the qualifying period conditions for a disability pension. If the insured's death was the result of a work injury or an occupational disease, the minimum number of years of coverage used to calculate the pension is 40.

Eligible survivors include a widow(er) aged 50 or older, younger than 50 and caring for eligible children, or with a disability (a woman who is widowed at age 45 becomes eligible at age 50); children up to age 15 (age 18 if unemployed, age 26 if a student, no limit if disabled); and parents aged 60 who were supported by the deceased (or younger than age 60 and assessed with a permanent loss of working capacity).

If the widow(er), younger than age 50 or disabled, remarries, the pension ceases.

Mandatory individual account: The deceased was aged 55 years or older, a member of a compulsory pension fund for at least 10 years at the time of death, and the combination of the survivor's social insurance pension based on coverage before and after 2002 and the value of the mandatory individual account is higher than the social insurance survivor's pension.

Old-Age Benefits

Old-age pension (social insurance): The pension is calculated based on the insured's earnings, according to the average wage of all employed persons and the length of the insured's coverage period. For persons who are covered by both social insurance and mandatory individual account, the social insurance pension is reduced by 25%.

The minimum pension is 59.05 kunas for each year of coverage.

The maximum pension is 3.8 times the national average wage during the coverage period.

Early pension: The pension is reduced by 0.15% to 0.34% for each month the pension is taken before the normal retirement age except for those who retire at age 60 with at least 41 years of coverage.

Deferred pension: The pension is increased by 0.15% for each month of deferment.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted every six months according to an index based on changes in the cost of living and national average gross earnings.

Old-age pension (mandatory individual account): The pension is based on the account balance and average life expectancy at retirement.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted every six months according to an index based on changes in the cost of living and national average gross earnings.

Permanent Disability Benefits

General disability pension (social insurance): The pension is based on the length of the insured's coverage period and previous earnings.

The minimum pension is 59.05 kunas for each year of coverage.

The maximum pension is 3.8 times the national average wage during the coverage period.

Partial disability pension (social insurance): 80% of the general disability pension is paid; 50% if the pensioner is still employed; 66.67% if the disability is the consequence of work injury or occupational disease and the pensioner is still employed.

The minimum pension is 59.05 kunas for each year of coverage.

The maximum pension is 3.8 times the national average wage during the coverage period.

Benefits are payable abroad.

Occupational rehabilitation and salary compensation (social insurance): The benefit is the same as the partial disability pension; if the disability was caused by a work injury or an occupational disease the benefit is the same as the general disability pension based on 40 years of coverage.

Temporary disability pension (social insurance): The benefit is the same as the partial disability pension.

Compensation allowance for a physical injury (social insurance): The allowance depends on the assessed degree of physical injury resulting from a work injury or an occupational disease.

Benefit adjustment: Benefits are adjusted every six months according to changes in the cost of living and national average gross earnings.

Disability pension (mandatory individual account): The pension is a combination of the general disability social insurance pension based on coverage and the value of the mandatory individual account balance. If the total is less than the general disability social insurance pension the person would have received if still covered under the social insurance system only, the funds in the mandatory individual account are transferred to the Croatian Pension Insurance Institute to pay the general disability social insurance pension. If the total is more, the higher amount is paid.

Survivor Benefits

Survivor's pension (social insurance): The pension is based on the old-age or disability pension the deceased received or was entitled to receive and the number of

survivors. The minimum number of years of coverage for pension calculation purposes is 21.

The minimum pension is 59.05 kunas for each year of coverage.

The maximum pension is 3.8 times the national average wage during the coverage period.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted every six months according to changes in the cost of living and national average gross earnings.

Survivor's pension (mandatory individual account): If the total combined survivor social insurance pension and a benefit based on the deceased's mandatory individual account balance is less than the old-age or disability pension the deceased received or was entitled to receive, the funds in the mandatory account are transferred to the Croatian Pension Insurance Institute and a social insurance survivor pension is paid. If the total is more than the combined benefit, a combined benefit is paid.

Administrative Organization

Social insurance

Ministry of Labor and Pension System (<http://www.mrms.hr>) and the Ministry of Finance (<http://www.mfin.hr>) provide general supervision.

Croatian Pension Insurance Institute (<http://www.mirovinsko.hr>) administers benefits.

Mandatory individual account

Ministry of Labor and Pension System (<http://www.mrms.hr>) provides general legal supervision.

Croatian Financial Services Supervisory Agency (<http://www.hanfa.hr>) provides financial supervision.

Central Registry of Affiliates manages records of members of mandatory pension funds, administers individual accounts, and manages funds.

Sickness and Maternity

Regulatory Framework

First law: 1954.

Current laws: 1997 (health care for foreigners); 2004 (patients rights); 2006 (voluntary health insurance); 2008 (health care), implemented in 2009; 2008 (maternal and parental benefits), implemented in 2009; 2008 (compulsory health insurance), implemented in 2009; and 2008 (social insurance contributions), implemented in 2009.

Type of program: Social insurance system.

Coverage

Cash sickness and medical benefits: Employed persons, public-sector employees, civil servants, self-employed persons, salaried full-time apprentices, temporary contract workers, military personnel, and persons employed by a foreign employer not covered under the employer's country provisions.

Maternity benefits: Employed persons, self-employed persons, farmers and unemployed persons.

Medical benefits only: Farmers, pensioners, and unemployed persons.

Source of Funds

Insured person: None.

Self-employed person: 13% of income; farmers exempt from income tax contribute 7.5%.

The minimum monthly earnings used to calculate contributions are 2,779.35 kunas.

The maximum monthly earnings used to calculate contributions are 47,646 kunas.

Employer: 13% of covered payroll.

The minimum monthly earnings used to calculate contributions are 2,779.35 kunas.

The maximum monthly earnings used to calculate contributions are 47,646 kunas.

Government: The cost of parental leave, maternity benefits for unemployed persons, and newborn child assistance.

Qualifying Conditions

Cash sickness and medical benefits: There is no minimum qualifying period. Entitlement to cash sickness benefits is determined by a designated doctor in a primary health care institution for the first period of incapacity (the duration depends on the nature of the incapacity); additional periods are determined by the medical commission of the Croatian Institute for Health Insurance.

Cash maternity and parental leave benefits: A designated doctor in a primary health care institution must confirm the pregnancy. Adoptive parents qualify for some benefits. A continuous period of 98 days of maternity leave with cash benefit, including 28 days before the expected date of birth (45 days if there are complications resulting from the pregnancy) is required.

Newborn child assistance: Paid on the birth of a child.

Unemployment parents' assistance: Paid to an unemployed parent.

Sickness and Maternity Benefits

Sickness benefit: 70% to 100% of the insured's average monthly earnings in the previous six-month period is paid; 100% for an incapacity that is the result of a work injury or an occupational disease, pregnancy, childbirth, organ or tissue donation, if nursing a sick child up to age 3, or if quarantined.

The full benefit is normally paid from the 43rd day for up to 18 months (or until recovery under certain conditions); thereafter, the benefit is reduced by 50%. No reduction is made for certain very serious diseases.

The employer pays the first 42 days of sick leave (except for pregnancy and for maternity leave).

The minimum monthly benefit is 831.50 kunas.

The maximum monthly benefit is 4,257.28 kunas.

Maternity benefit: 100% of the insured's monthly earnings is paid until the child is age 6 months. The parental leave benefit replaces the maternity leave benefit when the latter ceases, and the benefit standard and duration of benefit differ according to the number of children born.

Parental leave benefit: After the maternity benefit has ceased, 1,663 kunas to 2,666.80 kunas a month is paid for six months (eight months if both parents take leave) for the first and second child; 1,663 kunas a month is paid for 30 months for the third and subsequent children.

Parental leave can be used by the father or mother in consecutive or nonconsecutive periods until the child reaches age 8.

Unemployed parents' assistance: 1,663 kunas a month is paid for the first 12 months for the first and second child; 36 months for the third and subsequent children.

Newborn child assistance: A lump sum of 2,328.20 kunas is paid.

Workers' Medical Benefits

Public and private health institutions under contract with the Croatian Health Insurance Fund provide benefits. Benefits include primary and specialist treatment, hospitalization, orthopedic and other aids, dental care, approved pharmaceuticals, laboratory services, maternity care, preventive care services, emergency aid, rehabilitation services, appliances, and transportation.

Cost sharing: Mandatory health insurance covers the costs of treatment up to certain limits. The insured with no complementary health insurance pays 20% of the actual cost of health care and no less than the minimum according to a schedule in law. Cost sharing is limited to 2,000 kunas for each health bill. Medical services are free for children younger than age 18, persons with low income, persons with a disability needing constant assistance, and organ donors.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health (<http://www.mzss.hr>) provides general supervision.

Croatian Health Insurance Fund (<http://www.hzzo-net.hr>), with its network of regional offices, branch offices and field offices, administers benefits.

Work Injury

Regulatory Framework

First law: 2006.

Current laws: 2010 (health protection), implemented in 2011, and 2010 (compulsory health insurance), implemented in 2011.

Type of program: Social insurance system.

Note: Employment-related permanent disability benefits are paid under Old Age, Disability, and Survivors.

Coverage

Employed and self-employed persons.

Medical benefits only: students, trainees of the Croatian Employment Service, military personnel, and fire fighters.

Source of Funds

Insured person: None.

Self-employed person: 0.5% of income (temporary disability). The minimum monthly earnings used to calculate contributions are 2,779.35 kunas.

The maximum monthly earnings used to calculate contributions are 47,646 kunas.

Employer: 0.5% of covered payroll (temporary disability). The minimum monthly earnings used to calculate contributions are 2,779.35 kunas.

The maximum monthly earnings used to calculate contributions are 47,646 kunas.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Entitlement to cash sickness benefits is determined by a designated doctor in a primary health care institution for the first period of incapacity (the duration depends on the nature of the incapacity); additional periods are determined by the medical commission of the Croatian Institute for Health Insurance.

Temporary Disability Benefits

100% of the insured's average monthly earnings in the previous six month period is paid.

The minimum monthly benefit is 831.50 kunas.

The maximum monthly benefit is 100% of the insured's monthly earnings.

Workers' Medical Benefits

Public and private health institutions under contract with the Croatian Health Insurance Fund pay benefits. Benefits include primary and specialist treatment, hospitalization, orthopedic and other aids, dental care, approved pharmaceuticals, laboratory services, maternity care, preventive care services, emergency aid, rehabilitation services, appliances, and transportation.

Administrative Organization

Ministry of Health (<http://www.zdravlje.hr>) provides general supervision.

Croatian Health Insurance Fund (<http://www.hzzo.hr>), through its network of regional offices, branch offices and field offices, administers the program.

Unemployment

Regulatory Framework

First law: 1952.

Current laws: 2008 (unemployment insurance).

Type of program: Social insurance system.

Coverage

All employed persons with an employment contract, including public-sector employees, civil servants, military and police personnel, judiciary officers and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 1.7% of earnings.

Employer: 1.7% of covered payroll.

The minimum monthly earnings used to calculate contributions are 2,779.35 kunas (2,679.95 kunas for employees with lower earnings).

The maximum monthly earnings used to calculate contributions are 47,646 kunas.

Government: None.

Qualifying Conditions

Unemployment benefit: Must be aged 15 to 65 with at least nine months of employment in the last 24 months. The

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insured must register with the Employment Service in the first 30 days of unemployment.

Unemployed workers with at least 32 years of coverage are covered until they are reemployed.

Persons whose employment ceased as a result of willful misconduct or by agreement with the employer, or who ceased activity without justifiable reasons are not entitled to unemployment benefits.

Unemployment assistance: Must participate in vocational training.

Reimbursement of traveling and removal costs: Paid for the cost of finding new employment and relocating.

Unemployment Benefits

Unemployment benefit: 70% of the insured's average wage in the last three months, up to a maximum of 70% of the national average net salary in the previous year, is paid for up to 90 days. Thereafter, 35% is paid up to a maximum of 35% of the national average net salary in the previous year. The benefit is paid for 78 to 450 days depending on the duration of previous employment.

The national average net salary is 5,556 kunas.

Unemployment assistance: 1,600 kunas a month is paid.

Reimbursement of traveling and removal costs: A lump sum is paid.

Administrative Organization

Ministry of Labor and Pension System (<http://www.mrms.hr>) is responsible for general supervision.

Croatian Employment Service (<http://www.hzz.hr>), through its network of regional and local offices, administers the program.

Family Allowances

Regulatory Framework

First law: 1949.

Current laws: 2001 (children's allowances), implemented in 2002, and 2004 (income tax), implemented in 2005.

Type of program: Social assistance system.

Coverage

Permanent residents or foreign citizens with temporary residence.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (income tested): Parents or guardians who have resided in Croatia for at least three years; foreign citizens who are eligible under a bilateral international social security agreement or the European Union's coordination instruments; parents of children who reside abroad for more than three consecutive months, except if otherwise covered by a bilateral international social security agreement or the European Union's coordination instruments; children younger than age 15 (age 19 if a full-time student, age 21 if disabled, or age 27 if severely disabled). No allowances are paid if the child resides permanently in a specialized institution.

Income test: The total household income in the year before the year of the claim must not exceed 50% of the state budget base.

The state budget base is 3,326 kunas.

There is no minimum qualifying period or employment requirement for parents.

Family Allowance Benefits

Family allowances (income tested): At least 199.56 kunas a month is paid for each child in a household with income from 33.67% to 50% of the state budget base; at least 249.45 kunas a month for household income from 16.34% to 33.66%; at least 299.34 kunas a month for household income that does not exceed 16.33% of the state budget base.

The state budget base is 3,326 kunas.

Allowances for eligible single-parent households are 15% higher than the income-tested allowance; for full orphans and households with children with disabilities, 25% higher.

Allowances for eligible children with severe disabilities are 25% of the state budget base.

Administrative Organization

Ministry of Social Policy and Youth (<http://www.mspm.hr>) provides general legal supervision.

Croatian Pension Insurance Institute (<http://www.mirovinsko.hr>) administers the program.

Cyprus

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957.

Current laws: 1995 (social pension) and 2010 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons.

Voluntary coverage for formerly covered persons and citizens working abroad for Cypriot employers.

Exclusions: Family labor.

Social assistance (social pension): Residents of Cyprus.

Source of Funds

Social insurance

Insured person: 7.8% of covered earnings; voluntarily insured, 13% of declared income in Cyprus and 15.6% of covered earnings abroad.

The maximum weekly earnings used to calculate contributions are €1,046.

The insured's contributions also finance cash sickness and maternity, work injury, and unemployment benefits.

Self-employed person: 14.6% of income according to occupation.

The maximum weekly earnings used to calculate contributions are €1,046.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Employer: 7.8% of covered payroll.

The maximum weekly earnings used to calculate contributions are €1,046.

The employer's contributions also finance cash sickness and maternity, work injury, and unemployment benefits.

Government: 4.6% of covered payroll for insured persons, self-employed persons, and voluntarily insured persons working abroad (4.1% if working in Cyprus).

The maximum weekly earnings used to calculate contributions are €1,046.

The government's contributions also finance cash sickness and maternity, work injury, and unemployment benefits.

Social assistance (social pension)

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost financed from general revenue.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (age 63 for miners) with at least 12 years of coverage (gradually rising to 15 years of contributions by 2017), paid contributions on earnings of at least 624 times the weekly basic covered earnings, and paid or credited contributions in at least 30% of the years from either October 5, 1964 or January 7, 1957 (whichever leads to a higher benefit), or age 16 to the pensionable age.

Weekly basic covered earnings are €174.38.

Early pension: Age 63 with paid or credited contributions in at least 70% of the years from either October 5, 1964 or January 7, 1957 (whichever leads to a higher benefit), or age 16 to the pensionable age. (Miners aged 58 or older with at least three years of employment may receive a pension one month earlier for every five months of mining work if they retire from that occupation.)

Benefits are payable abroad.

Old-age settlement (social insurance): Age 68 and does not qualify for the old-age pension. Must have paid contributions in at least six years on earnings of at least 312 times the weekly basic covered earnings.

Weekly basic covered earnings are €174.38.

Social pension (social assistance): Age 65, a resident of Cyprus for at least 20 years after age 40 or 35 years after age 18, and not entitled to any other benefit.

Disability pension (social insurance): Paid for a loss of working capacity of at least 50%. The insured must have at least three years of coverage, paid contributions on earnings of at least 156 times the weekly basic covered earnings, and paid or credited contributions in at least 25% of the years from either October 5, 1964 or January 7, 1957 (whichever leads to a higher benefit), or age 16 to the week before the disability began. Must have either paid or credited contributions in the year before the disability began or average covered earnings in the last two years of at least 20 times the weekly basic covered earnings.

If the disability is caused by an accident, the same qualifying conditions apply as for cash sickness benefit (see Sickness and Maternity).

Weekly basic covered earnings are €174.38.

Benefits are payable abroad.

Spouse's pension (social insurance): Paid to a widow(er) if the deceased was insured for at least three years, paid contributions on earnings of at least 156 times the weekly basic covered earnings, and paid or credited contributions in at least 25% of the years from either October 5, 1964 or January 7, 1957 (whichever leads to a higher benefit), or age 16 if later or was receiving an old-age pension.

If the death is caused by an accident, the same qualifying conditions apply as for cash sickness benefit (see qualifying conditions under Sickness and Maternity).

Weekly basic covered earnings are €174.38.

Benefits are payable abroad.

Orphan's pension (social insurance): The deceased was insured and was supporting a child up to age 15 (age 25 (men) or age 23 for (women) if a full-time student or in military service at the time of death; no limit if disabled); for full orphans, one of the parents must have been insured.

Termination settlement: Paid when an orphan is no longer eligible for an orphan's pension due to age restrictions.

Benefits are payable abroad.

Spouse's settlement (social insurance): Paid to a widow(er) if the contribution conditions for a spouse's pension are not met but the deceased had paid contributions on earnings of at least 156 times the weekly basic covered earnings. If the deceased received or was entitled to receive an old-age pension the qualifying conditions are the same as for the old-age settlement. The widow(er) may not receive a social pension and a spouse's settlement at the same time.

Weekly basic covered earnings are €174.38.

Missing person's allowance (social insurance): Paid to a dependent if the whereabouts of the insured person are unknown and he or she is presumed dead.

Funeral grant: Paid if the deceased was receiving an old age, disability, spouse's or orphan's pension, or a missing person's allowance; died as a result of an occupational accident or disease; or was insured for at least 26 weeks with paid contributions on covered earnings of at least 26 times the weekly basic covered earnings, and paid or credited contributions in the previous year on earnings of at least 20 times the weekly basic covered earnings. Also paid when an insured person's dependent dies.

Weekly basic covered earnings are €174.38.

Old-Age Benefits

Old-age pension (social insurance): The pension consists of a basic pension and a supplementary pension. The full basic pension is 60% of the insured's annual average basic covered earnings. The supplementary pension is 1.5% of the insured's earnings above the weekly basic covered earnings.

Early pension: The pension is reduced by 0.5% for every month taken before the retirement age and age 64 (rising to 65 by 2016).

Weekly basic covered earnings are €174.38.

Basic covered earnings are adjusted once a year according to changes in wages. Earnings for the supplementary pension are adjusted annually.

The maximum weekly covered earnings are €1,046.

The minimum pension is 85% of the basic pension.

Dependent's supplement: The basic pension is increased to 80% of the insured's annual average basic covered earnings for the first dependent; 90% for the second, and 100% for the third; for a married female beneficiary, an additional 10% of the annual average basic covered earnings is paid for each child, up to two children.

Schedule of payments: Thirteen payments (one every four weeks) a year.

Old-age settlement (social insurance): A lump sum of 15% of the total paid or credited contributions is paid.

Social pension (social assistance): €336.28 a month is paid. If receiving another pension or a similar payment less than the social pension, the difference between the two pensions is paid.

Benefit adjustment: Benefits are adjusted in January and July each year according to changes in wages and prices. Pension indexation has been suspended from January 1, 2013 until December 31, 2016.

Permanent Disability Benefits

Disability pension (social insurance): The full disability pension is paid for a 100% loss of working capacity. The pension consists of a basic pension and a supplementary pension. The basic pension is 60% of the insured's annual average basic covered earnings. The supplementary pension is 1.5% of the insured's earnings above the weekly basic covered earnings. The period from the onset of the disability to age 63 are credited.

Partial disability: 85% of the full pension is paid for a loss of working capacity of 76% to 99%; 75% for a loss of working capacity of 66.7% to 75%; 60% for a loss of working capacity of 50% to 66.6%.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages. Earnings for the supplementary pension are adjusted annually.

The maximum weekly covered earnings are €1,046.

Dependent's supplement: The basic pension is increased to 80% of the insured's annual average basic covered earnings for the first dependent; 90% for the second, and 100% for the third; for a married female beneficiary, an additional 10% of the annual average basic covered earnings is paid for each child, up to two children.

Schedule of payments: Thirteen payments (one every four weeks) a year.

Benefit adjustment: Benefits are adjusted in January and July each year according to changes in wages and prices. Pension indexation has been suspended from January 1, 2013 until December 31, 2016.

Survivor Benefits

Spouse's pension (social insurance): The pension consists of a basic pension and a supplementary pension. The basic pension is 60% of the insured's annual average basic covered earnings. The supplementary pension is 60% of the supplementary old-age or disability pension (1.5% of the insured's earnings above the weekly basic covered earnings) the deceased received or was entitled to receive.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Dependent's supplement: The basic pension is increased to 80% of the insured's annual average basic covered earnings for the first dependent; 90% for the second, and 100% for the third.

The spouse's pension ceases on remarriage and a lump sum of one year of the pension is paid.

A person may receive a spouse's pension and an old-age or disability pension (including the supplementary pension) at the same time, up to a maximum that varies according to the insured's covered earnings.

Schedule of payments: Thirteen payments (one every four weeks) a year.

Orphan's pension (social insurance): 20% of the deceased's basic covered earnings for one child is paid, 30% for two children, and 40% for three or more children; for full orphans, 40% of the deceased's basic covered earnings is paid plus 50% of the supplementary spouse's pension for one orphan or 100% for two or more orphans younger than age 15 (age 23 (unmarried women) if a full-time student or age 25 (unmarried men) if a full-time student or in military service; no limit if disabled).

Termination settlement: A lump sum of one year of pension is paid.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Schedule of payments: Thirteen payments (one every four weeks) a year.

Spouse's settlement (social insurance): A lump sum of 15% of the deceased's basic covered earnings plus 9% of earnings exceeding basic covered earnings is paid.

Weekly basic covered earnings are €174.38.

The maximum weekly covered earnings are €1,046.

Missing person's allowance (social insurance): The allowance is 60% of the insured's annual average basic covered earnings plus 60% of the supplementary old-age or disability pension (1.5% of covered earnings exceeding basic covered earnings) the deceased received or was entitled to receive.

A person receiving a missing person's allowance may also receive an old-age or disability pension (basic and supplementary) up to a maximum, depending on covered earnings.

Funeral grant (social insurance): A lump sum of €507.81 is paid when the insured or a pensioner dies; €283.90 when a dependent dies.

Benefit adjustment: Benefits are adjusted in January and July each year according to changes in wages and prices. Pension indexation has been suspended from January 1, 2013 until December 31, 2016.

Administrative Organization

Social Insurance Service of the Ministry of Labor and Social Insurance (<http://www.mlsi.gov.cy>), directed by a tripartite advisory Social Insurance Board and the Director of Social Insurance Services, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1957.

Current law: 2010 (social insurance).

Type of program: Social insurance system.

Coverage

Cash benefits: Employed and self-employed persons.

Voluntary coverage for citizens working abroad for Cypriot employers and persons aged 64 or 65 not entitled to the old-age pension.

Exclusions: Family labor.

Medical benefits: Certain categories of persons residing in Cyprus, including civil servants, military and police personnel, low-income individuals and families, and persons diagnosed with certain chronic diseases.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors. The total cost of medical benefits.

Qualifying Conditions

Sickness benefits: Must have at least 26 weeks of coverage, paid contributions on earnings of at least 26 times the weekly basic covered earnings, and paid or credited contributions on earnings of at least 20 times the weekly basic covered earnings in the last year. After benefits have been paid for one year, the insured may qualify for an additional benefit after 13 more weeks of work and paid contributions on earnings of at least 26 times the weekly basic covered earnings.

Dependent's supplement: Paid to a spouse who is not working or receiving any benefit from the Social Insurance Fund.

Maternity benefits: Must have paid contributions on earnings of at least 26 times the weekly basic covered earnings, and paid or credited contributions on earnings of at least 20 times the weekly basic covered earnings in the last year.

Dependent's supplement: Paid to a spouse who is not working or receiving any benefit from the Social Insurance Fund.

Maternity grant: The insured or the insured's husband must have at least 26 weeks of coverage, paid contributions on earnings of at least 26 times the weekly basic covered earnings, and paid or credited contributions on earnings of at least 20 times the weekly basic covered earnings in the last year. The grant is also paid to the nonworking wife of an insured man.

Medical benefits: Residents of Cyprus.

Sickness and Maternity Benefits

Sickness benefit: The benefit consists of a basic benefit and a supplementary benefit. The basic benefit is 60% of the insured's average basic covered earnings in the last year. The supplement is 50% of average covered earnings exceeding basic covered earnings in the last year, up to twice the weekly basic covered earnings. The benefit is paid after a three-day waiting period (nine days for self-employed persons) for up to 52 weeks.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Dependent's supplement: The basic benefit is increased to 80% of average basic covered earnings for the first dependent; 90% for the second, and 100% for the third.

Maternity benefit: The benefit consists of a basic benefit and a supplementary benefit. The basic benefit is 72% of the insured's average basic covered earnings in the last year. The supplement is 72% of average covered earnings exceeding basic covered earnings in the last year, up to the maximum covered earnings. The benefit is paid for 18 weeks beginning two to nine weeks before the expected date of childbirth (may be extended for premature births).

The benefit is paid for 16 weeks to a stepmother of a child adopted before age 12.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Dependent's supplement: The basic benefit is increased to 80% of average basic covered earnings for the first dependent; 90% for the second, and 100% for the third.

Maternity grant: A lump sum of €544.08 is paid.

Workers' Medical Benefits

Medical services are provided directly to patients in government hospitals and clinics. Benefits include medical treatment, hospitalization, maternity care, and medicine.

Benefits are free for active and retired civil servants, military and police personnel, recipients of social assistance and their dependents, unmarried persons with annual income up to €15,377.41, families with annual income up to €30,754.83 plus €1,708.60 for each dependent child (no income limit for families with four or more children), and persons diagnosed with certain chronic diseases.

Cost sharing: Copayments are required for unmarried persons with annual income from €15,377.41 to €20,503.22 and for families with total annual income from €30,754.83 to €37,589.23 plus €1,708.60 for each dependent child.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Cost sharing: Copayments are required for families with total annual income from €30,754.83 to €37,589.23 plus €1,708.60 for each dependent child.

Administrative Organization

Social Insurance Service of the Ministry of Labor and Social Insurance (<http://www.mlsi.gov.cy>), directed by a tripartite advisory Social Insurance Board and the Director of Social Insurance Services, administers the program.

Ministry of Health (<http://www.moh.gov.cy>) provides medical services through government hospitals.

Work Injury

Regulatory Framework

First law: 1957.

Current law: 2010 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The pension consists of a basic benefit and a supplementary benefit. The basic benefit is 60% of the insured's average basic covered earnings in the last year. The supplementary benefit is 50% of average covered earnings exceeding basic covered earnings in the last year, up to twice the weekly basic covered earnings.

Dependent's supplement: The basic benefit is increased to 80% of average basic covered earnings for the first dependent; 90% for the second, and 100% for the third. A spouse is considered dependent if he or she is not working or is not receiving any benefit from the Social Insurance Fund.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Permanent Disability Benefits

Permanent disability pension: The pension consists of a basic pension and a supplementary pension. If the insured has an assessed incapacity of 100%, the full basic pension is 60% of the insured's weekly basic covered earnings. The supplementary pension is 60% of average covered earnings exceeding basic covered earnings in the last two years.

Partial disability: A percentage of the full (basic and supplementary) disability pension is paid according to the

assessed degree of disability from 20% to 99%; a lump sum is paid for an assessed degree of disability from 10% to 19%.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Dependent's supplement: The basic benefit is increased to 80% of the insured's average basic covered earnings for the first dependent; 90% for the second, and 100% for the third. A spouse is considered dependent if not working or receiving any benefit from the Social Insurance Fund.

Benefit adjustment: Benefits are adjusted in January and July each year according to changes in wages and prices.

Workers' Medical Benefits

Benefits for the treatment of work injuries and occupational diseases include all necessary medical treatment and hospitalization in government clinics and hospitals.

Survivor Benefits

Spouse's pension: The pension consists of a basic pension and a supplementary pension. The basic pension is 60% of the insured's weekly basic covered earnings. The supplementary pension is 60% of the supplementary permanent disability pension for 100% incapacity.

The supplementary permanent disability pension for a 100% incapacity is 60% of the deceased's average covered earnings exceeding basic covered earnings in the last two years.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

The spouse's pension ceases on remarriage and a lump sum of one year of pension is paid.

Orphan's pension: 20% of the deceased's basic covered earnings for one child is paid, 30% for two children, and 40% for three or more children; for full orphans, 40% of the deceased's basic covered earnings is paid plus 50% of the supplementary spouse's pension for one orphan or 100% for two or more orphans younger than age 15 (age 23 for an unmarried female orphan who is a full-time student, age 25 for an unmarried son who is a full-time student or is serving in the National Guard, no limit if disabled).

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Termination settlement: When an orphan's pension ends due to age restrictions, a lump sum of one year of pension is paid.

Dependent parent's pension (in the absence of the above): The weekly pension is 40% of the insured's basic covered earnings plus 30% of the supplementary permanent disability pension.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Funeral grant: A lump sum of €507.81 is paid to the widow(er) or the person who paid for the funeral.

Administrative Organization

Social Insurance Service of the Ministry of Labor and Social Insurance (<http://www.mlsi.gov.cy>), directed by a tripartite advisory Social Insurance Board and the Director of Social Insurance Services, administers the program.

Ministry of Health (<http://www.moh.gov.cy>) provides medical services through government-owned hospitals.

Unemployment

Regulatory Framework

First law: 1957.

Current law: 2010 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons (including voluntarily insured persons who work for Cypriot employers abroad); employed persons aged 64 or 65 not entitled to an old-age pension.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Unemployment benefits: Must have at least 26 weeks of coverage, paid contributions on earnings of at least 26 times the weekly basic covered earnings, and paid or credited contributions on earnings of at least 20 times the weekly basic covered earnings in the last year. After entitlement to the benefit ceases, the insured can qualify for additional benefits after 13 weeks of work and paid contributions

on earnings of at least 26 times the weekly basic covered earnings.

The insured must be capable of and available for work and must report weekly to the employment exchange. If unemployment is due to voluntary leaving, misconduct, direct participation in a trade dispute, or the refusal of a suitable job offer, the insured may be disqualified for up to six weeks.

Dependent's supplement: Paid to a spouse who is not working or receiving any benefit from the Social Insurance Fund.

Unemployment Benefits

The benefit consists of a basic benefit and a supplementary benefit. The basic benefit is 60% of the insured's average basic covered earnings in the last year. The supplement is 50% of average covered earnings exceeding basic covered earnings in the last year. The benefit is paid after a three-day waiting period (30 days for the voluntarily insured) for up to 156 days.

Weekly basic covered earnings are €174.38. Basic covered earnings are adjusted once a year according to changes in wages.

The maximum weekly covered earnings are €1,046.

Dependent's supplement: The basic benefit is increased to 80% of the insured's average basic covered earnings for the first dependent; 90% for the second; and 100% for the third.

Administrative Organization

Social Insurance Service of the Ministry of Labor and Social Insurance (<http://www.mlsi.gov.cy>), directed by a tripartite advisory Social Insurance Board and the Director of Social Insurance Services, administers the program.

Family Allowances

Regulatory Framework

First law: 1987.

Current laws: 2002 (child benefit) and 2003 (mother's allowance).

Type of program: Universal system.

Coverage

Residents of Cyprus.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit: Paid to parents living with at least one dependent child. The child must be younger than age 18 (age 19 if a student; age 21 if in military service; no limit if disabled).

Single parent benefit: Paid to single parents.

Family Allowance Benefits

Child benefit

Basic benefit: For families with income up to €49,000, €379.92 a year is paid for one eligible child, €379.92 for two children, €759.96 for three children, and €1,260 for four or more children. For families with income from €49,000.01 up to €59,000, €345 a year is paid for two eligible children, €690 for three children, and €1,134.96 for four or more children.

Supplementary benefit: If family income is €19,500 or less, €95.04 a year is paid for one eligible child, €189.96 for two children, €285 for three children, and €414.96 for

four or more children. If the annual family income is from €19,500.01 up to €39,000, €45 a year is paid for one eligible child, €140.04 for two children, €234.96 for three children, and €264.96 for four or more children.

Single parent benefit: If the annual family income is €39,000 or less, €2,160.00 a year is paid for each eligible child; if annual family income is €39,000.01 to €49,000, a €1,920 a year is paid for each child.

Administrative Organization

Ministry of Finance (<http://www.mof.gov.cy>) administers the child benefit and mother's allowance programs.

Social Insurance Service of the Ministry of Labor and Social Insurance (<http://www.mlsi.gov.cy>), directed by a tripartite advisory Social Insurance Board and the Director of Social Insurance Services, administers the program.

Czech Republic

Exchange rate: US\$1.00 = 19.46 koruna.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current law: 1995 (pension insurance) implemented in 1996.

Type of program: Social insurance and universal (funeral grant) system.

Coverage

Social insurance: Employed and self-employed persons, including students, unemployed persons, caregivers, needy persons, military personnel, and civil servants.

Voluntary coverage for unemployed persons and students not compulsorily covered by the 1995 law, persons employed abroad, and persons performing certain kinds of volunteer work. Other persons older than age 18 may voluntarily insure for a maximum of 10 years.

Funeral grant: Persons who reside permanently in the Czech Republic, citizens of the European Union, and other persons stipulated by law.

Source of Funds

Insured person

Social insurance: 6.5% of monthly covered earnings.

The maximum annual earnings used to calculate contributions are 48 times the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Funeral grant: None.

Self-employed person

Social insurance: 28% of declared monthly covered earnings.

Declared earnings are 50% of the difference between income and expenses.

The minimum annual declared earnings used to calculate contributions are 12 times 25% of the national average monthly wage (full-time, self-employed persons); 12 times 10% of the national average monthly wage (part-time, self-employed persons).

The maximum annual earnings used to calculate contributions are 48 times the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Funeral grant: None.

Employer

Social insurance: 21.5% of monthly payroll.

The maximum annual earnings used to calculate contributions are 48 times the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Funeral grant: None.

Government

Social insurance: Any deficit.

Funeral grant: The total cost.

Qualifying Conditions

Old-age pension: Age 62 and 8 months (men, gradually rising by two months each year with no upper limit) or age 61 and 4 months (women, gradually rising by four months each year (six months in 2019) until reaching the retirement age for men; thereafter, by two months each year with no upper limit) with at least 30 years of coverage (gradually rising to 35 years by 2019); age 67 and 8 months (men, gradually rising at the same pace as the normal retirement age) or 66 and 4 months (women, gradually rising at the same pace as the normal retirement age) with at least 20 years of coverage.

The retirement age is reduced by up to four years for women who have raised at least one child, according to the number of children and the insured's age. The reduction is gradually being phased out and will be eliminated for insured women born after 1976.

Retirement is not necessary.

Early pension: Retirement is possible up to three years before the normal retirement age with at least 31 to 33 years of contributions (depending on the normal retirement age for the insured's cohort).

Employment must cease for persons receiving the early pension.

Deferred pension: The pension may be deferred. There is no age limit.

Old-age pensions are payable abroad.

Disability pension: Younger than age 65 and assessed with a third-degree (70% loss of earning capacity), second-degree (50% to 69% loss of earning capacity), or first-degree (35% to 49% loss of earning capacity) disability. The insured must have a minimum period of coverage according to the insured's age when the disability began: less than one year of coverage if younger than age 20; one year if aged 20 to 21; two years if aged 22 to 23; three years if aged 24 to 25; four years if aged 26 to 27; five years in the last 10 years from age 28 to 38; 10 years in the last 20 years for those older than age 38. The full (third-degree)

disability pension is paid if the disability began before age 18.

District administrations assess the degree of disability for individuals whose disability began before age 18.

Disability pensioners may engage in gainful activity without limitations.

The disability pension is converted to an old-age pension at age 65.

Disability pensions are payable abroad if all gainful activity has ceased.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death, or died as a result of a work injury or an occupational disease. For an orphan's pension, the deceased must have been covered for at least half the required coverage period for a disability pension.

Eligible survivors include a widow(er) who was married to the deceased at the time of death and at least four years younger than the normal retirement age applicable to men of the same year of birth, assessed with a third-degree disability, or caring for a dependent child or parent or for a child with a disability; and children up to age 26.

The widow(er)'s pension ceases on remarriage.

Survivor pensions are payable abroad.

Funeral grant: Paid to the person who paid for the funeral of a dependent child or the parent of a dependent child.

Old-Age Benefits

Old-age pension: The monthly pension consists of a flat-rate amount of 2,340 koruna and an earnings-related amount of 1.5% of the personal assessment base for each year of coverage.

The personal assessment base is the average gross earnings during the insured's working career (only earnings since 1986 are taken into account). Covered earnings are indexed to the average wage.

If the personal assessment base is greater than 11,415 koruna, earnings used to calculate pensions are as follows: 100% of earnings up to 11,415 koruna; 26% of earnings from 11,416 koruna to 30,093 koruna; 22% of earnings from 30,094 to 103,768 koruna; and 3% of earnings exceeding 103,769 koruna.

The minimum monthly pension is 3,110 koruna.

Early pension: The pension is reduced by 0.9% for each 90-day period for those retiring less than 360 days before the normal retirement age for the insured's cohort; 1.2% if retiring 360 to 720 days before the normal retirement age for the insured's cohort; and 1.5% if retiring more than 720 days before the normal retirement age for the insured's cohort. This reduction is permanent and continues after the recipient reaches the normal retirement age for the insured's cohort.

Deferred pension: The pension is increased by 1.5% of the personal assessment base for each completed 90-day period of gainful activity during which the claim for an old-age pension is deferred.

Benefit adjustment: Benefits are adjusted every January by 33.3% of the increase in the consumer price index and 33.3% of the increase in average real wages. Further adjustments are made when the consumer price index changes by at least 5%. (This formula is temporary through 2015.)

Permanent Disability Benefits

Disability pension: The monthly disability pension consists of a flat-rate amount of 2,340 koruna and an earnings related amount of 1.5% of the personal assessment base for each year of coverage for a third-degree disability; 0.75% for a second-degree disability; or 0.50% for a first-degree disability. The projected coverage period is credited from the date the disability began up to the normal retirement age.

The personal assessment base is the average gross earnings during the insured's working career (only earnings since 1986 are taken into account). Covered earnings are indexed to the average wage.

If the personal assessment base is greater than 11,415 koruna, earnings for pension calculation purposes are as follows: 100% of earnings up to 11,415 koruna; 26% of earnings from 11,416 koruna to 30,093 koruna; 22% of earnings from 30,094 to 103,768 koruna; and 3% of earnings exceeding 103,769 koruna.

Disabled from youth pension: The monthly disability pension consists of a flat-rate monthly amount of 2,340 koruna and an earnings-related amount of 45% of the annual personal assessment base. The annual personal assessment base is calculated using the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Benefit adjustment: Benefits are adjusted every January by 33.3% of the increase in the consumer price index and 33.3% of the increase in average real wages. Further adjustments are made when the consumer price index changes by at least 5%. (This formula is temporary through 2015.)

Survivor Benefits

Spouse's pension: A monthly flat-rate amount of 2,340 koruna plus 50% of the earnings-related amount the deceased received or was entitled to receive is paid to a widow(er) at least four years younger than the normal retirement age applicable to men of the same year of birth, assessed with a third-degree disability, or caring for a dependent child or parent or for a child with a disability.

A limited pension is paid for one year to all other widow(er)s.

Orphan's pension: A monthly flat-rate amount of 2,340 koruna plus 40% of the earnings-related amount the deceased received or was entitled to receive is paid to each dependent child. For full orphans, the flat-rate amount plus 40% of the sum of the earnings-related amount for each parent is paid.

If the survivor is also entitled to an old-age or disability pension, the amount paid is the greater of the two pensions plus half of the earnings-related amount of the other pension (see Old-Age and Permanent Disability Benefits).

Benefit adjustment: Benefits are adjusted every January by 33.3% of the increase in the consumer price index and 33.3% of the increase in average real wages. Further adjustments are made when the consumer price index changes by at least 5%. (This formula is temporary through 2015.)

Funeral grant: A lump sum of 5,000 koruna is paid.

Administrative Organization

Social insurance: Ministry of Labor and Social Affairs (<http://www.mpsv.cz>) provides general supervision and is responsible for policy development for all areas of social security except health insurance.

Czech Social Security Administration (<http://www.cssz.cz>) collects and administers contributions and delivers benefits through its central administration and 77 district administrations.

Funeral grant: Ministry of Labor and Social Affairs (<http://www.mpsv.cz>) provides general supervision.

The funeral grant is administered by labor offices.

Sickness and Maternity

Regulatory Framework

First law: 1888.

Current laws: 1991 (health insurance), implemented in 1992; 1991 (medical, dental, and pharmaceutical); 1992 (health insurance funds); 1992 (health insurance premiums), implemented in 1993; 1992 (nonstate health care facilities); 1997 (drugs), implemented in 1998; 1997 (public health insurance); 2006 (sickness insurance); 2006 (labor code); and 2011 (health services).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Employed persons with monthly earnings of at least 2,500 koruna working at least 15 days a month.

Exclusions: Employed persons with monthly earnings up to 2,500 koruna working less than 15 days a month.

Voluntary coverage for self-employed persons and employees of foreign firms.

Medical benefits: All persons permanently residing in the Czech Republic or employees whose employers are based in the Czech Republic.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: 4.5% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 8,500 koruna (2013).

There are no maximum earnings used to calculate contributions.

Self-employed person

Cash benefits: 2.3% of declared monthly covered earnings.

Declared earnings are 50% of the difference between income and expenses.

The minimum annual earnings used to calculate contributions are 12 times 25% of the national average monthly wage.

The maximum annual earnings used to calculate contributions are 48 times the national monthly average wage.

The national average monthly wage is 25,942 koruna.

Medical benefits: 13.5% of declared monthly covered earnings.

Declared earnings are 50% of the difference between income and expenses.

The minimum annual earnings used to calculate contributions are 12 times 25% of the national monthly average wage.

The national average monthly wage is 25,942 koruna.

There are no maximum earnings used to calculate contributions.

Employer

Cash benefits: 2.3% of monthly covered payroll.

The maximum annual earnings used to calculate contributions are 48 times the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Medical benefits: 9% of the monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 8,500 koruna (2013).

There are no maximum earnings used to calculate contributions.

Government

Cash benefits: Any deficit

Medical benefits: 723 koruna a month for certain groups of insured persons.

Qualifying Conditions

Cash sickness benefits: A doctor's certificate is required from the first day of incapacity. There is no minimum period of employment or residence.

Cash maternity benefits: Must have at least 270 days of coverage in the last two years before the maternity leave begins, have reported a loss of earnings, and be the mother of the child or be the child's substitute caregiver (substitute caregivers may include men). A medical exam to confirm the pregnancy is required.

Self-employed persons must have at least 270 days of coverage in the last two years, including at least 180 days in the last year, before childbirth.

The benefit is also paid for the adoption of a child younger than age 7.

Maternity compensation benefits: Paid for a loss of income resulting from a change of employment because of pregnancy or childbirth.

Caregiving allowance: Paid to an insured person who is temporarily unable to work because he or she must provide care for a sick member of his or her household, a child younger than age 10 whose usual childcare is unavailable or school is closed, or a child who has been ordered into quarantine.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of the daily assessment base is paid from the 15th day (22nd day for old-age or disability pensioners) of sickness up to 380 days; up to two years if recovery is likely. (The employer pays at least 60% of the insured's hourly average earnings after a three-day waiting period for the first 14 days).

The daily assessment base is calculated as a percentage of the insured's gross earnings: 90% of gross earnings up to 865 koruna, 60% from 866 koruna to 1,298 koruna, and 30% from 1,299 to 2,595 koruna.

The maximum gross earnings used to calculate the daily assessment base are 2,595 koruna.

The hourly average earnings base is calculated as a percentage of the insured's gross earnings: 90% of earnings up to 151.03 koruna plus 60% of earnings from 151.04 koruna to 226.63 koruna plus 30% of earnings from 226.64 koruna to 453.08 koruna.

The maximum gross earnings used to calculate the hourly average earnings base are 453.08 koruna.

Maternity benefit: 70% of the daily assessment base is paid for 28 weeks (37 weeks for multiple births), including at least six weeks before the expected date of childbirth.

The daily assessment base is calculated as a percentage of the insured's gross earnings: 90% of gross earnings up to 865 koruna, 60% from 866 koruna to 1,298 koruna, and 30% from 1,299 to 2,595 koruna.

The maximum gross earnings used to calculate the daily assessment base are 2,595 koruna.

The maximum daily benefit is 1,060 koruna.

Paternity benefit: The maternity benefit may be transferred to the father with the mother's written consent from the 7th week after childbirth.

Maternity compensation benefit: The benefit is the difference between the earnings before and after job transfer and is paid from the transfer day until maternity leave begins; after childbirth, the benefit is paid from the day of returning to the usual job until the end of the ninth month after the date of childbirth.

Caregiving allowance: 60% of the daily assessment base is paid for up to 9 days (16 days in certain cases).

The daily assessment base is calculated as a percentage of the insured's gross earnings: 90% of gross earnings up to 865 koruna, 60% from 866 koruna to 1,298 koruna, and 30% from 1,299 to 2,595 koruna.

The maximum gross earnings used to calculate the daily assessment base are 2,595 koruna.

The benefit is not paid if the other parent is receiving cash maternity or paternity benefits or the caregiving allowance.

Workers' Medical Benefits

Benefits include medical treatment in outpatient and inpatient care facilities, emergency and rescue services, preventive care, medical aid, appliances, stomatology treatment (diseases of the mouth), spa treatments, the care of children in special medical institutions and convalescent homes, transportation, and medical assessments.

Certain pharmaceutical products are reimbursed in part or in full, according to a schedule in law.

The public health insurance system covers transportation costs, if prescribed by a doctor.

Cost sharing: The insured pays 30 koruna for a clinical examination by a doctor, specialist, or dentist; 90 koruna for a visit by an emergency service doctor; 30 koruna for a medical prescription. Certain groups of insured persons do not pay some of these fees.

Cost sharing is limited to 5,000 koruna a year; 2,500 koruna a year for children and persons over age 65.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mpsv.cz>) provides general supervision for sickness insurance. Regional and district offices administer cash benefits.

Czech Social Security Administration (<http://www.cssz.cz>) collects and administers contributions and delivers cash sickness benefits through its central administration and 77 district administrations.

Ministry of Health (<http://www.mzcr.cz>) provides general supervision for medical benefits.

Medical services are provided in state and private outpatient and inpatient care facilities based on contracts with individual insurance companies.

Work Injury

Regulatory Framework

First law: 1887.

Current laws: 1956 (benefits), 1990 (self-employed), 1993 (occupational diseases and injuries), 1994 (labor code), 1995 (pensions), 1995 and 2001 (compensation), and 2007 (occupational disease and injuries).

Type of program: Social insurance system.

Coverage

Employed persons, persons with disabilities, and students.

Exclusions: Self-employed persons.

Special systems for military and police personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Contributions are paid quarterly and are calculated from the social insurance tax base of all employees. The premium depends on the type of activity performed.

Government: Any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered.

Paid for a first-degree (35% to 49% loss of working capacity), second-degree (50% to 69% loss of working capacity), or third-degree (70% or more loss of working capacity) disability.

Temporary Disability Benefits

For first- or second-degree disabilities, a monthly benefit equal to the difference between the insured's average

earnings before the work injury or the occupational disease began and the full amount of the sickness benefit is paid.

There is no maximum benefit.

Permanent Disability Benefits

Permanent disability pension: For a third-degree disability, a monthly pension equal to the average gross earnings in the calendar quarter before the disability began is paid up to age 65 or up to retirement age if greater than 65.

Czech Social Security Administration assesses the degree of disability.

Workers' Medical Benefits

All necessary medical expenses are paid.

Survivor Benefits

Survivor grant: A lump sum of 240,000 koruna is paid to the spouse, each orphan up to age 26, and the deceased's parents (in certain circumstances).

Funeral grant: See Old Age, Disability and Survivors.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mpsv.cz>) provides general supervision of temporary and permanent disability benefits and survivor grants.

Czech Social Security Administration (<http://www.cssz.cz>) collects and administers contributions and delivers benefits through its central administration and 77 district administrations.

Ministry of Health (<http://www.mzcr.cz>) provides general supervision of medical benefits.

Insurance companies insure private-sector employers with at least one employee against liability for work-related injuries and occupational diseases.

Unemployment

Regulatory Framework

First law: 1991.

Current law: 2004.

Type of program: Social insurance system.

Coverage

Citizens of the Czech Republic and the European Union and their dependents, and non-EU citizens who reside permanently in the Czech Republic.

Source of Funds

Insured person: None.

Self-employed person: 1.2% of declared monthly covered earnings.

Declared earnings are 50% of the difference between income and expenses.

The minimum annual earnings used to calculate contributions are 12 times 25% of the national average monthly wage (full-time self-employed persons); 12 times 10% of the national average monthly wage (part-time self-employed persons).

The maximum annual earnings used to calculate contributions are 48 times the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Employer: 1.2% of monthly payroll.

The maximum annual earnings used to calculate contributions are 48 times the national average monthly wage.

The national average monthly wage is 25,942 koruna.

Government: Any deficit.

Qualifying Conditions

Unemployment benefits: Must be registered as a job-seeker and have been insured for at least 12 months in the last two years.

Unemployment Benefits

65% of the insured's average net monthly earnings in the last quarter is paid for the first two months; 50% for the following two months; 45% thereafter. 60% of the insured's average net monthly earnings is paid if undergoing retraining. If the insured person voluntarily ceases employment without a valid reason, 45% of the insured's average net monthly earnings in the last quarter is paid for the entire period of support.

The maximum monthly benefit is 14,281 koruna; 16,005 koruna if undergoing retraining.

When entitlement to social insurance unemployment benefits ceases, social benefits and allowances are paid.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mpsv.cz>) provides general supervision.

Labor offices administer benefits.

Family Allowances

Regulatory Framework

First law: 1945.

Current law: 1995 (state support), implemented in 2004.

Type of program: Universal system.

Coverage

Persons who reside permanently in the Czech Republic, citizens of the European Union, and other persons stipulated by law.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child allowance (income tested): Paid for dependent children (up to age 26 if a student or disabled) who live in a family with an income under 2.4 times the family monthly living minimum.

The family monthly living minimum is 3,410 koruna for an individual; 3,140 koruna for the first adult in a family; 2,830 koruna for another adult in the family; 1,740 koruna for children younger than 6 years; 2,140 koruna for children aged 6 to 15; and 2,450 koruna for dependent children aged 16 to 26.

Birth grant (income tested): Paid for the birth of the first child to families with an income below 2.4 times the family monthly living minimum.

Parental allowance: Paid to a parent who cares for the youngest child in the family if one of the parents is insured for cash sickness benefits.

Family Allowance Benefits

Child allowance (income tested): A flat-rate amount is paid monthly according to the child's age: 500 koruna for a child younger than age 6; 610 koruna if aged 6 to 15; 700 koruna if aged 16 to 26.

Birth grant (income tested): A lump sum of 13,000 koruna is paid for the first live birth; 19,500 koruna for multiple live births.

Parental allowance: The benefit is the daily assessment base of the father or mother (whichever is higher) and may be paid until the child is age 4. Under certain conditions, the recipient may choose the amount and the length of time the allowance is paid. The amount can be changed once every quarter. The maximum benefit is 220,000 koruna.

The daily assessment base is calculated as a percentage of the insured's gross earnings: 90% of gross earnings up to 865 koruna, 60% from 866 koruna to 1,298 koruna, and 30% from 1,299 to 2,595 koruna.

The maximum gross earnings used to calculate the daily assessment base are 2,595 koruna.

Czech Republic

If the daily assessment base cannot be set for either of the two parents, a fixed amount of 7,600 koruna a month is paid until the child reaches 10 months; 3,800 thereafter until the child is age 4.

Parental allowances are paid monthly.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mpsv.cz>) provides general supervision.

Benefits are administered by labor offices.

Denmark

Exchange rate: US\$1.00 = 5.42 kroner.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1891 (old age) and 1921 (disability).

Current laws: 2005 (partial early retirement pension), 2007 (anticipatory pensions), 2009 (ATP pension), and 2013 (universal pensions).

Type of program: Universal and social insurance.

Coverage

Universal pension: All residents of Denmark.

Labor-market supplementary pension (ATP): Employed persons, including recipients of disability pensions granted before 2003, cash sickness, maternity, unemployment, and social assistance benefits.

Voluntary coverage for persons previously insured for at least three years who are nonsalaried or self-employed, and for recipients of disability pensions granted as of 2003, or early retirement benefits (see Unemployment).

Exclusions: Employed persons working less than nine hours a week.

Source of Funds

Insured person

Universal basic pension: None.

ATP: Up to 1,080 kroner a year for a full-time worker. Recipients of sickness and maternity benefits, unemployment benefits, and certain vocational training benefits pay double contributions.

The insured pays contributions monthly or quarterly.

Self-employed person

Universal basic pension: None.

ATP: Up to 3,240 kroner a year.

Self-employed persons pay contributions quarterly.

Employer

Universal basic pension: None.

ATP: Up to 2,160 kroner (for a full-time worker) for each employee a year.

The employer pays contributions quarterly.

Government

Universal basic pension: The total cost.

The government pays contributions monthly or quarterly.

Qualifying Conditions

Old-age pension

Universal basic pension (earnings tested): Age 65 (gradually rising by six months a year to 67 from 2024 to 2027) with at least three years of residence from ages 15 to 65 (Danish nationals) or at least 10 years of residence including the last five years before the pensionable age (foreign nationals). The full pension is paid with at least 40 years of residence from ages 15 to 65.

Partial pension: Meets the age requirement for the universal basic pension and has less than 40 years of residence.

Earnings test: The benefit is reduced for annual earnings (from work) greater than 295,900 kroner for an unmarried pensioner.

Benefits are payable abroad.

Universal pension supplement (income tested): Age 65 (gradually rising by six months a year to 67 from 2024 to 2027) with at least three years of residence from ages 15 to 65 (Danish nationals) or at least 10 years of residence including the last five years before the pensionable age (foreign nationals).

Income test: The supplement is reduced for total income greater than 78,900 kroner a year for an unmarried pensioner or 157,800 kroner a year for each person in a married or cohabitating couple.

Deferred universal old-age pension (basic and supplement): Age 65 (gradually rising by six months a year to 67 from 2024 to 2027) up to age 75. Must work at least 1,000 hours a year.

ATP: Age 65 (gradually rising by six months a year to 67 from 2024 to 2027). The full pension requires a full and continuous contribution record since the start of the program in 1964 (or from age 16 if later).

Deferred ATP pension: Age 65 (gradually rising by six months a year to 67 from 2024 to 2027) up to age 75.

Benefits are payable abroad.

Supplementary pension benefit (income tested): Paid to needy pensioners.

Disability pension

Disability (anticipatory) pension (income tested): The insured has an assessed, permanent reduced working capacity (which cannot improve through rehabilitation or other measures) and cannot assure his or her own subsistence from any kind of paid work. Must have at least three years of residence from ages 15 to 65 (Danish nationals) or

at least 10 years of residence or be covered by a reciprocal agreement (foreign nationals).

Income test: The pension is reduced for annual income exceeding 72,200 kroner for unmarried persons (114,400 kroner if married or cohabitating).

Following a medical assessment nonmedical staff of the municipality assesses the working capacity. If the working capacity of the insured has improved a medical re-assessment is required.

At the pensionable age, the disability pension is replaced by the old-age pension.

Disability supplement: Paid to help meet extra costs resulting from the assessed disability. Expected extra costs must exceed 6,000 kroner a year or 500 kroner a month. There is no income test.

Anticipatory senior pension: Paid to insured persons with at least 25 years of full-time work, and who stop working five years before the pensionable age as a result of physically demanding jobs and work-related health problems.

Benefits are payable abroad.

Survivor pension

Universal pension: No statutory benefits are provided for a surviving spouse.

Orphans younger than age 18 are eligible for benefits under Family Allowances.

Death grant: A lump sum is provided under Sickness and Maternity.

Dependent spouse's pension: Paid when one spouse or cohabiting partner (including a registered same-sex partner) dies and both received a universal pension.

Dependent spouse's allowance (income tested): Paid to a surviving spouse or partner (including a registered same-sex partner) who lived with the deceased for at least three years.

Income test: A reduced benefit is paid if the annual income of the surviving spouse or cohabitating partner exceeds 228,905 kroner; no benefit is paid if annual income exceeds 357,663 kroner.

ATP: Paid to a surviving spouse (including a registered same-sex partner) and each child younger than age 21 if the deceased had at least two years of contributions since 2002; to each child younger than age 19 if the deceased had contributions before 2003 only.

Old-Age Benefits

Universal old-age basic pension (earnings tested): 70,896 kroner a year is paid to unmarried, married, or cohabiting pensioners with at least 40 years of residence in Denmark before the pensionable age.

Partial pension: The pension is proportionally reduced according to the number of years of residence in Denmark before the pensionable age.

Universal old-age pension supplement (income tested): 73,644 kroner a year is paid for an unmarried pensioner; 35,592 kroner a year for a married or cohabitating pensioner.

Income test: The supplement is reduced by 32% for annual income over 66,500 kroner for unmarried persons (133,400 if married or cohabiting) up to 301,200 kroner.

Deferred universal old-age pension (basic and supplement): May be deferred for up to ten years. The pension is increased for each month of deferral. The increment for deferring the pension for a year is based on the ratio of the period of deferral to the average life expectancy at the time the pension is taken.

ATP pension: The amount paid is based on the insured's length of coverage and the number of contributions paid. The amount depends on how long the person concerned was covered by the scheme and on the amount paid in contributions

The maximum annual pension is approximately 25,000 kroner.

Pensions under 2,500 kroner are paid as a lump sum.

Deferred ATP pension: The pension is increased by 5% for each year of deferral from age 65 to 75.

Benefit adjustment: ATP pensions are adjusted depending on the financial resources of the system.

Supplementary pension benefit (income tested): A supplementary benefit is paid. (Old-age pensioners may claim additional social benefits to help meet daily living and housing costs.)

Permanent Disability Benefits

Disability (anticipatory) pension (income tested): 211,920 kroner a year is paid to an unmarried person; 180,132 kroner a year is paid to a married or cohabiting person.

Income test: The pension for an unmarried person is reduced by 30% of income exceeding 72,200 kroner; 114,400 kroner if married or cohabitating.

Disability supplement: The minimum monthly supplement is 1,500 kroner.

Anticipatory senior pension: 211,920 kroner a year is paid to an unmarried person; 180,132 kroner a year is paid to a married or cohabiting person.

Income test: The pension for an unmarried person is reduced by 30% of income exceeding 72,200 kroner; 114,400 kroner if married or cohabitating.

Disability supplement: The minimum monthly supplement is 1,500 kroner.

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Survivor Benefits

Death grant (means tested): A lump sum of up to 10,250 kroner is paid (8,600 kroner if the survivor is younger than 18).

Benefit adjustment: The grant is adjusted annually according to changes in wages.

Dependent spouse's pension: The old-age or disability pension the deceased received or was entitled to receive is paid for three months.

Dependent spouse's allowance (income tested): A lump sum of up to 13,904 kroner is paid.

Income test: A reduced benefit is paid if the annual income of the surviving spouse or cohabiting partner exceeds 228,905 kroner; no benefit is paid if annual income exceeds 3457,660 kroner.

ATP: With at least two years of contributions after 2002, a lump sum of 50,000 kroner is paid; with contributions before 2003 only, a lump sum based on the deceased's accrued rights is paid.

Administrative Organization

Universal pension: Ministry of Children, Gender Equality, Integration and Social Affairs (<http://sm.dk/en>) provides general supervision and national administration.

Danish Financial Supervisory Authority (<http://www.finanstilsynet.dk>) supervises the program.

ATP: Labor Market Supplementary Pension Institution (<http://www.atp.dk>), an independent institution headed by a bipartite board of directors, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1892.

Current laws: 2010 (health) and 2013 (maternity).

Type of program: Universal (medical benefits) and employment-related (cash benefits) system.

Coverage

Cash sickness and maternity benefits: All employed and self-employed persons.

Medical benefits: All residents of Denmark.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions (cash benefits).

Employer: The total cost of cash benefits. None for medical benefits.

The employer's contributions also finance temporary disability benefits under Work Injury.

Government: Local (municipal and county-level) government pays the total cost of cash benefits. Local government (county level) finances the total cost of medical benefits.

Government contributions also finance temporary disability benefits under Work Injury.

Qualifying Conditions

Cash sickness and maternity benefits: Must have at least 74 hours of employment in the previous eight weeks (employer-financed benefit); or have at least 120 hours of work in the 13 weeks before the incapacity began and be in paid vocational training, in flexible employment with a public- or private-sector employer, receiving unemployment benefits, or have just completed vocational training for 18 months (local government-financed benefit). Self-employed persons must have at least six months of work in the last 12 months, including the month before the incapacity began.

Seriously ill child benefit: Cash sickness benefits are paid to a parent to care for a seriously ill child younger than age 18, where the child needs to stay in the hospital for more than 12 days. The insured must have worked for at least 13 weeks as an employee or six months as a self-employed person.

Medical benefits: Must reside in Denmark; there is a six-week waiting period if moving to Denmark from another country.

Sickness and Maternity Benefits

Sickness benefit: Up to 4,075 kroner a week is paid, based on the insured's hourly wage; for employed persons, the benefit is paid from the first day of incapacity; for self-employed persons, from the third week of incapacity (may insure voluntarily for the first two weeks). The benefit is paid for 52 weeks within any 18-month period; may be extended under specific circumstances.

Local government assesses the incapacity every eight weeks.

Partial benefit: A reduced benefit is paid for a partial incapacity for work.

Death grant (means tested): A lump sum of up to 9,900 kroner (8,300 kroner if the survivor is younger than 18) is paid.

Benefit adjustment: The grant is adjusted annually according to changes in wages.

Maternity benefit: Up to 4,075 kroner a week is paid for up to 52 weeks, including from four weeks before or 14 weeks after the expected date of childbirth for the mother and, concurrently, two weeks for the father. After the 14th week, both parents may share a 32-week leave period that must be taken before the child's ninth birthday.

For the adoption of a child, the benefit is paid for a 46-week leave period beginning from the date the parent takes charge of the child. After the 14th week, both parents may share a 32-week leave period that must be taken before the child's ninth birthday.

Seriously ill child benefit: 4,075 kroner a week is paid (may be extended for up to three months if the child is hospitalized as a result of a congenital disease).

Workers' Medical Benefits

Free service benefits are provided with a restricted choice of doctor, or the patient pays part of expenses with a free choice of doctor. Benefits include general practitioner care, specialist care, treatment by psychologists under special circumstances, hospitalization in a public hospital, 50% to 85% of the cost greater than 890 kroner a year for most prescribed drugs, free maternity care from a midwife or doctor, home nursing, chiropractic, physiotherapy, some dental care, and transportation for pensioners.

There is no limit to duration (except for treatment by psychologists, chiropractors, and physiotherapists).

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Sickness and maternity benefits: Ministry of Employment (<http://www.bm.dk>) provides general supervision and national administration.

Local (municipal) governments administer sickness and maternity benefits at the local level.

Medical benefits: Ministry of Health (<http://www.sum.dk>) provides general supervision and national administration.

Local (municipal) and regional governments administer medical benefits at the local level.

Work Injury

Regulatory Framework

First law: 1898.

Current law: 2006 (occupational injury).

Type of program: Universal (medical benefits and cash benefits) system, social insurance system, and employer liability system through a private carrier (work injury and occupational diseases).

Coverage

All employed persons, persons in vocational training, and persons with a congenital impairment resulting from the work or employment history of either parent.

Voluntary coverage for all self-employed persons and their spouses.

Special system for military personnel.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions.

Employer: For temporary disability benefits, see source of funds for sickness benefits under Sickness and Maternity. For permanent disability benefits, the total cost of compulsory income security provisions through a private carrier (work injury) and the Labor Market Occupational Disease Fund (occupational disease).

Government: See source of funds under Sickness and Maternity.

Qualifying Conditions

Work injury benefits: Insured must have at least a 15% loss of work capacity. A claim for a benefit for a work injury or an occupational disease must be made within a year; beyond a year in special circumstances.

Temporary Disability Benefits

Up to 4,075 kroner a week is paid, based on the insured's hourly wage; for employed persons, the benefit is paid from the first day of incapacity; for self-employed persons, from the third week of incapacity (may insure voluntarily for the first two weeks). The benefit is paid for 52 weeks within any 18-month period; may be extended under specific circumstances.

Local government assesses the disability every eight weeks.

Partial benefit: A reduced benefit is paid for a partial incapacity to work.

Permanent Disability Benefits

Permanent disability pension: For a total disability (100%), 83% of the insured's earnings in the previous year is paid.

The minimum annual earnings used to calculate benefits are 177,000 kroner.

The maximum annual earnings used to calculate benefits are 491,000 kroner. The maximum earnings are adjusted annually.

For an assessed loss in earning capacity of less than 50%, the insured may choose a monthly benefit or a lump sum.

The National Board of Industrial Injuries assesses the loss of earning capacity, which may be reviewed at any time in the first five years after the award is made if the insured's condition changes. Appeals may be made to the National Social Appeals Board within four weeks of receiving the decision.

The pension is replaced by the old-age pension at age 65.

Permanent injury compensation: For a total disability (100%), a lump sum of 817,500 kroner is paid; up to 981,000 kroner in certain cases.

Benefit adjustment: Benefits are adjusted annually.

Workers' Medical Benefits

Benefits include the cost of prostheses, orthopedic equipment and wheelchairs, and some specialist care (most medical services are provided under ordinary sickness insurance).

Survivor Benefits

Spouse's pension: 30% of the insured's annual earnings paid for up to 10 years to the surviving spouse or to a cohabiting partner (including a registered same-sex partner) who lived with the deceased for at least two years. The pension is paid if the survivor (re)marries.

The maximum annual benefit is 135,516 kroner.

The survivor pension ceases at age 65.

Orphan's pension: 10% of the deceased's annual earnings, up to 45,172 kroner is paid to each orphan up to age 18 (age 21 if a student). 20% of the deceased's annual earnings, up to 90,344 kroner is paid to each full orphan.

Transitional allowance: If the insured's death is the result of a work injury or an occupational disease, a lump sum of 154,000 kroner is paid to a spouse, cohabiting partner (including a same-sex partner), or certain other persons.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Ministry of Employment (<http://www.bm.dk>) provides general supervision.

Danish Financial Supervisory Authority (<http://www.ftnet.dk>) provides direct supervision of private carriers for work accidents and the Labor Market Occupational Diseases Fund.

National Board of Industrial Injuries (<http://www.ask.dk>) assesses entitlements for insured persons and survivors.

Labor Market Occupational Disease Fund (an independent self-governing institution) administers the employer-funded programs for occupational diseases.

Unemployment

Regulatory Framework

First law: 1907.

Current laws: 2014 (unemployment insurance).

Type of program: Subsidized voluntary insurance system.

Note: If an unemployed person is ineligible for benefits and has no means of support, the local (municipal) government may provide social assistance.

Coverage

Employed persons, self-employed persons, persons with at least 18 months of vocational training, central and local government officials, and persons in military service. Must be members of an approved unemployment fund established voluntarily by trade unions.

Source of Funds

Insured person: 8% of monthly gross salary or earnings (to the Labor Market Fund for unemployment insurance and voluntary early retirement). Contributions to an unemployment insurance fund vary according to fund (unemployment insurance and voluntary early retirement).

Self-employed person: 8% of monthly gross salary or earnings (to the Labor Market Fund for unemployment insurance and voluntary early retirement). Contributions to an unemployment insurance fund vary according to fund (unemployment insurance and voluntary early retirement).

Employer: Certain employers pay contributions for their employees who are members of an unemployment fund.

Government: Provides a subsidy.

Qualifying Conditions

Unemployment benefit: Must have been a member in the unemployment fund during the last 12 months and have at least 52 weeks (1,924 hours) of insured employment in the last three years.

Unemployment must not be due to voluntary leaving, misconduct, a labor dispute, or the refusal of a suitable job offer. The claimant must be registered for employment and capable of and willing to work.

Part-time unemployment benefit: Must have been a member in the unemployment fund during the last 12 months and have at least 34 weeks (1,258 hours) of insured employment in the last three years.

Voluntary early retirement pay scheme: Age 62 and 6 months (gradually rising to 64 by 2023) and a resident of Denmark, with at least 30 years of paid voluntary early retirement contributions since age 30 (several transitional rules require shorter contribution periods).

Unemployment Benefits

Unemployment benefit: 90% of the insured's average earnings in the previous 12 weeks is paid from the fourth day of unemployment (based on a five day work week) for up to two years; for unemployed persons aged 55 to 59, the benefit may be paid until age 60. The employer pays a benefit for the first three days of full or partial unemployment. Self-employed persons have a three-week waiting period.

The maximum unemployment benefit is 4,075 kroner a week (3,340 for young unemployed persons who complete vocational training or military service.)

Part-time unemployment benefit: Up to 66.7% of the maximum unemployment benefit is paid.

Voluntary early retirement pay scheme: Up to 91% of the maximum unemployment benefit is paid for up to five years (gradually decreasing to three years from 2018 to 2023). Workers who continue to work for two years after age 60 receive either the maximum unemployment benefit or a lump sum of 143,300 kroner and a reduced benefit.

Administrative Organization

Ministry of Employment (<http://www.bm.dk>) and the National Directorate of Labor provide general supervision.

Authorized unemployment funds (with at least 10,000 members) administer the program nationally, collect contributions, and pay benefits.

Family Allowances

Regulatory Framework

First law: 1952.

Current law: 2004 (child benefits).

Type of program: Universal system.

Coverage

Resident citizens of Denmark for a year or more (three years for a special supplement) or covered by a reciprocal agreement, and refugees.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The child must be younger than age 18 and reside in Denmark. The parent must pay taxes in Denmark.

Birth grant: Paid for multiple births.

Adoption grant: Paid for the adoption of a foreign child.

Family Allowance Benefits

Family allowances: 17,616 kroner is paid for each child up to age 2, 13,944 kroner for each child aged 3 to 6, and 10,980 kroner for each child aged 7 to 17.

Single parent's supplement: 5,380 kroner a year is paid for each child.

Orphan's supplement: 30,480 kroner a year is paid to full orphans; 15,240 kroner a year to half orphans.

Children of pensioners supplement: 13,488 kroner a year is paid to one pensioner parent; 14,736 kroner a year to two pensioner parents.

Study supplement: 6,928 kroner a year is paid for each parent who is a student.

All benefits and supplements are paid quarterly.

Birth grant: 8,700 kroner a year is paid for the second and each subsequent child.

The grant is paid quarterly until the children are age 7.

Adoption grant: A lump sum of 50,119 kroner is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Some benefits for the cost of child care and education and parental leave periods are provided.

Administrative Organization

Ministry of Children, Gender Equality, Integration and Social Affairs (<http://www.sm.dk>) provides general supervision and national administration.

Local (municipal) governments administer the program.

Estonia

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1924.

Current laws: 1992 (old-age pensions), 1992 (pensions), 2000 (funeral benefit), 2001 (individual accounts), 2004 (individual accounts), and 2004 (investments).

Type of program: Social insurance and mandatory individual account system.

Coverage

Social insurance: All permanent residents of Estonia; non-citizens residing temporarily in Estonia; and legal refugees.

Mandatory individual account: All persons born after December 31, 1982, who are covered by social insurance, including self-employed persons. Voluntary coverage for persons born after December 31, 1941 and before January 1, 1983.

Source of Funds

Insured person

Social insurance: None.

Mandatory individual account: 2% of earnings plus an administrative fee.

There are no maximum earnings used to calculate contributions.

Self-employed person

Social insurance: 16% of declared covered earnings.

Mandatory individual account: 4% of declared earnings plus an administrative fee.

Employer

Social insurance: 16% of gross payroll.

There are no maximum earnings used to calculate contributions.

Mandatory individual account: 4% of gross payroll.

There are no maximum earnings used to calculate contributions.

Government

Social insurance: The total cost of national pensions, pension supplements, and allowances for some categories of

insured persons. Local governments pay the total cost of the funeral grant .

Mandatory individual account: None.

Qualifying Conditions

Social insurance

Old-age pension: Age 63 with at least 15 years of service (men) or age 61 with at least 15 years of service (women). (The retirement age for women is gradually rising until it reaches age 63 in 2016; the retirement age for men and women will gradually rise from 2017 to 2026 until it reaches age 65).

Retirement is possible up to 10 years before the normal retirement age with at least 20 years of service, including 10 years of work in especially hazardous occupations; or up to five years before the normal retirement age with at least 25 years of service, including 12 years and six months in especially hazardous occupations.

Early pension: Retirement is possible up to three years before the normal retirement age with at least 15 years of service.

Deferred pension: The pension may be deferred. There is no age limit.

National old-age pension: Age 63 and does not qualify for a social insurance old-age pension. Must have resided in Estonia for at least five years before applying for benefits and must not be receiving a pension from any other country.

Pension supplement: Paid to persons assessed with at least a 40% loss of earning capacity as a result of a nuclear test or accident and veterans of WWII or military personnel.

Disability pension: Aged 25 to 62 with one to 14 years of coverage, depending on age. Must be assessed with a 40% to 99% loss of earning capacity (partial) or 100% (total).

A medical expert assesses the degree of disability.

National disability pension: Must be assessed with a loss of at least 40% of earning capacity, must not qualify for a social insurance disability pension, and must not receive a pension from any other country.

Pension supplement: Paid to persons assessed with at least a 40% loss of earning capacity as a result of a nuclear test or accident; veterans of WWII or military personnel; and certain prisoners of war.

Survivor pension: The deceased had at least 15 years of service. Paid to survivors aged 25 to 62 who are incapable of gainful activity and with one to 14 years of coverage, depending on age.

An eligible spouse must meet one of the following conditions: at least 12 weeks' pregnant; nonworking and raising the deceased's child younger than age 3; permanently disabled and married to the deceased for at least a year;

divorced and permanently incapable of work before the divorce, or if the incapacity began in the year immediately after the divorce married for at least 25 years and reached pensionable age within three years after the divorce; or of pensionable age.

Other eligible survivors include children, stepchildren, siblings, and grandchildren younger than age 18 (age 24 if a full-time student, no limit if disabled); parents or step-parents of pensionable age or with a disability; or a non-employed guardian raising the deceased's children.

National survivor pension: Paid when the family breadwinner dies and was ineligible for a social insurance pension. The survivor must not receive a pension from any other country.

Mandatory individual account

Old-age pension: Age 63 with at least 15 years of service (men) or age 61 with at least 15 years of service (women), receiving the social insurance old-age pension, and first contributed to the individual account at least five years before the date of retirement. The retirement age for women is gradually rising until it reaches age 63 in 2016; the retirement age for men and women will gradually rise from 2017 to 2026 until it reaches age 65.

Survivor pension: The pension is paid to survivors named by the deceased; if there are no named survivors, the pension is paid to the deceased's spouse and orphans.

Old-Age Benefits

Social insurance

Old-age pension: The monthly benefit has three components: a flat-rate amount of €134.91; a length of service component which equals the number of years of service up to December 31, 1998, multiplied by the value of a year of pensionable service; and an insurance component based on contributions paid after January 1, 1999.

The value of a year of pensionable service is €4.964.

Employment may continue.

Early pension: The pension is reduced by 0.4% for each month before the normal retirement age.

Employment must cease.

Deferred pension: The pension is increased by 0.9% for each month of deferral.

The minimum monthly old-age pension is the monthly national pension rate of €140.81.

There is no maximum old-age pension.

Benefit adjustment: Benefits are adjusted annually in April according to changes in the consumer price index and the annual increase in social tax contributions.

National old-age pension: The pension is the monthly national pension rate of €140.81.

Pension supplement: 10% of the national pension rate of €140.81 is paid.

Benefit adjustment: The national pension is adjusted annually by the Estonian parliament.

Mandatory individual account

Old-age pension: The value of the pension depends on the insured's contributions plus accrued interest. At retirement, the insured must purchase a life annuity or make programmed withdrawals if the pension is less than 25% of the national pension rate.

The monthly national pension rate is €140.81.

Permanent Disability Benefits

Social insurance

Disability pension: The monthly pension is either the insured's old-age pension or a flat-rate amount of €134.91 plus a length-of-service component based on 30 years of coverage multiplied by the assessed degree of disability, whichever is greater

The amount of time the pension is paid depends on the assessed degree of disability, from six months up to retirement age.

The minimum monthly disability pension is the national pension rate of €140.81.

There is no maximum disability pension.

Persons receiving a disability pension may continue working.

The disability pension is replaced by an old-age pension at retirement age.

Benefit adjustment: Disability pensions are adjusted annually in April according to changes in the consumer price index and the annual increase in social tax contributions.

National disability pension: A percentage of the monthly national pension rate of €140.81 is paid according to the assessed degree of disability.

Employment may continue.

Pension supplement: 10% of the monthly national pension rate is paid to persons incapacitated for work as a result of a nuclear test or accident, World War II veterans, and military personnel; 20% to certain World War II prisoners of war.

The monthly national pension rate is €140.81.

Benefit adjustment: The national pension rate is adjusted annually by the Estonian parliament.

Survivor Benefits

Social insurance

Survivor pension: 50% of the reference pension is paid for one survivor, 80% for two, and 100% for three or more. The amount is split equally among all eligible survivors.

The reference pension is either the old-age pension the deceased received (or was entitled to receive), or the sum of the flat-rate amount of €134.91 plus a length-of-service component based on 30 years of coverage multiplied by the assessed degree of disability, whichever is greater.

The survivor pension is paid for 12 months after remarriage.

Full orphans receive the survivor pension for both parents.

The minimum survivor pension is 40% of the old-age pension paid for a person with a length-of-service component based on 30 years of coverage.

The maximum survivor pension is 100% of the old-age pension paid for a person with a length-of-service component based on 30 years of coverage.

National survivor pension: 50% of the monthly national pension rate is paid for one survivor, 80% for two, and 100% for three or more. The amount is split equally among all eligible survivors.

The monthly national pension rate is €140.81.

Benefit adjustment: The national pension rate is adjusted annually by the Estonian parliament.

Funeral grant: A lump sum of €191.74 is paid.

Mandatory individual account

Survivor pension: If the insured dies before retirement, designated survivors receive the accumulated value of the individual account. If the insured dies after retirement, designated survivors may receive a periodic benefit for at least five years.

Administrative Organization

Social insurance

Ministry of Social Affairs (<http://www.sm.ee>) is responsible for general management and supervision.

National Social Insurance Board (<http://www.ensib.ee>) is responsible for overall planning and coordination.

Mandatory individual account

Ministry of Finance (<http://www.fi.ee>) supervises the Financial Supervisory Authority and the Registrar of the Estonian Central Register of Securities.

Financial Supervisory Authority (<http://www.fi.ee>) supervises financial services providers, including pension management companies and life insurance companies.

Registrar of the Estonian Central Register of Securities (<http://www.e-register.ee>) sets up a pension account for each insured person.

Sickness and Maternity

Regulatory Framework

First law: 1924.

Current laws: 2000 (health insurance fund), implemented in 2001; 2002 (health organization); and 2002 (health insurance).

Type of program: Social insurance system.

Coverage

Cash benefits: Insured employees, employers, and self-employed persons.

Medical benefits: Insured persons with an employment or service contract; self-employed person; public-sector workers; military personnel; persons receiving certain benefits; caregivers; persons younger than age 19; and students.

Voluntary coverage for persons who were previously insured for at least 12 months in the last two years and for persons receiving a pension from another country.

Source of Funds

Insured person: None.

Voluntarily insured pay €115 a month.

Self-employed person: 13% of declared earnings.

The self-employed person's contributions also finance work injury benefits.

Employer: 13% of payroll.

The employer's contributions also finance work injury benefits.

Government: None.

Qualifying Conditions

Cash benefits: Must be a current member of the Health Insurance Fund, regardless of the length of service.

A doctor must certify the incapacity for work from the second day of incapacity.

Medical benefits: Must be a current member of the Health Insurance Fund.

Must have 14 days of employment for workers with an employment or service contract exceeding one month, self-employed persons, and civil servants; three months for persons with other types of contracts. There is no qualifying period for persons for whom the government pays the total contribution (see source of funds under Old Age, Disability, and Survivors).

Sickness and Maternity Benefits

Sickness benefit: 70% of the reference wage is paid from the ninth day of sickness for temporary sick leave from employment or periods of quarantine; 80% for hospitalization, outpatient treatment, caring for a sick family member at home, or a child with a disability who is younger than age 16; and 100% for an occupational disease or a work injury. (The employer pays 70% of the insured's average

wages from the fourth to the eighth day of incapacity.) The benefit is paid for up to 182 calendar days for each period of sickness; for up to 240 calendar days for tuberculosis.

The reference wage is the insured's average gross daily wage in the previous calendar year. There is no maximum reference wage.

Benefits also include wage compensation for a temporary transfer to another job as a result of the incapacity. The benefit is the difference between earnings before and after the job transfer. The benefit is paid from the transfer day for up to 60 calendar days.

Maternity benefit: 100% of the reference wage is paid for up to 140 calendar days.

Adoption allowance: Paid for up to 70 calendar days for the adoption of a child younger than age 10.

The reference wage is the insured's average gross daily wage in the previous calendar year. There is no maximum reference wage.

Benefits also include wage compensation for a temporary transfer to another job as a result of pregnancy. The benefit is the difference between earnings before and after the job transfer. The benefit is paid from the transfer day until the start of maternity (or adoption) leave.

Workers' Medical Benefits

Medical benefits: National and local health care institutions provide medical benefits.

The duration of the benefits is unlimited as long as the insured is covered; after coverage ceases, the insured continues to qualify for new benefits for up to two months.

Pharmaceutical products: must be approved by the Ministry of Social Affairs, based on the diagnosis and according to a schedule in law.

Cost sharing: The insured pays from €1.27 to €3.19 and from 0% to 50% of the cost of prescribed medicine, according to a schedule in law. If the price of a product exceeds the reference price (a standard maximum), the insured also pays the difference.

The Health Insurance Fund also reimburses the insured for 50% of annual out-of-pocket costs of medicine from €384 to €640 plus 75% from €640 to €1,300, up to €623 a year.

No copayment is required for periods of intensive care, inpatient specialized medical care as the result of pregnancy or childbirth, or inpatient medical care for a child.

The insured receives temporary prosthesis after amputation and certain other appliances.

Pensioners receive cash benefits for dental prostheses every three years.

The Health Insurance Fund may authorize planned medical treatment abroad in special cases.

Dependents' Medical Benefits

Medical benefits for dependents are the same as for the insured.

Children younger than age 19 receive free dental care.

Administrative Organization

Ministry of Social Affairs (<http://www.sm.ee>) is responsible for general management, supervision, and planning.

Health Insurance Fund (<http://www.haigekassa.ee>) coordinates health insurance and administers benefits.

Doctors, polyclinics, and hospitals provide medical benefits.

Work Injury

Regulatory Framework

First law: 1924.

Current laws: 1956 (civil code), 2001 (pension insurance), 2001 (obligations) and 2002 (health insurance).

Type of program: Social insurance system (There is no specific program for work injuries and occupational diseases. Cash and medical benefits are provided through the Sickness and Maternity and Old Age, Disability, and Survivor programs. Under the civil code, additional benefits are provided by employers).

Coverage

Employed and self-employed persons who are permanent residents of Estonia.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: The total cost for employees whose employer is insolvent.

Qualifying Conditions

Work injury benefits: Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the reference wage is paid until the degree of disability has been assessed.

The reference wage is the insured's average gross daily wage in the previous calendar year. There is no maximum reference wage.

A medical commission assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension: Paid with at least a 40% loss of earning capacity.

The monthly pension is the reference pension multiplied by the assessed degree of loss of earning capacity.

The reference pension is the greater of the old-age pension or the sum of the flat-rate amount of €126.82 plus a length-of-service component based on 30 years of coverage.

The monthly length-of-service component is €4.72 multiplied by the number of years of service up to December 31, 1998.

The minimum monthly permanent disability pension is the monthly national pension rate of €140.81.

There is no maximum permanent disability pension.

Benefit adjustment: Benefits are adjusted annually in April according to changes in the consumer price index and the annual increase in social tax contributions.

Compensation benefit: Paid for a loss of earning capacity from 10% to 40%. The benefit is the insured's average gross earnings in the last 12 months before the work injury occurred or occupational disease began multiplied by the assessed loss of earning capacity minus the amount of any pension paid by the government.

Workers' Medical Benefits

National and local medical institutions provide medical benefits.

Medical rehabilitation is provided. Local authorities are responsible for providing social rehabilitation (including special transportation for persons with disabilities, necessary adaptation of the person's home, and personal assistance).

If the medical commission certifies the need for additional expenses, the employer must meet the cost of prostheses and aids, prescribed medicine, travel expenses to and treatment in a sanatorium, and expenses for auxiliary care.

Survivor Benefits

Survivor pension: See source of funds under Old Age, Disability and Survivors.

Administrative Organization

Ministry of Social Affairs (<http://www.sm.ee>) is responsible for general management and supervision.

Health Insurance Fund (<http://www.haigekassa.ee>) coordinates health insurance and administers benefits.

Doctors, polyclinics, and hospitals provide medical benefits.

Social Insurance Board (<http://www.ensib.ee>) administers permanent disability benefits.

Unemployment

Regulatory Framework

First law: 1991.

Current laws: 2001 (unemployment insurance) and 2005 (labor market services).

Type of program: Social insurance and social assistance system.

Coverage

Permanent residents of Estonia, noncitizens residing temporarily in Estonia, and legal refugees.

Source of Funds

Insured person

Unemployment insurance benefit: 2% of gross earnings.

Unemployment allowance: None.

Self-employed person

Unemployment insurance benefit: None.

Unemployment allowance: None.

Employer

Unemployment insurance benefit: 1% of gross payroll.

Unemployment allowance: None.

Government

Unemployment insurance benefit: None.

Unemployment allowance: The total cost.

Qualifying Conditions

Unemployment insurance benefit (social insurance):

Must be capable of gainful activity, aged 16 to the normal retirement age (except for early pensioners), registered as unemployed by an employment office of the Estonian Unemployment Insurance Fund, and involuntarily unemployed with at least 12 months of insured work in the 36 months before registering as unemployed.

There is a waiting period of seven calendar days.

The benefit is suspended if the insured does not register with an employment office of the Estonian Unemployment Insurance Fund at least once every 30 calendar days or refuses a suitable job offer.

Unemployment allowance (social assistance): Must be capable of gainful activity, aged 16 up to the retirement age (except for early pensioners), registered as unemployed with an employment office of the Estonian Unemployment Insurance Fund, have at least 180 calendar days of employment in the 12 months before registering as unemployed, and have personal income less than the value of the daily unemployment allowance of €3.62. Employment periods

include full-time education, military service, raising a child younger than age 7, treatment in a hospital, caring for a sick person, or periods of disability or detention.

There is a general waiting period of seven calendar days; 60 calendar days from the date of registration as unemployed for recently graduated students.

Unemployment Benefits

Unemployment insurance benefit (social insurance): 50% of reference earnings is paid for the first 100 calendar days; thereafter, 40% of reference earnings. The benefit is paid for 180 calendar days with up to 56 months of coverage; for 270 calendar days with 56 to 110 months; or for 360 calendar days with 111 months or more.

Reference earnings are average daily earnings on which unemployment insurance contributions have been paid during the 12 months before registering as unemployed.

The maximum daily earnings used to calculate contributions are three times the national average daily income for the previous calendar year.

Unemployment allowance (social assistance): A daily allowance of €3.62 is paid for up to 270 calendar days; 210 calendar days for unemployed persons who are dismissed by their employer for a breach of duties, loss of confidence, or indecent act.

The unemployment allowance may be extended up to the pensionable age if there are less than 180 calendar days until the claimant reaches the pensionable age.

Administrative Organization

Estonian Unemployment Insurance Fund (<http://www.tootukassa.ee>), under the supervision of the Ministry of Social Affairs (<http://www.sm.ee>) registers the unemployed and pays benefits.

Family Allowances

Regulatory Framework

First law: 1922.

Current laws: 2001 (family benefits) and 2003 (parental benefits).

Type of program: Social assistance system.

Coverage

Permanent residents of Estonia and aliens residing in Estonia with a temporary residence permit.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: All children younger than age 16 (age 19 if a full-time student).

Family Allowance Benefits

Childbirth allowance: €320 is paid for each child (including an adopted child); €1,000 for multiple births of three or more children.

Child allowance: Twice the child allowance rate is paid monthly for each of the first two children; eight times the child allowance rate for each additional child.

The child allowance rate is €9.59.

Single parent's child allowance: A monthly benefit of twice the child allowance is paid.

Disabled child allowance: A monthly benefit of 2.7 times the social benefit rate is paid for a child with a moderate disability or 3.15 times for a severe disability.

The social benefit rate is €25.57.

Large family supplement: For families with at least seven children, a monthly benefit of 2.2 times the child allowance rate is paid for each child.

Child care allowance: The allowance is paid to a parent (or guardian) raising one or more children younger than age 3. The monthly allowance is 0.5 times the child allowance rate for each child younger than age 3 plus 0.25 percent for each child aged 3 to 8.

The child care allowance rate is €76.70.

Supplementary child care allowance: A monthly allowance of €6.40 is paid to a parent raising children at home for up to a year.

Disabled student allowance: A monthly allowance of between 25% and 100% of the social benefit rate (depending on expenses incurred by the student) is paid to a nonworking, disabled student completing secondary school or in vocational or higher education (not paid in July and August).

The social benefit rate is €25.57.

Conscript's child allowance: A monthly allowance is paid for children of conscripted military personnel at five times the child allowance rate.

The child care allowance rate is €76.70.

Foster care allowance: Twenty times the child allowance rate is paid for children up to age 16 cared for by a guardian or foster parent.

The child care allowance rate is €76.70.

Start in independent life allowance: A lump sum of €383.60 is paid to persons without parental care who have

grown up in a social welfare institution or attended a special needs school.

Parental benefit: A monthly benefit is paid for 435 days after the maternity benefit period ends (based on a total payment of 100% of the reference wage multiplied by 435 days).

The reference wage is the insured's average gross daily wage in the previous calendar year calculated based on the insured income used for social tax contribution calculation purposes.

The minimum monthly parental benefit is €320.

The maximum monthly parental benefit is €2,378.25.

Administrative Organization

Ministry of Social Affairs (<http://www.sm.ee>) is responsible for general management and supervision.

National Social Insurance Board (<http://www.ensib.ee>) coordinates and administers benefits.

Finland

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1937.

Current laws: 2006 (employees' pensions), implemented in 2007; 2007 (universal pensions), implemented in 2008; and 2007 (disability benefit), implemented in 2008.

Type of program: Universal and social insurance system.

Coverage

Universal pension (income tested): Residents of Finland for at least three years.

Earnings-related pension: Employed persons.

Special systems for maritime workers, self-employed persons, farmers, and public-sector employees.

Source of Funds

Insured person

Universal pension: None.

Earnings-related pension: 5.55% of gross monthly earnings for employees younger than age 53; 7.05% if aged 53 or older.

The minimum monthly earnings used to calculate contributions are €56.55.

There are no maximum earnings used to calculate contributions.

Self-employed person

Universal pension: None.

Earnings-related pension: Not applicable.

Employer

Universal pension: None.

Earnings-related pension: The average monthly contribution is 17.75% of monthly payroll.

The minimum monthly earnings used to calculate contributions are €56.55.

There are no maximum earnings used to calculate contributions.

Government

Universal pension: The total cost of the universal pension, housing allowance, disability allowance, dietary grant and pensioner care allowances.

Earnings-related pension: The total cost of unpaid periods of child care for persons caring for a child younger than age 3.

Qualifying Conditions

Old-age pension

Universal old-age pension (income tested): Age 65.

Employment may continue.

The pension is payable abroad if the beneficiary is a posted worker, civil servant, student or a dependent family member.

Early pension: Aged 63 to 64.

Deferred pension: The pension may be deferred from age 65.

Child's supplement: Paid for a child younger than age 16.

The old-age pension is payable abroad under a bilateral or multilateral agreement.

Housing allowance for pensioners: Paid to pensioners according to income, housing expenses, municipality, marital status, and the number of dependent family members.

Care allowance for pensioners: Paid to help pensioners with a functional impairment (inability to care for him or herself, perform necessary household chores, and run errands outside the home) that lasts for at least one year and is caused by an illness or disability. The functional impairment must include the regular need for assistance, guidance or supervision, and/or additional cost. It does not include the ability to work. The pensioner may live at home or in an institution. Must have lived in Finland for at least three years, and must not be receiving a partial disability pension, part-time old-age pension, or spouse's pension.

Guaranteed pension (income tested): Paid to a pensioner with low pension income, who lives permanently in Finland and has lived in Finland at least three years after the age of 16.

Earnings-related pension: Flexible retirement age, from age 63 to age 68.

Employment must cease.

Early pension: Age 62 only for persons born in 1951; no reduction for unemployment beneficiaries. Persons born in 1952 or later have no early pension benefit.

Part-time old-age pension: Age 60 for those born before 1954 and age 61 for those born since 1954. The insured must have reduced working hours and earnings from 35% to 70% of full-time earnings, have worked full-time for 12 of the last 18 months, with at least five years of coverage

in the last 15 years. Must not receive any other statutory earnings-related pension based on his/her own work history from Finland or any other country.

Deferred pension: May be deferred after age 68.

Disability pension

Universal disability pension (income tested): Aged 16 to 64 and assessed with a permanent incapacity for suitable work. There is no partial pension.

Disability allowance (aged 16 or older): Aged 16 to 64, assessed with a disability and not receiving a full pension.

Social Insurance Institution (SII) doctors may assess the degree of incapacity at any time. Persons receiving the disability pension must inform the SII of any changes in circumstances that may affect entitlement.

Child's supplement: Paid for a child younger than age 16 with an illness or injury that requires care and rehabilitation for at least six months.

Care allowance: Paid to persons aged 16 or older receiving a full universal or earnings-related disability pension to help with a functional impairment (inability to care for him or herself, perform necessary household chores, and run errands outside the home) that lasts for at least one year and is caused by an illness or disability. The functional impairment must include the regular need for assistance, guidance or supervision, and/or additional cost. It does not include the ability to work. The pensioner may live at home or in an institution. Must have lived in Finland for at least three years, and must not be receiving a partial disability pension, part-time old-age pension, or spouse's pension.

Dietary grant: Aged 16 or older with celiac disease.

Rehabilitation allowance: Paid to an insured person undergoing rehabilitation for more than 30 days for an assessed disability.

Disability allowance (younger than age 16): Paid if assessed with a disability.

Guaranteed pension (income tested): Must have an assessed disability, low pension income, live permanently in Finland and have lived in Finland at least three years after the age of 16.

Earnings-related disability pension: Aged 18 to 62 with an assessed loss of working capacity of at least 60% and no longer entitled to the sickness allowance. The old-age pension replaces the disability pension when the insured reaches age 63.

Partial disability: Aged 18 to 62 with an assessed loss of working capacity of 40% to 59%.

Rehabilitation benefit: Assessed with a disability and experiencing a short-term loss of working capacity due to illness or injury.

The insured's doctor must provide a treatment or rehabilitation plan that promotes the return to work. The pension provider assesses the insured's capacity for work.

Disability allowances are payable abroad for up to one year. Disability pensions may be paid for longer than a year under an international or bi-lateral agreement under certain circumstances.

Survivor pension

Universal spouse's pension (income tested): The insured was a resident of Finland for at least three years after age 16.

Paid to a widow(er) younger than age 65 who was married to the deceased before age 65 and is caring for a child younger than age 18; if childless, at least age 50 at the time of the spouse's death. Must have been married to the deceased for at least five years and lived in Finland at the date of death or moved to Finland within a year of the death and lived in Finland for at least three years after age 16.

Universal orphan's pension: Paid to a child younger than age 18 (age 20 if a full-time student) and a resident of Finland or moved to Finland within a year of the insured's death.

Orphan's supplement (income tested): Younger than age 18.

Earnings-related spouse's pension: The deceased was insured or a pensioner at the time of death. Paid to a widow(er) who had a child with the deceased and was married (or in a registered partnership) before the deceased's 65th birthday; if childless, married to the deceased for at least five years (or in a registered partnership), younger than age 50 at the date of marriage, and aged 50 or older or a disability pensioner for at least three years at the date of death. The pension is paid to a former spouse if he or she received alimony from the deceased.

Earnings-related orphan's pension: Paid to a child younger than age 18.

Survivor pensions are payable abroad for up to one year; may be paid for longer under an international or bi-lateral agreement under certain circumstances.

Old-Age Benefits

Universal old-age pension (income tested): €6.74 to €633.91 a month is paid, according to marital status and the value of other pension income received. (The pension is not paid if the other pension income exceeds €1,166.90 or €1,310.25 a month, according to marital status).

Early pension: The pension is permanently reduced by 0.4% for each month the pension is taken before age 65.

Deferred pension: The pension is increased by 0.6% for each month the pension is deferred after age 65.

Child's supplement: €22.11 a month is paid.

Housing allowance for pensioners: €3.37 to €720.49 a month is paid, according to income, housing expenses, municipality, marital status, and the number of family members.

Care allowance for pensioners: €62.21 (daily need for assistance), €154.86 (weekly need for assistance), or €327.46 (constant attendance) a month is paid.

Guarantee pension (income tested): €6.74 to €743.38 a month is paid, according to the value of other pension income received.

Benefit adjustment: Benefits are adjusted each year according to changes in the national pension index linked to the cost-of-living index.

Earnings-related old-age pension: From age 18 to 52, the accrual rate on the insured's annual earnings is 1.5%; from age 53 to 62, 1.9%; from age 63 to 67, 4.5%. The benefit is based on average lifetime earnings. Credits may be given for periods of maternity, paternity, sick leave, unemployment, and caregiving.

There is no maximum earnings-related pension.

Initial old-age pensions are adjusted according to life expectancy.

Early pension: The pension is reduced by 0.6% for each month the pension is taken before age 63, up to 4.5%.

Deferred pension: The pension is increased by 0.4% for each month the pension is deferred after age 68.

Part-time old-age pension: 50% of the difference between the former full-time income and the current part-time income is paid.

The accrual rate for part-time earnings is the same as for full-time earnings. For persons born from 1947 to 1952, an additional 0.75% accrual rate is applied.

Benefit adjustment: Benefits are adjusted according to a weighted index to changes in the consumer price index (80%) and wages (20%).

Permanent Disability Benefits

Universal disability pension (income tested): €6.74 to €633.91 a month is paid, according to marital status and the value of other pension income received. (The pension is not paid if the other pension income exceeds €1,166.90 or €1,310.25 a month, according to marital status).

Disability allowance (aged 16 or older): €92.88 (significant hardship and continuous expenses), €216.73 (considerable hardship and weekly supervision required), or €420.26 (substantial outside assistance on a daily basis) a month is paid, depending on the insured's circumstances.

Child's supplement: €22.11 a month is paid.

Housing allowance for pensioners: €3.37 to €720.49 a month is paid, according to income, housing expenses,

municipality, marital status, and the number of family members.

Care allowance: €62.21, €154.86, or €327.46 a month is paid, according to the extent of care needed.

Dietary grant: €23.60 a month is paid.

Rehabilitation allowance: 10% of the universal disability pension is paid.

Disability allowance (younger than aged 16): €92.88, €216.73, or €420.26 a month is paid, depending on the insured's circumstances.

Guarantee pension (income tested): From €6.74 to €743.38 a month is paid, according to the value of other pension income received.

Benefit adjustment: Benefits are adjusted each year to according changes in the national pension index linked to the cost-of-living index.

Earnings-related disability pension: The benefit is based on the accrual rate. From age 18 to 52, the accrual rate on the insured's annual earnings is 1.5%; from age 53 to 62, 1.9%; for projected service, 1.5%.

There is no maximum earnings-related disability pension.

Initial disability pensions are adjusted according to life expectancy except for the projected service part of the pension.

The pension is reduced if the insured's earnings from employment are greater than €743.38 a month.

Partial disability pension: 50% of the full pension is paid for an assessed loss of working capacity from 40% to 59%. The insured can receive earnings from employment of up to 60% of the pension. The disability pension is automatically converted into old-age pension when the insured reaches 63, and if the disability began in 2006 or after. If the insured has taken the disability pension before 2006, the pension is converted into old-age pension when the insured reaches age 65.

Rehabilitation benefit: The benefit depends on the assessed degree of disability. An additional 33% of the pension is paid for periods of active vocational rehabilitation.

Benefit adjustment: Benefits are adjusted each year according to changes in the national pension index adjusted to the cost of living index.

Survivor Benefits

Universal spouse's pension (income tested): Up to €326.94 a month is paid to a widow(er) for the first six months following the spouse's death; a housing allowance may also be paid. The pension is income tested from the seventh month; a surviving spouse caring for a dependent child is paid at least €102.41. The value of the pension also varies according to the deceased's length of residence in Finland.

Income test: The pension is reduced to 50% of the difference between other pension income and €55.91 a month. The pension is paid for other income up to (€962.16 or €1,118.83, according to marital status and the age of children).

Universal orphan's pension: €60.15 a month is paid to a child younger than age 18 (age 21 if a full-time student); up to €120.30 a month for a full orphan.

Orphan's pension supplement (income tested): Up to €90.99 (half orphan) or €181.98 (full orphan) a month is paid for a child younger than age 18.

Income test: The orphan's pension is reduced to 50% of the difference between other pension income and €55.91 a month. The pension is paid for other income up to €237.83 a month.

Benefit adjustment: Benefits are adjusted each year according to changes in the national pension index linked to the cost-of-living index.

Earnings-related spouse's pension: Up to 50% of the earnings-related old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The spouse's pension may be split between the surviving spouse and a divorced spouse receiving alimony, depending on the amount of the alimony.

Income test: The pension is reduced to 50% of the difference between other pension income (even if not in payment) and €675 a month.

There is no income test for the first six months if the surviving spouse is younger than age 65 and is not receiving a pension in their own right. If the survivor has dependent children, there is no income test before the youngest child reaches age 18.

Earnings-related orphan's pension: 33.3% of the earnings-related old-age or disability pension the deceased received or was entitled to receive is paid to a single orphan; a total of up to 83.3% of the deceased's pension is paid to four or more orphans.

The maximum combined orphan's and spouse's earnings-related pension is 100% of the earnings-related old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted each year according to changes in the national pension index linked to the cost-of-living index.

Administrative Organization

Ministry of Social Affairs and Health (<http://www.stm.fi>) provides general supervision.

Universal pensions: Social Insurance Institution (<http://www.kela.fi>), managed by a governing body appointed by parliament, administers universal pensions through district offices.

Local boards determine claims for old-age and survivor pensions. The central administration determines disability pension claims.

Earnings-related pensions: Finnish Centre for Pensions (<http://www.etk.fi>), managed by a tripartite board, oversees the earnings-related pension system.

Licensed non-profit insurance companies, pension funds, and foundations serve as carriers for the earnings-related pension plans.

Financial Supervision Authority (<http://www.finanssivalvonta.fi>) supervises the carriers.

Sickness and Maternity

Regulatory Framework

First law: 1963 (medical benefits)

Current laws: 1972 (municipal healthcare); 1983 (maternity), implemented in 1984; 1989 (hospital care), implemented in 1991; and 2004 (sickness), implemented in 2005.

Type of program: Social insurance system.

Note: Health care is provided by both a private-sector sickness insurance program and a public-sector (municipal) health services program financed primarily by local and national taxes.

Coverage

Cash sickness and maternity benefits: All residents of Finland.

Medical benefits: Residents or persons working in Finland.

Source of Funds

Insured person

Cash sickness and maternity benefits: 0.84% of gross monthly earnings.

Medical benefits: 1.32% of gross monthly earnings; 1.49% of gross monthly earnings for pensioners and other social insurance beneficiaries.

There are no maximum earnings used to calculate contributions.

Self-employed person

Cash sickness and maternity benefits: 0.92% of gross monthly earnings.

Medical benefits: 1.32% of net monthly earnings.

There are no maximum earnings used to calculate contributions.

Employer

Cash sickness and maternity benefits: 2.14% of monthly payroll (private employers and local and central government).

There are no maximum earnings used to calculate contributions.

Medical benefits: None.

Government

Cash sickness and maternity benefits: Provides subsidies as needed; 100% of the cost of minimum daily allowances.

Medical benefits: 50% of the cost of medical benefits.

Qualifying Conditions

Cash sickness benefits: Must have been employed during the last three months, or involuntarily unemployed. The incapacity for work must be certified by a doctor from the ninth day.

Cash sickness allowances (means tested): The insured is ineligible for cash sickness benefits and earns less than €1,386 a year.

Rehabilitation benefits: Must be receiving medical treatment and/or vocational training under a social security rehabilitation program.

Special sickness benefits: Paid to parents caring for a sick child younger than age 16 in a hospital or at home.

Cash maternity benefits: Must reside in Finland; new residents have a 180-day waiting period.

Medical benefits: Must reside or work in Finland.

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's daily earnings is paid for annual earnings up to €36,071, 40% for annual earnings of €36,072 to €55,498, and 25% for annual earnings of €55,499 or more.

The benefit is paid after a 10-day waiting period for up to 300 days (excluding Sundays). Insured persons who have been unemployed during the last four months receive at least 86% of the unemployment benefit. (The employer pays 100% of earnings for the first nine days for employees who have worked for at least a month; otherwise, 50%).

An insured person who returns to work for at least 30 days after receiving a sickness benefit for 300 days is entitled to an additional 50 days of the sickness benefit.

The minimum daily benefit is €23.92.

Partial sickness benefit: 50% of the sickness benefit is paid after a 10-day waiting period for up to 120 days (excluding Sundays) to an employed or self-employed person, who temporarily reduces part-time work 40% to 60%.

Sickness allowance (means tested): €23.92 a day is paid on the 56th day of incapacity.

Rehabilitation benefit: 70% of the insured's daily earnings is paid for annual earnings up to €36,071, 40% for annual earnings of €36,072 to €55,498, and 25% for annual earnings of €55,499 or more. 75% of daily earnings is paid during vocational rehabilitation.

The minimum daily benefit is €23.92.

Special sickness benefit: 70% of the insured's daily earnings is paid for annual earnings up to €36,071, 40% for annual earnings of €36,072 to €55,498, and 25% for annual earnings of €55,499 or more. The benefit is paid for up to 60 days in a hospital and 60 days at home (90 days for ongoing treatment).

The minimum daily benefit is €23.92.

Maternity benefit: 70% of daily earnings is paid for annual earnings up to €36,071, 40% for annual earnings of €36,072 to €55,498, and 25% for annual earnings of €55,499 or more.

The minimum daily benefit is €23.92.

The benefit is paid to an expectant mother from 30 days to 50 days before the expected date of childbirth for up to 105 days.

A special maternity allowance is paid throughout the pregnancy if the mother is exposed to risk factors that cannot be eliminated.

Paternity allowance: Paid for up to 18 days; may be extended for up to 12 days.

Parent's allowance: After entitlement to maternity benefits ceases, the parent's allowance is paid to either parent for 158 days (excluding Sundays). The allowance is paid for an additional 60 days for multiple births and from 100 days to 234 days for adopting a child.

Workers' Medical Benefits

Cash reimbursements are provided for certain medical expenses according to a schedule in law including 60% of private doctors' fees and 60% of private dental fees (up to a maximum according to a schedule of fixed charges); 75% of the cost of prescribed examinations and prescribed treatments greater than €13.46 (up to a maximum according to a schedule of fixed charges); 35% to 100% of the cost of medicine greater than €3, according to a schedule; and 100% of transportation costs greater than €14.25.

If total annual copayments exceed €610 for medicine, 100% of the cost above €610 is reimbursed (the insured's copayment is €1.50 for each prescription); €242.25 for transportation (no copayment).

Sickness insurance also covers 50% of the occupational health care costs incurred by the employer.

For municipal health services, the fee for a doctor's visit is €14.70 for each of the first three visits or an annual fee of

€29.30. For emergency services, the fee is €20.20 for each visit. All other services are free.

For hospital care, the fees are €29.30 a day for outpatient treatment, €34.80 a day for inpatient treatment, and €96.30 a day for outpatient surgery.

Prenatal and postpartum maternity health care at medical centers is free.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs and Health (<http://www.stm.fi>) provides general supervision.

Sickness insurance: Social Insurance Institution (<http://www.kela.fi>) administers the program nationally, reimburses employees' sickness funds, and reimburses employers providing medical benefits directly to their employees.

Medical benefits: Municipalities or the federation of municipalities provide services.

Work Injury

Regulatory Framework

First law: 1895.

Current laws: 1948 (employment accidents) and 1988 (occupational diseases).

Type of program: Employer-liability and mandatory insurance with a private carrier system.

Coverage

All employed persons and civil servants.

Voluntary coverage for self-employed persons.

Special systems for farmers and scholarship recipients.

Source of Funds

Insured person: None.

Self-employed person: Self-employed persons pay the total cost of the annual premium, which varies according to the profession's assessed degree of risk.

There are no maximum earnings used to calculate contributions.

Employer: 0.1% to 7% of annual payroll, according to the profession's assessed degree of risk.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is paid from the first day of incapacity for up to one year or until certification of a permanent disability. The insured must be assessed with a loss of working capacity of at least 10% and a reduction in earnings of at least 5%. The incapacity must last at least three days after the accident occurred or the occupational disease began.

For the first four weeks the benefit is the same as under sickness benefits; if sick pay has not been paid, the benefit is the insured's earnings in the four weeks prior to the accident or the onset of the occupational disease. Thereafter, the daily benefit is 2.7% of the insured's annual earnings.

The minimum annual earnings used to calculate benefits are €12,440.

There are no maximum annual earnings used to calculate benefits.

The degree of disability is assessed by the insurance company based on a statement issued by the insured's doctor.

Benefit adjustment: Benefits are adjusted each year to according changes in the national pension index linked to the cost-of-living index.

Permanent Disability Benefits

Permanent disability pension: If assessed with a total disability, the basic pension is 85% of the insured's annual earnings up to age 65; thereafter, 70% of earnings.

Annual earnings are the earnings the insured would have earned in one year if they had not been assessed with a disability.

The minimum annual earnings used to calculate the pension are €12,440.

There are no maximum annual earnings used to calculate benefits.

Partial disability: A reduced pension is paid for a partial disability of 10% or more.

The degree of disability is assessed by the insurance company based on a statement issued by the insured's doctor.

Constant-attendance supplement: €28.96 a day is paid if the insured requires the constant attendance of others to perform daily functions.

Handicap benefit: Paid for a permanent disability, according to 20 categories of disability. The value of the benefit varies according to age. Up to 60% of the minimum annual earnings used to calculate the permanent disability pension (€12,440) is paid.

Finland

Benefit adjustment: Benefits are adjusted each year to according changes in the national pension index linked to the cost-of-living index.

Workers' Medical Benefits

Free unlimited medical care and the cost of rehabilitation.

Survivor Benefits

Spouse's pension: 40% of the deceased's annual earnings is paid to a widow(er) without dependents.

Orphan's pension: 25% of the deceased's annual earnings is paid to one child younger than age 18 (age 25 if a student or disabled); a total of 40% to two children; 50% for three; and 55% for four or more.

All survivor benefits combined must not exceed 70% of the deceased's earnings.

Funeral grant: A lump sum of €4,760 is normally paid to the deceased's estate.

Benefit adjustment: Benefits are adjusted each year to according changes in the national pension index linked to the cost-of-living index.

Administrative Organization

Ministry of Social Affairs and Health (<http://www.stm.fi>) provides general supervision.

Federation of Accident Insurance Institutions (<http://www.tvl.fi>) coordinates statutory accident insurance legislation.

Licensed private companies administer work injury insurance.

Unemployment

Regulatory Framework

First laws: 1917 (unemployment insurance) and 1960 (unemployment assistance).

Current laws: 1997 (unemployment), 1998 (financing), 1998 (unemployment insurance fund), and 2002 (assistance).

Type of program: Voluntary subsidized insurance (unemployment fund) and social assistance system.

Coverage

Basic unemployment: All employed workers, self-employed persons and entrepreneurs.

Earnings-related unemployment allowance: All employed workers, self-employed persons, and entrepreneurs. Must be a member of an unemployment fund. (Membership is voluntary.)

Unemployment assistance (means tested): Job seekers who have never worked and insured persons who

have exhausted entitlement to basic and earnings-related benefits.

Source of Funds

Insured person

Basic unemployment benefit: None.

Earnings-related unemployment allowance: An average contribution of 0.2% to 0.4% of earnings to an unemployment insurance fund. 0.5% of earnings to the Unemployment Insurance Fund (TVR).

There are no maximum earnings used to calculate contributions.

Unemployment assistance: None.

Self-employed person

Basic unemployment benefit: None.

Earnings-related unemployment benefit: 2.7% to 2.75% of income to an unemployment insurance fund.

There are no maximum earnings used to calculate contributions.

Unemployment assistance: None.

Employer

Basic unemployment benefit: None.

Earnings-related unemployment allowance: An average of 2.2% of total payroll (0.75% when the sum of all salaries is €1,955,500 or less; 2.95% for a sum greater than €1,955,500) to the Unemployment Insurance Fund (TVR).

There are no maximum earnings used to calculate contributions.

Unemployment assistance: None.

Government

Basic unemployment benefit: A state subsidy corresponds to the basic daily allowance, €32.66 a day.

Earnings-related unemployment allowance: A state subsidy corresponds to the basic daily allowance, €32.66 a day.

Unemployment assistance: A state subsidy corresponds to the basic daily allowance, €32.66 a day.

Qualifying Conditions

Basic benefit: A resident of Finland with at least 26 weeks of work in the 28 months before unemployment began; entrepreneurs, membership in a single unemployment insurance fund for at least 18 months of the last 48 months.

Unemployment is not due to voluntary leaving, work stoppage, or the refusal of a suitable job offer.

Earnings-related allowance: A resident of Finland with at least 26 weeks of work in the 28 months before unemployment began; entrepreneurs, at least 18 of the last 48 months.

The insured was a member of an unemployment fund for at least 26 weeks.

Increased earnings-related allowance: At least 20 years of work and a member of an unemployment fund at least five years (up to 90 days of increased benefit) or took part in a service promoting employment (up to 200 days of increased benefit).

Unemployment assistance (means tested): A resident of Finland. Job seekers younger than age 25 must have completed vocational training and must not have refused a suitable job offer.

Unemployment Benefits

Unemployment benefit (basic benefit): €32.66 a day is paid.

Supplementary allowance: €4.78 a day is paid.

Child's supplement: A daily supplement of €5.27 is paid for one dependent child; €7.74 for two; €9.98 for three or more dependent children.

Earnings-related benefit (unemployment fund): If the insured's monthly earnings are less than €3,429.30, the basic daily benefit is €32.66 plus 45% of the insured's daily wage; if monthly earnings are €3,429.30 or more, the daily benefit is €89.74 plus 20% of daily earnings in excess of €159.50.

Increased earnings-related allowance: 65% of the difference between the insured's daily wage and the basic daily benefit is paid. If the insured's monthly wage exceeds €3,429.30, the benefit decreases to 37.5% of the difference between the daily wage and the basic daily benefit.

Child's supplement: A daily supplement of €5.27 is paid for one dependent child; €7.74 for two; €9.98 for three or more dependent children.

The maximum benefit, including the dependent child's supplement, is 90% of the insured's daily wage.

All unemployment benefits are paid after a five-day waiting period. Basic unemployment benefit and earnings-related unemployment allowance are paid five days a week for up to 500 days.

Unemployment assistance (means tested): Up to €32.66 a day is paid if the insured's monthly earnings are less than €311 for an unmarried person; €1,174 a day for a family with one child. The benefit is paid after a five-day waiting period. There is no limit to duration.

Child's supplement: A daily supplement of €5.27 is paid for one dependent child; €7.74 for two; €9.98 for three or more dependent children.

Supplementary allowance: €4.78.

Administrative Organization

Ministry of Social Affairs and Health (<http://www.stm.fi>) supervises unemployment insurance.

Social Insurance Institution (<http://www.kela.fi>), through its local offices, administers the basic benefit and unemployment programs.

Approved unemployment funds (<http://www.tvr.fi>) administer the voluntary program.

Unemployment Insurance Fund (<http://www.tvr.fi>) collects contributions and pays benefits.

Family Allowances

Regulatory Framework

First law: 1948.

Current laws: 1992 (child allowances), implemented in 1993, and 1996 (child home care allowance), implemented in 1997.

Type of program: Universal system.

Coverage

All residents of Finland with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost of family allowances, birth grant, and adoption grant. Municipal authorities meet the total cost of the child home care allowance.

Qualifying Conditions

Family allowances: The child must be younger than age 17 and reside in Finland.

Birth grant: Paid to a pregnant woman (pregnancy lasts for at least 154 days) who has undergone necessary medical examinations and for adopting a child younger than age 18. The grant is increased for multiple births or adoptions.

Adoption grant: Paid to cover the expenses of adopting a child from abroad.

Child home care allowance: Paid for a child under age 3 who is not in municipal day care. The care must be provided by parents, other relatives, or a private child-care provider.

Partial home care allowance: Paid to a parent with a child in the first or second year of school, and who has reduced his or her working hours to 30 hours a week or less. Must not be receiving child home care allowance or parent's allowance.

Family Allowance Benefits

Family allowances: €1,250.28 a year is paid for one child, €2,631.84 for two, €4,394.76 for three, €6,414 for four, and €2,275.56 for each additional child.

Single-parent supplement: €582.60 a year is paid for each qualifying child.

Birth grant: The mother can choose between clothing and other necessities (layette) for the newborn and a cash benefit of €140.

Adoption grant: A lump sum from €1,900 to €4,500 is paid.

Child home care allowance: A basic amount of €4,092.72 a year is paid for one child younger than age 3; a supplement of €1,225.32 a year is paid for each additional child

younger than age 3, and €787.32 a year is paid for each additional child aged 3 to 7.

Means-tested supplement: Up to €182 a month is paid.

Partial home care allowance: €97 a month is paid to a parent who has reduced his or her working hours up to 30 hours a week.

Administrative Organization

Ministry of Social Affairs and Health (<http://www.stm.fi>) provides general supervision.

Social Insurance Institution (<http://www.kela.fi>) administers the program nationally.

France

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1910.

Current laws: 1945 (nonagricultural employees), 1975 (disabled persons), 1996 (administration of social security), 2001 (dependency benefits), 2003 (pensions), 2006 (retirement), 2009 (disability benefit and gainful activity), and 2010 (retirement).

Type of program: Social insurance, mandatory complementary pension, and social assistance system.

Coverage

Social insurance: Employed persons in commerce and industry, salaried people in agriculture; dependent spouses under certain conditions.

Voluntary coverage for nonworking heads of household (old-age pension only), noncovered persons who previously had mandatory coverage for at least six months, nonemployed persons caring for a family member with a disability, and French citizens working abroad.

Special systems for mining, railroad, public utility, and public-sector employees; seamen; nonagricultural self-employed persons; and agricultural self-employed persons.

Complementary schemes: Employed persons in commerce and industry, salaried people in agriculture; dependent spouses under certain conditions.

Special complementary schemes cover similar categories as for the special social insurance schemes (with some exceptions).

Social assistance: Residents of France.

Source of Funds

Insured person

Social insurance: 6.8% of covered earnings (old age and some survivor benefits) and 0.25% of earnings (survivor allowance).

Voluntary contributors pay quarterly according to fixed income bands.

The maximum monthly earnings used to calculate contributions for old-age benefits are €3,129.

Disability benefits and part of the cost of survivor benefits are financed under Sickness and Maternity.

Complementary schemes: 3% to 8% of monthly income, depending on the scheme. The maximum monthly earnings used to calculate contributions depends on the scheme, from the maximum monthly earnings used for the social insurance schemes to three times that amount.

The maximum monthly earnings used to calculate contributions are €3,129.

Self-employed person

Social insurance: Not applicable.

Complementary schemes: Not applicable

Employer

Social insurance: 8.45% of covered payroll (old age) and 1.75% of gross payroll (survivor allowance).

The maximum monthly earnings used to calculate contributions are €3,129.

Employer contributions are reduced on wages less than 1.6 times the legal hourly minimum wage; contributions on behalf of newly recruited employees younger than age 23 are reduced under certain conditions.

Disability benefits and part of the cost of survivor benefits are financed under Sickness and Maternity.

The employer pays a social solidarity contribution for old-age benefits for certain nonsalaried workers under Sickness and Maternity.

Complementary schemes: A variable rate from 4.5% of monthly payroll up to the maximum monthly earnings used to calculate contributions for the social insurance schemes to 12.6% of monthly payroll up to four to eight times the maximum monthly earnings used to calculate contributions for the social insurance schemes.

The maximum monthly earnings used to calculate contributions are €3,129.

Government

Social insurance: Variable subsidies to cover old-age pension contributions for the long-term unemployed, and people being re-integrated into the labour market under certain circumstances.

Complementary schemes: None.

Qualifying Conditions

Old-age pension (social insurance): The legal minimum retirement age is 61 and 2 months (March 2014) (gradually rising to age 62 by 2017). The age of automatic entitlement to a full pension is age 65 (gradually rising to age 67 from 2016 to 2022).

The qualifying insurance period depends on the insured's month and year of birth: 160 quarters of coverage for persons born from 1944-1948; from 161 to 166 quarters for persons born from 1949-1956.

A pensioner can begin a new gainful activity immediately after receiving the pension but must wait six months before resuming the same gainful activity undertaken before retirement.

Periods during which the insured received unemployment benefit, or a disability pension (with an assessed degree of disability of more than 66%) are taken into account for the calculation of the coverage period. Insured women are credited with up to eight quarters for each child; in certain circumstances, four of these quarters may be awarded to the father.

There are special qualifying conditions for persons with disabilities, working mothers, and war veterans.

Partial pension: Age 61 and 2 months (March 2014) (gradually rising to age 62 by 2017) and does not have the required quarters of coverage for a full benefit. Must have at least one quarter of coverage.

Deferred pension: The insured qualifies for a full pension and remains in the labor force.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Dependent child's supplement: Paid for a dependent child.

Child's supplement: Paid if the insured has raised at least three children.

Minimum pension: Must have contributed to the scheme, and not receive more than €1,120 a year from all social insurance and complementary pensions.

Old-age pension (complementary schemes): Must receive the social insurance old-age pension. Employment must cease (with some exceptions).

Solidarity allowance for the elderly (means tested): Paid to low-income pensioners at age 65 (age 60 if disabled).

Means test: A single pensioner must have an annual income of less than €9,503.89; €14,755.32 for a couple.

Disability pension (social insurance): Must be younger than the normal retirement age, have at least a 66.7% assessed loss of earning capacity in any occupation, with at least 12 months of coverage before the disability began and 800 hours of employment in the last 12 months, including 200 hours in the last three months; or has contributed based on earnings of at least 2,030 times the legal hourly minimum wage, including at least 1,015 times the legal hourly minimum wage in the last six months.

The legal hourly minimum wage is €9.53.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Spouse's pension (means tested) (social insurance): Paid to a surviving spouse aged 55 or older or who is disabled, (including a divorced wife who has not remarried).

Unmarried surviving partners are ineligible, even if they had a civil partnership with the deceased.

Means test: If the survivor is unmarried, annual personal income must be less than €4,955.60 each quarter. A reduced benefit may be paid on remarriage or cohabitation. The means-test threshold is adjusted annually in January.

Child's supplement: Paid if a survivor is aged 55 or older, and has given birth to, or raised, three or more children.

Spouse's pension (complementary schemes): Paid to a surviving spouse aged 55 or older or who is disabled, (including a divorced wife who has not remarried). Unmarried surviving partners are ineligible, even if they had a civil partnership with the deceased. No age condition if the spouse has two dependent children under age 18 (21 if a full-time student, apprentice or unemployed (for the managers' scheme) or age 25 (for the salaried employees' scheme); no limit if disabled. The means test does not apply to the complementary spouse's pension.

Child's supplement: The deceased received or was entitled to receive the child's supplement to the old-age pension. The children must be the deceased's own children.

Spouse's allowance (means tested): Paid if the deceased had at least three months of compulsory or voluntary coverage in the last 12 months before death, and paid old-age insurance contributions during at least three months of the twelve-month period before death, not including the month of death. The survivor must be younger than age 55, reside in France or in French Polynesia, married to, and not divorced from the deceased, and not remarried or cohabited since the insured's death.

Means test: Personal income must be less than €2,257.95 a quarter.

Death grant: The deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension (with an assessed degree of incapacity of at least 66.67%).

Old-Age Benefits

Old-age pension (social insurance): 50% of the insured's reference earnings is paid.

Reference earnings are average adjusted earnings in the best 25 years for those born after 1948.

The maximum monthly earnings used to calculate benefits are €3,129.

Partial pension: The benefit is reduced by 1.25% for each missing quarter of coverage (less than the required quarters for a full benefit) at the date of retirement, up to 20 quarters. There is no reduction if the insured retires at age of automatic entitlement (age 65 to 67 depending on the year the insured was born).

Deferred pension: The pension is increased by 1.25% for each quarter of coverage exceeding the number of quarters

required for a full pension. The pension is increased by 2.5% for each quarter the insured continues to work after the age of automatic entitlement (age 65 to 67 depending on the year the insured was born).

If the insured continues to work part time after the retirement age, 30% to 70% of the old-age pension is paid, depending on the number of working hours. The total amount of the pension and income from gainful activity must not exceed the insured's last wage before retirement.

The minimum pension is €7,547 a year with a least one quarter of coverage (€8,247.85 with at least 120 quarters).

Constant-attendance allowance: €13,236.98 a year is paid.

Child's supplement: 10% of the pension is paid.

Old-age pension (complementary schemes): The amount depends on the number of points accrued during the insured person's career multiplied by the value of a point when the insured person retires.

The value of a point is €1.25 for salaried employees; €0.43 for managers; and €0.47 for private-sector employees working under contract in the public sector.

Child's supplement: 10% of the pension is paid for salaried employees; 6% for managers, and private-sector employees working under contract in the public sector.

Solidarity allowance for the elderly (means tested): Paid to increase the old-age pension to €9,503.89 a year for a single person; €14,755.32 for a couple.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension (social insurance): If the insured is assessed as incapable of any professional activity, the pension is 50% of the insured's average earnings; 30% if capable of some gainful activity.

Average earnings are based on adjusted earnings in the best 10 years.

The maximum monthly earnings used to calculate benefits are €3,129.

The minimum annual pension is €3,359.

Constant-attendance supplement: 40% of the disability pension is paid. The minimum supplement is €1,096.49 a month.

The monthly disability pension is replaced by the old-age pension if the insured is unable to work from age 60 to 62.

If the insured resumes gainful activity, the disability pension continues to be paid for six months without an income test; thereafter, the pension is suspended if total income from the pension and earnings exceeds the insured's average wage paid during the calendar year before the year the disability began.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Survivor Benefits

Spouse's pension (means tested) (social insurance): 54% of the old-age social insurance pension the deceased received or was entitled to receive is paid. If the deceased was married more than once, the spouse's pension is split among the surviving widow(er)s according to the length of their marriage to the deceased.

If the deceased had at least 60 quarters of coverage, the minimum annual pension is €3,402.96; the pension is reduced proportionately for less than 60 quarters of coverage.

The maximum annual pension is €10,137.96

Child's supplement: 10% of the spouse's pension is paid (also reduced if the spouse's pension is means tested).

Spouse's pension (complementary schemes): 50% of the complementary pension the deceased received or was entitled to receive is paid for salaried employees and managers; 60% for private-sector employees working under contract in the public sector.

Spouse's allowance (income tested): €602.12 a month is paid for up to two years when the insured dies; may be extended until age 55 if the survivor is at least age 50.

Death allowance: A lump sum of 90 times the deceased's average daily wage in the three months before death is paid.

The maximum monthly earnings used to calculate benefits are €3,129.

The minimum lump-sum benefit is €370.32.

The maximum lump-sum benefit is €9,258.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr/>) provide general supervision and issue regulations.

National Old-Age Pension Insurance scheme (<http://www.lassuranceretraite.fr>) administers social insurance old-age pensions and survivor allowances for employees in the private sector.

Federation Agirc-Arrco (<http://www.agirc-arrco.fr/>) administers complementary schemes for salaried employees and managers in the private sector.

Deposits and Consignment Fund (IRCANTEC) (https://www.cdc.retraites.fr/portail/spip.php?page=rubrique&id_rubrique=256) administers complementary schemes for private-sector employees working under contract in the public sector.

France

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts for contributions.

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.

Sickness and Maternity

Regulatory Framework

First law: 1928.

Current laws: 1945 (nonagricultural employees), 1996 (social security organization), 1999 (universal coverage), 2001 (paternity leave), 2004 (maternity insurance), and 2004 (sickness insurance reform).

Type of program: Social insurance system.

Coverage

Employed persons, job seekers, students, and persons in vocational training.

Pensioners and some groups of nonemployed persons are covered for medical benefits.

Voluntary coverage is available, including for French citizens working abroad.

Special systems for agricultural, mining, railroad, public utility, and public-sector employees; clergy; seamen; nonagricultural self-employed persons; and agricultural self-employed persons.

Source of Funds

Insured person: 0.75% of gross earnings. Old-age pensioners contribute 3.2% of the social insurance old-age pension (low-income pensioners are exempt), and 1% of any complementary pension. Students, young persons, and other groups make flat-rate contributions (the unemployed are exempt). For voluntarily insured persons working abroad, see Old Age, Disability, and Survivors.

The insured's contributions also finance disability and survivor benefits.

Self-employed person: Not applicable.

Employer: 13.1% of payroll, and 0.13% of profits (0.16% if profits exceed €760,000 a year) as a social solidarity contribution for old-age benefits for certain nonsalaried workers.

The employer's contributions also finance disability and survivor benefits.

Government: A 12% surcharge on automobile insurance premiums, and an earmarked tax on the costs of pharmaceutical advertising, alcohol, and tobacco (6.3%) (maternity and medical benefits). A contribution levied on all individual income (cash sickness benefits).

Government contributions also finance disability and survivor benefits. The contribution levied on individual income also finances family allowances.

Qualifying Conditions

Cash sickness benefits: Must have at least 200 hours of employment in the last three months or have contributed based on earnings of at least 1,015 times the legal hourly minimum wage in the last six months or for the 90 days immediately preceding the sick leave. Job seekers who are currently receiving, or who have received, an unemployment benefit during the last 12 months, or who have ceased work within the last 12 months are eligible for cash sickness benefits calculated based on their last wage.

Cash maternity benefits: Must have at least 10 months of coverage and 200 hours of employment in the three months before certification of pregnancy. The insured must cease work for at least eight weeks. The same qualifying conditions apply for the adoption of a child. The adoption leave period may be shared between the adopting mother and father if both are eligible. Paid to female job seekers receiving, or who have received, an unemployment benefit during the last 12 months or who have ceased work within the last 12 months.

Paternity benefit: Paid to all salaried fathers who are the child's natural father. Paid to male job seekers receiving, or who have received, an unemployment benefit during the last 12 months or who have ceased work within the last 12 months.

Medical benefits: Must have at least 60 hours of employment in the last month, paid contributions on wages of at least 60 times the legal hourly minimum wage in the last month, 120 hours of employment in the last three months, or contributions of at least 120 times the legal hourly minimum wage in the last three months. Job seekers must be currently receiving, or have received an unemployment benefit during the last 12 months or have ceased work within the last 12 months. Also paid to the dependent survivors of an insured person for up to one year after the insured's death or until the youngest child reaches the age of three; no limit for a married or divorced surviving spouse who is raising or has raised three children and for work injury beneficiaries and their dependents.

The legal hourly minimum wage is €9.53.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average daily wage in the three months before the incapacity began is paid for the first 30 days of sick leave after a three-day waiting period; thereafter, 66.7% if the insured has at least three dependent children.

The benefit is paid for up to six months if the insured has at least 200 hours of employment in the last three months; 12 months with at least 800 hours of employment in the last

12 months, including at least 200 hours in the first three months or has contributed based on earnings of at least 2,030 times the legal hourly minimum wage including at least 1,015 times the legal hourly minimum wage in the last six months. The benefit is paid for up to 360 days in a three-year period. Insured persons with a chronic or prolonged illness may receive benefit for up to three years.

The legal hourly minimum wage is €9.53.

The maximum monthly earnings used to calculate benefits are €3,129.

The maximum daily benefit is €42.77 (€57.02 if the insured has three or more dependent children).

A partial or full benefit is paid if the beneficiary resumes part-time work for rehabilitation purposes.

Benefit adjustment: Benefits are adjusted according to changes in wages once benefits have been paid for more than three months.

Maternity benefit: 100% of the insured's average earnings in the three months before the maternity leave period (minus a tax deduction) is paid for six weeks before and 10 weeks after the expected date of childbirth for the first and second child; for eight weeks before and 18 weeks after for the third child; for 12 weeks before and 22 weeks after for twins; for 24 weeks before and 22 weeks after for multiple births of three or more children.

The benefit is paid for two additional weeks if maternity hospital care is required as the result of complications arising from the pregnancy or childbirth, except in cases of multiple births of three or more children.

If the mother dies as a result of complications arising from childbirth, the father is eligible for a paid leave period equal to the postpartum leave period followed by a paternity benefit leave period.

In the event of a miscarriage, the duration of the benefit paid is based on the duration of the maternity benefit normally paid after childbirth.

For the adoption of a child, benefits are paid for 10 weeks if the insured is raising one or two children; 18 weeks with at least three children; or 22 weeks for multiple adoptions, regardless of the number of children. The adoption leave period can be shared between the adopting mother and father, in which case the combined leave period is extended by 11 days (18 days for multiple adoptions at the same time).

The maximum monthly earnings used to calculate benefits are €3,031.

The minimum daily benefit is €9.20.

The maximum daily benefit is €81.27.

Paternity benefit: 100% of the insured's average earnings in the three months before the paternity leave begins is paid from the fourth day up to 11 consecutive days; 18 consecutive days for multiple births. (The employer pays the first

three days.) The paternity leave period must be taken in the first four months after the date of childbirth.

The maximum monthly earnings used to calculate benefits are €3,129.

The minimum daily benefit is €9.20.

The maximum daily benefit is €81.27.

The benefit is paid every 14 days.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, laboratory services, medicine, optical and dental care, maternity care, appliances, and transportation. The insured normally pays directly for services and is reimbursed by the local sickness fund.

Cost sharing: The insured pays a €1 flat-rate contribution for each medical service up to €50 a year; €0.50 for each box of medicine and for paramedical services; €2 for transportation costs, up to €50 a year. After deducting the flat-rate contribution, the amount reimbursed depends on the type of service: 70% to 100% for medical services; 60% for paramedical services; 15% to 100% for pharmaceuticals; 60% or 100% for laboratory services; 60 to 100% for optical and appliance fees up to an annual maximum; and 80% for hospitalization (after a daily contribution of €18).

Certain categories of beneficiaries (invalids, war victims, occupational accident victims) are exempt from cost sharing. Insured persons may opt for supplementary coverage through private insurance to pay all or part of the flat rate or daily contributions.

Insured persons who are eligible for means-tested universal sickness insurance have access to free supplemental insurance.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr/>) provide general supervision.

National Union of Sickness Insurance Funds negotiates agreements with health practitioners and sets the medical fees reimbursement schedule.

National Sickness Insurance Fund (<http://www.ameli.fr>), governed by a bipartite body, administers the system.

101 Primary Sickness Insurance Funds and four Overseas General Sickness Insurance Funds governed by bipartite

France

bodies, register the insured, pay cash benefits, and administer reimbursements of medical expenses.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts (for contributions).

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.

Work Injury

Regulatory Framework

First law: 1898.

Current laws: 1946 (work injury) and 1972 (agriculture).

Type of program: Social insurance system.

Coverage

Employed persons, students, and certain job seekers.

Voluntary coverage for French citizens employed abroad and for employed persons without mandatory coverage.

Special systems for agricultural, mining, railroad, public utility, and public-sector employees; seamen; nonagricultural self-employed persons; and self-employed persons.

Source of Funds

Insured person: None; voluntarily insured persons pay variable contributions according to the assessed degree of risk.

Self-employed person: Not applicable.

Employer: The total cost. Contributions vary according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

60% of the insured's average daily earnings in the last three months up to 0.834% of the maximum annual earnings used to calculate social insurance contributions is paid for the first 28 days; 80% from the 29th day. The benefit is paid from the day after the incapacity for work began until recovery or certification of permanent disability.

The maximum annual earnings for calculating social insurance contributions are €37,548.

The maximum daily benefit is €187.89 during the first 28 days and €250.52 thereafter.

Benefit adjustment: Benefits are adjusted according to changes in wages once benefits have been paid for a period exceeding three months.

Permanent Disability Benefits

Permanent disability pension: 100% of reference earnings a year is paid.

Reference earnings are total earnings during the last 12 months up to €36,309.25 plus 33.33% of earnings exceeding €36,309.25.

The minimum annual earnings used to calculate benefits are €18,154.62.

The maximum annual earnings used to calculate benefits are €145,237.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, €13,158.04 a year or up to 40% of the pension, whichever is greater, is paid.

Partial disability: The annual benefit is 100% of reference earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability from 10% and 50% and by 1.5 for the portion greater than 50%.

Reference earnings are total earnings during the last 12 months up to €36,309.25 plus 33.33% of earnings exceeding €36,309.25.

The maximum annual earnings used to calculate benefits are €145,237.

A lump sum of €410.30 is paid for an assessed degree of disability of 1% up to €4,101.86 for an assessed degree of disability of 9%.

Schedule of payments: Benefits are paid quarterly; monthly if the assessed degree of disability is greater than 50%.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include necessary care, including medical treatment and surgery, hospitalization, medicine, appliances, rehabilitation, and transportation. The sickness fund pays for services directly.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 40% of the deceased's average earnings in the last 12 months of work is paid.

Eligible survivors include a surviving or separated spouse or partner whose marriage or civil partnership began before the accident occurred or the onset of the occupational disease that resulted in the insured's death. The condition of marriage or partnership is waived if the couple had a child.

A divorced or separated spouse receiving alimony receives a pension equal to the amount of the alimony but not exceeding 20% of the deceased's average earnings in the last 12 months of work.

Supplement for an elderly or disabled survivor: 20% of the pension is paid. The survivor must be aged 55 or older or have an assessed disability of at least 50%.

The pension ceases on remarriage and a lump sum of three years of pension is paid; if the survivor cares for one or more children receiving an orphan's pension, the survivor pension is paid until payment of the orphan's pension ceases.

Orphan's pension: 25% of the deceased's average earnings in the last 12 months of work is paid for each of the first two children younger than age 20; 20% for each subsequent child. Full orphans receive 30% each.

Other eligible survivors: 10% of the deceased's average earnings in the last 12 months of work is paid for each dependent parent, up to 30%.

If all survivor benefits combined exceed 85% of the deceased's average earnings in the last 12 months of work, pensions are reduced proportionately.

Schedule of payments: Benefits are paid quarterly; monthly if the total survivor pension is 50% or more of the deceased's earnings.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Funeral grant: The cost of the funeral is paid, up to a maximum.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr/>) provide general supervision.

National Union of Sickness Insurance Funds negotiates agreements with health practitioners and sets the medical fees reimbursement schedule.

National Sickness Insurance Fund (<http://www.ameli.fr>), governed by a bipartite body, administers the system.

101 Primary Sickness Insurance Funds and four Overseas General Sickness Insurance Funds, governed by bipartite bodies, register the insured, pay cash benefits, and administer reimbursements of medical expenses.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts (for contributions).

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.

Unemployment

Regulatory Framework

First law: 1905.

Current laws: 1958 (unemployment), 1973 (social assistance), 1984 (social insurance and social assistance), 1988 (minimum benefit), and 2009 (unemployment compensation).

Type of program: Social insurance and social assistance system.

Coverage

Unemployment insurance: Employed persons residing in France or in the principality of Monaco, including apprentices, household workers, and child caregivers.

Exclusions: Civil servants and self-employed persons.

Special systems for construction workers, dockworkers, merchant seamen, aviators, household workers, doorkeepers, disabled personnel in sheltered workshops, journalists, performing artists, and certain expatriates.

Unemployment assistance (means tested): Long-term unemployed persons residing in France who are not entitled to unemployment insurance benefits or whose benefits have been exhausted and certain other designated categories of unemployed person.

Source of Funds

Insured person: 2.4% of covered earnings.

The maximum monthly earnings used to calculate contributions are €12,516.

Self-employed person: Not applicable.

Employer: 4% of covered payroll; and 0.3% of covered payroll to finance the salary guarantee fund if the employer becomes bankrupt.

The maximum monthly earnings used to calculate contributions are €12,516.

The employer pays an additional contribution for employees with short-term contracts: 7% of covered payroll for contracts lasting up to one month; 5.5% for contracts from one up to three months; 4.5% for other short-term contracts lasting up to three months.

Government: The total cost of social assistance.

Qualifying Conditions

Social insurance benefits

Unemployment benefit: Paid to insured persons younger than the statutory retirement age (or the qualifying age for a full pension). Must have at least 122 days of contributions or 610 hours of work in the last 28 months before unemployment if younger than age 50 (36 months if aged 50 or

older). The insured must be registered at an employment office, and be capable of, and available for, work. Unemployment is not due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Social assistance benefits

Specific Solidarity allowance (means tested): At least five years of employment in the last 10 years before unemployment, no longer entitled to unemployment benefits, and registered at an employment office. An insured person aged 50 or older can choose between the specific solidarity allowance and the unemployment benefit.

Means test: The household's average monthly income (excluding social benefits, savings, and alimony) before entitlement to unemployment benefits ceased must not exceed €1,127.70 for a single person; €1,772.10 for a couple.

Temporary waiting period allowance (means tested): The benefit provides a temporary income to certain unemployed persons (persons awaiting reintegration, asylum seekers, certain foreigners) who are not entitled to unemployment insurance benefits. The insured must be actively seeking employment.

Means test: Monthly income must be below the active solidarity income.

Active solidarity income (means tested): Must be from ages 25 to the statutory retirement age (under 25 if the insured has to support at least one child, even if not yet born, or if the insured has worked for at least two of the three last years). The insured must be actively looking for work either on their own or as part of a retraining program.

Solidarity transitory allowance (means tested): Must have the required number of quarters for a full pension, and be younger than the statutory retirement age.

Means test: The household's average monthly income (excluding social benefits) in the last 12 months must not exceed €1,669.44 for a single person; €2,399.82 for a couple.

Unemployment Benefits

Social insurance benefits

Unemployment benefit: 57.4% to 75% of the insured's average daily wage during the last 12 months is paid. The benefit is paid for as many months as the insured has contributed, up to 24 months (36 months if aged 50 or older).

The maximum monthly earnings used to calculate benefits are €12,124.

The insured may work and receive an unemployment benefit for up to 18 months under certain circumstances.

Certain financial support is provided to unemployed persons to encourage geographical relocation and vocational training. Employers who hire job seekers registered at an employment office for at least 12 months (three months for job seekers aged 50 or older) receive financial incentives.

Social assistance benefits

Specific solidarity allowance (means tested): If household income is from €644.40 up to €1,127.70 for a single person and from €1,288.80 up to €1,772.10 for a couple, the benefit is the difference between the household income and €1,127.70 or €1,772.10 respectively. The benefit is awarded for a six-month period and is renewable if qualifying conditions are still satisfied. The benefit ceases when the insured reaches the statutory retirement age (or the qualifying age for a full pension).

The insured may work and receive the solidarity allowance (up to a maximum) for up to 12 months.

Schedule of payments: The benefit is paid monthly.

Temporary waiting period allowance (means tested): €340.50 is paid for up to 12 months.

The insured may work and receive the temporary waiting period allowance (up to a maximum) for up to 12 months.

Active solidarity income (means tested): €499.31 a month is paid for a single person, €748.97 for a two-member household, €898.76 for a three-member household, €1048.55 for a couple with two children. A supplement of €199.72 is paid for each additional child in a family with more than two children. The benefit is reduced by the amount of any other household income. If the beneficiary receives the housing allowance (see Family Allowances) or other housing assistance benefits, the active solidarity income is reduced to a fixed lump sum. The benefit is paid for renewable three-month periods.

Solidarity transitory allowance (means tested): Up to €34.78 is paid each day (the monthly benefit for 30 days: €1,043.40); the benefit is calculated according to the difference between the means-tested income and the household's income. The benefit is paid for renewable 12-month periods, subject to the qualifying conditions being satisfied.

The insured may receive the solidarity transitory allowance and the social insurance unemployment benefit at the same time.

The insured may work and receive the solidarity transitory allowance up to a maximum.

Administrative Organization

Unemployment insurance

Ministry of Employment, Social Cohesion, and Housing (<http://www.travail.gouv.fr>) provides general supervision.

National Interoccupational Union for Employment in Industry and Commerce (<http://www.unedic.fr/>) governed by bipartite bodies, administers the program.

Employment Center (<http://www.pole-emploi.fr>) collects contributions, registers job seekers and pays benefits. This new administration is organized in regional agencies, and nationally governed by a tripartite institution.

Unemployment assistance

Ministry of Employment, Social Cohesion, and Housing (<http://www.travail.gouv.fr>) administers unemployment social assistance.

Employment Center (<http://www.pole-emploi.fr>) pays social assistance benefits.

Family Allowances Funds pay the active solidarity income.

Family Allowances

Regulatory Framework

First law: 1932.

Current law: 1946.

Type of program: Universal system.

Coverage

Family allowances: All residents of France with two or more children.

Source of Funds

Insured person: None.

Self-employed person: 5.4% of income.

Employer: 5.4% of payroll.

Government: See source of funds under Sickness and Maternity.

Qualifying Conditions

Family allowances: Children must be younger than age 20 (up to age 21 providing the child lives in the same household, and there are three or more children in the household for whom family allowances are paid in the month before the child's 20th birthday). The earnings of a working child must not exceed €885.81 a month).

The legal hourly minimum wage is €9.53.

Young child benefit: Paid for a child born, adopted, or fostered after December 31, 2003 (for a transitional period, children born, adopted, or fostered before January 1, 2004, receive alternative benefits).

The benefit has several components:

Birth or adoption grant (means tested): Paid to a woman who is seven months pregnant, or for an adoption.

Means test: The total family income must not exceed a maximum that varies according to the number of children and family situation (a single person, a couple with a sole breadwinner, or a couple with two incomes).

Base allowance (means tested): Paid from the month of birth until the child is age 3. The benefit is only paid for one child at a time, except in the case of multiple

births. A recipient of the benefit may not receive a family supplement.

Means test: The total family income must not exceed a maximum that varies according to the number of children and family situation (a single person, a couple with a sole breadwinner, or a couple with two incomes).

Supplement for reduced work: Paid to parents who suspend or reduce work to raise a child younger than age 3. The parent must have contributed to social insurance for at least four quarters in the two years before the child's birth for the first child, in the last four years for families with two children, or in the last five years for families with three or more children.

Optional supplement for reduced work: Parents with three or more children including at least one child born or adopted after June 30, 2006, can choose between the optional supplement and the supplement for reduced work.

Supplement for child care: Paid for children younger than age 6 if the parents are working and pay for child care by an accredited caregiver or home worker. The parents' contribution to the child caregiver's salary must not be less than 15% of the total of their salary.

Parental allowance for a sick child: Paid to a parent who has fully or partially ceased employment to care for a child who is seriously sick, injured, or disabled. May not receive a supplement for reduced work or the special parental allowance for a child with a disability.

Special parental allowance for a child with a disability: Paid for children up to age 20 with an assessed disability of at least 50%. May not receive the parental allowance for a sick child.

Single-parent allowance (means tested): Paid to a single parent who has at least one child or is pregnant.

Means test: The monthly earnings of the beneficiary in the last three months must be less than the single-parent allowance amount.

Family backing allowance: The benefit is paid to an orphan or abandoned child, or to a single parent without a pension.

New school year allowance (means tested): Paid to schoolchildren, apprentices, or students from ages 6 and 18. The earnings of a working child must not exceed €885.81 a month. Children aged 16 to 18 must provide evidence of continuing studies or apprenticeship.

Means test: The total family income must be less than €24,137 for families with one child; €29,707 with two children; €35,277 with three children; plus €5,570 for each additional child.

Family supplement (means tested): Paid to families with at least three children older than age three but younger than age 21.

Means test: The total family income must not exceed a maximum that varies according to the number of children and family situation (a single person, a couple with a sole breadwinner, or a couple with two incomes).

Housing allowance (means tested): The claimant is entitled to at least one of the family allowance benefits.

Means test: The total family income must not exceed a maximum that varies according to the number of children, family situation, amount of rent paid, and the location and type of housing.

Home moving allowance: Paid to large families (with three or more children) who move because of an increase in their household size as the result of a newborn child or an adoption. The family must be entitled to the housing allowance.

Family Allowance Benefits

Family allowances: €129.35 a month is paid for two children; €295.05 for three children; plus €165.72 for each subsequent child. (April 2014).

A supplement of €64.67 a month (April 2014) is paid for children older than age 14 (except for the first child in a two-child family).

A flat-rate allowance of €81.78 a month (April 2014) is paid for up to a year to families with three or more children entitled to family allowances including one child who is age 20.

Young child benefits: The benefit has several components:

Birth grant (means tested): A lump sum of €923.08 is paid for each child at the seventh month of pregnancy (€1,846.15 for an adopted child).

Base allowance (means tested): €184.62 a month is paid from the month of childbirth up to the month preceding the child's third birthday. For the adoption of a child, the benefit is paid for up to three years.

Supplement for reduced work: The full rate is €388.19 a month; €250.95 a month if the insured person works less than half the normal working period (nonsalaried persons must work less than 77 hours a month); €144.77 a month if working from 50% to 80% of the normal working period (nonsalaried persons must work less than 122 hours a month for a nonsalaried person). If the beneficiary is not entitled to the base allowance, €572.81, €435.57, or €329.38, is paid according to the number of hours worked (this provision is abolished from April 2014)

The supplement is paid from the month after childbirth, adoption, or the end of the maternity, paternity, or adoption leave period for six months if there is only one child or up to the month before the child's third birthday if there is more than one child.

If the insured resumes work while the child is from 18 months to 29 months of age, the supplement continues to be paid for two months.

If both parents have part-time jobs and both are eligible for the supplement, the combined maximum amount of both supplements must not exceed the full monthly rate.

The supplement for reduced work can be combined with the supplement for child care, subject to conditions.

Optional supplement for reduced work: €634.53 a month is paid for up to 12 months in the first year of birth or adoption. If the beneficiary is not entitled to the base allowance, the supplement is raised to €819.14.

Supplement for child care: An income-related cash benefit calculated according to the number of children and family income is paid to compensate for child care costs. The benefit is paid for each child where care is provided by an accredited caregiver or as a global payment to the family if the caregiver is not an accredited caregiver.

The family allowances fund also reimburses the total social security contributions for an accredited caregiver or 50% of the social security contributions for a home worker. Social security contributions are paid on the care provider's salary, up to a maximum.

A family that uses the services of an accredited caregiver and a home worker may receive two types of child care supplements under certain conditions.

The child care supplement can be combined with the supplement for reduced work to parents who work part time.

Parental allowance for a sick child: A daily benefit of €42.71 (€50.75, for a single-parent family) is paid for each day of leave up to 22 days a month. The benefit is paid for up to 12 months. A reduced benefit is paid to each of the parents if both reduce their activity to take care of the child.

Parents can opt for a parental leave period of up to 310 working days spread over a three-year period to provide care for a sick child. A means-tested health care cost supplement of €109.25 is provided.

Special parental allowance for a disabled child: €129.21 a month is paid. A supplement varying from €96.91 to €1,096.50 is paid for care provided by a third person. An additional amount may be paid for expenses related to the child's medical condition.

Single-parent allowance (means tested): Guarantees a minimum family income.

Family backing allowance: €90.40 is paid for a single parent caring for a child; €120.54 if the child is not supported by either parent.

The family backing allowance can be combined with the single-parent allowance.

New school year allowance (means tested): The benefit is €360.47 if the child is aged 6 to 10; €380.36 if aged 11 to

14; €393.54 if aged 15 to 18. The benefit is paid in August for children younger than age 16.

Family supplement (means tested): A monthly flat-rate allowance of €167.34 is paid for each family.

Housing allowance (means tested): A variable monthly amount is paid depending on rent level, income, and the number of children.

Home moving allowance: The benefit covers the cost of moving to another home, up to a maximum depending on the number of children (€969.10 for three children plus €80.76 for each subsequent child).

Benefit adjustment: Family benefit amounts are adjusted annually on April 1, according to forecasted changes in the retail price index. Means-tested benefits are adjusted in July according to the average change in the retail price index during the reference calendar year.

Administrative Organization

Ministry of Social Affairs, Health, and Women's Rights (<http://www.sante.gouv.fr>) and Ministry of Economy and Finance (<http://www.economie.gouv.fr/>) provide general supervision.

National Family Allowances Fund (<http://www.caf.fr>), governed by a tripartite body, coordinates funds and ensures financial equalization.

123 Local Family Allowances Funds, governed by a tripartite body, pay benefits.

Central Agency of Social Security Institutions (<http://www.acoss.fr>) oversees the joint collection agencies and administers the central accounts (for contributions).

Joint collection agencies (<http://www.urssaf.fr>) collect contributions.

Germany

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1889 (old age and disability), implemented in 1891, and 1911 (survivors), implemented in 1914.

Current law: 2002 (pension insurance) and 2014 (pensions).

Type of program: Social insurance system.

Note: The social security systems of the Federal Republic of Germany (FRG) and the German Democratic Republic (GDR) were merged in 1992. Throughout the profile, those particular provisions that are in force in the federal states of the former GDR are preceded by the designation “E” (East).

Coverage

Employed persons (including apprentices), certain self-employed persons, persons on paternity leave, and military personnel.

Voluntary coverage for persons exempt from compulsory coverage, including German citizens residing abroad and foreign residents in Germany.

Special systems for certain self-employed persons, miners, public-sector employees, civil servants, and farmers.

Source of Funds

Insured person: 9.45% of monthly earnings over €850; a reduced contribution for earnings from €450.01 to €850; none for earnings up to €450 a month (voluntary contributions can be made). The maximum annual earnings used to calculate contributions are €71,400 per year (E–€60,000).
Self-employed person: 18.9% of monthly income.

The minimum monthly contribution is €85.05 and the maximum is €1,124.55 (E–€945.80) or a flat-rate amount of €522.59 (E–€443.21), depending on the type of coverage chosen by the self-employed person.

Employer: 9.45% of monthly payroll; 15% of earnings for employees with monthly earnings less than €450.

The maximum annual earnings used to calculate contributions are €71,400 (E–€60,000).

Government: Subsidizes the cost of certain benefits.

Qualifying Conditions

Old-age pension: Age 65 and 3 months (gradually rising to age 67 by one month each year until 2024 and by two months until 2029) with at least five years of contributions.

Age 67 for those born since 1964. A special length of service pension is paid at age 65 (age 63 as of July 2014; beginning 2016, gradually rising by two months a year until it returns to age 65) with 45 years of contributions.

Age 65 for persons with at least a 50% assessed degree of disability and 35 years of contributions; or for insured persons born before 1952, with at least 15 years of contributions and unemployed for at least 52 weeks after age 58 and six months or worked part time for at least 24 months before the normal retirement age; or for insured women born before 1952 with at least 15 years of contributions and 10 years of compulsory contributions after age 40. Certain caregivers of long-term care beneficiaries (see Sickness and Maternity) may receive pension credits for providing unpaid care of at least 14 hours a week (based on the number of hours a week of unpaid care and the level of nursing care).

For births since 1992, a parent may receive pension credits for providing care to a child aged 0 to 3 years. For parents with at least 25 years of paid or credited contributions, additional years are credited if working part time while providing care to a child aged 0 to 10 years, and if not working but providing care to at least two children aged 0 to 10 years.

Earnings test: The pension depends on the level of additional individual earnings: if monthly earnings are up to €450, the full pension is paid; if earnings are greater than €450, a partial pension is paid at 33.3%, 50%, or 66.7% of the full pension, depending on earnings.

Compensation amount for low-income workers: Paid with at least 35 years of contributions with less than 0.0625 earnings points (equal to 75% of the value of contributions for average earnings of all insured).

Individual earnings points are calculated as individual lifetime earnings divided by average national earnings multiplied by the normal entry factor. An individual earnings point of 1.0 is awarded if the individual's annual earnings correspond to the average national earnings. In the case of lower or greater individual annual earnings, a corresponding earnings point of less than or more than 1.0 is awarded.

Early pension: Age 63 (gradually rising to age 67 by 2029 when the benefit will be abolished) with at least 35 years of contributions, subject to conditions.

Deferred old-age pension: The pension may be deferred after the normal age of retirement.

Old-age pension splitting: Spouses or civil partners who are eligible for the statutory old-age pension and have 25 years of contributions each can split their pensions. The marriage or partnership must have begun after 2001; before 2002 if both spouses or civil partners were born after January 1, 1962.

Disability pension: Paid for a full loss of working capacity and unable to work more than three hours a day in any form of work. The insured must have at least five years of

contributions and 36 months of compulsory contributions in the last five years before the disability began. Special conditions apply for a reduction in earning capacity that is the result of a work injury.

Partial disability pension: Able to work at least three hours but not more than six hours a day in any type of work; for insured persons born before January 2, 1961, unable to work at least six hours a day in the usual or a similar occupation.

Spouse's pension (income tested): The deceased had at least five years of contributions or was a pensioner at the time of death.

Small spouse's pension: Paid to a widow(er) or surviving civil partner who did not remarry or begin a new civil partnership after the insured's death.

Large spouse's pension: Paid to a widow(er) or surviving civil partner who qualifies for the small spouse's pension and is aged 45 or older (gradually rising to age 47 by 2029), cares for a child younger than age 18, or has a disability.

Orphan's pension: Paid until the orphan reaches age 27; after age 18 the pension is income tested and the orphan must be a student, in training, taking part in a voluntary social or ecological year, or have a disability.

Child's supplement: Paid to a widow(er) or surviving civil partner receiving the large spouse's pension and raising a child younger than age 3. The supplement is not paid if the spouse died before 2002, or if the marriage took place before that date and at least one spouse or civil partner was born before January 2, 1962.

Old-Age Benefits

Old-age pension: The pension is based on total individual earnings points multiplied by the pension factor and the pension value.

Individual earnings points are calculated as individual lifetime earnings divided by average national earnings multiplied by the normal entry factor. An individual earnings point of 1.0 is awarded if the individual's annual earnings correspond to the average national earnings. In the case of lower or greater individual annual earnings, a corresponding earnings point of less than or more than 1.0 is awarded.

Average national earnings are €34,857.

The normal entry factor is 1.0 and increases or decreases depending on the age at which the insured is first awarded a pension.

The pension factor for the old-age pension is 1.0.

The pension value is calculated as the monthly benefit amount for one year of average covered earnings, adjusted according to changes in wages. The pension value is €28.14 (E–€25.74).

There is no statutory minimum pension.

Certain caregivers of long-term care beneficiaries receive credits from about 0.25 earnings points to 0.8 pension points a year, with no lifetime limit.

For births since 1992, a parent providing care to a child aged 0 to 3 receives 1 earnings point each year. For parents with at least 25 years of paid or credited contributions who continue to work part time while providing care to a child aged 0 to 10, the value of contributions paid is increased to 1.5 times the value, up to the value of contributions for average earnings of all insured persons; nonworking parents providing care to at least two children aged 10 or younger receive 0.33 earnings points a year.

Compensation amount for low-income workers: The value of contributions paid before 1992 is increased to 1.5 times the value, up to 75% of the value of contributions for average earnings of all insured persons (0.0625 earnings points).

Early pension: The entry factor (1.0) is reduced by 0.003 for each calendar month the pension is taken before age 65 and 3 months (gradually rising to age 67 by 2029 when the benefit will be abolished).

Deferred pension: The entry factor (1.0) is increased by 0.005 for each calendar month the pension is deferred after age 65 and 3 months (gradually rising to age 67 by 2029).

Old-age pension splitting: The pension of the spouses or civil partners is calculated by splitting the pension rights accrued by both members of the couple during their marriage or civil partnership.

Benefit adjustment: Benefits are adjusted annually in July according to increases in the pension value and changes in the ratio between the number of pensioners and contributors.

Permanent Disability Benefits

Disability pension: The pension is the total individual earnings points multiplied by the pension factor and the pension value.

Individual earnings points are calculated as individual lifetime earnings divided by average national earnings multiplied by the normal entry factor. An individual earnings point of 1.0 is awarded if the individual's annual earnings correspond to the average national earnings. In the case of lower or greater individual annual earnings, a corresponding earnings point of less than or more than 1.0 is awarded.

The pension value is calculated as the monthly benefit amount for one year of average covered earnings, adjusted according to changes in wages. The pension value is €28.14 (E–€25.74). If the disability began before age 60, the period from the date of the reduction in earning capacity up to age 60 (age 62 as of July 1, 2014) is taken fully into account in the pension calculation.

The normal entry factor (1.0) is reduced by 0.003 for every calendar month a pension is taken before age 63

and 8 months (gradually rising to age 65 by 2024), up to a maximum reduction of 0.108. The pension factor is 1.0 for a full reduction in earning capacity and 0.5 for a partial reduction.

The disability pension ceases at age 65 (gradually rising to age 67 by 2029) and is replaced by the old-age pension. The old-age pension paid must be at least equal to the disability pension.

Benefit adjustment: Benefits are adjusted annually in July according to increases in the pension value and changes in the ratio between the number of pensioners and contributors.

Survivor Benefits

Spouse's pension: The pension is based on the total of the deceased's individual earnings points multiplied by the pension factor and the pension value.

Individual earnings points are calculated as individual lifetime earnings divided by average national earnings multiplied by the normal entry factor. An individual earnings point of 1.0 is awarded if the individual's annual earnings correspond to the average national earnings. In the case of lower or greater individual annual earnings, a corresponding earnings point of less than or more than 1.0 is awarded.

The pension factor is 1.0 for the first three months after the insured's death; thereafter, 0.25 if the survivor is receiving the small spouse's pension or 0.55 if receiving the large spouse's pension and if both spouses or civil partners were born after January 1, 1962, or if the marriage or civil partnership began after 2001 (0.6 if the marriage or civil partnership began before 2002 and one spouse or civil partner was born before January 2, 1962).

The pension value is calculated as the monthly benefit amount for one year of average covered earnings, adjusted according to changes in wages. The pension value is €28.14 (E–€25.74).

Small spouse's pension: Paid for two years; for an unlimited duration if the marriage or civil partnership began before 2002, lasted for more than one year and the surviving spouse or civil partner was born before January 2, 1962.

Large spouse's pension: Paid for an unlimited duration. Ceases upon remarriage.

Special rules apply for spouses divorced before July 1, 1977.

The benefit is reduced by 40% of the survivors net income above €742.90 (E–€679.54) from the fourth month of payment.

Child's supplement: For each month the spouse or civil partner cared for a child, 0.1010 earnings points a month are awarded for the first 36 months plus 0.0505 for each subsequent month.

Orphan's pension: The pension factor is 0.1 for a half orphan and 0.2 for a full orphan. Supplements depend on

the length of the insured's contribution period and other factors. The pension is paid in full until the orphan reaches age 18; thereafter, the pension is reduced by 40% of the orphan's net income above €495.26 (E–€453.02).

Benefit adjustment: Benefits are adjusted annually in July according to increases in the pension value and changes in the ratio between the number of pensioners and contributors.

Administrative Organization

Federal Ministry of Labor and Social Policy (<http://www.bmas.bund.de>) provides general supervision.

Federal Insurance Institute (<http://www.bva.de>) oversees Federal German Pension Insurance.

Federal German Pension Insurance (<http://www.deutsche-rentenversicherung-bund.de>), through regional offices, administers the program.

Sickness funds collect contributions and forward them to Federal German Pension Insurance institutions.

Sickness and Maternity

Regulatory Framework

First law: 1883 (sickness insurance), implemented in 1884.

Current laws: 1988 (sickness), 1952 (maternity), and 1994 (long-term care).

Type of program: Social insurance system.

Coverage

Sickness and maternity: All wage and salary workers earning up to €53,550 a year (€48,600 if covered by private health insurance before 2003); pensioners, students, persons with disabilities, apprentices, and recipients of unemployment benefit. Voluntary coverage is available for wage and salary workers earning more than €53,550 a year and for persons who opt out of statutory insurance or family insurance.

Coverage for self-employed persons and public-sector employees is available through private health insurance companies.

Special systems for miners, artists, and farmers.

Long-term care: Persons covered by the statutory sickness insurance system. Persons with private sickness insurance must buy equivalent private long-term care coverage.

Source of Funds

Sickness and maternity benefits

Insured person: An average of 8.2% of covered monthly earnings; pensioners, an average of 8.2% of the pension.

The maximum annual earnings used to calculate contributions are €48,600.

Self-employed person: Not applicable.

Employer: An average of 7.3% of covered monthly earnings; special regulations for monthly earnings of less than €850. Pension insurance institutions pay 7.3% of the pension.

The maximum annual earnings used to calculate contributions are €48,600.

Government: A flat-rate payment for non-insurance benefits provided by the statutory sickness insurance institutions.

Long-term care benefits

Insured person: 1.025% of monthly earnings in most federal states. Pensioners contribute 2.05% of the pension. Childless insured persons older than age 23 contribute an additional 0.25% of earnings.

The maximum annual earnings used to calculate contributions are €48,600.

Self-employed person: Not applicable.

Employer: 1.025% of monthly earnings in most federal states.

The maximum annual earnings used to calculate contributions are €48,600.

Government: Contributes for unemployed persons, pensioned farmers, and students receiving benefits under the Federal Training Assistance Act.

Qualifying Conditions

Medical benefits: No minimum membership period is required.

Cash sickness benefits: Paid to members of sickness funds.

Cash maternity benefits: Paid to female members of sickness funds.

Long-term care benefits: Paid to a caregiver who cares for an insured person with at least two years of contributions in the last 10 years before application. Benefits vary according to the level of need for care: a substantial need at least once a day (care level I), a severe need at least three times a day (care level II), or a critical need for round-the-clock care (care level III). A higher benefit is paid for insured persons with a mental disability such as dementia.

Long-term care allowance: Paid to insured persons who organize care for themselves.

Sickness and Maternity Benefits

Sickness benefit: 70% of gross earnings (up to 90% of net earnings) is paid for up to 78 weeks in a three-year period for the same illness. The employer pays 100% of the insured's earnings for up to the first six weeks. Benefits are paid to insured persons caring for a sick child younger than age 12 for up to 10 working days for each child and up to 25 days for each insured person for each calendar year; 20 working days for each child and up to 50 days for single-parent households.

Maternity benefit: For female sickness fund members with an employment contract, 100% of average net earnings (up to €13 a day from the sickness fund with the remainder paid by the employer) during the previous three months prior to maternity leave is paid six weeks before and eight weeks after the expected date of birth (a total of 12 weeks for premature or multiple births).

For women who are not sickness fund members, federal states pay, under certain conditions, maternity benefits equivalent to the sickness benefit, up to €210.

Long-term care allowance: €235 (level I), €440 (level II), or €700 (level III) a month is paid. €120 for persons with no care level and a mental disability; €305 for level I and a mental disability; €525 for level II and a mental disability.

The allowance may be combined with in-kind benefits (see home care benefits under medical benefits) provided by a professional care worker (the allowance decreases in proportion to claimed in-kind benefits).

Workers' Medical Benefits

Medical benefits: Doctors, hospitals, and pharmacists under contract with sickness funds provide benefits to patients. Benefits include comprehensive medical and dental care, preventive examinations and treatment, laboratory tests, maternity care provided by a midwife or doctor, hospitalization, surgery, rehabilitation, appliances, and prescribed medicine.

Cost sharing: The insured pays 10% of each prescription (from €5 to €10); €10 for each day of in-patient treatment; 10% of costs for massages, occupational therapy, speech therapy, and at-home care plus €10 for each prescription. Cost sharing is limited to 2% of earnings (1% if chronically sick). Long-term care (home care benefits): Benefits include at-home care, appliances, technical assistance (such as home modification), 24-hour care, short-term institutional care and at-home care when the regular caregiver is temporarily unavailable. Maximum benefit amounts are set for different services.

In-kind benefits for care are €450, €1,100, €1,550, or €1,918 a month, depending on the level of care required. €225 is paid for persons with no care level and a mental disability; €665 for level I and a mental disability; €1,250 for level II and a mental disability.

Germany

Long-term care (institutional care benefits): €1,023, €1,279, €1,550, or €1,918 a month is paid, depending on the level of care required. The insured pays the cost of room and board. Under certain conditions the care fund pays some of the room and board costs for persons living in a facility for the disabled (up to €256).

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Sickness and maternity: Federal Ministry of Health (<http://www.bmg.bund.de>) provides general supervision.

Federal Insurance Institute (<http://www.bva.de>) supervises federal health insurance institutions and their long-term care funds.

Designated state authorities provide supervision at the state level.

Sickness funds administer contributions and benefits. Separate sickness funds are organized within federations at the national level and, if applicable, at the state level.

A board of directors, elected by an administrative council (generally consisting of representatives from employers and the insured), handles day-to-day administration of funds.

Each year the sickness fund federations and the physicians' associations must agree on the level of payment for contractual medical services. The sickness fund federations pay the physicians' associations who pay the individual doctors under contract.

Long-term care: Federal Ministry of Health (<http://www.bmg.bund.de>) provides general supervision.

Separate long-term care funds organized by sickness funds and private sickness insurance funds administer benefits.

Work Injury

Regulatory Framework

First laws: 1884 (accident insurance), implemented in 1885, and 1925 (occupational diseases).

Current law: 1996 (accident insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Employed persons; some categories of self-employed person; persons engaged in specified voluntary activities; apprentices, and students.

Exclusions: Most categories of self-employed person.

Voluntary insurance is possible.

Special system for civil servants and public-sector employees.

Source of Funds

Employees: None.

Self-employed person: Contributions vary according to assessed degree of risk.

Employer: An average of 1.3% of payroll; contributions vary according to assessed degree of risk.

Government: A subsidy for agricultural accident insurance and contributions for students, children in day care institutions, and persons engaged in specified voluntary activities.

Qualifying Conditions

Work injury and occupational disease benefits: There is no minimum qualifying period.

Temporary Disability Benefits

80% of the insured's last gross wage up to the last net income is paid from the day after the disability began for a work injury or an occupational disease until recovery or the award of a transition benefit (in most cases, the employer pays for the first six weeks). If recovery is not anticipated and occupational rehabilitation is not possible, the benefit is paid for up to 78 weeks.

A transition benefit is paid if rehabilitation measures are required during this period. 65% of the temporary disability benefit is paid, 75% to insured persons who are in need of care or have at least one child.

For insured persons aged 18 or older, the minimum annual earnings used to calculate benefits are €19,900 (E–€16,844).

The maximum annual earnings used to calculate benefits vary from €60,480 to €99,540, depending on the accident insurance fund.

Permanent Disability Benefits

Permanent disability pension: 66.7% of the insured's earnings in the year before the disability began is paid for a total disability (100%).

Partial disability: A percentage of the full pension is paid according to the assessed loss of earning capacity for more than a 20% loss.

Severe disability supplement: 10% of the insured's disability pension is paid for up to two years if the insured is assessed with at least a 50% loss of earning capacity and is not working or receiving another type of pension.

Unemployment supplement: If the insured person is unemployed and the combined total of disability and unemployment benefits is less than the transition benefit, the difference is paid.

Constant-attendance allowance: €318 to €1,270 a month (E–€287 to €1,148) is paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the pension value; absolute decreases in pension benefits are not permitted. The adjustment formula also takes into account changes in the ratio between the number of pensioners and contributors.

Workers' Medical Benefits

Benefits include comprehensive medical care; medical, occupational, and social rehabilitation; appliances; and help with housework.

Survivor Benefits

Spouse's pension: 30% of the deceased's income is paid to the widow(er) or surviving civil partner for up to 24 calendar months. The pension ceases on remarriage.

A higher pension of 66.7% of the deceased's last earnings is paid for up to three calendar months after the day of death; thereafter, 40% of the deceased's last earnings is paid if the widow(er) is aged 47 or older, disabled, or caring for at least one child.

Orphan's pension: Each orphan younger than age 18 (age 27 if a student or in training) receives 20% of the deceased's earnings; 30% for a full orphan.

Income test: 40% of net income above a specified ceiling is deducted from the pension paid to survivors older than age 18.

Spouse's and orphan grant: A lump sum of 40% of the deceased's earnings is paid if survivors are not eligible for a survivor pension and the deceased was assessed with at least a 50% loss of earning capacity. The grant is split equally among survivors.

Other eligible survivors (means tested): 20% of the deceased's earnings is paid to a single parent and grandparent; 30% to a couple.

Divorced spouses may receive a spouse's pension if they received or were entitled to receive alimony from the deceased. The amount is split between the surviving spouse and the divorced spouse according to the respective length of the marriage to the deceased.

All survivor benefits combined must not exceed 80% of the deceased's earnings.

Death grant: A lump sum of €4,740 (E–€4,020) is paid.

Benefit adjustment: Benefits are adjusted annually in July according to increases in the pension value and changes in the ratio between the number of pensioners and contributors.

Administrative Organization

Federal Insurance Institute (<http://www.bva.de>) supervises federal accident insurance institutions.

Federal Ministry of Labor and Social Policy (<http://www.bmas.bund.de>) supervises occupational safety and health programs.

Supreme administrative state authorities responsible for social insurance or authorities assigned by the provincial governments supervise the state accident insurance institutions.

Accident insurance institutions (industrial and commercial, agricultural, and public authorities), managed by elected representatives of employers and the insured, administer the program.

Unemployment

Regulatory Framework

First laws: 1927 (employment service and unemployment insurance) and 2003 (basic unemployment allowance).

Current laws: 1997 (employment promotion) and 2011 (basic unemployment allowance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including household workers, apprentices, and trainees; and other groups, including recipients of sickness benefits and persons raising a child.

Voluntary coverage for self-employed persons, caregivers, and foreign workers (outside of the EU).

Exclusions: Persons in irregular employment.

Social assistance: Employed and unemployed needy job seekers.

Source of Funds

Insured person

Social insurance: 1.5% of covered monthly earnings.

The maximum annual earnings used to calculate contributions are €71,400 (E–€60,000).

Social assistance: None.

Self-employed person

Social insurance: 3% of half the monthly reference value; the full monthly reference value after two years of self-employment.

The full monthly reference value is €2,765 (E–€2,345).

Social assistance: None.

Employer

Social insurance: 1.5% of covered earnings.

The maximum annual earnings used to calculate contributions are €71,400 (E–€60,000).

Social assistance: None.

Government

Social insurance: The federal government covers any social insurance deficit; federal and municipal governments pay the cost of noncontributory unemployment benefits.

Social assistance: Federal and local governments pay the total cost.

Qualifying Conditions

Unemployment benefit (social insurance): Must have at least 12 months of covered work in the last two years; be registered at an employment office; and be capable of, available for, and actively seeking work.

In certain cases, the right to the unemployment benefit can be suspended (for up to 12 weeks).

Short-time work benefit (social insurance): Paid to short-time workers to compensate for reduced working hours due to economic restructuring in the workplace.

Short-time transfer allowance (social insurance): Paid in certain cases to employees of companies that become insolvent.

Bad weather allowance (social insurance): Paid to construction workers whose work is halted due to bad weather.

Unemployment benefit (social assistance, means tested): Paid to all needy job seekers aged 15 to the normal retirement age who are capable of, available for, and actively seeking work, including employed persons seeking more suitable work and social insurance unemployment beneficiaries.

The basic subsistence needs of the beneficiary must not be met by any other benefit.

If the qualifying conditions for the social assistance unemployment benefit are no longer met, the benefits may be reduced or suspended.

Dependent's supplement: Paid to the dependents of a social assistance unemployment beneficiary, including children and nonemployed persons. Children under age 15 must not work.

Unemployment Benefits

Contributory unemployment benefit (social insurance): 67% (60% without children) of the insured's net earnings is paid for six to 24 months, according to the length of the covered work period and the claimant's age. The benefit is paid for up to 24 months to unemployed persons older than age 58 with at least 48 months of covered work.

Short-time work benefit (social insurance): 67% (60% without children) of the difference between previous and current income is paid to short-time workers, usually for six months (up to 24 months).

Short-time transfer allowance (social insurance): 67% (60% without children) of the difference between previous and current income is paid to short-time workers for up to 12 months.

Bad weather allowance (social insurance): 67% (60% without children) of the difference between previous and current income is paid based on hours of work stoppage from December 1 to March 31.

Unemployment benefit (social assistance, means tested): €313, €353 or €391 a month is paid, depending on the person's family composition.

Dependent's supplement: €229 a month is paid for children younger than age 6; €261 for children aged 6 to 13; €296 for children aged 14 to 17.

Means test: The benefit is reduced by 20% of income from €100.01 to €1,000 a month; (10% of income from €1,000.01 to €1,200; €1,500 if the claimant has any children. Certain types of income (including certain level of savings) are excluded.

Support is provided for heating and housing costs and other necessities.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually in July according to increases in the pension value and changes in the ratio between the number of pensioners and contributors.

Administrative Organization

Federal Ministry of Labor and Social Policy (<http://www.bmas.bund.de>) provides overall supervision.

Federal Employment Agency (<http://www.arbeitsagentur.de>) administers contributory benefits.

Local employment offices are responsible for job placements, career guidance, and benefits administration.

Committees of employment agencies and 105 authorized local carriers administer noncontributory benefits.

Sickness funds collect contributions.

Family Allowances

Regulatory Framework

First laws: 1954 (child benefit), implemented in 1955, and 1985 (child-raising allowance).

Current laws: 2007 (parental benefit), 2009 (child benefit), and 2009 (income tax).

Type of program: Universal and social assistance system.

Coverage

Parents with one or more children; grandparents or foster parents if the child(ren) live(s) in their household.

Full orphans and children who have lost all contact with their parents.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed: Not applicable.

Employer: None.

Government: The total cost. The federal government reimburses the Federal Employment Agency for administrative costs.

Qualifying Conditions

Child benefit: The child must be younger than age 18 (extended if unemployed, a full-time student, searching for an apprenticeship or a voluntary position; no limit if disabled).

Child allowance (income tested): Paid to parents with at least one unmarried child younger than age 25 who are able to meet their own needs but not those of their children. Must be entitled to the child benefit. Parents who receive non-contributory unemployment benefits, social benefits, or social assistance, are not eligible for a child allowance.

Parental benefit (income tested): Paid to parents with a child younger than age 14 months for up to 12 months. A

parent with sole custody may receive the parental benefit for up to 14 months after the birth; other parents may share the benefit for up to 14 months (each parent must receive the benefit for at least two months).

Family Allowance Benefits

Child benefit: €184 a month is paid for the first and the second child; €190 for the third; €215 for each additional child.

Child allowance (income tested): Up to €140 for each child is paid; if entitled to an allowance for more than one child in the household, a combined total allowance is paid. The child's own income and wealth may reduce the benefit.

Parental benefit (income tested): At least 67% of the parents' net income during the last 12 months before birth is paid, up to €1,800 (€300 if not employed) a month.

Administrative Organization

Federal Ministry for Family, Seniors, Women, and Youth (<http://www.bmfsfj.de>) provides general supervision.

Federal Revenue Office (<http://www.bzst.bund.de>) administers child benefits and child allowances through regional and local labor offices of the Federal Employment Agency (<http://www.arbeitsagentur.de>).

Child benefits for public employees are administered through salary payment offices.

Federal states are responsible for enforcing federal child-raising and parental benefit laws. Parental and child care benefit centers administer the program.

Greece

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1934.

Current laws: 1951 (social security), 1960 and 1978 (legislation and regulation), 1990 (regulation), 1991 (pensions), 1992 (social security), 2000 (financing and administration), 2002 (social security), 2004 (social security), 2008 (social security), 2010 (social security), 2011 (social security), 2012 (pensions), and 2012 (fiscal strategy).

Type of program: Social insurance system.

Note: Noncontributory pensions are paid to eligible persons not covered by the social insurance system.

Coverage

Employed persons in industry, commerce, and related occupations and certain urban self-employed persons.

Exclusions: Employed and self-employed persons covered by approved occupational and public-sector funds providing equivalent benefits.

Voluntary coverage is available.

Special systems for agricultural workers, public-sector employees, and other specified groups.

Source of Funds

Insured person: 6.67% of covered monthly earnings; 8.87% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

Self-employed person: 20% of monthly earnings according to one of 14 insurance categories.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

Employer: 13.33% of covered monthly payroll; 14.73% for arduous or unhealthy work.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €66,561.60 a year; €34,051.50 a year if first insured before January 1, 1993.

Government: Contributes as an employer; a guaranteed annual subsidy.

Qualifying Conditions

Old-age pension: If first insured before January 1, 1993, age 67 with at least 10,000 days (men) or at least 4,500 days (women) of contributions; age 62 with at least 12,000 days of contributions; age 61 and 6 months (rising to age 62 in 2015) with at least 10,500 days of contributions including at least 7,500 in arduous or unhealthy work. Women and widowers with dependent children may retire at age 67 with at least 5,500 days of contributions.

Reduced pension (if first insured before January 1, 1993): Age 62 with at least 10,000 days (men) or at least 4,500 days (women) of contributions; age 60 (women, gradually rising to age 61 and 6 months by 2017) with at least 12,000 days of contributions; age 59 and 6 months (rising to age 60 in 2015) with at least 10,500 days of contributions including at least 7,500 in arduous or unhealthy work. Women and widowers with dependent children may receive a reduced pension at age 62 with at least 5,500 days of contributions.

If first insured after December 31, 1992, age 67 with at least 4,500 days of contributions or age 62 with at least 12,000 days of contributions; age 62 with at least 4,500 days of contributions including at least 3,375 days in arduous or unhealthy work. Women and widowers with dependent children may retire at age 67 with at least 6,000 days of contributions.

Reduced pension (if first insured after December 31, 1992): Age 62 with at least 4,500 days of contributions. Women and widowers with dependent children may receive a reduced pension at age 62 with at least 6,000 days of contributions.

Deferred pension: The pension may be deferred.

Benefits are payable abroad under reciprocal agreement.

Old-age social solidarity grant (income tested): Age 65 and residing in Greece.

Income test: Maximum net annual income (salaries and pensions) €8,472.09; total annual personal income, €9,884.11; total annual family income, €15,380.90; and total monthly pension, €850.

There is no income test for persons assessed with at least an 80% degree of disability or for children receiving a survivor pension.

Benefits are payable abroad under reciprocal agreement.

Disability pension: Assessed with a severe disability (80% to 100%) or an ordinary disability (67% to 79.9%) with 300 to 4,500 days of contributions (up to 1,500 days if the insured began working after 1993), depending on age, or 1,500 days of contributions, including 600 days in the five years before the disability began. (For insured persons who began working after 1993, the days of contributions in the five years before the disability began may include credited days of contributions.)

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: Assessed with a disability of 50% to 66.9%.

The Health Committee of the Social Insurance Institute normally assesses the degree of disability every two years.

Benefits are payable abroad under reciprocal agreement.

Special disability allowance: Paid to insured persons (or their family members) assessed with a disability of at least 67% who suffer from a disease specified by law. The insured must have at least 350 days of contributions in the last four calendar years before the disability began or a total of 1,000 days of contributions.

Benefits are payable abroad under reciprocal agreement.

Disability social solidarity grant (income tested): Assessed with a disability of at least 50% and residing in Greece.

Income test: Maximum net annual income (salaries and pensions) of €8,472.09, total annual personal income of €9,884.11, total annual family income of €15,380.90, and total monthly pension of €850.

Survivor pension: Normally, the number of contribution days is half that required for the disability pension.

Eligible survivors include a widow who was married to the deceased for at least three years (five years if the deceased was a pensioner; none if the spouse has a dependent child); a divorced spouse aged 67 or older with limited income who was married to the deceased for at least 15 years and was receiving alimony; dependent children and stepchildren up to age 18 (age 24 if a student, no limit if disabled) who are unmarried, not working, and not receiving a pension; and if first insured before January 1, 1993, unmarried dependent grandchildren up to age 18 (age 24 if a student, no limit if disabled) and dependent parents.

The pension ceases on remarriage.

Benefits are payable abroad under reciprocal agreement.

Funeral grant: Paid when an insured person dies with at least 120 days of coverage (100 days if in construction) in the last calendar year or when an old-age or disability pensioner dies.

Survivors social solidarity grant (income tested): Aged 65 or older or a dependent child up to age 18 (age 24

if a student, no limit if disabled) and residing in Greece. A surviving divorced spouse who is eligible for a survivor pension is not eligible for the survivors social solidarity grant.

Income test: Maximum net annual income (salaries and pensions) of €8,472.09, total annual personal income of €9,884.11, total annual family income of €15,380.90, and total monthly pension of €850.

Old-Age Benefits

Old-age pension: If first insured after December 31, 1992, the pension is based on the length of coverage and pensionable earnings in the last five years.

If first insured before January 1, 1993, the pension is based on the length of coverage and pensionable earnings in the last five years or the best five years of the last 10 years (whichever is greater), plus an additional 1% to 2.5% for each 300-day period of contributions exceeding 3,300 days, according to the insured's wage class and number of days of contributions.

The minimum pension for an unmarried person, a married person whose spouse is working, or a pensioner is €486.84 a month; €523.37 for a married person with a nonworking spouse; €547.76, €571.99, or €596.31 for a married person with a nonworking spouse and one to three children, respectively; and €511.23, €535.46, or €559.78 for an unmarried person or a pensioner with one to three children, respectively.

The maximum monthly pension is €2,373.50.

Earnings test: The amount of the pension that exceeds €1,007.10 is reduced by 70% if the beneficiary is aged 55 or older, without dependents, and employed; the threshold of €1,007.10 increases by €204.42 for each dependent child up to age 18 (age 24 if a student, no limit if disabled).

Early pension: The pension is reduced by 0.5% for each month the insured is younger than the normal retirement age.

Deferred pension: A deferred pension is paid.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Pensions are adjusted according to changes in the consumer price index.

Old-age social solidarity grant (income tested): €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

The old-age social solidarity grant is reduced by 33.3% if an early pension is paid.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: The pension is based on the length of coverage and pensionable earnings in the last five years plus 1% to 2.5% of earnings for each 300-day period of contributions exceeding 3,300 days, according to the insured's wage class and number of contributions.

For a severe disability, 100% of the pension is paid; for an ordinary disability, 75% of the pension is paid (100% if the insured has 6,000 days of coverage or the disability is the result of a psychiatric condition).

Constant-attendance allowance: A monthly allowance is paid.

Partial disability: 50% of the pension is paid (75% for a psychiatric condition).

For persons who were first insured before January 1, 1993, the minimum monthly pension is €486.84 plus supplements for a dependent spouse and children.

For persons who were first insured after December 31, 1992, the minimum monthly pension is €495.74, €520.51 if the insured has one child, €550.25 with two children, €584.95 with three children, €619.66 with four children, and €654.37 with five children.

The maximum monthly pension is €2,773.40 if first insured after December 31, 1992; €2,373.57 if first insured before January 1, 1993.

Special disability allowance: The allowance is 20 times the minimum wage of an unskilled worker.

Disability social solidarity grant (income tested): €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

The disability social solidarity grant is reduced according to the degree of disability.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Survivor Benefits

Spouse's pension: 70% of the old-age pension the deceased received or was entitled to receive is paid if first insured before January 1, 1993; 50% if younger than age 65 or if first insured after December 31, 1992. The pension is paid for three years beginning the month following the death (no limit if assessed with a mental or physical disability of at least 67%).

The minimum survivor pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

Orphan's pension: If the deceased was first insured before January 1, 1993, 20% of the old-age pension the deceased received or was entitled to receive is paid to each eligible orphan; 60% for a full orphan. If the deceased was first insured after December 31, 1992, 25% of the old-age pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% for a full orphan.

Grandchild's or parent's pension: If there are no other survivors, 20% of the old-age pension the deceased received or was entitled to receive is paid for an eligible grandchild, a widowed mother, or a dependent father.

The minimum pension is €438.16 a month.

All survivor benefits combined must not exceed 100% of the old-age pension the deceased received or was entitled to receive.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Survivors social solidarity grant (income tested): €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Social Insurance Institute (<http://www.ika.gr>), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 1951 (social security), 1983 (health), 2011 (social security), 2012 (economic adjustment), 2012 (fiscal strategy), and 2012 (parental leave).

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and related occupations and certain urban self-employed persons.

Pensioners and their dependents are covered for medical benefits.

Exclusions: Employed and self-employed persons covered by approved occupational and public-sector funds providing equivalent benefits.

Special systems for agricultural workers, public-sector employees, and other specified groups.

Source of Funds

Insured person: 0.4% of covered monthly earnings (cash benefits) and 2.15% of covered monthly earnings (medical benefits). Pensioners contribute 4% of the monthly pension.

The insured person's contributions also finance work injury benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

Self-employed person: 1.2% of covered monthly earnings (cash benefits) and 6.45% of covered monthly earnings (medical benefits).

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

Employer: 0.8% of covered monthly payroll (cash benefits) and 4.3% of covered monthly payroll (medical benefits).

The employer's contributions also finance work injury benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured after December 31, 1992, are €77,609.70 a year; €34,051.50 a year if first insured before January 1, 1993.

Government: A guaranteed annual subsidy.

Qualifying Conditions

Cash sickness benefits: Must have at least 120 days of contributions in the calendar year before the incapacity began, 100 days of contributions in the last 15 months excluding the last quarter, or 200 days of contributions (100 if working in construction) in the last two years.

Cash maternity benefits: The insured woman must have at least 200 days of contributions in the last two years.

Medical benefits: Must have at least 100 days of contributions in the last year or last 15 months (excluding the last quarter) or must be a pensioner.

Maternity medical benefits: Provided to an insured woman or the dependent wife of an insured man or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings is paid after a three-day waiting period, according to wage class. The benefit is paid for 182 days to 720 days, according to the insured's contribution period.

Dependent's supplement: 10% of the benefit is paid for each dependent, up to 70%.

If the insured is hospitalized and there are no dependents, 35% of the benefit is paid.

Funeral grant: A lump sum of at least eight times the covered monthly earnings of the highest wage class is paid.

Maternity benefit: 50% of daily earnings is paid for up to 56 days before and 63 days after childbirth.

The minimum benefit is 66.7% of the insured's earnings. (The insured may also receive a maternity supplement of up to 50% of earnings.)

The maximum daily benefit is €45.19 with no dependents; €63.27 with dependents.

Birth grant: €1,007 is paid for each child.

Workers' Medical Benefits

The facilities of the Social Insurance Institute normally provide medical services directly to patients. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicine; maternity care; dental care; appliances; and transportation.

Cost sharing: Medical benefits provided in public facilities are free for all insured persons; copayments are required in private facilities.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Social Insurance Institute (<http://www.ika.gr>), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Social Insurance Institute operates its own dispensaries, clinics, and hospitals and uses other public and private facilities.

Work Injury

Regulatory Framework

First law: 1914.

Current law: 1951 (social security).

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and related occupations.

Exclusions: Employed persons covered by approved occupational and public-sector funds providing equivalent benefits and self-employed persons.

Voluntary coverage is not available.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: See source of funds under Sickness and Maternity; plus 1% of monthly payroll, depending on the reported accident rate.

Government: A guaranteed annual subsidy.

Qualifying Conditions

Work injury benefits

Work injuries: The injury must be reported in the five days following the accident. Accidents that occur while commuting to and from work are covered.

Occupational diseases: The minimum qualifying period is set by law for each specified occupational disease. In certain cases, the Health Commission of the Social Insurance Institute determines eligibility.

Temporary Disability Benefits

Temporary disability benefit: 50% of daily earnings is paid, according to wage class. The benefit is paid after a three-day waiting period for 182 days to 720 days, according to the insured's contribution period.

Dependent's supplement: 10% of the benefit is paid for each dependent, up to 70%.

If the insured is hospitalized and there are no dependents, 35% of the benefit is paid.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of 80% or more (severe), 100% of the old-age pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the old-age pension is paid

(100% if the insured has at least 6,000 days of coverage or the disability is the result of a psychiatric condition).

Partial disability: For an assessed degree of disability of 50% to 66.9%, 50% of the old-age pension is paid (75% for a psychiatric condition).

The pension is calculated using the insured's average wage in the last five years (if first insured after December 31, 1992).

The insured can request that the degree of disability be assessed every six months.

The Health Commission of the Social Insurance Institute assesses the degree of disability.

The minimum pension is 70% of the legal monthly minimum wage plus supplements for a dependent spouse and children.

The legal monthly minimum wage is €683.80.

Schedule of payments: Twelve payments a year.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Workers' Medical Benefits

The facilities of the Social Insurance Institute normally provide medical services directly to patients. Benefits include general and specialist care; care in a hospital, sanatorium, or nursing home; medicine; maternity care; dental care; appliances; and transportation.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 70% of the permanent disability pension the deceased received or was entitled to receive is paid if first insured before January 1, 1993; 50% if younger than age 65 or if first insured after December 31, 1992. The pension is paid for three years beginning the month following the death (no limit if assessed with a mental or physical disability of at least 67%).

The minimum survivor pension is €438.16 a month if first insured before January 1, 1993; €396.58 a month if first insured after December 31, 1992.

Orphan's pension: If the deceased was first insured before January 1, 1993, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 60% for a full orphan. If the deceased was first insured after December 31, 1992, 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% for a full orphan.

Grandchild's or parent's pension: If there are no other survivors, 20% of the permanent disability pension the deceased received or was entitled to receive is paid for an eligible grandchild, a widowed mother, or a dependent father.

The minimum pension is €438.16 a month.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Survivors social solidarity grant (income tested): €230 a month is paid with net annual income up to €7,715.65, €172.50 with net annual income from €7,715.66 to €8,018.26, €115 with net annual income from €8,018.27 to €8,219.93, €57.50 with net annual income from €8,219.94 to €8,472.09, and €30 with net annual income from €8,472.10 to €9,200.

Schedule of payments: Twelve payments a year.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Social Insurance Institute (<http://www.ika.gr/>), managed by a governor and tripartite governing body, administers the program through branch offices for most covered workers.

Unemployment

Regulatory Framework

First law: 1954.

Current laws: 1985 (unemployment benefit), 1989, 1990, and 2012 (fiscal strategy).

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and related occupations and persons aged 20 to 29 who have never worked.

Exclusions: Self-employed persons.

Special systems for seamen and workers in the printing industry.

Source of Funds

Insured person: 1.83% of covered or gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured before January 1, 1993, are €80.10 a day (€2,432.25 a month); €184.78 a day (€5,543.55 a month) if first insured after December 31, 1992.

Self-employed person: Not applicable.

Employer: 3.17% of covered or gross earnings for employees.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions if first insured before January 1, 1993, are €80.10 a day (€2,432.25 a month); €184.78 a day (€5,543.55 a month) if first insured after December 31, 1992.

Government: A guaranteed annual subsidy.

Qualifying Conditions

Unemployment benefit: Must have at least 125 days of contributions in the last 14 months, excluding working days in the last two months; 200 days in the last two years (for a first-time beneficiary, at least 80 days in each of the last two years). The insured must be capable of and available for work and be registered at an employment office. Unemployment must be involuntary. The insured must be younger than age 65 and not receiving a disability pension.

Young person's benefit: Must be aged 20 to 29, be unemployed, and have been registered at an employment office for at least one year.

Special unemployment benefit (means tested): Paid to unemployed persons with children if ineligible for the unemployment benefit or if the insured is no longer entitled to the unemployment benefit. Must be unemployed, have been registered at an unemployment office for at least one year, and have annual income up to €9,977.99.

Special seasonal allowance: Paid to workers in seasonal work.

Unemployment Benefits

Unemployment benefit: 55% of daily wages is paid after a six-day waiting period for up to five months if the insured has at least 125 days of work, up to eight months with at least 180 days, up to 10 months with at least 220 days, and up to 12 months with at least 250 days and aged 49 or older.

Dependent's allowance: 10% of the insured's earnings is paid for each dependent, up to 70%.

Young person's benefit: Paid for five months at the single-person rate plus a supplement for each child.

Special unemployment benefit (means tested): €588.06 a year is paid for each child.

Special seasonal allowance: Paid annually, the amount of the allowance varies according to type of work.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Manpower Employment Organization (<http://www.oaed.gr/>), managed by a tripartite board, administers benefits and employment services through local employment offices.

Social Insurance Institute (<http://www.ika.gr/>), managed by a governor and tripartite governing body, collects contributions.

Family Allowances

Regulatory Framework

First and current laws: 1958 and 1999.

Type of program: Employment-related system.

Coverage

Employed persons in industry, commerce, and related occupations.

Exclusions: Employed persons covered by approved occupational and public-sector funds providing equivalent benefits and self-employed persons.

Voluntary coverage is not available.

Source of Funds

Insured person: 1% of covered or gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 1% of covered or gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

Government: A guaranteed annual subsidy.

Qualifying Conditions

Family allowances: The child must be younger than age 18 (age 22 if a student, no limit if disabled), unmarried, and living in Greece or another European Union member country. The parent must have had at least 50 days of work in the preceding year, have received unemployment benefits for at least two months, be unable to work for a continuous period of at least two months, or have been on maternity leave for two months.

Family Allowance Benefits

Family allowances: €98.64 a year is paid for one child, €295.80 for two, €665.64 for three, €808.56 for four, and €135.48 for each additional child.

Single parent supplement (means tested): An additional €3.67 a month may be paid for each child if the parent is a widow(er), disabled, or a soldier.

Disabled child supplement: An additional €3.67 a month is paid for each child with a disability.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Manpower Employment Organization (<http://www.oaed.gr/>), managed by a tripartite board, administers benefits and employment services through local employment offices.

Social Insurance Institute (<http://www.ika.gr/>), managed by a governor and tripartite governing body, collects contributions.

Guernsey

Exchange rate: US\$1.00 = 0.61 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1925 (old age) and 1935 (old age and survivors).

Current laws: 1971 (social assistance), 1978 (social insurance), and 1984 (attendance and invalid care).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons under age 65; nonemployed persons, and persons age 65 or over, with an annual income of £16,640 or more.

Voluntary coverage for nonemployed persons under age 65 with an annual income of less than £16,640.

Social assistance and disability income-tested allowances: All residents of Guernsey.

Source of Funds

Insured person: 6% of covered earnings; 9.9% of annual income for nonemployed persons under age 65 (old age and survivors); none if aged 65 or over.

The minimum weekly earnings used to calculate contributions are £128.

The maximum weekly earnings used to calculate contributions are £2,547.

The insured's contributions also finance sickness, maternity, work injury, and unemployment benefits; prescription medicine; long-term care; and some medical services.

The nonemployed persons' (under age 65) contributions also finance prescription medication, long-term care, and some medical services.

The minimum annual income of nonemployed persons used to calculate contributions is £16,640. Nonemployed persons with annual income above £16,640 up to £132,444 pay contributions on the difference between their income and an income allowance of £7,059.

The maximum annual earnings of nonemployed persons used to calculate contributions are £132,444.

Self-employed person: 10.5% of covered earnings.

The minimum annual earnings used to calculate contributions are £6,656.

The maximum annual earnings used to calculate contributions are £132,444.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits; prescription medicine; long-term care; and some medical services.

Employer: 6.5% of covered payroll.

The minimum weekly earnings used to calculate contributions are £128.

The maximum weekly earnings used to calculate contributions are £2,547.

The employer's contributions also finance sickness, maternity, work injury, and unemployment benefits; prescription medicine; long-term care; and some medical services.

Government: 15% of total contributions; total cost of social assistance and other noncontributory benefits; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 156 weeks of paid contributions and an annual average of at least 50 weeks of paid or credited contributions in the 45-year period from age 20 to age 65.

Partial pension: Age 65 with at least 156 weeks of paid contributions and an annual average of 10 to 49 weeks of paid or credited contributions.

Dependent's supplement: Paid for a dependent wife younger than age 65 with an annual average of 50 weeks of paid or credited contributions; 10 to 49 weeks for the reduced supplement.

Contributions may be credited for persons who are not working to care for a child younger than age 16.

Retirement is not necessary.

The old-age pension is payable abroad.

Disability pension (invalidity benefit): Must be assessed as incapable of any work and have at least 50 weeks of paid or credited contributions in the relevant contribution year for the full pension.

Partial pension: A percentage of the full pension is paid with 26 to 49 weeks of paid or credited contributions in the relevant contribution year.

The disability pension is replaced by the old-age pension at age 65.

The disability pension is payable abroad under reciprocal agreement.

Attendance allowance (income tested): Paid after three months of severe disability (special conditions apply if the insured is terminally ill). The insured was born in Guernsey or resided in Guernsey for at least five years. The annual household income must not exceed £90,000.

Invalid care allowance (income tested): Paid to an individual caring for a person with a severe disability for at least 35 hours a week and earning less than £128 a week from employment. The annual household income must not exceed £90,000.

Bereavement payment (survivor grant): The deceased had an annual average of at least 50 paid or credited weekly contributions from age 20 to the year of death for the full benefit; 10 to 49 weeks for the reduced benefit. The benefit is paid to the widow(er) who was married to the deceased at the time of death.

The bereavement payment is in addition to other survivor benefits.

Widowed parent's allowance: The deceased had an annual average of at least 50 weeks of paid or credited contributions from age 20 to the year of death for the full benefit; 10 to 49 weeks for the reduced benefit. The allowance is paid to a surviving spouse who was married to the deceased at the time of death, and who has at least one dependent child.

The widowed parent's allowance ceases on remarriage or cohabitation.

The widowed parent's allowance is replaced by the old-age pension at age 65.

Bereavement allowance: The deceased had an annual average of at least 50 weeks of paid or credited contributions from age 20 to the year of death for the full benefit; 10 to 49 weeks for the reduced benefit. The allowance is paid to a surviving spouse below pensionable age with no dependent children, and who was married to the deceased at the time of death.

The bereavement allowance is replaced by the old-age pension at age 65.

Death grant: The deceased had an annual average of 45 to 52 weeks of paid or credited contributions from age 20 to the year of death and 26 weeks since 1971 for the full benefit; 10 to 44 weeks for the reduced benefit. The grant is paid on the death of the insured, to the surviving spouse, or child.

All survivor payments, allowances, and grants are payable abroad.

Supplementary benefits (income tested): Paid to persons older than age 65, persons with disabilities, persons incapacitated by illness or injury, persons caring for a family member, single parents, or job seekers. Total income, including supplementary benefit, cannot exceed £515 a week.

Old-Age Benefits

Old-age pension: £196.90 a week is paid.

Partial pension: £39.38 a week to £192.96 a week is paid depending on the annual average of contributions paid or credited.

Dependent's supplement: £98.63 a week is paid for a dependent adult; £19.73 a week to £96.66 a week with a partial pension

Supplementary benefit (income tested): Up to £515 a week is paid, according to the household circumstances, and the number and age of dependents.

Benefit adjustment: All old-age benefits are adjusted annually on the recommendation of the Social Security Department.

Permanent Disability Benefits

Disability pension (invalidity benefit): £174.16 a week is paid.

Partial pension: £95.76 a week to £168.91 a week is paid depending on the annual average of contributions paid or credited after entitlement to cash sickness benefits ceases.

Attendance allowance: £96.95 a week is paid.

Invalid care allowance: £78.40 a week is paid.

Supplementary benefit (income tested): Up to £515 a week is paid, according to the family's income, housing arrangements, and the number and age of dependents.

Benefit adjustment: All disability benefits are adjusted annually on the recommendation of the Social Security Department.

Survivor Benefits

Bereavement payment (survivor grant): A lump sum of £1,787 is paid; £357 to £1,751 for the reduced benefit.

Widowed parent's allowance: £207.05 a week is paid; £88.35 a week to £204.08 a week for the reduced benefit.

Bereavement allowance: £178.03 a week is paid; £35.61 a week to £174.47 a week for the reduced benefit.

Death grant: A lump sum of £565 is paid; £282.50 to £423.75 for the reduced benefit.

Supplementary benefit (income tested): Up to £515 a week is paid, according to the family's situation and the number and age of dependents.

Benefit adjustment: All survivor benefits are adjusted annually on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1964 (sickness), 1971 (maternity), and 1972 (medicine).

Current laws: 1971 (social assistance); 1978 (social insurance); 1990 (medical benefits); and 2002 (long-term care).

Type of program: Social insurance (cash benefits), social assistance (means-tested benefits), and universal (medical benefits and long-term care) system.

Coverage

Cash sickness and maternity benefits: Employed and self-employed persons with weekly earnings of £128 or more.

Long-term care benefit: Residents of Guernsey.

Medical benefits: Residents of Guernsey.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors. All persons over age 65 contribute 2.9% of annual income (long-term care and medical benefits).

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors; the total cost of supplementary benefits.

Qualifying Conditions

Cash sickness benefits: Must have at least 26 weeks of paid contributions since first becoming covered and at least 26 weeks in the relevant contribution year.

The relevant contribution year for benefit claims made from January to June is two years before the year of the claim; for benefit claims made from July to December, one year before the year of the claim.

Cash maternity allowances: Must have at least 26 weeks of paid or credited contributions in the relevant contribution year.

The relevant contribution year for benefit claims made from January to June is two years before the year of the claim; for benefit claims made from July to December, one year before the year of the claim.

Maternity grant: Must be insured and ordinarily a resident of Guernsey.

Long-term care benefit: Must have resided in Guernsey for at least five years, including the year immediately before receiving the long-term care benefit, and must receive residential care, residential care with elderly mentally infirm care, or nursing care in an approved care facility.

Sickness and Maternity Benefits

Sickness benefit: £144.90 a week is paid if the insured has at least 50 weeks of paid or credited contributions in the relevant contribution year; with 26 to 49 weeks of contributions, £79.73 a week to £140.56 a week is paid depending on the contributions paid.

The benefit is paid for up to 26 weeks.

Maternity allowance: £144.90 a week is paid if the insured has at least 50 weeks of paid or credited contributions in the relevant contribution year; with 26 to 49 weeks of contributions, £79.73 a week to £140.56 a week is paid depending on the contributions paid or credited.

The allowance is paid for 18 consecutive weeks starting from one to 11 weeks before the expected date of birth, depending on the insured's choice.

Maternity grant: A lump sum of £362 is paid.

Long-term care benefit: £413.98 a week is paid for residential home care (£545.44 a week if assessed with an elderly mental infirmity (EMI)); and £772.87 a week for nursing home care. (The beneficiary must make a weekly copayment of £186.83.)

£600.81 a week is paid for respite care provided in a residential home (£732.27 a week if assessed with an EMI); or £959.70 a week for respite care provided in a nursing home. (There are no copayments for persons receiving respite care.)

There is no limit to duration for long-term care benefits.

Workers' Medical Benefits

Medical benefits: The government provides acute hospital accommodation. Specialist group practices under contract with the government provide specialist medical services.

Cost sharing: The insured pays a flat-rate fee of £3.30 for medical prescriptions. The fund pays additional costs. There is no prescription fee for persons older than 65 or for social assistance beneficiaries and their dependents. The fund pays a partial subsidy directly to an approved doctor (£12) or nurse (£6).

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the insured's children. Non-working spouses must be registered and covered in their own right.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers cash benefits.

Health and Social Services Department administers hospital benefits.

Work Injury

Regulatory Framework

First law: 1925.

Current law: 1978 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (industrial injury): £144.90 a week is paid for up to 26 weeks; thereafter, the insured may be entitled to receive the full disability pension (see Old Age, Disability, and Survivors) until reaching pensionable age.

Permanent Disability Benefits

Permanent disability benefit (industrial disablement): If the insured is assessed with a full disability (100%), the weekly pension is £158.67. The benefit is proportionately reduced for an assessed degree of disability from 20% to 90%.

A medical board assesses the degree of disability.

Benefits are also provided under Old Age, Disability, and Survivors and Sickness and Maternity.

Benefit adjustment: Benefits are adjusted annually on the recommendation of the Social Security Department.

Workers' Medical Benefits

The government provides hospital accommodation. Specialist group practices under contract with the government provide specialist medical services.

There is no cost sharing.

Survivor Benefits

Bereavement payment (survivor grant): A lump sum of £1,787 is paid if the deceased had an annual average of at least 50 weeks of paid or credited contributions from age 20 to the year of death; with an annual average of 10 to 49 weeks the lump sum varies from £357 to £1,751 depending on the annual average.

Widowed parent's allowance: £207.05 a week is paid if the deceased had an annual average of at least 50 weeks of paid or credited contributions from age 20 to the year of death; with an annual average of 10 to 49 weeks, £88.35 a week to £204.08 a week is paid depending on the annual average.

If the deceased had an annual average of less than 10 weeks of paid or credited contributions and death was the result of a work injury, the minimum number of weeks of contributions used to calculate benefits is 10.

Bereavement allowance: £178.03 a week is paid if the deceased had an annual average of at least 50 weeks of paid or credited contributions from age 20 to the year of death; with an annual average of 10 to 49 weeks, £35.61 a week to £174.47 a week depending on the annual average.

The allowance is paid to a surviving spouse below pensionable age with no dependent children, and who was married to the deceased at the time of death.

Benefit adjustment: Benefits are adjusted annually on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Unemployment

Regulatory Framework

First law: 1964.

Current law: 1978 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons with weekly earnings of at least £128.

Exclusions: Self-employed and nonemployed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Unemployment benefits: Must have at least 26 weeks of paid or credited contributions. The full benefit is paid with at least 50 weeks of paid or credited contributions in the relevant contribution year; the benefit is proportionately reduced with less than 50 paid or credited weekly contributions.

The relevant contribution year for benefit claims made from January to June is two years before the year of the claim; for benefit claims made from July to December, one year before the year of the claim.

The insured must register at a job center each week to confirm his or her availability for work. The insured may be disqualified for 10 weeks for leaving employment voluntarily, misconduct, or refusing a suitable work offer.

Unemployment Benefits

£144.90 a week is paid with at least 50 weeks of paid or credited contributions in the relevant contribution year; with 26 to 49 weeks, £79.73 a week to £140.56 a week is paid depending on the contributions paid or credited.

The benefit is paid for up to 180 days (excluding Sundays).

Requalification for the benefit requires 13 additional weeks of employment with weekly earnings of at least 40 times the young person's minimum hourly wage rate. Persons enrolled in a training course that is fully or partially funded by the States of Guernsey are not entitled to requalify for the benefit.

The young person's minimum hourly wage rate is £5.25.

Benefit adjustment: Benefits are adjusted annually on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Family Allowances

Regulatory Framework

First law: 1943.

Current law: 1950 (family allowances).

Type of program: Universal system.

Coverage

All residents of Guernsey with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: Paid to a parent or guardian for a child younger than age 16 (age 20 if a student). The claimant was born in Guernsey or has resided in Guernsey for at least 52 weeks in the last two years.

Family Allowance Benefits

Family allowance: £15.90 a week is paid for each child.

Benefit adjustment: Benefits are adjusted annually on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Hungary

Exchange rate: US\$1.00 = 215.73 forints.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1928.

Current laws: 1997 (social security), implemented in 1998; 1997 (social insurance), implemented in 1998; 1997 (individual account); 2007 (rehabilitation annuity); 2011 (termination of early retirement pension); and 2011 (disability benefit).

Type of program: Social insurance system.

Note: A 2010 amendment to the social security law terminated the diversion of contributions to second-pillar individual accounts and automatically transferred account balances to the social insurance program (unless an account holder opted out). Since 2009, participation in the individual account program is voluntary.

Coverage

Employed persons, including employed pensioners; members of cooperatives; self-employed persons; and certain social insurance beneficiaries.

Voluntary coverage for persons not covered by compulsory insurance, including independent farmers.

Source of Funds

Insured person: 8.5% of covered monthly earnings.

As of January 1, 2014, resident noncitizens are exempt from paying contributions for two years.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 101,500 forints.

There are no maximum earnings used to calculate contributions.

The insured's contributions also finance work injury benefits.

Self-employed person: 7% of declared monthly earnings and 27% of declared monthly earnings in the form of a social contribution tax.

As of January 1, 2014, resident noncitizens are exempt from paying contributions for two years.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 101,500 forints.

There are no maximum earnings used to calculate contributions.

The self-employed person's social contribution tax also finances work injury benefits, sickness and maternity benefits, and unemployment benefits.

Employer: 27% of gross monthly payroll in the form of a social contribution tax.

As of January 1, 2014, employers of resident noncitizens are exempt from paying contributions on behalf of these employees for two years.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 101,500 forints.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance work injury benefits, sickness and maternity benefits, and unemployment benefits.

Government: Any deficit.

Qualifying Conditions

Old-age pension:

Age 62 and 6 months (gradually rising by six months a year until reaching age 65 in 2022) with at least 20 years of coverage; age 62 with at least 20 years of contributions if born before January 1, 1952.

At any age for women with at least 40 years of coverage (child raising periods are taken into account) including at least 32 years of work. For women who have raised five or more children, the number of required years of work is reduced by one year for each child, with a maximum reduction of seven years.

Age 60 if employed at least 10 years (men) or eight years (women) in arduous or unhealthy conditions; the retirement age is reduced by one year for each additional five-year period (men) or four-year period (women) of arduous or unhealthy work.

Partial pension: Age 62 with 15 years of service.

Deferred pension: The pension may be deferred in most professions.

Retirement is not necessary.

Old-age pensions are payable abroad.

Disability pension:

Must have a loss of at least 40% of working capacity with at least 1,095 days of coverage during the last five years before the claim, not receive any regular cash benefit, and be incapable of any gainful activity with no chance of rehabilitation (or where rehabilitation is not recommended).

There are four categories of disability: B2 (rehabilitation is possible but not recommended), C2 (permanent

rehabilitation is needed but not recommended), D (employment is possible only through constant support), and E (the insured suffered significant health damage, is not self-sufficient, and needs constant attendance).

Rehabilitation benefit: Must have a loss of at least 40% of working capacity with at least 1,095 days of coverage during the last five years before the claim, not receive any regular cash benefit, and be incapable of any gainful activity but can be rehabilitated.

There are two categories of disability: B1 (rehabilitation is possible) and C1 (permanent rehabilitation is needed).

Disability and rehabilitation benefits are paid under sickness and maternity, and are replaced by the old-age pension at the normal retirement age.

Disability and rehabilitation benefits are payable abroad.

Survivor pension:

The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er); divorced spouse; cohabiting partner; children younger than age 16 (age 25 for full-time students, no limit if disabled), including the surviving partner's children; sisters and brothers; grandchildren; dependent parents and grandparents with a disability or aged 65 or older; and foster parents who supported the deceased for at least 10 years.

Spouse's temporary pension: A temporary pension is paid to widow(er)s who are ineligible for a spouse's permanent pension and care for a child younger than age 18 months who is eligible for the orphan's pension (until age 3 if the child is disabled or has a permanent illness).

Survivor pensions are payable abroad.

Old-Age Benefits

Old-age pension: The pension is 33% of the insured's average earnings for the first 10 years of coverage plus 2% for each additional year from 11 to 25 years of coverage plus 1% for each additional year from 26 to 36 years of coverage plus 1.5% for each additional year from 37 to 40 years of coverage plus 2% for each year exceeding 40 years of coverage.

Average earnings are based on average indexed monthly earnings since 1988.

Partial pension: A reduced pension is paid.

Deferred pension: The pension is increased by 0.5% for each 30-day period of deferral.

The minimum monthly pension is 28,500 forints.

The maximum old-age pension is the insured's average earnings.

Benefit adjustment: Benefits are adjusted annually in January and November according to changes in the consumer price index and net average monthly earnings.

Permanent Disability Benefits

Disability pension: 40% of the insured's average earnings is paid for a category B2 disability, 60% for C2, 65% for D, and 70% for E.

The minimum pension is 30% of the monthly minimum wage for a category B2 disability, 45% for C2, 50% for D, and 55% for E.

The maximum pension is 45% of the monthly minimum wage for a category B2 disability; 150% for C2, D, and E.

The monthly minimum wage is 101,500 forints.

Rehabilitation benefit: 35% of the insured's average earnings is paid for category B1 disability for up to three years and 45% for category C1.

The minimum benefit is 30% of the monthly minimum wage for a category B1 disability and 40% for C1.

The maximum benefit is 40% of the monthly minimum wage for a category B1 disability and 50% for C1.

Average earnings are based on average indexed monthly earnings since 1988.

Benefit adjustment: Benefits are adjusted in January and November according to changes in the consumer price index and net average monthly earnings.

Survivor Benefits

Spouse's pension: 60% of the old-age or disability pension that the deceased received or was entitled to receive at the time of death is paid; 30% if the widow(er) receives an old-age pension, disability pension, or work injury pension in his or her own right.

The spouse's pension may be split between the surviving spouse and a divorced spouse.

Spouse's temporary pension: 60% of the old-age or disability pension that the deceased received or was entitled to receive at the time of death is paid to the widow(er) for 12 months; may be extended for an additional 24 months if the widow(er) is raising the deceased's disabled or permanently ill child. The temporary pension is converted into a permanent pension if the widow(er) is above the retirement age or assessed with limited work capacity.

The spouse's temporary pension may be split between the surviving spouse and a divorced spouse.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan; 60% of the highest pension of either parent for a full orphan or an orphan with a surviving parent with a disability.

The minimum monthly orphan's pension is 24,250 forints for each child.

Grandparent's or parent's pension: 60% of the old-age or disability pension the deceased received or was entitled to receive at the time of death is paid.

Administrative Organization

Ministry of Human Resources (<http://www.kormany.hu/en/ministry-of-human-resources>) supervises the program.

Central Administration of National Pension Insurance (<http://www.onyf.hu>) administers social insurance benefits through its local branches.

National Tax and Custom Administration (<http://www.apoh.hu>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1891.

Current law: 1997 (health insurance), implemented in 1998; and 2011(disability benefit)

Type of program: Social insurance system.

Coverage

Cash sickness benefits: Employed persons, members of cooperatives, self-employed persons, and recipients of unemployment benefits.

Cash maternity benefits: Employed and self-employed women.

Medical benefits: Employed persons, members of cooperatives, self-employed persons, and certain social insurance beneficiaries.

Voluntary coverage for uninsured Hungarian citizens and noncitizens residing in Hungary.

Source of Funds

Insured person: 4% of gross monthly earnings (medical benefits) and 2% of gross monthly earnings (cash benefits).

There are no maximum earnings used to calculate contributions.

Voluntarily insured persons contribute 50% of the monthly minimum wage and 30% of the monthly minimum wage for each child aged 18 or younger.

The monthly minimum wage is 101,500 forints.

The insured's contributions also finance work injury benefits.

Self-employed person: 4% of gross monthly earnings (medical benefits) and 3% of gross monthly earnings (cash benefits). See also source of funds under Old Age, Disability, and Survivors.

There are no maximum earnings used to calculate contributions.

The self-employed person's contributions also finance work injury benefits.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Any deficit; the government reimburses the National Health Insurance Fund for the cost of the child care fee.

Government contributions also finance work injury benefits.

Qualifying Conditions

Cash sickness benefits: The loss of earning capacity must be work related.

A doctor must assess, certify, and periodically review the loss of earning capacity.

Cash maternity benefits

Maternity allowance: Must have at least 365 days of coverage in the last two years. Employment must cease within 42 days of the expected date of childbirth (after 42 days, if the insured person is receiving an accident-related sickness benefit or within 28 days after termination of such a benefit).

Child care fee: Must have at least 365 days of coverage in the two years before the date of childbirth. The child must live with the claimant's family and one of the parents must stay at home to care for the child. The benefit is paid after the maternity allowance expires, until the child reaches age 2.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average daily gross earnings is paid with more than two years of coverage; 50% with one to two years of coverage or if hospitalized. The benefit is reduced proportionately with less than a year of continuous coverage.

Average daily gross earnings are based on earnings since January 1 of the previous year or earnings in the last 180 days before the incapacity began.

If the insured has at least one year of coverage, the benefit is paid for up to one year; if less than one year of coverage, for a period equal to the duration of the continuous coverage period immediately before the incapacity began.

Sickness benefits are also paid during pregnancy if the insured is not entitled to a maternity allowance, to mothers breastfeeding a hospitalized child older than age 1, or to a parent caring for a sick child. The duration of benefits varies according to the sick child's age and the parents' marital status.

Maternity allowance: 70% of the insured's daily average gross earnings is paid for four weeks before and either 20 weeks or 24 weeks after the expected date of childbirth, depending on the mother's choice. (In the absence of earnings, the current monthly minimum wage is used.)

Daily average gross earnings are based on earnings since January 1 of the previous year or the earnings of the last 180 days before the expected date of childbirth.

The monthly minimum wage is 101,500 forints.

Child care fee: 70% of the insured's daily average gross earnings in the previous calendar year is paid.

The maximum child care fee is 70% of twice the monthly minimum wage.

The monthly minimum wage is 101,500 forints.

Workers' Medical Benefits

Benefits include preventive care; general and specialist care, including basic dental care; hospitalization and in-home nursing; maternity care; medical rehabilitation; sanatorium care; ambulance services; and medical examinations. Public health service facilities under contract with the National Health Insurance Institute provide benefits directly to the patients.

Cost sharing: The insured's portion is set by the service provider and may be reduced by the National Health Insurance Fund on an individual basis.

Pharmaceuticals are free when used during inpatient treatment, for the treatment of low-income elderly persons or persons with disabilities and for life-saving, maternity, and infant care. In all other cases, the National Health Insurance Fund pays from zero to 100% of the price of outpatient medicine, according to a schedule in law.

Transportation is covered by the health insurance system.

Travel allowances are paid if the insured is referred by a doctor for inpatient or outpatient treatment at a health care institution not accessible by local transportation.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Human Resources (<http://www.kormany.hu/en/ministry-of-human-resources>) supervises the program.

National Health Insurance Fund (<http://www.oep.hu>), through county health insurance funds, administers cash sickness and maternity benefits.

National Tax and Custom Administration (<http://www.nav.gov.hu>) collects contributions.

Specified health care providers, including private providers under contract with the National Health Insurance Institute, provide medical care.

Work Injury

Regulatory Framework

First laws: 1900 and 1907.

Current laws: 1997 (social security), 1997 (social insurance), 1997 (individual account), and 2011 (disability benefit).

Type of program: Social insurance system.

Note: Benefits are provided under the Old Age, Disability, and Survivors and Sickness and Maternity programs.

Coverage

Employed persons, members of cooperatives, self-employed persons, independent farmers, and recipients of unemployment benefits.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity.

Self-employed person: See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered. Benefits are paid for occupational diseases, according to a schedule in law set by the National Health Insurance Fund.

Temporary Disability Benefits

100% of the insured's daily gross average earnings of the previous month (90% in the case of a road accident) is paid monthly.

The loss of earning capacity must be assessed and certified by a doctor.

Permanent Disability Benefits

Work injury allowance: Paid for a loss of working capacity of more than 15%. The allowance is 8% of the insured's monthly average earnings with a 16% to 25% loss of working capacity, 10% of monthly average earnings with a 26% to 35% loss of working capacity, 15% of monthly average earnings with a 36% to 49% loss of working capacity, or 30% of monthly average earnings with a 50% to 66% loss of working capacity.

Average earnings are based on average indexed monthly earnings since 1988.

Hungary

The National and the County Medical Expert Committees of the National Health Insurance Fund assess the disability.

Benefit adjustment: Benefits are adjusted in January and November according to changes in the consumer price index and net average monthly earnings.

Workers' Medical Benefits

Benefits include preventive care; general and specialist care, including basic dental care; hospitalization; medical rehabilitation; sanatorium care; and ambulance services. Medicine and appliances are free of charge. Public health service facilities under contract with the National Health Insurance Institute provide medical benefits directly to the patients.

There is no limit to duration.

Survivor Benefits

Survivors' pension: 60% of the old-age or disability pension the deceased received or was entitled to receive at the time of death is paid; 30% if the widow(er) receives an old-age pension, disability pension, or work injury pension in his or her own right.

Eligible survivors include a widow(er); divorced spouse; cohabiting partner; children younger than age 16 (age 25 for full-time students, no limit if disabled), including the surviving partner's children; sisters and brothers; grandchildren; dependent parents and grandparents with a disability or aged 65 or older; and foster parents who supported the deceased for at least 10 years.

Administrative Organization

National Health Insurance Fund (<http://www.oep.hu>) administers medical benefits.

National Tax and Custom Administration (<http://www.nav.gov.hu>) collects contributions.

Central Administration of National Pension Insurance (<http://www.onyf.hu>) administers work injury benefits.

Unemployment

Regulatory Framework

First law: 1957.

Current law: 1991 (employment).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: 1.5% of gross monthly earnings.

Self-employed person: 1.5% of declared monthly earnings. See also source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Finances the National Employment Fund. The National Employment Fund subsidizes unemployment benefits, supports employment and training programs, and pays wages for new companies who become insolvent.

Qualifying Conditions

Job seeker's benefit: Must have at least 365 days of coverage in the last three years, be involuntarily unemployed, actively seeking and available for employment or training, and not receiving a sickness benefit or an old-age, disability, or work injury pension.

Pre-retirement job seeker's benefit: Must have received the job seeker's benefit for at least 45 days and exhausted his or her entitlement to the job seeker's benefits; must be within five years of reaching retirement age on the day of application; must have a sufficient contribution period for retirement; and must not receive any other social insurance benefits prior to the retirement age.

Unemployment Benefits

Job seeker's benefit: 60% of the monthly average earnings in the previous calendar year is paid. One day of benefits is paid for every 10 days of coverage up to 90 days of benefits.

If the job seeker's previous monthly average earnings contribution base cannot be determined, the amount of the benefit is 130% of the monthly minimum.

The maximum unemployment benefit is the monthly minimum wage.

The monthly minimum wage is 101,500 forints.

Pre-retirement job seeker's benefit: 40% of the monthly minimum wage is paid until the beneficiary is eligible for old-age pension.

The monthly minimum wage is 101,500 forints.

Administrative Organization

Ministry for National Economy (<http://www.kormany.hu/en/ministry-of-human-resources>) provides general supervision.

National Employment Service (<http://www.afsz.hu>) administers the program.

National Tax and Custom Administration (<http://www.apoh.hu>) collects contributions.

Family Allowances

Regulatory Framework

First law: 1938.

Current laws: 1997 (child protection); 1997 (health insurance); 1998 (family support), implemented in 1999; 2005 (family allowances); and 2011 (family protection).

Type of program: Universal system.

Coverage

Hungarian citizens, certain resident noncitizens, and migrant workers or refugees who are parents, foster parents, or guardians (including foster home managers).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost (90% from central government and 10% from local government).

Qualifying Conditions

Family allowances: Paid for a child younger than age 18 (age 23 if a full-time student). The claimant must be the child's parent, guardian (if the child is in a correction center or juvenile prison), or a foster home manager.

Child home care allowance: Paid to parents who stop working to care for a child younger than age 3 (age 10 if disabled). For twins, the allowance is paid until the children reach the compulsory school age (usually age 6).

Child-raising support: Paid to parents who raise three or more children and the youngest is aged 3 to 8.

Birth grant: Paid to a mother who has completed at least four prenatal examinations (one in the event of a premature birth). The grant is paid to adopting parents if the birth mother completes the required examinations.

Advance on maintenance payments: Paid for periods during which child support is not paid, if the person who takes care of the child can no longer financially support the child, or per capita family income is less than 85,500 forints (three times the minimum old-age pension).

Regular child protection support: Paid for a child of a single parent household, with a long-term illness or serious

disability, or a full-time student (higher education). Per capita family income must not exceed 140% of the minimum old-age pension (39,900 forints).

Irregular child protection support: Paid to families with temporary cash flow problems or to families requiring emergency assistance.

Family Allowance Benefits

Family allowances: For the first child, 12,200 forints a month is paid (13,700 forints for a single parent); for two children, 13,300 forints a month for each child (14,800 forints for a single parent); and for three or more children, 16,000 forints a month for each child (17,000 forints for a single parent).

For families with a child with a long-term illness or serious disability, 23,900 forints a month is paid for each child (25,900 forints for a single parent).

For a child in a foster home or living with foster parents, 14,800 forints a month is paid for each child.

Schedule of payments: Benefits are paid monthly with an additional payment in July to support the cost of school.

Child home care allowance: 28,500 forints (57,000 forints for twins) is paid.

Child-raising support: 28,500 forints is paid.

Birth grant: A lump sum of 225% of the minimum old-age pension is paid after each birth; 300% of the minimum old-age pension for twins.

The minimum monthly old-age pension is 28,500 forints.

Advance maintenance payments: The amount of the benefit is established by the court.

Regular child protection support: 5,800 forints is paid.

Irregular child protection support: A lump sum is paid according to the family's assessed needs.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Ministry of Human Resources (<http://www.kormany.hu/en/ministry-of-human-resources>) supervises the program.

Regional Directorates of the Hungarian State Treasury (<http://www.allamkincstar.gov.hu>) pay benefits.

Iceland

Exchange rate: US\$1.00 = 115.03 kronur.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1909 and 1980.

Current laws: 1992 (disability), 1997 (pension funds), 2007 (social security), and 2007 (social assistance).

Type of program: Universal and mandatory occupational pension system.

Coverage

Universal pension: All residents of Iceland.

Mandatory occupational pension: All employed and self-employed persons.

Source of Funds

Insured person

Universal pension: None.

Mandatory occupational pension: 4% of gross earnings.

Self-employed person

Universal pension: 7.79% of presumptive income. (Presumptive income is the employment income one would receive if similarly employed by an unrelated person).

The self-employed person's contributions also finance maternity and paternity benefits, work injury benefits, and unemployment benefits.

Mandatory occupational pension: 12% of earnings.

Employer

Universal pension: 7.79% of gross payroll.

The employer's contributions also finance maternity and paternity benefits, work injury benefits, and unemployment benefits.

Mandatory occupational pension: 8% of the employee's wages.

Government

Universal pension: Finances any deficit.

Mandatory occupational pension: None.

Qualifying Conditions

Old-age pension

Universal pension: Age 67, a resident of Iceland for at least 40 years from ages 16 to 67, and has annual income below 4,268,612 kronur.

Age 60 for some categories of seamen.

Partial pension: A reduced pension is paid with three to 39 years of residency in Iceland from ages 16 to 67.

Pension supplement: A supplement is paid if the insured's annual income does not exceed a certain amount.

Deferred pension: The pension may be deferred up to age 72.

Child's supplement: Paid for each dependent child younger than age 18.

Social allowances (means tested): Paid for living expenses such as housing and medicine if the insured's annual income does not exceed a certain amount.

Benefits are payable abroad under reciprocal agreement.

Mandatory occupational pension: Age 67 (private-sector employees) or age 65 (public-sector employees) with 40 years of contributions.

Early pension: Age 65 (private-sector employees).

Deferred pension: The pension may be deferred up to age 70 (both public- and private-sector employees).

Child's supplement: Paid for each dependent child younger than age 18.

Disability pension

Universal pension: Age 16 to 67 and a resident of Iceland for at least three years before the claim is made. Must have an assessed loss of earning capacity of at least 75% as a result of a medically recognized disease or disability and have annual income below a certain ceiling.

Partial pension: A reduced pension is paid with three to 39 years of residency in Iceland.

Disability allowance: Paid with an assessed loss of earning capacity of 50% to 74%.

Pension supplement: A supplement is paid if the insured's annual income does not exceed a certain amount.

Age-related pension supplement: Paid based on age when entitlement to a disability pension was first established.

Child's supplement: Paid for each dependent child younger than age 18.

Social allowances (means tested): Paid for living expenses such as housing and medicine if the insured's annual income does not exceed a certain amount.

The State Social Security Institute assesses the degree of disability following a medical examination by a doctor.

Benefits are payable abroad under reciprocal agreement.

Mandatory occupational pension: Paid for the loss of at least 50% of earning capacity and a loss of income due to the reduction in earning capacity. The insured must have at least two years of contributions.

Survivor pension

Universal pension: The deceased and the survivors must have been residents of Iceland for at least three years before the claim is made.

Eligible survivors include orphans.

Bereavement social allowance: Paid to a spouse who is widowed before age 67.

Mandatory occupational pension: Paid if the deceased had at least 24 months of contributions during the 36 months before death or was an old-age or disability pensioner at the time of death.

Eligible survivors include a spouse or cohabiting partner (including a same-sex partner) and children younger than age 18.

The widow(er)'s pension ceases on remarriage.

Old-Age Benefits

Universal old-age pension (income tested): 423,348 kronur a year is paid to an unmarried person (different amounts for married or cohabiting couples) with annual income of up to 2,575,220 kronur. A reduced benefit is paid with annual income from 2,575,220 to 4,268,612 kronur.

Partial pension: The pension is reduced proportionately for less than 40 years of residency.

Pension supplement: 1,335,960 kronur a year is paid. The supplement is reduced when annual income exceeds a certain amount.

Deferred pension: A pension is paid with increased benefits.

Child's supplement: 25,175 kronur a month is paid for each child.

Social allowances (means tested): Paid for certain living expenses such as housing and medicine.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Mandatory old-age occupational pension: 1.4% of the insured's average lifetime earnings for each contribution year is paid for life.

The minimum pension is 56% of lifetime average earnings.

Early pension: An actuarially reduced pension is paid.

Deferred pension: Calculated in the same way as the mandatory old-age occupational pension.

Child's supplement: At least 12,588 kronur a month is paid for each child.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Permanent Disability Benefits

Universal disability pension (income tested):

423,348 kronur a year is paid to an unmarried person (different amounts for married or cohabiting couples) with at least a 75% assessed degree of disability and annual income of up to 2,575,220 kronur. A reduced benefit is paid with annual income from 2,575,220 to 4,268,612 kronur.

Partial pension: The pension is reduced proportionately for less than 40 years of residency.

Disability allowance: 302,100 kronur a year is paid to an unmarried person with an assessed degree of disability of 50% to 74%.

Pension supplement: 1,355,172 kronur a year is paid to an unmarried person. The supplement is reduced when annual income exceeds a certain amount. The supplement is paid monthly.

Age-related pension supplement: From 9,833 kronur to 423,348 kronur a year is paid, depending on when the insured became eligible for a disability pension. The supplement is paid monthly.

Child's supplement: 25,175 kronur a month is paid for each dependent child younger than age 18; the supplement is doubled if both parents have disabilities.

Social allowances (means tested): Paid for certain living expenses such as housing and medicine.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Mandatory occupational disability pension: The pension is calculated according to the assessed loss of earning capacity and the value of paid and credited contributions (projected to age 67). The pension is paid from the first day of the month following the date of the award.

Child's supplement: 12,588 kronur a month is paid for each dependent child younger than age 18.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Survivor Benefits

Universal survivor pension: 24,230 kronur a month is paid to each orphan younger than age 18; the pension is doubled for full orphans.

Bereavement social allowance: 37,498 kronur a month is paid to the widow(er) for up to six months; 28,090 kronur

for an additional six months if the widow(er) has a dependent child younger than age 18.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Occupational mandatory spouse's pension: The survivor pension is 50% of the disability pension the deceased was entitled to receive for at least a 75% assessed loss of earning capacity. The pension is paid for 24 months; there is no limit for a spouse supporting a child younger than age 18 or for a spouse younger than age 67 with a disability of at least 50%.

Occupational mandatory orphan's pension: At least 14,390 kronur a month is paid for each child (28,780 for full orphans).

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Administrative Organization

Universal pension: Ministry of Welfare (<http://www.velferdarraduneyti.is>) provides general supervision.

Social Insurance Administration (<http://www.tr.is>) administers the programs through local offices.

Mandatory occupational pension: Ministry of Finance (<http://www.fjarmalaraduneyti.is>) provides general supervision.

Forty-three independent pension funds administer their own programs.

Sickness and Maternity

Regulatory Framework

First laws: 1936 (social security), 1973 (health service), and 1975 (maternity leave and benefits).

Current laws: 2000 (maternity and paternity leave), 2007 (health service), 2007 (social security), and 2008 (health insurance).

Type of program: Universal and social insurance system.

Coverage

Cash sickness benefits: Employed and self-employed persons residing in Iceland.

Cash maternity and paternity benefits: Employed and self-employed persons residing in Iceland.

Medical benefits: All residents of Iceland.

Source of Funds

Insured person: None.

Self-employed person: None (cash sickness and medical benefits). See source of funds under Old Age, Disability, and Survivors, for cash maternity and paternity benefits.

Employer: None for cash sickness and medical benefits. See source of funds under Old Age, Disability, and Survivors, for cash maternity and paternity benefits.

Government: The total cost of cash sickness and medical benefits; finances any deficit for cash maternity and paternity benefits.

Qualifying Conditions

Sickness benefits: Must be aged 18 or older, incapable of work as the result of a sickness for at least 21 days, not receiving old-age or disability benefits, and not receiving wages or employer-paid sickness benefits due to illness. A partial benefit is paid for those who receive 50% of their income due to illness.

Maternity and paternity benefits: Both parents must have been working in Iceland for at least six consecutive months before the first day of parental leave.

Maternity and paternity grants: A resident of Iceland for at least 12 months before the expected date of childbirth.

Medical benefits: A resident of Iceland for at least six months.

Sickness and Maternity Benefits

Sickness benefit: At least 1,275 kronur a day is paid for persons who no longer receive wages or employer-paid sickness benefits due to illness; 638 kronur a day is paid for persons who receive 50% of their income due to illness. The benefit is paid after a 14-day waiting period for 52 weeks in any one 24-month period.

(Employers must pay wages for at least one month (may be extended, depending on collective agreements) to employees with at least 12 consecutive months of employment. Cash benefits are not paid until wages have ceased.)

Child's supplement: 349 kronur a day is paid for each child younger than age 18.

Maternity and paternity benefits: 80% of the insured's average wage or income during the last two years before the year of the child's birth is paid.

The total combined leave period for a mother and father is three months. The maternity leave period may start one month before the expected date of childbirth; paternity leave is taken after childbirth. Parents decide how and when the leave period will be split between them. The leave period must be taken before the child is age 18 months.

If the insured is employed part time (from 25% to 49%), the minimum benefit is 97,786 kronur a month; if employed from 50% to 100%, the minimum benefit is 135,525 kronur a month.

The maximum benefit is 370,000 kronur a month.

Maternity and paternity grants: 59,137 kronur a month is paid to the mother and/or father working less than 25% time for up to three months (a single grant is paid to one parent or divided between the two parents for an additional three months); 135,525 kronur a month if a full-time student.

Workers' Medical Benefits

A minimum fee is charged for a doctor's visit, certain medicine, X-rays, and travel costs. Inpatient treatment in a public hospital or maternity ward is free of charge. Free medication is provided for some chronic diseases.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Children up to age 18 may receive a partial reimbursement of costs for medical and dental care.

Only disability pensioners are fully reimbursed for medical care.

Administrative Organization

Ministry of Welfare (<http://www.velferdarraduneyti.is>) provides general supervision.

Social Insurance Administration (<http://www.tr.is>) and Icelandic Health Insurance (<http://www.sjukra.is>) administer the programs through local offices.

Work Injury

Regulatory Framework

First law: 1925.

Current laws: 1992 (disability), 2007 (social security), and 2007 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Employed and self-employed persons, apprentices, persons engaged in rescue operations, and athletes participating in organized athletic activities.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Partially finances through general taxation.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

1,619 kronur a day is paid if the incapacity for work lasts for at least 10 days. The benefit is paid after a seven-day waiting period for up to 52 weeks.

Child's supplement: 1,982 kronur a day is paid for each dependent child younger than age 18.

The maximum benefit is 75% of earnings.

(Collective agreements provide for the continued payment of wages for a certain period (depending on agreements). Cash benefits are not paid until wages have ceased.)

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Permanent Disability Benefits

Permanent disability pension: 423,348 kronur a year is paid for an assessed loss of earning capacity of at least a 75%. 50% of the full pension is paid for an assessed degree of disability of 50% plus 2% for each additional degree of assessed disability. A lump sum is paid for an assessed degree of disability of 10% to 49%.

The State Social Security Institute assesses the degree of disability following a medical examination by a doctor.

Pension supplement: 1,335,960 kronur a year is paid for an unmarried person.

Age-related pension supplement: From 9,833 kronur to 423,348 kronur a year is paid, depending on the insured's age when first entitled to a disability pension.

Child's supplement: 25,175 kronur a month is paid for each child younger than age 18 supported by the insured when the insured's disability began. If the assessed degree of disability is 75% or more, a supplement is also paid for dependent children older than age 18.

Social allowances (means tested): Means-tested allowances are paid for certain living expenses such as housing and medicine.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Workers' Medical Benefits

All necessary medical care is provided, including specialist services and hospitalization.

Survivor Benefits

Spouse's pension: If the insured dies within two years after the date of injury or diagnosis of the occupational

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disease, 37,585 kronur a month is paid to the surviving spouse for eight years.

Orphan's pension: 25,175 kronur a month is paid to each orphan younger than age 18; 50,350 kronur for full orphans. A lump sum of 469,111 kronur to 1,470,843 kronur, depending on the degree of necessary support, is paid to children with a disability older than age 16 who were supported by the deceased when the injury occurred or the occupational disease was diagnosed.

If there are no other eligible surviving relatives, a lump sum of 657,037 kronur is paid to the deceased's surviving children or to the estate.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Administrative Organization

Ministry of Welfare (<http://www.velferdarraduneyti.is>) provides general supervision.

Social Insurance Administration (<http://www.tr.is>) administers the program through local offices.

Unemployment

Regulatory Framework

First law: 1956.

Current laws: 2006 (unemployment) and 2006 (labor market).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Unemployment benefits: Aged 16 to 69, a resident of Iceland, and has at least 10 weeks of employment in the previous 12 months. Must be registered at an employment office, be actively seeking, and available for, work, and have been unemployed for at least three days before registration. For continuing entitlement, the insured must register at the employment agency every two weeks.

Self-employed persons must have paid contributions in the last 12 months before employment ceased and income tax for at least three months.

Part-time work is permitted.

Unemployment Benefits

Up to 8,630 kronur a day is paid for 10 days; at least 1,725 kronur a day with 10 weeks of full-time employment.

70% of the insured's average earnings is paid from the 11th day of unemployment after a 40-day waiting period; from the first day if the insured is involuntarily unemployed.

Benefits are reduced proportionately if the insured works part-time.

Average earnings are based on the insured's earnings during the six-month period ending two months before becoming unemployed.

Child's supplement: 4% of the full benefit is paid daily for each dependent child younger than age 18.

Benefit adjustment: Benefits are adjusted annually according to changes in wages or the cost-of-living index (whichever is greater).

Administrative Organization

Ministry of Welfare (<http://www.velferdarraduneyti.is>) provides general supervision.

Directorate of Labor (<http://www.vinnumalastofnun.is>) administers the Unemployment Insurance Fund and the employment agencies.

Family Allowances

Regulatory Framework

First law: 1946.

Current laws: 2003 (income tax) and 2007 (social assistance).

Type of program: Universal system.

Coverage

All residents of Iceland.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

The child must be younger than age 18 and be supported by a parent or guardian who is ordinarily resident in Iceland.

Family Allowance Benefits

Child benefit (income tested): Benefits are awarded as a tax reduction to families with children and income below a certain level. The benefit is based on the previous year's income. Advance payments are made on the first day of February and the first day of May each year.

The annual child benefit is 100,000 kronur for children younger than age 7 at the end of the 2008 income year.

A supplement of 167,564 kronur is paid to married or cohabiting parents for the first child and 199,455 kronur for the second and each additional child. A supplement of 279,087 kronur is paid to single parents for the first child and 286,288 kronur for the second and each additional child.

Income test: Benefits are reduced when income exceeds 4,800,000 kronur for married or cohabiting parents; 2,400,000 kronur for single parents.

Child education grant: 25,000 kronur a month is paid to children aged 18 to 20 who are full-time students or in vocational training if at least one parent is either deceased or an old-age or disability pensioner.

Social allowance (means tested): Paid for certain living expenses such as housing.

Administrative Organization

Ministry of Finance (<http://fjarmalaraduneyti.is>) provides general supervision for child tax benefits.

Directorate of Inland Revenue (<http://rsk.is>) administers benefits in the form of tax reductions.

Ministry of Welfare (<http://www.velferdarraduneyti.is>) supervises benefits administered by the Social Insurance Administration (<http://www.tr.is>) and by local authorities.

Social Insurance Administration (<http://www.tr.is>) and local authorities administer social allowances.

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US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age assistance), 1911 (disability insurance), and 1935 (survivor insurance).

Current laws: 2005 (social welfare) and 2011 (social welfare and pensions).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons with weekly earnings of at least €38, including most household workers.

Self-employed persons with annual earnings of €5,000 or more are covered for contributory old-age and survivor benefits.

Exclusions: Part-time employees earning less than €38 a week; permanent civil servants who began working before April 6, 1995; and casual household workers.

Source of Funds

Insured person: With weekly earnings of €352 or less, none; with weekly earnings greater than €352, none for the first €127 of covered weekly earnings and 4% of covered weekly earnings from €128.

There are no maximum earnings used to calculate contributions.

The insured's contributions also finance sickness and maternity, medical, work injury, unemployment, and adoption benefits.

Self-employed person: With an annual income of €5,000 or more, 4% of covered income.

The self-employed person's annual income used to calculate contributions is based on gross income minus capital allowances and superannuation (private pension) contributions. Contributions are paid annually.

The self-employed person's contributions also finance cash maternity, adoption, and medical benefits.

Employer: For employees with weekly earnings of €356 or less, 4.25% of gross wages; for employees with weekly earnings greater than €356, 10.75% of gross wages.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance sickness and maternity, work injury, unemployment, and adoption benefits.

Government: Any deficit in the social insurance fund and the total cost of means-tested allowances.

Qualifying Conditions

State pension (transition): Age 65 with coverage beginning before age 55. If reaching pensionable age on or after April 6, 2012, the insured must have at least 520 weeks of paid contributions (260 weeks if reaching pensionable age on or after April 6, 2002, but before April 6, 2012) and an annual average of at least 24 weeks of paid or credited contributions (since 1953 or the date insured employment started, if later, up to the end of the last tax year before reaching age 65). (The state pension (transition) was abolished for persons reaching age 65 on or after January 1, 2014.)

The state pension (transition) is replaced by the state pension (contributory) at age 66.

The full pension is paid with an annual average of at least 48 weeks of paid or credited contributions.

Partial pension: Paid with an annual average of 24 to 47 weeks of paid or credited contributions since entry into insured employment.

Earnings test: The insured can earn up to €38 a week and still receive the pension.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

The state pension (transition) is payable abroad.

State pension (contributory): Age 66 (gradually rising to age 67 by 2021 and age 68 by 2028) with coverage beginning before age 56. If reaching pensionable age on or after April 6, 2012, the insured must have at least 520 weeks of paid contributions.

The full pension is paid with an annual average of at least 48 weeks of paid or credited contributions before age 66.

Partial pension: Paid with an annual average of 10 to 47 weeks of paid or credited contributions since entry into insured employment.

Retirement is not necessary.

Any years since 1994 spent caring for children younger than age 12 or disabled persons are disregarded when calculating the annual average contribution; up to 20 years may be disregarded.

Periods during which the insured is receiving the state pension (transition) or cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury may be credited toward the qualifying period.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

The state pension (contributory) is payable abroad.

No early or deferred pension is paid.

State pension (noncontributory and means tested): Paid to habitual residents aged 66 (gradually rising to age 67 by 2021 and age 68 by 2028) or older with limited means who do not meet the contribution requirements for the contributory state pension.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

Preretirement allowance (means tested): Paid to residents aged 55 to 66 with limited means who have received unemployment benefits for at least 15 months and have retired completely. (Preretirement allowance was abolished as of July 4, 2007, except for those who were entitled to the benefit before that date.)

Employment must cease.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

Caregiver's benefit: Aged 16 to 66, employed for at least eight weeks during the previous 26 weeks, and left the workforce to care for a person in need of constant attendance at home. The caregiver may be employed or self-employed for up to 15 hours a week outside the home with weekly earnings up to €332.50, must have at least 156 paid contributions with at least 39 paid in the last tax year or in the 12 months before applying for the benefit, or at least 26 paid contributions in each of the last two tax years.

Dependent's supplement: Paid for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

Caregiver's allowance (means tested): Paid to residents aged 18 or older with limited means who live with and care for a person aged 16 or older requiring constant attendance. The caregiver may be employed or self-employed for up

to 15 hours a week outside the home with weekly earnings up to €332.50.

Dependent's supplement: Paid for a dependent child younger than age 18 (age 22 if a full-time student).

Respite care grant: Paid to persons receiving the caregiver's benefit, caregiver's allowance, or home care allowance (see Family Allowances).

Disability pension (invalidity pension): Assessed with a permanent incapacity for work and has at least 260 weeks of paid contributions with at least 48 weeks paid or credited in the last tax year. The benefit is paid after receiving cash sickness benefits for a year (or less than a year for a severe incapacity).

The Department of Social Protection assesses and periodically reviews the incapacity for work following a medical examination.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

The disability pension is payable abroad.

Blind person's pension (means tested): Paid to habitual residents aged 18 or older with severely reduced vision and limited means.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

Disability allowance (means tested): Paid to habitual residents aged 16 to 66 with limited means who are assessed with a physical or mental disability and substantially restricted in carrying out work that would otherwise be suitable for a person of their age, experience, and qualifications.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

Widow(er)'s pension (contributory): The deceased or the deceased's spouse must have at least 260 weeks of paid contributions with an annual average of at least 39 weeks of paid or credited contributions in either the last three or five tax years before the date the spouse died or reached age 66.

Partial pension: Paid with an annual average of 24 to 47 weeks of paid or credited contributions since starting insured employment.

Widowed parents who do not qualify for the contributory pension may be entitled to the one-parent family payment (see Family Allowances).

Dependent's supplement: Paid for a dependent child younger than age 18 (age 22 if a full-time student).

Widowed parent's grant: Paid on the death of a spouse on or after December 1, 1999, to a widow(er) with at least one qualified child and entitled to certain benefits.

Contributory survivor benefits are payable abroad.

Widow(er)'s pension (noncontributory and means tested): Paid to widowed habitual residents with limited means who are not cohabiting, do not qualify for a contributory widow(er)'s pension, and do not have dependent children.

Guardian's payment (contributory): Paid to the guardian of an orphan if the child's parent or stepparent had at least 26 weeks of paid contributions. Children must be younger than age 18 (age 22 if a full-time student).

Guardian's payment (noncontributory and means tested): Paid to a habitually resident guardian of an orphan with limited means. Children must be younger than age 18 (age 22 if a full-time student).

Old-Age Benefits

State pension (transition): The full weekly pension is €230.30.

Partial pension: €196 to €225.90 a week is paid.

Dependent's supplement: Up to €153.50 a week is paid for a qualified adult younger than age 66, up to €206.30 a week if aged 66 or older (reduced rates if the qualified adult receives a partial pension or has earnings or income from €100 to €310 a week), and €29.80 a week for each dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

State pension (contributory): The full weekly pension is €230.30. An additional €10 a week is paid if aged 80 or older; an additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone.

Partial pension: From €92 to €225.80 a week is paid.

Dependent's supplement: Up to €153.50 a week is paid for a qualified adult younger than age 66, up to €206.30 a week if aged 66 or older (reduced rates if the qualified adult receives a partial pension or has earnings or income from €100 to €310 a week), and €29.80 a week for each dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

State pension (noncontributory and means tested): Up to €219 a week is paid. An additional €10 a week is paid if aged 80 or older; an additional €7.70 a week if aged 66 or older, unmarried, and living alone.

Dependent's supplement: Up to €144.70 a week is paid for a qualified adult and €29.80 for each dependent child (€14.90 if not receiving a supplement for a qualified adult).

Preretirement allowance (means tested): Up to €188 a week is paid.

Dependent's supplement: €124.80 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child (€14.90 if not receiving a supplement for a qualified adult).

Caregiver's benefit: Up to €205 a week is paid if caring for one person; €306 a week if caring for two or more persons.

Dependent's supplement: €29.80 a week for each dependent child (€14.90 a week for each child if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Caregiver's allowance (means tested): Up to €204 a week is paid if caring for one person; €307.50 a week if caring for two or more persons; €239 a week if caring for a person aged 66 or older; €358 a week for two or more persons aged 66 or older.

Dependent's supplement: €29.80 is paid for each dependent child (€14.90 if not receiving a supplement for a qualified adult).

50% of the caregiver's allowance is paid to persons receiving certain social welfare payments in addition to the caregiver's allowance.

Respite care grant: €1,375 a year is paid.

Benefit adjustment: Benefits are adjusted annually.

Permanent Disability Benefits

Disability pension (invalidity pension): €193.50 a week is paid; €230.30 a week if aged 65 or older. An additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone; an additional €12.70 a week if aged 66 or older and living on certain offshore islands.

Dependent's supplement: Up to €138.10 a week is paid for a qualified adult younger than age 66, €206.30 a week if aged 66 or older (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for each dependent child (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Blind person's pension (means tested): Up to €188 a week is paid. An additional €10 a week is paid if aged 80

or older; an additional €7.70 a week if aged 66 or older, unmarried, and living alone.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for each dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Disability allowance (means tested): Up to €188 a week is paid. An additional €7.70 a week is paid if aged 66 or older and living alone.

Dependent's supplement: €124.80 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child (€14.90 if not receiving a supplement for a qualified adult).

Survivor Benefits

Widow(er)'s pension (contributory): €193.50 a week is paid; €230.30 a week if aged 66 to 79; and €240.30 a week if aged 80 or older. An additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone.

Partial pension: A reduced pension is paid.

Dependent's supplement: €29.80 is paid for each dependent child.

Guardian's payment (contributory): €161 a week is paid.

Widowed parent's grant: A lump sum of €6,000 is paid.

Widow(er)'s pension (noncontributory and means tested): Up to €188 a week is paid.

Guardian's payment (noncontributory and means tested): Up to €161 a week is paid.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Department of Social Protection (<http://www.welfare.ie>) administers the program.

Revenue Commissioners collect contributions for insured persons.

Sickness and Maternity

Regulatory Framework

First law: 1911.

Current laws: 1970 (health) and 2005 (social welfare).

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash sickness and maternity benefits: Employees younger than age 66 and self-employed persons (cash maternity benefits only), including most household workers.

Exclusions: Part-time employees earning less than €38 a week; permanent civil servants who began working before April 6, 1995; and casual household workers.

Medical benefits: All persons residing in Ireland.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost for low-income residents and part of the cost for the rest of the population.

Qualifying Conditions

Cash sickness benefits: Must be younger than age 66 with at least 104 weeks of paid contributions since starting work and at least 39 weeks of paid or credited contributions in the second to last tax year before the benefit is claimed (of which 13 weeks must be paid in at least one of the last five tax years, including the current tax year), or at least 26 weeks of paid contributions in each of the two tax years before the benefit is claimed. (The requirement for 13 weeks of paid contributions does not apply if the insured received a long-term job seeker's allowance, disability pension, caregiver's benefit, caregiver's allowance, or preretirement allowance immediately before claiming the benefit.)

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabiting partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross earnings or income up to €400 a week.

Cash maternity benefits: Must have at least 39 weeks of paid contributions in the year immediately before maternity leave; at least 39 weeks of paid contributions since starting work and at least 39 weeks of paid or credited contributions in either the second to last or the last tax year before the benefit is claimed; or at least 26 weeks of paid contributions in each of the two tax years before the benefit is claimed.

Self-employed women must have at least 52 weeks of paid contributions in either of the last two tax years.

Adoption benefit: Must have at least 39 weeks of paid contributions in the year immediately before the adopted child's placement date; at least 39 weeks of paid

contributions since starting work and at least 39 weeks of paid or credited contributions in either the second to last or the last tax year before the benefit is claimed; or at least 26 weeks of paid contributions in each of the two tax years before the benefit is claimed.

Self-employed persons must have at least 52 weeks of paid contributions in either of the last two tax years.

Health and safety benefits: Paid to pregnant workers who are exposed to certain workplace-related risks or who work night shifts, to workers who have given birth in the last 14 weeks and work night shifts, and to workers who are breastfeeding (up to 26 weeks after giving birth) and exposed to certain workplace-related risks. The insured must meet the contribution requirements for the maternity benefit.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

Medical benefits: Full eligibility for medical-card holders (low-income residents and residents older than age 70 with income less than €700 a week); limited eligibility for those with moderate or high income.

Sickness and Maternity Benefits

Sickness benefit: Up to €188 a week is paid, depending on weekly income. The benefit is paid after a three-day waiting period (six-day waiting period as of January 6, 2014) for up to 52 weeks; may be extended up to two years with at least 260 weeks of contributions.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for a dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has earnings or income from €310 to €400 a week).

Maternity benefit: For maternity leave that began before January 6, 2014, 80% of weekly earnings is paid for 26 weeks, including at least two weeks (up to 16 weeks) before the expected date of childbirth.

The minimum weekly benefit for maternity leave that began before January 6, 2014, is €217.80 or the cash sickness benefit rate (including dependent's supplements), whichever is greater.

The maximum weekly benefit for maternity leave that began before January 6, 2014, is €262.

For maternity leave beginning on or after January 6, 2014, €230 a week or the cash sickness benefit rate (including

dependent's supplements), whichever is greater, is paid for 26 weeks.

Adoption benefit: For adoption leave that began before January 6, 2014, 80% of weekly earnings is paid for 24 weeks.

The minimum weekly benefit for adoption leave that began before January 6, 2014, is €217.80 or the cash sickness benefit rate (including dependent's supplements), whichever is greater.

The maximum weekly benefit for adoption leave that began before January 6, 2014, is €262.

For adoption leave beginning on or after January 6, 2014, €230 a week or the cash sickness benefit rate (including dependent's supplements), whichever is greater, is paid for 24 weeks.

Health and safety benefit: Up to €188 a week, depending on earnings, is paid after a 21-day waiting period until the insured becomes eligible for maternity benefits; for 14 weeks following childbirth if the mother works at night; or for 26 weeks following childbirth if breastfeeding. The employer pays the first consecutive 21 days.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for a dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has earnings or income from €310 to €400 a week).

Workers' Medical Benefits

All services are provided free in public clinics and hospital wards to medical-card holders (means tested); partial cost sharing for others.

Benefits include outpatient and inpatient care; specialist and laboratory services; maternity and infant care; and optical, limited dental, and hearing treatment. Free prescription drugs are available to medical-card holders; partial cost sharing for those without a medical card.

Patients without a medical card receive hospital outpatient services free of charge; a fee of €100 applies only to a first visit for an accident or emergency that is not referred by a general practitioner. Inpatient care is €75 a night, up to €750 in one year.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Cash benefits: Department of Social Protection (<http://www.welfare.ie>) administers benefits.

Medical benefits: Department of Health and Children (<http://health.gov.ie>) administers services and benefits through the Health Service Executive.

Private practitioners for the Department of Social Protection provide optical, dental, and hearing treatment services.

Health Service Executive (<http://www.hse.ie>) provides services through its own institutions, and clinics, or elsewhere by arrangement.

Work Injury

Regulatory Framework

First law: 1897 (workmen's compensation act).

Current law: 2005 (social welfare).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons, household workers, and military personnel. Permanent civil servants who began working before April 6, 1995, are not covered for injury benefits but are covered for other benefits under the work injury program.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Any deficit for private-sector employees and the total cost for public-sector employees.

Qualifying Conditions

Work injury benefits: Must be assessed with a work injury or an occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

Injury benefit: €188 a week is paid after a three-day waiting period (six-day waiting period as of January 6, 2014) for up to 156 days (excluding Sunday) starting from the date of the accident or the onset of the occupational disease. (Cash sickness benefits may be paid after 26 weeks, see Sickness and Maternity).

The disability is reviewed after a provisional period, unless the degree of disability is assessed as permanent.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, or divorced spouse, or person older than age 16 who cares

for the insured's dependent child) with gross earnings or income up to €310 a week (reduced rates if the qualified adult has earnings or income from €100 to €310 a week); and up to €29.80 a week for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has earnings or income up to €400 a week (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Permanent Disability Benefits

Disablement benefit: €219 a week is paid with at least a 90% assessed degree of disability.

Partial disability: With an assessed degree of 20% to 89%, a percentage of the full benefit is paid according to the assessed degree of disability; with 1% up to 20%, a lump sum of up to €15,320 is paid, according to the assessed degree of disability.

The disability is assessed by the Department of Social Protection following a medical examination.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with earnings or income up to €310 a week (reduced rates if the qualified adult has earnings or income from €100 to €310 a week); and up to €29.80 a week for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has earnings or income up to €400 a week (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Constant-attendance allowance: €205 a week is paid if the insured requires the constant attendance of others to perform daily functions.

Incapacity supplement: €188 a week is paid if the insured is ineligible for cash sickness benefits (see Sickness and Maternity) and is permanently incapable of work.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with earnings or income up to €310 a week (reduced rates if the qualified adult has earnings or income from €100 to €310 a week); and up to €29.80 a week for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has earnings or income up to €400 a week (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Constant-attendance allowance: €205 a week is paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

Medical benefits: The Health Service Executive provides all general medical services.

The Department of Social Protection pays for a range of additional necessary medical care and transportation not covered under general medical benefits, including specialist care, prescriptions, medical and surgical appliances prescribed by a general practitioner, dental and eye treatment and appliances, treatment prescribed by a general practitioner such as physical therapy, nursing care, and traveling expenses to and from the place where medical care is provided.

Survivor Benefits

Spouse's pension: €218.50 a week is paid to a widow(er) younger than age 66; €234.70 a week if aged 66 to 79; or €244.70 a week if aged 80 or older. An additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone.

Dependent's supplement: €29.80 is paid for each dependent child.

Orphan's pension: €164.80 a week is paid for each child younger than age 18 (age 22 if a full-time student).

Dependent parent's pension: If the deceased was single, €218.50 a week is paid to the first parent and €105.50 a week to the other parent. If the deceased was married, €105.50 a week is paid to each parent.

Funeral grant: A lump sum of €850 is paid.

Administrative Organization

Department of Social Protection (<http://www.welfare.ie>) administers cash benefits.

Department of Health and Children (<http://health.gov.ie>) administers medical services and benefits through the Health Service Executive.

Health Service Executive (<http://www.hse.ie>) provides services through its own institutions, and clinics, or elsewhere by arrangement.

Unemployment

Regulatory Framework

First law: 1911.

Current law: 2005 (social welfare).

Type of program: Social insurance and social assistance system.

Coverage

Employees younger than age 66, including most household workers.

Exclusions: Certain part-time employees; self-employed persons; permanent civil servants who began working before April 6, 1995; and casual household workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Any deficit in the social insurance fund and the total cost of means-tested assistance.

Qualifying Conditions

Job seeker's benefit: Aged 18 to 65, unemployed for at least four days in seven consecutive days; at least 104 weeks of paid contributions since starting work and at least 39 weeks paid or credited (of which 13 must be paid) in the last complete tax year or at least 26 weeks of paid contributions in the second or third to last complete tax year.

The applicant must have suffered substantial loss of employment and be available for, genuinely seeking, and capable of work and be registered at a Social Welfare Local Office.

Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the insured may be disqualified for up to nine weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute).

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabiting partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross earnings or income up to €400 a week.

Job seeker's allowance (means tested): Aged 18 to 65, habitual resident with limited means, unemployed for at least four days in seven consecutive days, and does not meet the contribution requirements for the job seeker's benefit.

The applicant must be available for, genuinely seeking, and capable of work and be registered at a Social Welfare Local Office.

Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the insured may be

disqualified for up to nine weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute).

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

Unemployment Benefits

Job seeker's benefit: Up to €188 a week is paid for up to 312 days with at least 260 contributions (up to six months if younger than age 18; up to 234 days with less than 260 contributions).

A daily rate is paid to a person employed part-time (at least three days a week) after losing a full-time position.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult receives a partial pension or has earnings or income from €100 to €310 a week) and €29.80 a week for a dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has earnings or income from €310 to €400 a week).

Job seeker's allowance (means tested): Up to €188 a week is paid.

Dependent's supplement: €124.80 a week is paid for a qualified adult and €29.80 a week for a dependent child.

A daily rate is paid to a person employed part-time (at least three days a week) after losing a full-time position.

Administrative Organization

Department of Social Protection (<http://www.welfare.ie>) administers the program.

Family Allowances

Regulatory Framework

First laws: 1944 (child benefit), 1984 (family income support), and 1996 (one-parent family payment).

Current law: 2005 (social welfare).

Type of program: Universal (child benefit) and social assistance system.

Coverage

All persons residing in Ireland with one or more children.

Source of Funds

Insured person: None, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

Self-employed person: None, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

Employer: None, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

Government: The total cost, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Child benefit: Paid for a child younger than age 16 (age 18 if a student or disabled).

One-parent family payment (means and earnings tested): Paid to a single noncohabitating parent with at least one dependent child. (The age limit for a qualifying dependent child is being gradually reduced from age 18 in 2012 to age 7 in 2014.) The parent must have limited means and weekly earnings of €425 or less.

Widowed parent's grant: Paid when a spouse dies to a person widowed on or after December 1, 1999, who is entitled to the one-parent family payment.

Family income supplement (income tested): Paid to parents employed full time (at least 19 hours a week or 38 hours every two weeks) who have an average weekly joint income below €506 for one child or €602 for two children; increasing to €1,298 for a family with eight or more children (the joint-income threshold increase varies from €96 to €136 for each additional child). At least one child must be younger than age 18 (age 22 if a full-time student). The benefit is paid for 52 weeks while employed.

Once the benefit is paid, it is not affected by changes in family income or short periods of illness.

Home care allowance (domiciliary care): Paid for the full-time at-home care of a child with a disability younger than age 16.

Family Allowance Benefits

Child benefit: €130 a month is paid for each child. For twins, the child benefit is paid at 1.5 times the monthly rate. For triplets or more, the benefit is paid at double the monthly rate.

One-parent family payment (means and earnings tested): Up to €188 a week is paid.

Dependent's supplement: €29.80 is paid for each dependent child.

Widowed parent's grant: A lump sum of €6,000 is paid.

Family income supplement (income tested): 60% of the difference between family income and the applicable income threshold is paid, depending on the number of children. The supplement is paid for 52 weeks while the parent or parents are employed.

The minimum weekly supplement is €20.

Ireland

Home care allowance (domiciliary care): €309.50 a month is paid, depending on the child's means from other sources.

Administrative Organization

Department of Social Protection (<http://www.welfare.ie>) administers allowances.

Isle of Man

Exchange rate: US\$1.00 = 0.61 pounds (£)

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1948.

Current laws: 1992 (consolidated legislation); 1995 (pensions); 1999 (welfare reform and pensions), implemented in 2000 and 2001; 2004, 2007, 2008 and 2011 (pensions); 2009 (welfare reform).

Type of program: Social insurance and social assistance system.

Coverage

Contributory benefits: Employed persons with weekly earnings of at least £109.

Self-employed persons with net annual income of at least £5,725 are covered for all social insurance benefits except the state second pension, work injury benefits, contributory job seeker's allowance, paternity allowance, and adoption allowance.

Voluntary coverage for the basic retirement pension for nonemployed persons and employed persons with weekly earnings of less than £109.

Noncontributory benefits: All residents of the Isle of Man.

Source of Funds

Insured person: 11% of weekly earnings from £120 to £797 and 1% of weekly earnings above £797; certain married women and widows pay 4.85% of weekly earnings from £120 to £797 and 1% of weekly earnings above £797.

Around 21% of the insured's contribution is allocated to the Health Services for the cost of medical benefits. The insured's contributions also finance sickness maternity, paternity, and adoption benefits; work injury benefits; and unemployment benefits.

The voluntarily insured pay a flat-rate of £13.55 a week (basic retirement pension and bereavement benefits).

Self-employed person: A flat rate of £2.70 a week plus 8% of annual earnings from £6,136 to £40,768 and 1% of earnings above £40,768.

Around 21% of the self-employed person's contribution is allocated to the Health Services for the costs of medical benefits. The self-employed person's contributions finance all social insurance benefits except the state second

pension, work injury benefits, and the contributory job seeker's allowance.

Employer: 12.8% of the employee's weekly earnings greater than £117.

Around 21% of the employer's contribution is allocated to the Health Services for the cost of medical benefits. The employer's contributions also finance sickness, maternity, paternity and adoption benefits; work injury benefits; and unemployment benefits.

Government: The total cost of means-tested allowances and other noncontributory benefits.

Qualifying Conditions

Basic state retirement pension (flat rate): Age 65 (men) or age 62 (women, gradually rising to 65 by November 2018), with 30 years of paid or credited contributions. The retirement age (men and women) will gradually rise from age 65 to age 66 from 2019 to 2020.

Partial pension: A reduced pension is paid at the state pension age with one to 29 years of paid or credited contributions.

Deferred pension: The pension may be deferred. There is no age limit.

The basic retirement pension is payable abroad, though annual increases according to changes in the cost of living are only paid if living in a country with a reciprocal agreement.

Pension supplement: Paid if ordinarily residing in the Isle of Man, has paid at least 10 years of contributions in the Isle of Man, and is entitled to the basic state retirement pension.

State second pension (S2P): Age 65 (men) or age 62 (women, gradually rising to 65 by November 2018), with 30 years of paid or credited contributions. The retirement age (men and women) will gradually rise from age 65 to age 66 from 2019 to 2020. The earnings-related pension is based on contributions paid as an employed person on earnings between the lower and upper earnings limit in any tax year since April 1978.

The annual lower earnings limit is £5,304.

The annual upper earnings limit is £39,000.

The basic retirement pension is payable abroad, though annual increases according to changes in the cost of living are only paid if living in a country with a reciprocal agreement.

Old person's pension (noncontributory): Aged 80 or older and receiving less than 60% of the full basic state retirement pension. The insured must be ordinarily residing in the Isle of Man and must have lived in the Isle of Man or the United Kingdom for at least 10 years in any 20-year consecutive period after age 60.

The old-person's pension is payable abroad.

Retirement pension premium: Aged 75 or older, ordinarily residing in the Isle of Man, and eligible for or receiving a basic state retirement pension. The insured must have at least 10 years of paid contributions in the Isle of Man.

Income support (noncontributory, means tested): Cash benefits are paid to those with income below prescribed levels who work less than 16 hours a week. Benefits vary according to the claimant's age, household circumstances, number of children, and housing costs. Benefits may be reduced with personal savings greater than £13,000.

Long-term incapacity benefit: Paid to those below the state pension age who are unable to work as the result of an illness or a disability. The insured must have paid contributions on earnings of at least 25 times the weekly lower earnings limit in one of the last two tax years and paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in each of the last two tax years. The benefit is paid after 52 weeks of incapacity for work (as determined by a medical assessment) or after 28 weeks if terminally ill or receiving the highest-rate care component of the disability living allowance.

The weekly lower earnings limit is £109.

The benefit is also paid under specific conditions to persons who became incapable of work in their youth.

Pension supplement: Age 46 with at least 10 years of paid contributions in the Isle of Man, ordinarily residing in the Isle of Man, and entitled to the long-term incapacity benefit and to the high-rate care component of the disability living allowance.

Disability living allowance (noncontributory): Paid if the disability began before age 65. Must reside permanently in the Isle of Man and have lived in the Isle of Man or the United Kingdom for at least 104 of the last 156 weeks. The allowance is determined by care and mobility needs and is paid after three months of disability (paid immediately if terminally ill).

Attendance allowance (noncontributory): Paid if the disability began at age 65 or older and the insured needs a high level of care. Must reside permanently in the Isle of Man and have lived in the Isle of Man or the United Kingdom for at least 104 of the last 156 weeks. The allowance is usually paid after six months of disability (paid immediately if terminally ill).

Employed person's allowance (noncontributory, means tested): Paid to persons enrolled in a training course, starting work, or already employed for at least 16 hours a week with an illness or disability that puts them at a disadvantage in securing employment; persons receiving the disability living allowance or attendance allowance; and persons who have received an incapacity benefit (short-term high rate or long-term rate), a severe disablement allowance, or income support (in certain circumstances) in the eight weeks before making the claim. The insured or their partner must have been born in the Isle of Man, work in the Isle of Man, or

have resided in the Isle of Man for at least five years (may be waived in exceptional circumstances). The means test varies according to the family situation, number of children, housing costs, number of hours worked, and child care costs.

Carer's allowance (noncontributory, earnings tested): Paid to an insured person who forgoes full-time work to care for a person with a severe disability (who is receiving certain qualifying benefits) for at least 35 hours a week. The caregiver must be older than age 16 at the time of the claim and not be a full-time student or earning more than £100 a week. The caregiver must reside permanently in the Isle of Man and have lived in the Isle of Man or the United Kingdom for at least 104 of the last 156 weeks.

Spouse's pension: Paid if death occurred before April 9, 2001 and the deceased was receiving or was entitled to receive a basic state pension at the time of death.

The pension is payable abroad.

Widowed parent's allowance: Paid if death occurred on or after April 9, 2001 to a widow(er) who receives a child benefit for their children or is pregnant, if the deceased spouse paid at least 52 weeks of contributions (50 if paid before 1975) with paid contributions for 90% of his or her working life (at least 25% for the partial benefit). The survivor must be younger than the normal pensionable age and have been married to the deceased at the time of death.

The allowance is payable abroad.

Bereavement allowance: Paid to survivors aged 45 or older when the spouse died or when the widowed parent's allowance ceased, and who were married to the deceased at the time of death. The deceased must have had at least 52 weeks of paid contributions (50 if paid before 1975), and paid contributions for 90% of his or her working life (at least 25% for the partial benefit). The allowance is paid for 52 weeks after the insured died.

The allowance is payable abroad.

Pension supplement: Paid if aged 46 or older with at least 10 years of paid contributions in the Isle of Man, ordinarily residing in the Isle of Man, and entitled to the widow's pension or, widowed parent's allowance.

Bereavement payment: Paid to a widow(er) younger than age 60, or for a survivor whose spouse was not entitled to the basic state retirement pension at the time of death, if the spouse had at least 25 weeks of paid contributions in any tax year, or the deceased's death was work-related. The survivor must have been married to the deceased at the time of death.

Guardian's allowance: Paid for raising an orphan or, in some cases, a child with one surviving parent.

Funeral grant (universal benefit): Paid when a resident of Isle of Man dies. Additional support is provided to persons

receiving income-related benefits with personal savings of less than £6,000.

Old-Age Benefits

Basic state retirement pension (flat rate): The maximum weekly pension is £110.15.

Partial pension: The pension is reduced according to the percentage of paid or credited contributions during the insured's working life.

Dependent's supplement: £63.20 a week is paid for each dependent adult plus an additional £2 a week if the dependent is older than age 80.

Deferred pension: The pension is increased by approximately 10.4% for each year of deferral; the minimum deferral period is five weeks. If the pension is deferred for at least 12 consecutive months, the increase may be paid as a taxable lump sum plus interest.

There is no earnings test for pensioners who work while receiving the basic state retirement pension.

A person who qualifies for both the basic state retirement pension and the caregiver's allowance (see permanent disability benefits, below) receives the higher of the two benefits.

Pension supplement: The weekly rate is 48.8% of the basic state retirement pension, up to £53.75.

State second pension (S2P): The pension is based on average indexed earnings.

Old person's pension: £66 a week is paid minus any basic state retirement pension entitlement. The pension is paid weekly or monthly.

Retirement pension premium: £15.55 a week is paid.

The benefit is reduced by the amount received for the S2P or old person's pension.

Income support (noncontributory, means tested): The benefit depends on income and household circumstances. Assistance may be given for housing costs and loans, or grants paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000.

Benefit adjustment: Benefits are adjusted annually in April according to increases in the United Kingdom consumer prices index (income support is adjusted according to the Isle of Man consumer prices index).

Permanent Disability Benefits

Long-term incapacity benefit: £101.35 a week is paid from the 53rd week of incapacity (from the 29th week if terminally ill) after short-term incapacity benefit ceases (see Sickness and Maternity). A supplement is paid if the disability began before age 45.

Dependent's supplement: £58.85 a week is paid for each dependent adult.

Pension supplement: £40.68 a week is paid.

Disability living allowance (noncontributory): The care component is £74.90, £50.20, or £19.90 a week according to care needs. The mobility component is £52.60 or £19.90 a week according to the level of mobility impairment. The benefit is paid weekly or monthly.

Attendance allowance (noncontributory): £50.20 or £74.90 a week is paid according to need.

Employed person's allowance (noncontributory, means tested): £0.70 is paid for every £1 of income that falls below the prescribed level depending on the size of the family, the number of work hours, and other factors. Benefits may be reduced with personal savings greater than £13,000. The allowance is awarded for between four and 26 weeks; thereafter, the award may be renewed.

Carers' allowance (noncontributory, earnings tested): £59.75 is paid weekly to an insured person who earns less than £100 a week (after deducting allowable expenses) and who cares for a person with a severe disability (who receives certain qualifying benefits) for at least 35 hours a week. The benefit may be paid for up to eight weeks after the person cared for dies.

Benefit adjustment: Benefits are adjusted annually in April according to increases in the United Kingdom consumer prices index (the Isle of Man consumer prices index for disability benefits).

Income support (noncontributory, means tested): Cash benefits are paid to those with income below prescribed levels, subject to conditions. Benefits may be reduced with personal savings greater than £13,000. The benefit is not paid to persons working more than 16 hours a week (or whose partner is working 24 hours or more a week).

Benefit adjustment: Income support benefits are adjusted annually in April according to increases in the Isle of Man consumer prices index.

Survivor Benefits

Spouse's pension: Up to £108.30 a week is paid.

Pension supplement: Up to £52.85 a week is paid.

Widowed parent's allowance: Up to £108.30 a week is paid.

Allowance supplement: Up to £52.85 a week is paid.

Bereavement allowance: Up to £108.30 a week is paid to a widow(er) aged 55 or older at the time of the deceased's death depending on the insured's number of paid contributions; reduced if aged 45 to 54 according to the survivor's age when widowed. The allowance is paid weekly or monthly from the first day after the insured's death for up to 52 weeks.

Guardian's allowance: £15.90 a week is paid for each child.

Benefit adjustment: Benefits are adjusted annually in April according to increases in the United Kingdom consumer prices index.

Bereavement payment: A lump sum of £2,000 is paid.

Funeral grant (universal benefit): A lump sum of £210 is paid if the death occurs in the Isle of Man; £350 if outside the Isle of Man and burial or cremation is to take place within the Isle of Man. Additional support is provided to persons receiving income-related benefits with personal savings of less than £6,000.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Isle of Man Department of Social Care, Social Security Division (<http://www.gov.im/socialcare>) administers and distributes pensions and benefits.

Isle of Man Treasury, Income Tax Division (<http://www.gov.im/treasury>) collects national insurance contributions.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1992 (pensions); 1994 (incapacity benefit); 1999 (welfare reform and pensions), implemented in 2000 and 2001; 2001 (national health service) implemented in 2003; and 2009 (welfare reform).

Type of program: Social insurance, social assistance (cash benefits), and universal (medical benefits) system.

Coverage

Short-term incapacity benefit: Employed and certain non-employed persons.

Maternity allowance and payment: Employed and certain nonemployed women.

Paternity allowance: Employed men who ordinarily reside in the Isle of Man.

Income support (noncontributory): Residents of the Isle of Man.

Medical benefits: Residents of the Isle of Man.

Source of Funds

Insured person: For incapacity benefit and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Self-employed person: For incapacity benefit and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Employer: For incapacity benefit and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Government: Most of the cost of medical benefits and the total cost of means-tested allowances.

Qualifying Conditions

Short-term incapacity benefit: Must have at least four consecutive days of sickness within a period of incapacity for work. Contributions must be paid on earnings of at least 25 times the weekly lower earnings limit in one of the last two tax years and paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in each of the last two tax years.

The weekly lower earnings limit is £109.

The insured must be younger than the state pensionable age.

Maternity/adoption allowance: Must have worked for at least 26 weeks, have at least 13 weeks of paid contributions in the 66-week period before the expected week of childbirth and have earned at least £30 a week or paid self-employed contributions for at least 13 of those weeks. Insured women who do not meet qualify for a maternity allowance may qualify for a short-term incapacity benefit for six weeks before and two weeks after the expected date of childbirth.

Individuals are eligible to receive a benefit for adopting a child, but only one member of a couple will receive the allowance. Self-employed persons are ineligible for the adoption allowance.

Paternity allowance: Must be employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected date of childbirth (in case of adoption, 26 consecutive weeks immediately before the date the adoption is confirmed). The insured's weekly earnings must be at least equal to the lower earnings limit of £109 in any eight weeks of the 26-week period. The insured must also be the child's father, married to the child's mother, the person adopting the child, or living with the child's mother or the person adopting the child in an enduring family relationship.

Maternity payment: Must be over age 16, expecting a child within 11 weeks, or had a baby or adopted a child under 12 months of age within the last three months, and the pregnancy must last at least 25 weeks. The mother or her partner must be receiving certain low-income benefits, and have savings of £6,000 or less.

Income support (noncontributory, means tested): Paid to persons with income below prescribed levels residing in the Isle of Man. Benefits may be reduced with personal savings greater than £13,000. The benefit is not paid to persons working more than 16 hours a week (or whose partner is working 24 hours or more a week).

Medical benefits: Must reside in the Isle of Man.

Sickness and Maternity Benefits

Short-term incapacity benefit: £76.45 a week is paid after a three-day waiting period for the first 28 weeks; £90.50 a week is paid from week 29 up to 52 weeks.

Dependent supplement: £45.85 a week is paid for a spouse or person looking after the insured's child with earnings less than £47.10 a week.

Maternity/adoption allowance: 90% of the insured's average earnings up to £179.85 a week is paid for up to 39 weeks (a flat rate of £136.78 a week for the self-employed) starting no earlier than 11 weeks before the expected date of childbirth or two weeks before the child is placed for adoption.

Average earnings are based on the 13 weeks with the highest earnings during the 66-week period before the expected date of childbirth or adoption.

Paternity allowance: 90% of the insured's average earnings is paid for up to two weeks in the first eight weeks following the date of childbirth or adoption of a child.

The maximum weekly benefit is £179.85.

Maternity payment: A lump sum of £500 is paid for each child; £250 if the mother or her partner has received a maternity payment within the last three years.

Benefit adjustment: The standard rates of the short-term incapacity benefit and the maternity allowance for the self-employed are adjusted annually in April each year according to increases in the United Kingdom consumer prices index. The maximum rates of the maternity allowance and the paternity allowance for employed persons are adjusted on an ad hoc basis.

Income support (noncontributory, means tested): Cash benefits are paid to those with income below prescribed levels and vary according to the claimant's age, family situation, number of children, and housing costs. Assistance may be given for housing costs and loans or grants paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000. The benefit is not paid to persons working more than 16 hours a week (or whose partner is working 24 hours or more a week).

Benefit adjustment: Income support rates are generally adjusted annually in April each year according to increases in the Isle of Man consumer prices index.

Workers' Medical Benefits

Doctors and dentists under contract with and paid directly by the Department of Health provide medical services. Benefits include general practitioner care, specialist services, hospitalization, maternity care, dental care, medicine, appliances, home nursing, and family planning.

Most social security benefits may be paid indefinitely while receiving free hospital in-patient services; attendance allowance and disability living allowance are withdrawn after four weeks of hospitalization.

Cost sharing: Patients pay £3.85 for each prescription; £16.50, £45.60, or £198 for dental services according to the services provided. Insured persons receiving income-related benefits, students younger than age 19, expectant mothers, and war pensioners do not pay for prescription or dental services; individuals aged 60 or older do not pay prescription charges, and individuals aged 65 or older do not pay for dental services.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Isle of Man Department of Social Care, Social Security Division (<http://www.gov.im/socialcare>) administers and distributes pensions and benefits.

Isle of Man Treasury, Income Tax Division (<http://www.gov.im/treasury>) collects national insurance contributions.

Isle of Man Department of Health (<http://www.gov.im/dhss>) administers and provides medical services.

Work Injury

Regulatory Framework

First law: 1948.

Current law: 1992 (consolidated legislation).

Type of program: Social insurance system.

Coverage

Employed persons who reside in the Isle of Man.

Exclusions: Self-employed persons and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Industrial injuries disablement benefit: There is no minimum qualifying period. For a work-related injury or occupational disease, the insured must be an employee.

Income support (noncontributory, means tested): Paid to persons with income below prescribed levels, and who work 16 hours a week or less (or whose partner works up to 24 hours a week). Assistance may be given for housing costs and loans or grants paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000.

Temporary Disability Benefits

Short-term incapacity benefit: £76.45 a week is paid for the first 28 weeks; £90.50 a week from week 29 up to 52 weeks.

Dependent supplement: £45.85 a week is paid for a spouse or person looking after the insured's child with earnings less than £47.10 a week.

Income support (noncontributory, means tested): Cash benefits are paid according to the claimant's age, family situation, number of children, and housing costs. Assistance may be given for housing costs and loans or grants paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000. The benefit is not paid to persons working more than 16 hours a week (or whose partner is working 24 hours or more a week).

Permanent Disability Benefits

Industrial injuries disablement benefit: If the insured is assessed with a 100% disability, up to £161.60 a week is paid from the 90th day after the accident or the onset of the occupational disease. The benefit is paid weekly or monthly.

A reduced benefit is paid if the insured is younger than age 18 and has no dependents.

A medical board assesses the degree of disability.

Partial disability: The benefit varies from £32.32 a week for an assessed degree of disability of at least 14%, up to £145.44 a week for an assessed degree of disability of at least 90%.

No benefit is paid for an assessed degree of disability of less than 14%, unless the insured is diagnosed with an occupational respiratory disease.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions. The weekly allowance is £32.35, £64.70, £97.05, or £129.40, according to attendance needs. (Other complementary benefits are paid under certain conditions to persons with severe disabilities, having difficulties in finding suitable employment, or if disabled from a young age.)

The industrial injuries disablement benefit is paid in addition to any contributory benefits the insured may also be entitled to, including the long-term disability benefit or retirement pension.

Workers' Medical Benefits

The Department of Health provides all necessary benefits.

Survivor Benefits

Widowed parent's allowance: Up to £108.30 a week is paid to a widowed parent who receives child benefits for at least one dependent child. The allowance is paid weekly or monthly.

Allowance supplement: Up to £52.85 a week.

Partial allowance: A reduced allowance is paid if the deceased made contributions for between 25% and 90% of his or her working life.

The allowance ceases on reaching the state pensionable age or on remarriage. The allowance is suspended if the survivor is cohabiting with a partner.

Bereavement allowance: Up to £108.30 a week is paid to a widow(er) aged 55 or older at the time of the deceased's death depending on the insured's number of paid contributions; reduced if aged 45 to 54 according to the survivor's age when widowed. The allowance is paid weekly or monthly from the first day after the insured's death for up to 52 weeks.

The allowance ceases on remarriage and is suspended if the survivor is cohabiting with a partner.

Bereavement payment: A lump sum of £2,000 is paid immediately to help with costs related to the death of a spouse.

Guardian's allowance: £15.90 a week is paid for each child.

Funeral grant (universal benefit): £210 is paid if the death occurs in the Isle of Man; £350 if the death occurs outside the Isle of Man and burial or cremation is to take place within the Isle of Man. Additional support is provided to persons receiving income-related benefits with personal savings of less than £6,000.

Administrative Organization

Isle of Man Department of Social Care, Social Security Division (<http://www.gov.im/socialcare>) administers and pays benefits.

Isle of Man Treasury, Income Tax Division (<http://www.gov.im/treasury>) collects national insurance contributions.

Isle of Man Department of Health (<http://www.gov.im/dhss>) administers and provides medical services.

Unemployment

Regulatory Framework

First law: 1948.

Current law: 1995 (job seekers).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All employed persons.

Exclusions: Self-employed persons.

Social assistance: Residents of the Isle of Man.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors

Government: The total cost of noncontributory social assistance allowances.

Qualifying Conditions

Job seeker's allowance (social insurance): Must be aged 16 or older and younger than the state pensionable age, involuntarily unemployed, or working less than 16 hours a week. Contributions must have been paid on earnings of at least 25 times the weekly lower earnings limit in one of the last two tax years before the start of the benefit year (January to December). The insured must have paid or credited contributions on earnings of at least 50 times the lower earnings limit in each of the two tax years before the start of the benefit.

The weekly lower earnings limit is £109.

The job seeker must be registered as unemployed, be capable of and actively seeking employment, be physically present in the Isle of Man, and have a current Jobseeker's Agreement.

The Jobseeker's Agreement is drafted and signed by the job seeker and the job seeker's advisor, and requires the job seeker to actively seek training and work. Failure to sign a Jobseeker's Agreement results in the suspension of benefits.

Job seeker's allowance (social assistance): Paid to job seekers with income below prescribed levels. Assistance can be given with housing costs, and loans or grants are paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000. The benefit is not paid to persons working for more than 16 hours a week (or whose partner is working 24 hours or more a week).

The job seeker must be registered as unemployed, be capable of and actively seeking employment, be earning less than a prescribed amount, be physically present in the Isle of Man, and have a current Jobseeker's Agreement.

The Jobseeker's Agreement is drafted and signed by the job seeker and the job seeker's advisor, and requires the job seeker to actively seek training and work. Failure to sign a Jobseeker's Agreement results in the suspension of benefits.

Unemployment Benefits

Job seeker's allowance (social insurance): A flat-rate £71.70 a week is paid after a three-day waiting period for up to six months if aged 25 or older; £56.80 a week if younger than age 25.

Job seeker's allowance (social assistance): The allowance varies depending on the claimant's age, family income, and household composition. Assistance can be given with housing costs, and loans or grants may be paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000.

Administrative Organization

Isle of Man Department of Social Care, Social Security Division (<http://www.gov.im/socialcare>) administers and distributes pensions and benefits.

Isle of Man Treasury, Income Tax Division (<http://www.gov.im/treasury>) collects national insurance contributions.

Family Allowances

Regulatory Framework

First law: 1951.

Current law: 1992 (consolidated legislation).

Type of program: Universal (child benefit) and social assistance (family income supplement) system.

Coverage

All residents of the Isle of Man with one or more dependent children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (noncontributory, universal benefit): The child must be younger than age 16 (age 20 if a student). Parents must have resided in the Isle of Man or the United

Kingdom for at least 182 days in the last 52 weeks or fulfill certain special conditions.

Maternity grant: Paid to women aged 16 or older whose pregnancy lasts at least to the 25th week or to an individual or couple adopting an infant younger than 12 months at the date of the claim. The beneficiary or his or her partner must be receiving an income-related benefit (income support, job seeker's allowance (social assistance), family income supplement, or disability working allowance).

Family income supplement (income tested): Paid to employed or self-employed persons working at least 16 hours a week who are responsible for a child or a disabled adult; a married couple with no dependent children. Family income must be below the prescribed threshold depending on the number of children and disabled adults in the family, housing costs, number of hours worked, and cost of child care.

Income support (noncontributory, means tested): Paid to single parents with income below prescribed levels who work up to 16 hours a week. Assistance can be given with housing costs, and loans or grants are paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000.

Family Allowance Benefits

Child benefit (noncontributory, universal benefit): £20.40 a week is paid for the eldest or only child younger than age 16; £13.50 for each subsequent child. The benefit is paid weekly or monthly.

Maternity grant: A lump sum of up to £500 is paid.

Family income supplement (income tested): £0.70 is paid for every £1 of income that falls below the prescribed threshold. The benefit is paid weekly or monthly. Awards can be made for between four and 26 weeks and can be renewed thereafter.

Income support (noncontributory, means tested): Cash benefits are paid to those with income below prescribed levels.

Administrative Organization

Isle of Man Department of Social Care, Social Security Division (<http://www.gov.im/socialcare>) administers and distributes pensions and benefits.

Isle of Man Treasury, Income Tax Division (<http://www.gov.im/treasury>) collects national insurance contributions.

Italy

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current laws: 1995 (pension reform), 2005, 2008, 2009, 2010, 2011, 2012, and 2013.

Type of program: Notional defined contribution (NDC) and social insurance system.

Coverage

Notional defined contribution (NDC): All employed persons, including household employees, and certain self-employed persons, whose insurance period began on or after January 1, 1996.

Voluntary coverage for contract and professional workers not covered by any specific fund.

Special systems for public-sector workers and self-employed persons in the liberal professions.

Mixed social insurance and NDC: All employed persons, including household employees, and certain self-employed persons, with less than 18 years of contributions as of December 31, 1995.

Voluntary coverage for contract and professional workers not covered by any specific fund.

Special systems for public-sector workers and self-employed persons in the liberal professions.

Social insurance: All employed persons, including household employees, and certain self-employed persons, with at least 18 years of contributions as of December 31, 1995.

Voluntary coverage for contract and professional workers not covered by any specific fund.

Special systems for public-sector workers and self-employed persons in the liberal professions.

Source of Funds

Insured person: 9.19% of gross earnings; 9.89% for those in the performing arts and dancers.

The daily minimum earnings used to calculate contributions for workers in industry are €63.30 or the daily minimum wage, whichever is greater.

The daily minimum wage varies by sector of employment. For those insured before 1996, contributions are calculated on all earnings. For persons entering the system on or after

January 1, 1996, the maximum earnings used to calculate contributions are €100,123 a year.

Self-employed person: 22.2%.

Employer: 23.81% of gross payroll; 25.81% for those in the performing arts and dancers. (A lower contribution rate is paid by some employers, including employers in certain economically depressed areas.)

The daily minimum earnings used to calculate contributions for workers in industry are €63.30 or the daily minimum wage, whichever is greater.

The daily minimum wage varies by sector and category of employment.

For those insured before 1996, contributions are calculated on all earnings. For persons entering the system on or after January 1, 1996, the maximum earnings used to calculate contributions are €100,123 a year.

Government: The total cost of income-tested allowances and any overall deficit.

Qualifying Conditions

Old-age pension (NDC): Age 66 and three months (men, and women in the public sector), age 62 and three months (women in the private sector, gradually rising to 66 and three months by 2018), with at least 20 years of paid or credited contributions (at least five years if aged 70).

Employment may continue.

Old-age pension (social insurance): Age 66 and three months (men, and women in the public sector), age 62 and three months (women in the private sector, gradually rising to 66 and three months by 2018) with at least 20 years of paid or credited contributions (15 years of contributions if made before December 1992).

Employment may continue.

Early pension: Any age with 42 years and five months of contributions (men, rising to 42 years and six months by 2014) or 41 years and five months (women, rising to 41 years and six months by 2014) if insurance period began before January 1, 1996. Age 63 with 42 years and five months of contributions (men) or 41 years and five months of contributions (women) if the insurance period began on or after January 1, 1996.

Social allowance (means tested): Age 65 and three months, ineligible for the old-age pension; an Italian citizen, a citizen of a European Union member state and residing in Italy, or a non-European Union citizen who resides in Italy with a special residence permit. Annual income, including that of a partner, must not exceed €5,818.93 if single; €11,637.86 for a couple.

Disability pension: Paid for a total and permanent incapacity for any work with at least five years of contributions, including three in the last five years before the claim. The

insured may not receive any other income, including earnings from self-employment and unemployment benefits.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability allowance (means tested): Paid for the loss of 66.7% of working capacity with at least five years of contributions, including three in the last five years before the claim. The allowance is paid for up to three years; may be extended for additional three-year periods. After the allowance has been extended for a third consecutive time, the award becomes permanent.

If the insured meets the qualifying conditions for the old-age pension at retirement age, the disability allowance is replaced by the old-age pension.

Means test: A reduced benefit is paid if the insured has annual income exceeding three, four, or five times the annual minimum pension. No benefit is paid at higher income levels.

The annual minimum pension is €6,517.94.

Survivor pension (means tested): The deceased received an old-age, seniority, or disability pension and had at least 15 years of contributions or five years of contributions, including three in the last five years before death.

Means test: For a survivor pension first awarded after September 1, 1995, a reduced benefit is paid if the eligible survivor has annual income exceeding three, four, or five times the annual minimum pension. No benefit is paid at higher income levels.

The means test is not applicable to children younger than age 18, students, or persons with a disability.

The annual minimum pension is €6,517.94.

Eligible survivors include the spouse; a separated spouse entitled to alimony; children younger than age 18 (age 21 if a full-time student, age 26 if a university student, no limit if disabled at the time of the insured's death); dependent nephews, nieces, or grandchildren; or, if there are none of the above, dependent parents older than age 65 not entitled to a pension.

The survivor pension ceases on remarriage and a lump sum is paid.

Death grant: Paid if the qualifying conditions for the survivor pension are not met. The deceased must have paid at least one year of contributions in the previous five years.

Old-Age Benefits

Old-age pension (NDC): The pension is based on notional contributions, adjusted annually according to the average rate of increase in gross domestic product during the last five years, and an actuarial coefficient that varies according to the insured's age (from 4.304% at age 57 to 6.561% at age 70 and over).

The minimum monthly pension is 1.5 times the minimum monthly social allowance.

The minimum monthly social allowance is €447.61.

The maximum annual earnings used to calculate benefits are €100,123.

Old-age pension (social insurance): The pension is based on the insured's average annual earnings during the last five years, the number of contributions (up to 40 years) and a coefficient that varies according to the level of annual earnings: from 2% for annual earnings up to €46,076 to 0.9% for annual earnings greater than €76,486.16 for contributions accrued prior to December 1992, and for annual earnings greater than €87,544.40 for contributions accrued from January 1993 onwards.

Annual earnings used to calculate benefits are adjusted according to changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

Old-age pension (mixed social insurance and NDC): A social insurance pension is provided for the contribution period before January 1, 1996, and an NDC pension (see NDC pension above) is provided thereafter.

The social insurance part of the pension is based on the insured's average annual earnings during the last five to 10 years. Annual earnings used to calculate benefits are adjusted according to changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

Insured persons with at least 15 years of contributions, including five years before 1995, can opt for an NDC pension only.

The minimum monthly old-age pension is €501.38 for a single pensioner with annual income less than €13,035.88 (€26,071.76 for a couple). The minimum monthly old-age pension is €637.82 for a single pensioner aged 70 or older with annual income less than €8,291.66 (€14,110.59 for a couple aged 70 or older).

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to the average change in the cost-of-living index.

Early pension: The pension is based on the insured's average annual earnings during the last five years, the number of contributions (up to 40 years) and a coefficient that varies according to the level of annual earnings: from 2% for annual earnings up to €46,076 to 0.9% for annual earnings greater than €76,486.16 for contributions accrued prior to December 1992, and for annual earnings greater than €87,544.40 for contributions accrued from January 1993 onwards.

Annual earnings used to calculate benefits are adjusted according to changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to the average change in the cost-of-living index.

Social allowance: €447.61 a month is paid for an unmarried pensioner with annual income less than €5,818.93 or for a couple with an annual income less than €11,637.86; may be increased to €637.82 a month if aged 70 or older, unmarried, and with annual income less than €8,291.66 (for one person) or €14,110.59 (for a couple).

Benefits are not payable abroad.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to the average change in the cost-of-living index.

Permanent Disability Benefits

Disability pension (NDC): The pension is based on notional contributions, adjusted annually according to the average rate of increase in gross domestic product during the last five years, and an actuarial coefficient that varies according to the insured's age (from 4.304% at age 57 to 6.561% at age 70 or older). If the disability began before age 57, the coefficient corresponding to age 57 is used.

An increment based on the number of years between the insured's age on the date the disability began and the normal retirement age is added to the pension.

The minimum monthly pension is €501.38 for an unmarried pensioner aged 60 or older with income less than €13,035.88 (€26,071.76 for a couple).

If the insured is also entitled to a work injury disability pension, only the part of the disability pension that exceeds the work injury disability pension is paid.

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to the average change in the cost-of-living index.

Disability pension (social insurance): The pension is based on the insured's average annual earnings during the last five years, the number of contributions (up to 40 years) and a coefficient that varies according to the level of annual earnings: from 2% for annual earnings up to €46,076 to 0.9% for annual earnings greater than €76,486.16 for contributions accrued prior to December 1992, and for annual

earnings greater than €87,544.40 for contributions accrued from January 1993 onwards.

Annual earnings used to calculate benefits are adjusted according to changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

An increment based on the number of years between the insured's age on the date the disability began and the normal retirement age is added to the pension.

The minimum monthly pension is €631.87 for a pensioner aged 60 or older with income less than €16,449.85.

If the insured is also entitled to a work injury disability pension, only the part of the disability pension that exceeds the work injury disability pension is paid.

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to the average change in the cost-of-living index.

Disability pension (mixed social insurance and NDC):

For the contribution period before January 1, 1996, the pension is calculated in the same way as the social insurance old-age pension, above; for the contribution period beginning January 1, 1996, the pension is calculated in the same way as the NDC old-age pension, above.

The social insurance part of the pension is based on the insured's average annual earnings during the last five to 10 years. Annual earnings used to calculate benefits are adjusted according to changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

Insured persons with at least 15 years of contributions, including five years before 1995, can opt for a pension calculated in the same way as the NDC old-age pension.

Disability allowance (means tested): Calculated in the same way as the disability pension.

No increment is paid for the anticipated number of years from the insured's age on the date the disability began to the normal retirement age.

The minimum monthly pension is €447.61 for an unmarried pensioner aged 60 or older with income less than €5,818.93 (€11,637.86 for a couple). If the person or household's annual income is greater than a certain amount, a reduced benefit or no benefit is paid).

Means test: The disability allowance is reduced by 25% if the insured's annual income exceeds four times the minimum pension or by 50% if it exceeds five times the annual minimum pension.

The annual minimum pension is €6,517.94.

If the insured is also entitled to a work injury disability pension, only the part of the disability allowance that exceeds the work injury disability pension is paid.

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to the average change in the cost-of-living index.

Survivor Benefits

Survivor pension (means tested): 60% of the old-age or disability pension the deceased received or was entitled to receive is paid to a spouse without children, 80% for a spouse with one child, 100% for a spouse with two or more children, 70% for one full orphan, 80% for two full orphans, or 100% for three or more full orphans.

Means test: The spouse's pension is reduced by 25%, 40%, or 50% if the spouse's income exceeds three times, four times, or five times the annual minimum pension, respectively. The annual minimum pension is €6,517.94.

The survivor pension ceases on remarriage and a lump sum of two years of pension is paid.

Other eligible survivors: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each parent, brother, or sister if there is no surviving spouse or orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Death grant: For persons first insured before January 1 1996, a lump sum based on the total amount of paid contributions multiplied by an index is paid.

If first insured on or after January 1, 1996, a lump sum of the social allowance multiplied by the number of years of contributions may be paid under certain conditions.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.lavoro.gov.it>) and Ministry of Economy and Finance (<http://www.tesoro.it>) provide general supervision.

National Social Security Institute (<http://www.inps.it>) administers the national program through its branch offices and administers a number of special programs for certain categories of insured workers.

Sickness and Maternity

Regulatory Framework

First laws: 1912 (maternity), 1927 (tuberculosis), and 1943 (sickness).

Current laws: 1943 (sickness), 1971 (working mothers), 1977 (equal treatment), 1978 (health service), 1980

(sickness), 1983 (sickness), 1987 (tuberculosis), 1999 (sickness benefits), 2000 (maternity and paternity), 2001 (maternity and paternity), 2006 (sickness), and 2011 (sickness).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Sickness benefits: Employed persons and contract workers.

Maternity benefits: Employed persons, contract workers, and self-employed persons.

Tuberculosis benefits: Employed persons and certain categories of self-employed person.

Medical benefits: Residents of Italy.

Source of Funds

Insured person

Sickness and maternity benefits: None; some categories of contract workers make variable contributions.

Tuberculosis benefits: None.

Self-employed person

Sickness and maternity benefits: Variable contributions for sickness and maternity only.

Tuberculosis benefits: None.

Employer

Sickness and maternity benefits: 2.22% of gross earnings (sickness) and 0.46% (maternity) for industrial blue-collar workers; 0.46% of gross earnings (maternity only) for industrial white-collar workers; 2.44% of gross earnings (sickness) and 0.24% (maternity) for employees in commerce and the service sector. Variable contributions for some categories of contract workers.

Tuberculosis benefits: None.

Government

Sickness and maternity benefits: The total cost of maternity benefits for certain categories of worker, including home-based, agricultural, and household workers.

Tuberculosis benefits: The total cost.

Qualifying Conditions

Cash sickness, maternity and paternity benefits and parental leave: Must be currently covered; self-employed persons and contract workers must also satisfy a means test.

Tuberculosis benefits: Must be diagnosed with tuberculosis and have at least one year of coverage.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average daily earnings is paid for the first 20 days of incapacity; thereafter, 66.6%. The benefit is paid after a three-day waiting period for up to 180 days a year; may be extended in special cases.

For contract workers, the daily benefit is paid for up to 180 days of hospitalization, and the benefit varies according to the number of contributions paid in the 12 months before hospitalization. The daily benefit may be paid under certain exceptions for sicknesses not requiring hospitalization, for up to 61 days a year.

Maternity benefit: 80% of the insured's average daily earnings in the last month before maternity leave is paid for two months before the expected date of childbirth and three months after childbirth.

For self-employed persons, 80% of average insured daily earnings in the last 12 months before the maternity leave is paid for two months before the expected date of childbirth and three months after childbirth.

Paternity benefit: 100% of the insured's average daily earnings in the previous month is paid for one day compulsory leave; must be taken within five months of the date of childbirth; two additional days may be paid if they replace two days paid maternity benefit to the mother. The father may be paid up to three months' leave if the mother does not claim paid maternity leave for that period, or if the father has sole responsibility for the child.

Parental leave: 30% of the insured's average daily earnings in the last month before leave is paid. Six months of leave must be taken before the child is age 8; before the child is age three the parental leave may be paid to either parent (up to 10 months with a possible extension of one month if the parents' income is less than 2.5 times the minimum pension); a self-employed mother receives three months of leave which must be taken before the child is age one. From 2014 through 2015, mothers may choose a contribution to childcare costs in lieu of parental leave.

Tuberculosis benefits

Daily benefit: €13.12 a day (€6.56 if the beneficiary is a pensioner or the insured's dependent) is paid while receiving institutional care.

Postsanatorium benefit: €21.88 a day (€10.94 if the beneficiary is a pensioner or the insured's dependent) is paid for up to two years after leaving institutional care that had lasted for at least six months.

Care and support allowance: €88.28 a month is paid for a renewable two-year period if the insured person has at least a 50% assessed loss of earning capacity.

Christmas allowance: An additional 30 days of benefits are paid.

Workers' Medical Benefits

Services are provided by doctors and pharmacists under contract with, and paid directly by, the National Health Service. Benefits are paid by the Health Service or by hospitals, most of which are public. Benefits include general and specialist care, hospitalization, prescribed medicine, dental care, the attendance of a midwife or doctor at childbirth, specified appliances, and spa treatment. Tuberculosis care includes curative and convalescent care in a sanatorium, postsanatorium care, and rehabilitation.

Cost sharing: Patients pay up to 50% of the cost of certain prescribed medicine and up to €36 for each prescribed medical service. Copayments are waived for certain categories of insured persons (including children younger than age 6, persons with disabilities, and persons receiving minimum social benefits) and for persons with certain medical conditions.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.lavoro.gov.it>), Ministry of Health (<http://www.ministerosalute.it>), and Ministry of Economy and Finance (<http://www.tesoro.it>) provide general supervision.

National Social Security Institute (<http://www.inps.it>) administers cash sickness, maternity, and tuberculosis benefits.

National Health Service (<http://www.ministerosalute.it>) administers medical benefits through its 20 regional health authorities and their respective local health authorities.

Work Injury

Regulatory Framework

First law: 1898.

Current laws: 1965 (work injury), 1999 (domestic accidents), 2000 (work injury and occupational diseases), 2000 (work injury and occupational diseases), 2008 (occupational diseases), and 2010 (financial stabilization and economic competitiveness).

Type of program: Social insurance system.

Coverage

Manual workers, nonmanual employees in dangerous work, self-employed agricultural workers, artisans, teachers, students, apprentices, household workers, company managers, contract workers, professional athletes, and maritime workers.

Source of Funds

Insured person: None. Contract workers pay one-third of the employers contribution.

Self-employed person: Variable contributions according to the assessed degree of risk.

Employer: 0.5% to 13% of payroll, according to the assessed degree of risk. The average contribution for industrial workers is 3%. Employers pay two-thirds of the contribution for contract workers.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

60% of the insured's average daily wage (75% for maritime workers) is paid for the first 90 days after a three-day waiting period; thereafter, 75%. The employer pays 100% of earnings for the day of the accident, or the date the occupational disease began, and at least 60% of earnings for the next three days.

The average daily wage is based on earnings in the last 15 days before the accident or the date the occupational disease began (the day after disembarking the ship for maritime workers).

For certain categories of workers, benefits are calculated based on a reference income set by ministerial decree.

Permanent Disability Benefits

Permanent disability pension (for incidents before July 25, 2000): Must have at least an 11% assessed degree of disability.

The pension is based on average earnings during the year before the date of the accident or the date the occupational disease began and the assessed degree of disability.

The minimum annual earnings used to calculate benefits are €15,983.10.

The maximum annual earnings used to calculate benefits are €29,682.90.

Dependent's supplement: 5% of the pension is paid for a spouse and for each child younger than age 18 (age 21 if in full-time education, age 26 if a university student, no limit if disabled).

The pension cannot be combined with the disability pension paid under the old-age, disability, and survivor program.

The pension is payable abroad.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree according to changes in consumer prices.

Permanent disability pension (for incidents on or after July 25, 2000): For an assessed degree of disability of at least 16%, the pension is calculated based on the insured's age, gender, and degree of disability, and the insured's average earnings during the year preceding the date of the accident or the date the occupational disease began and a coefficient, according to a schedule in law.

A lump sum is paid for an assessed degree of disability from 6% to 15%.

There is no earnings test.

Dependent's supplement: 5% of the pension is paid for a spouse and for each child younger than age 18 (age 21 if in full-time education, age 26 if a university student, no limit if disabled).

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions. €526.26 a month is paid for an assessed permanent disability of 100%.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree according to changes in consumer prices.

Permanent disability pension (domestic accidents after March 1, 2001): Aged 18 to 65 and injured while completing household tasks that result in an assessed degree of incapacity of 27% or more. The pension is calculated based on the reference minimum salary in the industrial sector.

Unemployability pension: €253.04 a month is paid to supplement the permanent disability pension if the insured is younger than age 65, has an assessed degree of disability of at least 20%, has lost all capacity for work, or is a risk to co-workers or workplace safety.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree according to changes in consumer prices.

Transitional compensation for silicosis and asbestosis: Benefits are paid for one year to compensate insured workers with an assessed degree of disability up to 60% who are forced to leave a harmful work position to avoid aggravation of a diagnosed disease. If the insured has become unemployed, 66.7% of the average daily wage received in the 30 days before the insured left the harmful work position is paid. If the insured has changed employment, the amount is 66.7% of the difference between the average daily wage received in the 30 days before the insured left the harmful work position and the remuneration received in the new employment.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree according to changes in consumer prices.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; appliances; and rehabilitation.

Survivor Benefits

Spouse's pension: 50% of the deceased's average earnings is paid.

Average earnings are based on earnings during the year preceding the date of the accident or the onset of the occupational disease that resulted in the insured's death.

Orphan's pension: 20% (40% for a full orphan) of the deceased's average earnings is paid to each orphan younger than age 18 (age 21 if a full-time student, age 26 if a university student, no limit if disabled), or to each dependent parent, brother, or sister if there is no widow(er) or orphans.

Average earnings are based on earnings during the year preceding the date of the accident or the onset of the occupational disease that resulted in the insured's death.

All survivor benefits combined must not exceed 100% of the deceased's average earnings.

Funeral grant: A lump sum of €2,108.62 is paid to the person who paid for the funeral.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree according to changes in consumer prices.

Fatal accident compensation: Paid to survivors of a person (whether insured or not) who died in a fatal occupational accident. The amount is fixed annually by the Ministry of Labor and Social Policy, and is based on the number of eligible survivors.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.lavoro.gov.it>) and Ministry of Economy and Finance (<http://www.tesoro.it>) provide general supervision.

National Accident Insurance Institute (<http://www.inail.it>) administers the program through provincial offices.

National Health Service (<http://www.salute.gov.it>) administers medical benefits through its 20 regional health authorities and their respective local health authorities.

Unemployment

Regulatory Framework

First laws: 1919 and 1945.

Current laws: 1935, 1939, 1975, 1977, 1988, 1991, 1994, 1996, 1997, 1998, 2000, 2005, 2009, and 2012.

Type of program: Social insurance system.

Coverage

Private-sector employees and apprentices. Construction workers are also covered for a special supplementary benefit.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None; 0.3% of gross earnings (special wage supplement) in companies with more than 50 employees.

Self-employed person: Not applicable.

Employer: 1.61% of gross earnings (2.41% in the construction industry). For the special wage supplement, employers with less than 15 employees contribute an additional 1.9% of gross earnings; 3.1% with 15 to 49 employees; 3.4% with 50 or more employees (3.7% in the commercial sector).

There are no maximum earnings used to calculate contributions.

Government: Administrative costs plus subsidies for agricultural workers.

Qualifying Conditions

Full unemployment benefits

Unemployment benefit: Must have at least two years of coverage with at least 52 weeks of contributions in the last two years; construction workers, at least 43 weeks or 10 months of contributions during two years of employment in the sector; agricultural workers, at least 102 days of contributions during two years of employment in the sector. Unemployment must be involuntary.

Mobility allowance: Paid to industrial workers (excluding construction workers) with at least one year of coverage and six months of employment. Unemployment is due to the employer reducing staff, restructuring, or ceasing. Companies in the industrial or security sectors must have at least 15 employees during the last six months before dismissal; at least 50 employees for companies in the trade and tourism sectors. Workers must be registered at an employment office and be capable of, and available for, work.

Partial unemployment benefits

Ordinary wage supplement: Paid for a temporary reduction in the work week as a result of a reduction in the firm's activity, with the agreement of the National Social Security Institute. The employer makes the claim for the employee.

Special wage supplement: Awarded by ministerial decree to insured persons working in industrial firms with more than 15 employees (50 employees in the commercial sector) if there is a reduction in the work week due to restructuring or a change in activity. The claim is made by the employer for the employee.

Unemployment Benefits

Full unemployment benefits

Unemployment benefit: 75% of the insured's gross average daily wage is paid for the first six months, 60% for the next six months, and 45% after 12 months. The benefit is

paid for up to eight months to insured persons younger than age 50; up to 12 months if aged 50 up to age 55; up to 14 months if aged 55 or over.

The gross average daily wage is based on the insured's earnings in the previous three months.

The maximum monthly benefit is €1,165.58.

Construction workers receive 100% of earnings during the first 12 months of unemployment; thereafter, 80% for up to 18 months to 27 months, depending on the employer's location.

The maximum reduced benefit is €892.96 a month; €1,073.25 if the insured's gross earnings before unemployment were greater than €1,961.80 a month.

Mobility allowance: 100% of the insured's last earnings is paid for up to 12 months; thereafter, 80%. The maximum duration of the allowance varies from 12 months to 36 months (24 months to 48 months in southern regions), and depends on the age of the worker and the location of the place of employment.

The maximum monthly benefit is €1,165.58.

Partial unemployment benefits

Ordinary wage supplement: 80% of lost earnings caused by a reduction in the work week of 24 to 40 hours is paid for up to 12 months if the employer is insolvent (may be renewed for an additional six months); up to 24 months if the employer restructures or changes activity.

The maximum monthly benefit is €969.77; €1,165.58 if the insured's gross earnings before unemployment were greater than €2,098.04 a month.

Special wage supplement: 80% of lost earnings caused by a reduction in the work week of up to 40 hours is paid for up to 24 months.

The maximum monthly benefit is €906.80; €1,089.89 if the insured's gross earnings before unemployment were greater than €1,961.80 a month.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.lavoro.gov.it>) and Ministry of Economy and Finance (<http://www.tesoro.it>) provide general supervision.

National Social Security Institute (<http://www.inps.it>) administers the program through its branch offices.

Family Allowances

Regulatory Framework

First law: 1937.

Current laws: 1955, 1961, 1988 (family allowances), 1999, 2006, 2007, 2008, and 2013.

Type of program: Employment-related system.

Coverage

Children and dependents of employees or social insurance and welfare beneficiaries.

Special systems for self-employed persons and for pensioners of the special systems.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.68% of gross payroll.

The minimum daily earnings used to calculate contributions are €47.58.

Government: Subsidies, including 1.8% of the employer contribution.

Qualifying Conditions

Family allowances (means tested): Must be a salaried worker; a part-time worker; a cooperative member; a pensioner of the general scheme; a recipient of unemployment, maternity, or sickness benefits; or in military service.

Eligible family units may be composed of the insured; a nondivorced or nonlegally separated spouse; children younger than age 18 (age 21 if a full-time student if three or more children in the family, no limit if disabled); dependent grandchildren, and dependent orphaned brothers, sisters, nieces, and nephews (if ineligible for a survivor pension).

Means test: Total family taxable income (except for pensions and social benefits) must not exceed an amount adjusted annually according to changes in the retail price index. The insured's earnings must be at least 70% of the total family taxable income.

Family support allowance (means tested): Paid to families with at least three dependent children.

Means test: For a five-member family including three are dependent children, annual family income must not exceed €25,384.91.

Family Allowance Benefits

Family allowances (means tested): Up to €2,294.38 a month is paid, according to the number of family members, household income, and certain other criteria (including the number of parents, dependents, and family members with a disability).

Family support allowance (means tested): €141.02 a month is paid.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually according to a government index.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.lavoro.gov.it>) and Ministry of Economy and Finance (<http://www.tesoro.it>) provide general supervision.

National Social Security Institute (<http://www.inps.it>) administers the program through the Central Family Allowances Fund.

Employers pay allowances directly to employees (except in agriculture), including household workers.

Jersey

Exchange rate: US\$1.00 = 0.61 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1974 (social security), implemented in 1975; 1978 (invalid care and disability benefits); 2004 (incapacity); 2007 (income support), implemented in 2008; and 2012 (home carer's allowance).

Type of program: Social insurance and social assistance system.

Coverage

Old-age and survivor benefits: Employed persons, self-employed persons, and certain nonemployed persons.

Disability benefits: All residents of Jersey.

Source of Funds

Insured person: 5.2% of covered earnings. Nonemployed persons contribute 10.5% of covered earned income from £796 a month to £3,918 a month plus 2% from £3,919 a month to £12,964 a month.

The minimum earnings used to calculate contributions are £824 a month; £9,552 a year for nonemployed persons.

The maximum earnings used to calculate contributions are £3,918 a month; £155,568 a year for nonemployed persons.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: 10.5% of covered earnings from £796 a month to £3,918 a month plus 2% from £3,919 a month to £12,964 a month.

The minimum earnings used to calculate contributions are £796 a month.

The maximum earnings used to calculate contributions are £12,964 a month.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits.

Employer: 5.3% of covered payroll from £824 a month to £3,918 a month plus 2% from £3,919 a month to £12,964 a month.

The minimum earnings used to calculate contributions are £824 a month.

The maximum earnings used to calculate contributions are £12,964 a month.

The employers' contributions also finance sickness, maternity, and work injury benefits.

Government: The total cost of income support.

Qualifying Conditions

Old-age pension: Age 65 (age 60 for women insured before 1975) with at least 4.5 years of paid or credited contributions including at least six months of paid contributions. The full pension is paid with 45 years of paid or credited contributions; 44 years for women insured before 1975. The retirement age is gradually rising by two months each year from 2020 to reach age 67 in 2031; the number of contributions required is gradually rising to reach 47 years in 2031. The pension paid for a widow or a woman married before April 2001 is based either on her or her husband's contribution record.

Partial pension: Paid with at least 4.5 years of paid or credited contributions.

Credited contributions may be awarded for up to three years for full-time education; for periods of incapacity, to cover a period of unemployment following compulsory redundancy; for widowed persons; and for up to 10 years for parents who do not work while caring for children younger than age 5.

Early pension: A reduced pension is possible from age 63.

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

Employment may continue.

The old-age pension is payable abroad.

The old-age pension may be combined with income support benefits.

Short-term incapacity allowance: Must have at least three months of contributions, including paid contributions on earnings above £824 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £824 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The short-term incapacity allowance may be combined with income support benefits.

Long-term incapacity allowance: Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £824 in the quarter before the quarter in which the claim is made. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

Employment may continue.

The allowance is payable abroad for 13 weeks with no reciprocal agreement; may be paid for a longer period under a reciprocal agreement.

The long-term incapacity allowance may be combined with income support benefits.

Incapacity pension: Must be assessed with a permanent incapacity for any work (including voluntary work) and have at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from the date the insured first entered the system to the date the incapacity for work began. A reduced pension is paid if the full contribution conditions are not met. The incapacity pension is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Home carer's allowance (income tested): Paid to a caregiver younger than pensionable age, with at least six months of paid contributions, earning less than £139.85 a week, and providing at least 35 hours of care a week to a person assessed as requiring the highest level of personal care and who has been resident in Jersey for at least 12 months.

The home carer's allowance may be combined with income support benefits.

Spouse's allowance: The deceased received an old-age or incapacity pension at the time of death or had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the month before death. The full spouse's allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The surviving spouse, surviving civil partner, or the insured must have been younger than age 65 at the time of death.

The spouse's allowance ceases on remarriage or cohabitation.

The spouse's allowance may be combined with income support benefits.

Spouse's pension: The deceased received an old-age or incapacity pension at the time of death or had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the month before death. The full spouse's pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death. The spouse's pension is paid after spouse's allowance has been paid for one year and is replaced by the old-age pension at age 65.

The spouse's pension is paid to a widow(er) or civil partner younger than age 65 at the time of the insured's death who was either born before January 1, 1958 or has a dependent child (up to age 25 if a student) living them.

The spouse's pension ceases on remarriage or cohabitation.

The spouse's pension is payable abroad.

The spouse's pension may be combined with income support benefits.

Death grant: The deceased resided in Jersey within six months prior to death or resided abroad and received a Jersey social security benefit. The deceased must have at least one year of contributions or less than one year of contributions with a contribution paid in the month the death occurred.

Old-Age Benefits

Old-age pension: £193.48 a week is paid every four weeks.

Partial pension: The pension is reduced proportionately for less than 45 years of contributions.

The minimum pension is £19.35 a week.

Early pension: The pension is reduced by 0.58% a month for each month the insured claims the pension before age 65.

Dependent's supplement: £127.75 a week is paid (reduced proportionately if less than 45 years of contributions) every four weeks. If the insured receives an early pension, the supplement is reduced by 0.58% a month for each month the insured claims the pension before age 65.

Benefit adjustment: Pensions are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Short-term incapacity allowance: £191.38 a week is paid if the insured has three months of paid contributions; £127.59 with two months; and £63.79 with one month. The allowance is paid from day two through day 364 of the incapacity.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than three months of paid contributions).

Long-term incapacity allowance: £191.38 a week is paid every four weeks after entitlement to the short-term incapacity allowance ceases.

Partial incapacity allowance: If the assessed degree of incapacity for work is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £126.35 a week is paid.

Disablement gratuity: A lump sum is paid for an assessed degree of incapacity from 5% to 15%. The amount varies according to the insured's age.

Incapacity pension: £191.38 a week is paid every four weeks if the insured has 45 years of paid or credited contributions (contributions are credited for the years from the date the incapacity for work began up to the retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

The minimum pension is £19.14 a week.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than 45 years of contributions).

Home carer's allowance (income tested): Up to £191.38 a week is paid depending on income.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Survivor Benefits

Spouse's allowance: £229.67 a week is paid every four weeks for the first 52 weeks after the insured's death (reduced proportionately if the deceased had less than 45 years of contributions).

Spouse's pension: £191.38 a week is paid every four weeks after entitlement to the spouse's allowance ceases (reduced proportionately if the deceased had less than 45 years of contributions).

Death grant: A lump sum of £765.52 is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1967 (health insurance); 1974 (social security), implemented in 1975; and 2004 (incapacity benefits).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Employed persons, self-employed persons, and certain nonemployed persons.

Medical benefits: All residents of Jersey.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 0.8% of covered earnings.

Self-employed person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 2% of declared earnings.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.2% of covered payroll.

The minimum earnings used to calculate contributions are £824 a month.

The maximum earnings used to calculate contributions are £3,918 a month.

Government

Cash benefits: None.

Medical benefits: The total cost of hospital care.

Qualifying Conditions

Short-term incapacity allowance: Must have at least three months of contributions, including paid contributions on earnings above £824 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £824 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The short-term incapacity allowance may be combined with income support benefits.

Long-term incapacity allowance: Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £824 in the quarter before the quarter in which the claim is made. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

Employment may continue.

The allowance is payable abroad for 13 weeks with no reciprocal agreement; may be paid for a longer period under a reciprocal agreement.

The long-term incapacity allowance may be combined with income support benefits.

Cash maternity allowance: Must have at least 13 weeks of contributions, including paid contributions in the quarter one year before the expected date of childbirth.

Dependent's supplement: Paid for a husband or partner who is claiming Home Responsibility Protection and is residing with the insured.

Maternity (adoption) grant: At least one of the parents must have one year of paid contributions.

Medical benefits: Must have at least six months of contributions or have resided in Jersey for at least six months.

Sickness and Maternity Benefits

Short-term incapacity allowance: £191.38 a week is paid if the insured has three months of paid contributions; £127.59 with two months; and £63.79 with one month. The allowance is paid from day two through day 364.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than three months of paid contributions).

After a year of entitlement to the short-term incapacity allowance, a long-term incapacity allowance or an incapacity pension (see Old Age, Disability, and Survivors) may be paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Long-term incapacity allowance: £191.38 a week is paid every four weeks after entitlement to the short-term incapacity allowance ceases.

Partial incapacity allowance: If the assessed degree of incapacity is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £126.35 a week is paid.

Incapacity gratuity: A lump sum is paid if the assessed degree of incapacity is from 5% to 15%. The amount varies according to the insured's age.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Maternity allowance: £191.38 a week is paid for up to 18 weeks, starting from six to 11 weeks before the expected date of childbirth.

Dependent's supplement: £126.35 a week is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Maternity (adoption) grant: A lump sum of £574.14 is paid for the birth (or adoption) of each child.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The government subsidizes £20.28 of each general practitioner visit and £10.35 for blood tests. (The total cost of the visit varies among practices.)

Pharmaceuticals prescribed by general practitioners are free.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers social security and health insurance.

Department of Health and Social Services (<http://www.gov.je/health>) administers hospital treatment.

Work Injury

Regulatory Framework

First law: 1930.

Current laws: 1974 (social security), implemented in 1975, and 2004 (incapacity benefits).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Short-term incapacity allowance: Must have at least three months of contributions, including paid contributions on earnings above £824 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £824 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The short-term incapacity allowance may be combined with income support benefits.

Long-term incapacity allowance: Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £824 in the quarter before the quarter in which the claim is made. The allowance is paid after the short-term incapacity allowance has been paid for one year and is paid until age 65.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

Employment may continue.

The allowance is payable abroad for 13 weeks with no reciprocal agreement; may be paid for a longer period under a reciprocal agreement.

The long-term incapacity allowance may be combined with income support benefits.

Incapacity pension: Must be assessed as permanently incapable of any work (including voluntary work) and have at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from the date the insured first entered the system to the date the incapacity began.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Spouse's allowance: The deceased had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the

month before death. The full spouse's allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The surviving spouse, surviving civil partner, or the insured must have been younger than age 65 at the time of death.

The spouse's allowance may be combined with income support benefits.

Spouse's pension: The deceased had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the month before death. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The spouse's pension is paid to a widow(er) or civil partner younger than 65 at the time of the insured's death.

The spouse's pension is payable abroad.

The spouse's pension may be combined with income support benefits.

Death grant: The deceased resided in Jersey within six months prior to death or resided abroad and received a Jersey social security benefit. The deceased must have at least one year of contributions or less than one year of contributions with a contribution paid in the month the death occurred.

Temporary Disability Benefits

Short-term incapacity allowance: £191.38 a week is paid if the insured has three months of paid contributions; £127.59 with two months; and £63.79 with one month. The allowance is paid from day two through day 364 of the incapacity.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than three months of paid contributions).

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Long-term incapacity allowance: £191.38 a week is paid every four weeks. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

Partial incapacity allowance: If the assessed degree of incapacity is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £126.35 a week is paid for a dependent spouse or, under certain conditions, a civil partner.

Incapacity gratuity: A lump sum is paid if the assessed degree of incapacity is from 5% and 15%. The amount varies according to the insured's age.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Incapacity pension: £191.38 a week is paid every four weeks if the insured has 45 years of paid or credited contributions (contributions are credited for the years from the date the incapacity for work began up to the retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid after receiving the short-term incapacity allowance for one year and is paid until age 65.

The minimum pension is £19.14 a week.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than 45 years of contributions).

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The government subsidizes £20.28 of each general practitioner visit and £10.35 for blood tests. (The total cost of the visit varies among practices.)

Pharmaceuticals prescribed by general practitioners are free.

Survivor Benefits

Spouse's allowance: £229.67 a week is paid for the first 52 weeks after the insured's death. The allowance is reduced proportionately if the deceased had less than 45 years of contributions.

The spouse's allowance ceases on remarriage or cohabitation.

Spouse's pension: £191.38 a week is paid after entitlement to the spouse's allowance ceases. The pension is reduced proportionately if the deceased had less than 45 years of contributions.

The pension ceases on remarriage or cohabitation; otherwise, paid until age 65 when it is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Death grant: A lump sum of £765.52 is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers social insurance benefits.

Department of Health and Social Services (<http://www.gov.je/health>) administers hospital care.

Unemployment

Regulatory Framework

First law: 1930.

Current law: 2007 (income support), implemented in 2008, and 2012 (insolvency benefit).

Type of program: Social assistance system.

Coverage

All residents of Jersey.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed through local taxes and general revenue.

Qualifying Conditions

Insolvency benefit: Employed mainly in Jersey and employment ceased on or after December 1, 2012 due to the insolvency of the employer. The employer must have been liable for paying contributions for the employee in at least one month in the quarter before becoming insolvent.

Income support (income tested): A current resident of Jersey for at least five years and actively seeking employment. Must have a Jobseeker's Agreement (signed by both the job seeker and adviser) that requires an active search for training and work. Failure to sign the agreement may result in the reduction of benefits.

Unemployment Benefits

Insolvency benefit: Up to £10,000 is paid to an employee for unpaid wages, holiday pay, statutory redundancy pay and/or pay in lieu of notice.

Income support (income tested): Provides financial help to adult job seekers, and support toward the costs of accommodation, daily living expenses, medical, personal care and mobility needs, and childcare. The benefit depends on individual household circumstances, including income and assets, the number of persons in the household, level of housing rent paid, and household expenses. Special one-time payments may also be paid to help with major expenses and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers social insurance benefits.

Work Zone at the Social Security Department provides advice and support to help job seekers find suitable employment.

Family Allowances

Regulatory Framework

First and current laws: 1972 (family allowances), implemented in 2005, and 2007 (income support), implemented in 2008.

Type of program: Social assistance system.

Coverage

All residents of Jersey with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): A resident of Jersey for at least five years. All adult household members must be employed full time, actively seeking employment, or exempt from full-time employment.

Family Allowance Benefits

Income support (income tested): Provides financial help toward the costs of accommodation, daily living expenses, medical, personal care and mobility needs, and childcare. The benefit depends on individual household circumstances, including income and assets, the number of persons in the household, level of housing rent paid, and household expenses. Special one-time payments may also be paid to help with major expenses and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers the program.

Latvia

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1995 (social insurance), 1997 (social insurance), and 2000 (individual accounts).

Type of program: Notional defined contribution (NDC), mandatory individual account, social insurance, and social assistance system.

Municipalities provide social assistance benefits (means tested and conditional) to the needy.

Coverage

Old-age and survivor pensions (NDC): Employed persons; self-employed persons; unemployed persons with disabilities; recipients of certain social insurance benefits; spouses of military personnel; and persons who perform temporary public work.

Voluntary coverage for all persons aged 15 or older residing permanently in Latvia who are not subject to compulsory insurance, for the spouse of a self-employed person younger than the retirement age, and for a micro-enterprise employee.

Old-age pension (mandatory individual account): The individual account is mandatory for persons covered under the social insurance system who were younger than age 30 on July 1, 2001; voluntary coverage for persons aged 30 to 49 on July 1, 2001.

Disability pension (social insurance): Employed and self-employed persons. Persons caring for a child younger than 18 months; recipients of the maternity and paternity benefit and parent's benefit.

Voluntary coverage for the spouse of a self-employed person younger than the retirement age.

Source of Funds

Insured person: 10.5% of covered earnings; administrative fees for the individual account.

The combined total insured person and employer contribution of 34.09% of covered earnings finances old-age, disability, survivors, sickness and maternity, work injury, parent's, and unemployment benefits. Of that total, 16% of covered earnings finances the NDC pension and 4% is directed to the individual account. (In 2015, the

contribution rate for the individual account will increase by 1% and the NDC contribution rate will decrease by 1%.)

For salary workers, the annual minimum earnings used to calculate contributions are the legal annual minimum wage; for wage workers the minimum daily earnings used to calculate contributions are the legal hourly minimum wage.

The legal hourly minimum wage is €1.99.

The legal annual minimum wage is €3,840.

The maximum annual earnings used to calculate contributions are €46,400.

Self-employed person: 16% of earnings (NDC); 4% of earnings plus administrative fees (individual account); 7.52% (survivors and disability). (In 2015, the contribution rate for the individual account will increase by 1% and the NDC contribution rate will decrease by 1%.)

The minimum annual declared earnings used to calculate contributions are €3,840.

The maximum annual earnings used to calculate contributions are €46,400.

Employer: 23.59% of covered earnings.

Of the total insured person and employer contribution of 34.09% of covered earnings, 16% of covered earnings finances the NDC pension and 4% of covered earnings finances the individual account. The remainder finances the disability pension, sickness and maternity benefits, work injury benefits, parent's benefits, and unemployment benefits. (In 2015, the contribution rate for the individual account will increase by 1% and the NDC contribution rate will decrease by 1%.)

For salary workers, the annual minimum earnings used to calculate contributions are the legal annual minimum wage; for wage workers the minimum daily earnings used to calculate contributions are the legal hourly minimum wage.

The legal hourly minimum wage is €1.99.

The legal annual minimum wage is €3,840.

The maximum annual earnings used to calculate contributions are €46,400.

Government: Contributes for residents of Latvia who receive certain social insurance benefits, unemployed persons with disabilities, and temporary workers in the public sector as well as spouses of military personal.

Qualifying Conditions

Old-age pension (NDC and mandatory individual account): Age 62 and three months (gradually rising by three months a year until it reaches age 65 in 2025) with at least 15 years of coverage.

Special conditions apply to certain persons with disabilities; to parents or guardians of large families (five or more children) or a child with a disability; to persons who worked under hazardous or dangerous conditions before

1996; to certain persons affected by the Chernobyl disaster; and to politically repressed persons.

Early pension: Age 60 and three months with at least 30 years of coverage (gradually rising by three months a year until it reaching age 65 in 2025).

Deferred pension: The pension may be deferred. There is no age limit.

Old-age benefits are payable abroad.

State social security benefit (social assistance): Age 67 and three months with less than 15 years of coverage; or age 18 with a disability. A benefit may also be paid to survivors if the deceased did not qualify for an old-age pension.

Disability pension (social insurance): Must be assessed with a disability and have at least three years of coverage. There are three groups of assessed disability: Group I (severe disability requiring constant attendance); Group II (severe disability but not in need of constant attendance); and Group III (disability).

State Medical Commission for the Assessment of Health Conditions and Working Ability assesses the degree of disability.

Disability benefits are payable abroad.

Disabled person care allowance (social assistance): Aged 18 or older with a disability and in need of special care.

Survivor pension (NDC and mandatory individual account): The deceased was insured or was a pensioner at the time of death.

Eligible survivors include the insured's children, including adopted children younger than age 18 (age 24 if a full time student, no limit if disabled); and dependent brothers, sisters, grandchildren, stepsons, and stepdaughters younger than age 18 (age 24 if a full time student, no limit if disabled) whose biological parents are incapable of working.

Survivor benefits are payable abroad.

Spouse benefit (NDC and mandatory individual account): Paid to a surviving spouse receiving an NDC pension if the insured died after January 1, 2007.

Death allowance (NDC and mandatory individual account): Paid when the insured person, an unemployed person, a pensioner, or the insured's dependent family member dies. For the death of an insured person or a family member of an insured person, the death must have occurred within one month after the end of the contribution period. The benefit can be claimed up to 12 months after the date of death.

Old-Age Benefits

Old-age pension (NDC): The pension is based on the insured's contributions, annual capital growth adjusted

according to changes in the earnings index, and average life expectancy.

The monthly minimum pension for a coverage period of up to 20 years is €70.43 (€117.39 if disabled since childhood); for 21 to 30 years, €83.24 (€138.74 if disabled since childhood); for 31 to 40 years, €96.05 (€160.08 if disabled since childhood); for 41 years or more, €108.85 (€181.42 if disabled since childhood).

Deferred pension: Calculated in the same way as the old-age pension.

Benefit adjustment: The pension benefits are adjusted annually on October 1 according to the consumer price index.

Old-age pension (mandatory individual account): The pension is based on the insured's account balance. At retirement, the insured can purchase an annuity or have the funds credited to his or her NDC account.

State social security benefit (social assistance): The monthly benefit is €64.03; €106.72 if disabled since childhood.

Permanent Disability Benefits

Disability pension (social insurance): The pension is 0.45 times (Group I) or 0.40 times (Group II) the insured's average earnings in three consecutive years in the last five years plus the insured's average wage multiplied by the ratio of actual contribution years to the total possible number of years of coverage from age 15 to retirement. For Group III, the pension is the state social security benefit of €64.03; €106.72 if disabled since childhood.

The minimum pension is €102 (€170.75 if disabled since childhood) for Group I and €89.64 (€149.41 if disabled since childhood) for Group II, which represents 1.6 times and 1.4 times the state social security benefit, respectively.

The minimum annual earnings used to calculate benefits for self-employed persons and voluntarily insured persons are €3,840.

The maximum annual earnings used to calculate benefits are €46,400.

Benefit adjustment: Pension benefits are adjusted annually on October 1 according to the consumer price index.

State social security benefit (social assistance): €64.03 is paid; €106.72 if disabled since childhood. The benefit is paid for as long as the disability lasts.

Disabled person care allowance (social assistance): €213.43 is paid for a child and €142.29 for an adult.

Survivor Benefits

Survivor pension (NDC and mandatory individual account): 50% of the deceased's old-age pension is paid for one survivor; 75% for two eligible survivors; 90% for three or more eligible survivors. The pension for a full orphan is based on the old-age pensions of both parents.

The minimum survivor pension for a single child is the state social security benefit; for two or more children, 65% of the state social security benefit is paid for each child. The state social security benefit is €64.03; €106.72 if disabled since childhood.

Benefit adjustment: Pension benefits are adjusted annually on October 1 according to the consumer price index. Spouse benefit (NDC and mandatory individual account): A lump sum of two months of the deceased's old-age NDC pension is paid.

Death allowance (NDC and mandatory individual account): The allowance is twice the deceased's last monthly average earnings used to calculate contributions or the deceased's old-age NDC pension. For the death of a dependent family member or an unemployed person, the allowance is three times the state social security benefit; for the death of a pensioner, two months of the deceased's old-age NDC pension; for a state social security benefit recipient, twice the state social security benefit.

The state social security benefit is €64.03; €106.72 if disabled since childhood.

State social security benefit (social assistance): €64.03 is paid; €106.72 if disabled since childhood.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv>) provides general supervision.

State Social Insurance Agency (<http://www.vsaa.gov.lv>) administers cash benefits and individual accounts.

Financial and Capital Market Commission (<http://www.fktk.lv>) supervises the asset managers.

Asset managers administer the individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1924.

Current law: 1995 (maternity and sickness benefits).

Type of program: Social insurance system.

Coverage

Cash benefits: Employed and self-employed persons.

Voluntary coverage for all permanent residents of Latvia who are not compulsorily covered and are not receiving an old-age pension; and for the spouse of a self-employed person younger than the retirement age.

Medical benefits: All resident Latvian citizens and noncitizens with residence permits.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors; the voluntarily insured pay 2.28% of earnings (sickness and maternity) and 1% of earnings (parent's benefit).

For salary workers, the minimum annual earnings used to calculate contributions are the legal minimum annual wage; for wage workers the minimum daily earnings used to calculate contributions depend on the legal minimum hourly wage.

The legal hourly minimum wage is €1.99.

The legal annual minimum wage is €3,840.

The minimum annual earnings used to calculate contributions for voluntarily insured persons are €3,840.

Self-employed person: 2.37% of gross earnings (sickness and maternity) and 1.17% (parent's benefit).

The minimum annual earnings used to calculate contributions for self-employed persons are €3,840.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Finances state-guaranteed health care services through the annual state budget. Contributes as an employer.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average earnings in the last 12 months is paid from the 11th day of incapacity for work until recovery or up to 26 weeks from the first day of incapacity for work (52 weeks within a three-year period for a repeated incapacity for work); may be extended at the recommendation of the State Medical Commission. (The employer pays at least 75% of the insured's average earnings for the second and third days and at least 80% for the fourth to the 10th days).

The minimum annual earnings used to calculate benefits for self-employed persons and voluntarily insured persons are €3,840.

The sickness benefit is paid after the insured is certified as incapable of work by the State Social Insurance Agency.

Sick child care benefit: 80% of the insured's average earnings in the last 12 months is paid from the first day up to the 14th day if caring for a child younger than age 14. The benefit is also paid for a child receiving treatment in a hospital up to the 21st day.

Maternity benefit: 80% of the insured's average earnings in the last 12 months is paid for 112 consecutive days

(56 days before and 56 days after the expected date of childbirth); 14 additional days are paid for multiple births or complications arising during pregnancy, childbirth, or the postpartum period and in cases where inpatient medical care associated with the pregnancy began before the 12th week of pregnancy.

The minimum annual earnings used to calculate benefits for self-employed persons and voluntarily insured persons are €3,840.

Maternity benefits must be claimed within 12 months after the first day of the maternity leave period.

Maternity benefits are paid after the insured is certified as incapable of work by the State Social Insurance Agency.

Paternity benefit: 80% of the insured's average earnings in the last 12 months is paid for 10 consecutive days.

The minimum annual earnings used to calculate benefits for self-employed persons and voluntarily insured persons are €3,840.

Parent's benefit: Paid to persons on child care leave while raising a child younger than age 1. The benefit is 70% of the insured's average monthly earnings, but must be at least €171 a month.

Average earnings are based on earnings in the 12-month period starting two months before the child care leave.

The minimum annual earnings used to calculate benefits for self-employed persons and voluntarily insured persons are €3,840.

Workers' Medical Benefits

Medical benefits: Benefits are provided by state-owned, municipality-owned and private hospitals under contract with the National Health Service. Benefits include ambulance service, general practitioner and specialist care, medicine, hospitalization, maternity care, home health care, dental care for children up to age 18 and for certain persons affected by the Chernobyl disaster, and cochlear implants for children, according to a schedule in law.

Cost sharing: For outpatient care in clinics, the insured pays €1.42 for a general practitioner visit; €4.27 for a specialist; and from €7.11 to €9.96 for various treatments and from €1.42 to €9.96 for diagnostic examinations. Rates vary for a home visit by a general practitioner.

Emergency treatment is free for certain groups.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv>) and Ministry of Health (<http://www.vm.gov.lv>) provide general supervision.

State Social Insurance Agency (<http://www.vsaa.gov.lv>) administers cash benefits.

National Health Service (<http://www.vmnvd.gov.lv>) administers medical benefits.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1995 (work injury and occupational disease).

Type of program: Social insurance system.

Coverage

Employed persons if the work-related accident occurred or the occupational disease was diagnosed after 1997.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Finances state-guaranteed health care services through the annual state budget. Contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered. For an occupational disease, the insured must have at least three years of coverage after 1997.

Temporary Disability Benefits

80% of the insured's average earnings in the last 12 months is paid from the 11th day of incapacity for work until recovery or up to 26 weeks from the first day of incapacity for work (52 weeks within a three-year period for a repeated incapacity for work). The employer pays at least 80% of the insured's average earnings for the first 10 days.

The sickness benefit is paid after the State Social Insurance Agency certifies that the insured is incapable of work.

Permanent Disability Benefits

Permanent disability benefit: 80% of the insured's average monthly earnings in the last 12 months is paid for a 100% loss of earning capacity.

Partial disability pension: 75% of the insured's average monthly earnings in the last 12 months is paid for a loss of earning capacity from 90% to 99%; 50% of the insured's

average monthly earnings for a loss of earning capacity from 25% to 49%. The Health and Working Capacity Medical Expert Commission assesses the loss of earning capacity.

Benefit adjustment: No adjustments from 2009 to 2014.

Workers' Medical Benefits

Benefits include general and specialist care, medicine, and hospitalization. The insured is reimbursed for additional expenses for medical treatment, nursing care, prostheses, travel expenses, and occupational rehabilitation.

Survivor Benefits

Spouse's pension: 25% of the deceased's average monthly earnings in the last 12 months is paid for one survivor, 35% for two, 45% for three, and 55% for four or more.

The minimum spouse pension is the state social security benefit.

The state social security benefit is €64.03; €106.72 if disabled since childhood.

The maximum spouse pension is 80% of the deceased's average monthly earnings in the last 12 months.

Eligible survivors include the surviving spouse; children; and dependent brothers, sisters, grandchildren, parents, and grandparents.

Orphan's pension: 40% of the deceased's average monthly earnings in the last six months is paid for one survivor, 35% for two, 45% for three, and 55% for four or more.

Full orphan's pension: 40% of the deceased's average monthly earnings in the last 12 months is paid for one survivor, 50% for two, 60% for three, and 70% for four or more.

Benefit adjustment: No adjustments from 2009 to 2014.

Death allowance: If the deceased was employed, twice the deceased's last monthly average earnings used to calculate contributions is paid; twice the permanent disability benefit if a pensioner.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv>) provides general supervision.

State Social Insurance Agency (<http://www.vsaa.gov.lv>) administers benefits.

Unemployment

Regulatory Framework

First law: 1991.

Current law: 1999 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Employed persons; active military personnel and their spouses; residents of Latvia caring for a child younger than 18 months; and recipients of the child raising allowance, sickness benefit, or maternity benefit.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes 1.63% of €71.14 a month for spouses of active military personnel and for residents of Latvia caring for a child younger than 18 months.

Qualifying Conditions

Unemployment benefit: Must have at least one year of contributions, including nine months in the last 12 months before unemployment, and be registered at the state employment office.

Special conditions apply to persons caring for a child younger than 18 months or, a child with a disability younger than age 16, persons previously disabled who have regained the capacity to work, and military personnel.

Unemployment Benefits

50% of the insured's average earnings in the last 12 months is paid with one to nine years of coverage, 55% with 10 to 19 years, 60% with 20 to 29 years, and 65% with 30 years or more.

The benefit is paid for up to nine months in any 12 month period according to three different rates; 100% for the first three months, 75% for the following three months, and 50% for the last three months.

Persons caring for a child younger than 18 months or caring for a child with a disability younger than age 16 or formerly disabled persons who have regained the capacity to work before becoming unemployed receive 60% of twice the monthly state social security benefit.

The state social security benefit is €64.03; €106.72 if disabled since childhood.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv>) provides general supervision.

State Social Insurance Agency (<http://www.vsaa.gov.lv>) and local insurance offices administer benefits.

Latvia

State Employment Agency (<http://www.nva.lv>) and local employment offices are responsible for job placements, training, and retraining.

Family Allowances

Regulatory Framework

First law: 1990.

Current laws: 1997 (social security) and 2002 (social benefits).

Type of program: Universal system.

Coverage

All Latvian citizens residing in Latvia and noncitizens with residence permits.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance: The child must be older than age 1, younger than age 15 (age 19 if a full-time student; age 18 if disabled), and unmarried.

Foster family allowance: Paid to families providing foster care.

Foster care benefit: Paid to a family or person recognized as the foster family or parent.

Child-raising allowance (flat-rate benefit): The child must be younger than age 2. From age 1 to 2, the benefit is not paid if a maternity or paternity benefit has been paid to the child's other parent during the same period of time.

Child-raising allowance supplement: Paid in the event of multiple births.

Childbirth allowance: Paid to one of the parents (or guardians) of a child younger than age 1.

Disabled child-raising allowance: Paid to persons raising a child younger than age 18 with an assessed severe disability.

Disabled child supplement: Paid to persons receiving family allowances for a disabled child younger than age 18.

Adopted child care benefit: Paid to a person who has custody of a child whose adoption has not yet been approved by a court.

Adoption benefit: Paid to a person who has adopted a child and the adoption has been approved by a court.

Legal guardian allowance: Paid to the appointed legal guardian.

Legal guardian duties benefit: Paid to the appointed legal guardian.

Family Allowance Benefits

Family allowance: €11.38 a month is paid.

Foster family allowance: €113.83 a month is paid for the duration of the child's stay with the family regardless of the number of foster children.

Foster care benefit: At least €38.42 a month is paid. The amount paid is set by the local authority.

Child-raising allowance (flat-rate benefit): €171 a month is paid if the child is younger than age 18 months; €42.69 if the child is aged from 18 months to 2 years.

Child-raising allowance supplement: €171 a month is paid if the child is younger than age 18 months; €42.69 if the child is aged from 18 months to 2 years.

Childbirth allowance: A lump sum of €421.17 is paid.

Disabled child-raising allowance: €213.43 a month is paid until the disabled child reaches age 18.

Disabled child supplement: €106.72 a month is paid until the child reaches age 18.

Adopted child care benefit: €49.80 a month is paid.

Adoption benefit: A lump sum of €1,422.87 is paid for each child.

Legal guardian allowance: €45.53 a month is paid for each child.

Legal guardian duties benefit: €54.07 a month is paid.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv>) provides general supervision.

State Social Insurance Agency (<http://www.vsaa.gov.lv>) administers benefits.

Liechtenstein

Exchange rate: US\$1.00 = 0.89 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1952 (old age and survivors), implemented in 1954; 1960 (disability); and 1988 (mandatory occupational pensions).

Type of program: Social insurance and mandatory occupational pension system.

Coverage

Social insurance: All residents of Liechtenstein.

Mandatory occupational pension: All employed persons covered by social insurance with annual earnings greater than 20,880 francs and nonemployed residents of Liechtenstein.

Source of Funds

Insured Person

Social insurance: 3.8% of gross earnings (old age and survivors) and 0.75% of gross earnings (disability).

A nonemployed person contributes annually according to income, 234 francs to 7,800 francs (old age) and 45 francs to 1,500 francs (disability) plus 4.2% of the total contribution amount (administrative fees).

There are no maximum earnings used to calculate contributions.

Mandatory occupational pension: At least 6% of covered earnings plus up to 50% of the cost of administrative fees.

Covered earnings include income from 20,880 francs to 83,520 francs minus a tax allowance of 13,920 francs.

Self-employed person

Social insurance: A flat rate of 234 francs (old age and survivors) for annual income up to 3,000 francs plus 4.2% of the total contribution amount (administrative fees); 7.8% of annual income (old age and survivors) and 1.5% of annual income (disability) for annual income greater than 3,000 francs plus 4.2% of the total contribution amount (administrative fees).

There is no maximum income used to calculate contributions.

Mandatory occupational pension: Voluntary contributions plus administrative fees.

Employer

Social insurance: 4.0% of payroll (old age and survivors) and 0.75% of payroll (disability) plus 4.2% of the combined insured person and employer contribution amount (administrative fees).

There are no maximum earnings used to calculate contributions.

Mandatory occupational pension: At least 8% of total payroll or 6% of covered earnings for each insured employee plus up to 50% of the cost of administrative fees.

The employer's contribution must be at least equal to the value of the insured person's contribution.

Covered earnings include income from 20,880 francs to 83,520 francs minus a tax allowance of 13,920 francs.

Government

Social insurance: Contributes 50 million francs annually. The government's contribution is adjusted annually according to changes in prices.

Mandatory occupational pension: None.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 64 with at least one year of contributions. The number of years of contributions required for a full benefit depends on the insured's age cohort.

Early pension: Age 60.

Deferred pension: The pension may be deferred until age 70.

Child's supplement: The child must be younger than age 18.

Old-age pension (mandatory occupational pension): Age 64.

Attendance allowance: Age 65 with a moderate degree of helplessness (requires help with most daily chores) or severe degree (requires the constant attendance of others to perform daily functions).

Early pension: Age 60 if the social insurance pension is taken early.

Deferred pension: The pension may be deferred.

Disability pension

Disability pension (social insurance): Must have an assessed permanent loss of at least 67% of working capacity and at least one year of contributions.

Partial disability: Must have an assessed permanent loss of 40% to 66% of working capacity and at least one year of contributions.

Disability supplement: Paid for insured persons younger than age 45 when the disability began.

Child's supplement: Paid for each dependent child younger than age 18 (age 20 if a student or in vocational training).

Attendance allowance: Paid to a caregiver who cares for a person aged 2 to 65 years with a mild degree of helplessness (requires permanent help with at least two daily chores), moderate degree (requires help with most daily chores), or severe degree (requires the constant attendance of others to perform daily functions).

Disability pension (mandatory occupational pension): The disability began before age 64. The degree of disability is assessed according to the loss of earning capacity. The pension ceases when the insured reaches age 64.

Survivor pension

Survivor pension (social insurance): The insured had at least five years of contributions and the widow(er) aged 45 or older at the time of death was married to the deceased for at least five years.

Eligible survivors include the spouse, a divorced spouse entitled to alimony, and orphans younger than age 18 (age 25 if a student or in vocational training).

Temporary survivor pension: Paid to a widow(er) married to the deceased for less than five years at the time of death.

Survivor pension (mandatory occupational pension): Eligible survivors include the spouse, a divorced spouse entitled to alimony, and orphans younger than age 18 (age 25 if a student or in vocational training).

Old-Age Benefits

Old-age pension

Old-age pension (social insurance): 1,160 francs to 2,320 francs a month is paid, depending on the insured's annual average earnings and the number of years required for the insured's age cohort. The pension is proportionately reduced for an incomplete contribution period.

Annual average earnings are calculated based on employment income, contributions made while nonemployed, and recognized care-giving periods for children or persons in need of care. If married, the annual average earnings are split equally among both spouses for the marriage period.

Attendance allowance: For a moderate degree of helplessness, 696 francs a month is paid; for a severe degree, 928 francs is paid.

Early pension: The pension is reduced for each year it is taken before age 64. For persons born in 1955 and earlier, the pension is reduced by 3% for one year, 7% for two years, 11.5% for three years, or 16.5% for four years. For persons born in 1956 or later, the pension is reduced by 5.5% for one year, 10.6% for two years, 15.2% for three years, and 19.5% for four years.

Deferred pension: The pension is increased by 5.22% for one year of deferral, up to 40.71% for six years.

Child's supplement: 40% of the minimum old-age pension paid to the insured's age cohort is paid for each child.

Christmas bonus: 100% of the monthly pension is paid in December.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3% in one year.

Old-age pension (mandatory occupational pension): Benefits may be paid as an annuity or as a lump sum, depending on the plan's regulations. Annuity rates are defined by plan regulations.

Permanent Disability Benefits

Disability pension

Disability pension (social insurance): 1,160 francs to 2,320 francs a month is paid with a full contribution period for the insured's age cohort and an assessed degree of disability of at least 67% (total disability), depending on the insured's annual average earnings during the total coverage period.

Annual average earnings are calculated based on employment income, contributions made while nonemployed, and recognized care-giving periods for children or persons in need of care. If married, the annual average earnings are split equally among both spouse's for the marriage period.

If the disability began before age 25 and the insured has at least one year of contributions, the disability pension paid must be at least 133.3% of the minimum rate of the full pension paid for the insured's age cohort.

Partial pension: A reduced pension is paid for an incomplete contribution period, which varies according to the insured's age cohort.

Partial disability: 50% of the full disability pension is paid for an assessed degree of disability from 50% to 66.6%; 25% for an assessed degree from 40% to 49%.

Disability supplement: The benefit amount depends on the value of the insured's average annual earnings.

Child's supplement: 40% of the minimum disability pension is paid for each child.

The minimum disability pension is 1,160 francs a month.

Christmas bonus: 100% of the monthly disability pension is paid in December.

Attendance allowance: For a mild degree of helplessness, 464 francs is paid a month; for a moderate degree, 696 francs is paid; for a severe degree, 928 francs is paid.

Benefit adjustment: Benefits are periodically adjusted according to changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3% in one year.

Disability pension (mandatory occupational pension): Benefits may be paid as an annuity or as a lump sum, depending on the plan's regulations. The full pension must be at least 30% of the insured's annual covered earnings.

Partial disability: A reduced pension is paid according to the assessed degree of disability.

Survivor Benefits

Survivor pension

Spouse's pension (social insurance): 80% of the old-age or disability pension the deceased received or was entitled to receive is paid.

The full pension is paid to a widow(er) with children or without children if aged 45 or older at the time of the insured's death and married to the insured for at least five years.

The spouse's pension ceases on remarriage.

Temporary spouse's pension: A pension is paid for up to five years.

For a surviving separated or divorced spouse, the total pension paid is the value of any alimony owed to him or her.

Partial spouse's pension: A reduced pension is paid for an incomplete contribution period, which varies according to the insured's age cohort.

Orphan's pension (social insurance): Each orphan receives 40% of the old-age or disability pension the deceased received or was entitled to receive; full orphans receive a pension for each insured parent.

Partial orphan's pension: A reduced pension is paid for an incomplete contribution period, which varies according to the insured's age cohort.

Benefit adjustment: Benefits are periodically adjusted according to changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3%.

Spouse's pension (mandatory occupational pension): Benefits may be paid as an annuity or as a lump sum, depending on the plan's regulations. Must be at least 18% of the insured's covered annual earnings. 60% of the deceased's old-age or disability pension is paid if the deceased was a pensioner at the time of death.

The spouse's pension ceases on remarriage.

Orphan's pension (mandatory occupational pension): Benefits may be paid as an annuity or as a lump sum, depending on the plan's regulations. Must be at least 6% of the insured's annual average earnings for each orphan. 20% of

the deceased's old-age or disability pension is paid if the deceased was a pensioner at the time of death.

Average annual earnings are calculated based on employment income, contributions made while nonemployed, and recognized care-giving periods for children or persons in need of care.

Administrative Organization

Social insurance: Old Age, Survivor, and Disability Insurance Institute (<http://www.ahv.li>) administers the program.

Mandatory occupational pension: Financial Market Authority (<http://www.fma-li.li>) supervises and regulates pension institutions and ensures compliance.

Private pension institutions, under government supervision, administer the mandatory occupational pension plans.

Sickness and Maternity

Regulatory Framework

First law: 1910.

Current laws: 1971 (Sickness and maternity), implemented in January 1972, and 1981 (Maternity Allowance), implemented in January 1982.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons.

Voluntary coverage for self-employed persons.

Medical benefits: All residents of Liechtenstein.

Source of Funds

Insured person: An average of 1.5% to 2% of covered monthly earnings or an average of 296 francs a month for persons aged 20 or older; an average of 148 francs a month for persons aged 16 to 20 (may not exceed half the value of an adult's contributions); no contribution for children up to age 16.

The maximum annual earnings used to calculate contributions are 126,000 francs.

Self-employed person: Participation is voluntary.

Employer: At least 50% of the insured person's contribution.

The maximum annual earnings used to calculate contributions are 126,000 francs.

Government: 50% of the cost of medical benefits (90% for children younger than age 16); a subsidy for low-income insured persons.

Qualifying Conditions

Cash sickness benefits: Must contribute to a health insurance fund.

Partial sickness benefit: Must be at least 50% incapacitated

Cash maternity benefits: A member of a health insurance fund for at least 270 days (with no more than three months of interruption) prior to pregnancy.

Sickness and Maternity Benefits

Sickness benefit: At least 80% of the insured's covered earnings is paid after a two-day waiting period for up to 720 days in 900 consecutive days.

Partial sickness benefit: A reduced sickness benefit is paid.

Maternity benefit: At least 80% of the insured's covered earnings is paid for at least four weeks before and 16 weeks after the expected date of childbirth.

Maternity allowance: A lump sum of 500 francs to 4,500 francs, based on the taxable income of both spouses (or the woman's taxable income for a single parent), is paid to a woman ineligible for the maternity benefit. If eligible for the maternity benefit and the amount is lower than the maternity allowance, the difference between the allowance and the maternity benefit is paid.

Workers' Medical Benefits

Medical benefits include primary care and specialist treatment, hospitalization, ambulance services, pharmaceuticals, maternity care, and convalescence.

Medical services are provided by approved doctors, public hospitals, private hospitals, clinics under contract with health insurance funds, and by members of other health professions such as nurses or physiotherapists.

There is no limit to duration.

Cost sharing: The insured pays 200 francs each calendar year plus 10% of all costs exceeding the set fee, up to 800 francs. Pensioners pay half the insured's cost; no cost for insured persons younger than age 20, chronic diseases, prevention, and maternity care.

Dependents' Medical Benefits

Individuals are insured in their own right and there is no family coverage.

Administrative Organization

Office for Health (<http://www.ag.llv.li>) supervises and regulates Health Insurance Funds and ensures compliance.

Health Insurance Funds accredited by the government and the Federation of Health Insurance Funds administer contributions and benefits.

Work Injury

Regulatory Framework

First law: 1910.

Current law: 1990 (accident insurance), implemented in 1991.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Contributions vary according to the required coverage and the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 126,000 francs.

Employer: Contributions vary according to the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 126,000 francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If the insured has an assessed loss of working capacity of more than 50%, 80% of the insured's earnings is paid after a one-day waiting period for an assessed loss of working capacity of more than 50%; 50% for an assessed loss of 25% to 50%.

The maximum annual earnings used to calculate benefits are 126,000 francs.

Permanent Disability Benefits

Permanent disability benefits: 80% of the insured's earnings is paid for a total loss of working capacity.

The maximum annual earnings used to calculate benefits are 126,000 francs.

Constant-attendance allowance: An allowance is paid if the insured requires the constant attendance of others to perform daily functions.

Integrity damage grant: A lump sum of up to 126,000 francs is paid for a permanent and major physical or mental disability that was the result of an accident, depending on the assessed degree of disability.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price. Pensions may be adjusted if the annual consumer price index increases by more than 3% in one year.

Workers' Medical Benefits

All necessary expenses and care are fully covered. There is no limit to duration.

Survivor Benefits

Spouse's pension: 40% of the deceased's earnings is paid to a surviving widow(er) or to a separated or divorced spouse (if the deceased was required to pay alimony) with dependent children, an assessed degree of disability of at least 66.6%, or aged 45 or older.

The maximum annual earnings used to calculate benefits are 126,000 francs.

Spouse's pension for a divorced spouse: 20% of the deceased's earnings or the value of the alimony owed to the separated or divorced spouse (whichever is lower) is paid.

Orphan's pension: 15% of the deceased's earnings is paid for each orphan; 25% for a full orphan.

The maximum annual earnings used to calculate benefits are 126,000 francs.

All survivor benefits combined must not exceed 70% of the deceased's covered earnings (90% if a divorced spouse is also receiving a spouse's pension). If survivors also receive pensions under Old Age, Disability, and Survivors, the difference between 90% of the deceased's covered earnings and the value of the other pensions is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price. Pensions may be adjusted if the annual consumer price index increases by more than 3% in one year.

Spouse's allowance: A lump sum is paid to a surviving spouse or to a divorced or separated spouse who is ineligible for a pension. The lump sum is from one to five times the annual pension, depending on the duration of marriage; one year of pension is paid for a marriage that lasted one year; five years of pension are paid for five years of marriage or more.

Administrative Organization

Office for Health (<http://www.ag.llv.li>) supervises and regulates Accident Insurance Funds and ensures compliance.

Registered Compulsory Accident Insurance Funds administer contributions and benefits.

Unemployment

Regulatory Framework

First law: 1969 (unemployment), implemented in 1970.

Current law: 2010 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.5% of covered earnings.

The maximum annual earnings used to calculate contributions are 126,000 francs (10,500 francs a month).

Self-employed person: Not applicable.

Employer: 0.5% of covered payroll.

The maximum annual earnings used to calculate contributions are 126,000 francs (10,500 francs a month).

Government: Under certain conditions, up to 20% of the cost of benefits; up to 20% of the cost of any deficit.

Qualifying Conditions

Unemployment benefit: Must have at least 12 months of coverage in the last two years before claiming unemployment benefits, be available for work, and satisfy any other necessary requirements.

Short-time work compensation: The insured has worked for up to 18 months in the last two years. The compensation is paid for a temporary work stoppage, a reduction in working hours of at least two days a month, or a reduction in working hours due to bad weather for certain professional groups in the construction industry from December 1 to March 15 (except for the period from December 24 to January 6).

Unemployment Benefits

Unemployment benefit: 80% of the insured's covered earnings is paid for up to 260 days to an insured person under age 50 with at least 24 months of contributions; 400 days for 1.5 years if aged 50 to 59; 500 days for 22 months if aged 60 to 64. The benefit is 70% of the insured's covered earnings if the insured is not disabled, has no dependents aged 25 years or younger, and has daily earnings up to 140 francs.

Benefits are calculated according to the last salary (in certain cases according to the average salary in the last six to 12 months).

Dependent's supplement: 10 francs a day is paid for one dependent; 5 francs a day for each additional dependent.

The maximum benefit is 85% of the insured's daily covered earnings (including supplements for dependents).

Short-time work compensation: 80% of the insured's covered earnings for the period of lost working time is paid for up to three months. The national unemployment insurance fund pays 60% and the employer pays 20%. The benefit is paid for an interruption of seasonal work from December 1 to March 15 for at least two days a month (three days if caused by bad weather).

Administrative Organization

Office for the Economy (<http://www.avw.llv.li>) supervises and regulates the National Unemployment Insurance Fund and ensures compliance.

National Unemployment Insurance Fund administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1958.

Current law: 1985 (family allowance), implemented in 1986.

Type of program: Social insurance system.

Coverage

All residents of Liechtenstein.

Source of Funds

Insured person: None for employed persons; nonemployed persons make variable contributions of 63 francs to 2,100 francs, depending on their assets and income plus 4.2% of the total contribution amount for administrative fees.

Self-employed person: 1.9% of gross earnings plus 4.2% of the total contribution amount for administrative fees.

There are no maximum earnings used to calculate contributions.

Employer: 1.9% of payroll plus 4.2% of payroll for administrative fees.

There are no maximum earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

Family allowances: Paid for children up to age 18.

Single-parent supplement: Paid for children up to age 18. The parent must be single, widowed or divorced and live alone.

Birth grant: Paid for each birth (including stillbirth), or for adopted children younger than age 5.

Family Allowance Benefits

Family allowance: 280 francs a month is paid for each of the first two children younger than age 10; 330 francs a month for each of the first two children aged 10 or older; 330 francs a month for the third and each subsequent child or for twins.

Single-parent supplement: 110 francs a month is paid to a single parent for each child.

Birth grant: 2,300 francs is paid for each child; 2,800 francs for each child for multiple births.

If eligible parents receive family allowances from another country that are paid at a rate lower than those paid in Liechtenstein, only the difference between the amounts is paid.

Administrative Organization

National Family Allowances Fund (<http://www.ahv.li>) administers the program.

Lithuania

Exchange rate: US\$1.00 = 2.51 litas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1994 (social insurance); 1994 (social assistance); 1999 (pension funds), implemented in 2004; 2002 (pension system); 2003 (individual account), implemented in 2004; and 2012 (pension reform).

Type of program: Social insurance and social assistance system.

Note: Individual accounts were introduced in 2004. While participation is voluntary for employed persons, once enrolled, an employed person may not opt out. Account holders must contribute 2% of combined employer/employee social insurance contributions and receive a matching state subsidy for additional voluntary contributions of 1%.

Coverage

Public- and private-sector employees, self-employed persons, military personnel, conscripts, the clergy, at-home carers for persons with disabilities.

Voluntary coverage is available.

Source of Funds

Insured person: 3% of earnings.

Voluntarily insured persons contribute 50% of the basic pension amount plus 15% of declared earnings.

The basic pension is 360 litas.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are 32,600 litas.

Self-employed person: 26.3% based on 50% of declared earnings (basic pension) plus 15% of 100% of declared earnings (supplementary pension).

The basic pension is 360 litas.

The minimum declared earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are four times the insured's income level (up to 5,952 litas).

The insured income level is 1,488 litas a month.

Employer: 23.3% of payroll.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are 32,600 litas.

Government: Any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (social insurance): Age 63 (men, gradually rising by two months a year until reaching 65 in 2026) or 61 (women, gradually rising by four months a year until reaching 65 in 2026) with at least 30 years of contributions.

Pension supplement: Must be of pensionable age with more than 30 years of contributions.

Partial pension: Must be of pensionable age with 15 to 29 years of contributions.

Early pension: Must be up to 5 years younger than the normal pensionable age with at least 30 years of contributions or registered as unemployed for the last 12 months and not receiving other benefits.

Deferred pension: Must be of pensionable age with at least 30 years of contributions.

Old-age pensions are payable abroad under reciprocal agreement; otherwise, benefits are payable abroad to insured persons with at least 15 years of contributions.

Old-age pension (social assistance): Age 63 (men, gradually rising by two months a year until reaching 65 in 2026) or 61 (women, gradually rising by four months a year until reaching 65 in 2026) and ineligible for the social insurance old-age pension.

Disability pension (social insurance): Paid for an assessed loss of working capacity of at least 45%. The required coverage period increases with age: at least two months of contributions if younger than age 22; increasing by two months a year from age 23 to 38; and increasing by six months a year from age 39 to 63, until reaching 15 years of contributions.

Pension supplement: Must have more than 30 years of contributions.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

The disability pension ceases at the normal pensionable age and is replaced by the old-age pension.

Disability pensions are payable abroad under reciprocal agreement; otherwise, benefits are payable abroad to insured persons with at least 15 years of contributions.

Survivor pension (social insurance): Paid if the deceased received or was entitled to receive an old-age or disability pension and had at least 15 years of contributions.

Eligible survivors include a widow(er) of pensionable age or assessed with a disability before, or within five years after the spouse's death, or before reaching the normal pensionable age; a widow(er) without children who was married to the deceased for at least five years; if there is no surviving spouse, a partner who had children with the deceased or provides at-home care for the deceased's children.

The survivor pension ceases on remarriage.

Survivor pensions are payable abroad under reciprocal agreement; otherwise, benefits are payable abroad to insured persons with at least 15 years of contributions.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension consists of two parts: a basic pension equal to 120% of the basic pension amount, and a supplementary pension equal to 0.005 times the number of years of contributions multiplied by the insured's coefficient multiplied by the insured income level.

The basic pension is 360 litas a month.

The insured's coefficient is calculated using the insured's annual earnings based on the five best consecutive years from January 1, 1984 to December 31, 1993, and annual earnings based on each year from January 1, 1994.

The insured income level is 1,488 litas a month.

Pension supplement: 3% of the pension for each year of contributions exceeding 30 years is paid.

Partial pension: The basic pension is reduced in proportion to the number of years of contributions less than 30 years.

Early pension: The pension is reduced by 0.4% for each month the pension is awarded before the normal pensionable age.

Deferred pension: The pension is increased by 8% for each year the pension is deferred after the normal pensionable age, up to five years.

Benefit adjustment: Benefits are adjusted according to changes in the value of the basic pension and the insured income level.

Old-age pension (social assistance): 0.9 times the basic monthly pension is paid.

The basic pension is 360 litas a month.

Permanent Disability Benefits

Disability pension (social insurance): The monthly pension consists of two parts: a basic pension and a

supplementary pension. For an assessed loss of working capacity of 75% to 100%, 150% of the basic old-age pension plus 100% of the supplementary old-age pension is paid; for an assessed loss of working capacity of 55% to 74%, 120% of the basic old-age pension plus 100% of the old-age supplementary pension is paid.

The basic pension is 360 litas a month.

The supplementary pension is 0.005 times the number of years of contributions multiplied by the insured's coefficient multiplied by the insured income.

The insured's coefficient is calculated using annual earnings based on the five best consecutive years from January 1, 1984 to December 31, 1993, and annual earnings based on each year from January 1, 1994.

The insured income level is 1,488 litas a month.

Pension supplement: 3% of the pension for each year of contributions exceeding 30 years is paid.

Partial disability: For an assessed loss of working capacity from 45% to 54%, the monthly pension is 50% of the basic pension plus 100% of the supplementary pension.

There is no minimum or maximum disability pension.

Benefit adjustment: Benefits are adjusted according to changes in the value of the basic pension and the insured income level.

Survivor Benefits

Spouse's pension (social insurance): The pension is equal to the survivor basic pension.

The survivor basic pension is 70 litas a month.

Benefit adjustment: Survivor benefits are adjusted according to changes in the value of the survivor basic pension.

Orphan's pension (social insurance): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid; 100% for full orphans.

All orphans' benefits must not exceed 100% of the deceased's old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Orphans' benefits are adjusted according to changes in the value of the basic pension and the insured income level.

Administrative Organization

Ministry of Social Security and Labor (<http://www.socmin.lt>) supervises the program.

State Social Insurance Fund Board (<http://www.sodra.lt>) administers the program, collects contributions, and pays benefits.

Sickness and Maternity

Regulatory Framework

First law: 1925

Current laws: 1991 (social insurance) and 2000 (sickness and maternity).

Type of program: Social insurance system.

Coverage

Certain public-sector employees, private-sector employees and self-employed persons.

Special programs for public-sector employees.

Source of Funds

Insured person: None (cash benefits); 6% of earnings (medical benefits).

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are 32,600 litas.

Self-employed person: 2.2% of earnings (cash benefits); 9% (medical benefits).

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum earnings used to calculate contributions are four times the insured income level.

The insured income level is 1,488 litas a month.

Employer: 3.4% of payroll (cash benefits); 3% (medical benefits).

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are 32,600 litas.

Government: Any deficit.

Qualifying Conditions

Sickness benefits: Must have at least three months of contributions in the last 12 months or at least six months of contributions in the last 24 months.

Occupational rehabilitation benefits: Must participate in an occupational rehabilitation program and have at least three months of contributions in the last 12 months or at least six months of contributions in the last 24 months before participating in the program.

Maternity benefits: Must have at least 12 months of contributions in the last 24 months before the first day of the maternity leave.

Paternity benefits: Must have at least 12 months of contributions in the last 24 months before the first day of the paternity leave. The paternity leave period must be taken before the child reaches the age of 1 month.

Child care benefits: Paid to one of the parents (including adoptive parents) or a guardian providing care for a child younger than age 1. The insured must have at least seven months of contributions in the last 24 months before the first day of child care.

Pregnancy grant: Paid to a pregnant unemployed woman not entitled to the maternity benefit.

Sickness and Maternity Benefits

Sickness benefit: 40% of the insured's average income during three consecutive calendar months before the incapacity began is paid from the third to the seventh day of incapacity (The employer pays 80% to 100% of the insured's average earnings for the first two days) and 80% from the eighth day.

The minimum benefit is 25% of the insured income level.

The maximum benefit is 3.2 times the insured income level.

The insured income level is 1,488 litas a month.

Benefit adjustment: The insured income level is set annually by the government.

Occupational rehabilitation benefit: 85% of the insured's average earnings is paid for up to 180 days.

Maternity benefit: 100% of the insured's average income during 12 consecutive calendar months prior to the beginning of maternity leave is paid for 126 days (an additional 14 days for complicated childbirths and multiple births).

The minimum monthly benefit is 33.3% of the insured income level.

The maximum monthly benefit is 3.2 times the insured income level.

The insured income level is 1,488 litas a month.

Benefit adjustment: The insured income level is set annually by the government.

Paternity benefit: 100% of the beneficiary's average income during 12 consecutive calendar months after childbirth is paid for 28 days.

The minimum monthly benefit is 33.3% of the insured income level.

The maximum monthly benefit is 3.2 times the insured income level.

The insured income level is 1,488 litas a month.

Benefit adjustment: The insured income level is set annually by the government.

Child care benefit: 100% of the insured's average earnings is paid for a child younger than age 1; if the parent chooses to receive the benefit until the child reaches age 2, 70% is paid until the child reaches age 1, thereafter 40% until age 2.

The minimum monthly benefit is 33.3% of the insured income level.

The maximum monthly benefit is 3.2 times the insured income level.

The insured income level is 1,488 litas a month.

Benefit adjustment: The insured income level is set annually by the government.

Workers' Medical Benefits

Benefits include health care services and partial reimbursement of medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Security and Labor (<http://www.socmin.lt>) supervises the program.

State Social Insurance Fund Board (<http://www.sodra.lt>) administers the program, collects contributions, and pays benefits.

Work Injury

Regulatory Framework

First law: 1936 (accident insurance).

Current law: 1999 (work injury).

Type of program: Social insurance system.

Coverage

Certain public-sector employees and private-sector employees.

Special programs for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.37% to 1.8% of earnings, according to four employment categories,

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are 32,600 litas.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for work injuries or recognized occupational diseases. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average earnings is paid from the day the disability began until rehabilitation or certification of permanent disability.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

The minimum benefit is 25% of the insured income level.

The maximum benefit is five times the insured income level.

The insured income level is 1,488 litas a month.

Benefit adjustment: The insured income level is set annually by the government.

Permanent Disability Benefits

Permanent disability pension: With a loss of working capacity of at least 30%, the benefit is 50% of the assessed loss in working capacity multiplied by the compensation coefficient multiplied by the insured income level.

The compensation coefficient is calculated based on average insured annual earnings and must not be lower than 0.25 or greater than three.

The insured income level is 1,488 litas a month.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Benefit adjustment: The insured income level is set annually by the government.

Permanent disability grant: With a loss of working capacity of 5% to 19%, a lump sum of 10% of the insured's average earnings in the last 24 months is paid.

With a loss of working capacity from 20% to 29%, a lump sum of 20% of the insured's average earnings in the last 24 months is paid.

The minimum benefit is 25% of the insured income level.

The maximum benefit is 3.5 times the insured income level.

The insured income level is 1,488 litas a month.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Benefit adjustment: The insured income level is set annually by the government.

Survivor Benefits

Survivor pension: The pension is equal to the permanent disability pension that would have been paid to the deceased with a 100% loss of working capacity.

Eligible survivors include a widow(er) of retirement age or assessed with a disability, orphans younger than age 18 (age 24 if a student), and other dependent persons.

Benefit adjustment: Benefits are adjusted according to changes in the insured income level, set annually by the government.

Survivor allowance: A lump sum of 100 times the insured income level is paid to the deceased's family.

The insured income level is 1,488 litas a month.

Benefit adjustment: The insured income level is set annually by the government.

Administrative Organization

Ministry of Social Security and Labor (<http://www.socmin.lt>) supervises the program.

State Social Insurance Fund Board (<http://www.sodra.lt>) administers the program, collects contributions, and pays benefits.

Unemployment

Regulatory Framework

First law: 1919.

Current laws: 1991 (social insurance), implemented in 2005; 2003 (unemployment), implemented in 2005; and 2006 (employment support).

Type of program: Social insurance system.

Coverage

Certain public- and private-sector employees, certain public officials, and military personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.1% of payroll.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 1,000 litas.

The maximum monthly earnings used to calculate contributions are 32,600 litas.

Government: Any deficit; contributes as an employer.

Qualifying Conditions

Unemployment benefit: Must be registered at the local Labor Exchange as unemployed and have paid at least 18 months of contributions in the last 36 months; no contribution requirement if the insured is involuntarily unemployed or has just completed compulsory basic military service or state defense service.

Unemployment Benefits

The monthly benefit is equal to the state-supported income (350 litas) plus a variable amount based on the insured's income in the last 36 months, the state-supported income, and the insured income level. The benefit is paid from the eighth day after registration for up to six months if the insured has less than 25 years of contributions, for up to seven months with 25 to 29 years of contributions, for up to eight months with 30 to 34 years of contributions, or for up to nine months with at least 35 years of contributions.

The insured income level is 1,488 litas a month.

The maximum variable amount of the unemployment benefit is the difference between 70% of the insured income level and the state-supported income.

The state supported income is 350 litas.

The benefit is suspended for three months if unemployment is voluntary.

Benefit adjustment: The insured income level is set annually by the government.

Administrative Organization

Ministry of Social Security and Labor (<http://www.socmin.lt>) supervises the program.

State Social Insurance Fund Board (<http://www.sodra.lt>) collects contributions and transfers them each month to the Lithuanian Labor Exchange of the Ministry of Social Security and Labor.

Lithuanian Labor Exchange of the Ministry of Social Security and Labor (<http://www.socmin.lt>), with 46 local offices, administers the program and pays benefits.

Family Allowances

Regulatory Framework

First law: 1990.

Current laws: 1994 (social income); 1994 (family allowances), implemented in 1995; 1994 (social assistance); and 2003 (social assistance), implemented in 2004.

Type of program: Universal system.

Coverage

All permanent residents of Lithuania.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social assistance benefit (means tested): Paid for children younger than age 18 (age 24 if a student) under guardianship or with an assessed need for special care; for persons assessed with disabilities before age 24; caregivers who have provided constant attendance to a person with a disability for at least 15 years; for mothers who have given birth to three or more children and raised them up to age 8; and for persons of retirement age with a disability or who are registered as unemployed.

If the child also receives a survivor pension or any other periodic benefit, the benefit is reduced.

Means test: The means test is based on family income and property.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Long-term care allowance: Paid to children with disabilities.

Child care benefit: A lump-sum benefit is paid to a family for each birth or the adoption of a child.

Child care benefit (means tested): Paid for each child in a low-income household.

Family Allowance Benefits

Social assistance benefit (means tested): The monthly benefit level is 100% of the difference between the monthly state supported income for each person and the actual per capita income of a single resident for the first family member, 80% for the second and 70% for the third and subsequent members.

The state supported income is 350 litas.

Lump-sum grants for housing, heating, water, and drainage expenses are also paid.

Long-term care allowance: 100% of the basic pension is paid for a severe degree of disability; 50% for a medium degree.

The basic pension is 360 litas a month.

Child care benefit: A lump-sum benefit of 11 times the basic social benefit is paid.

The basic social benefit is 130 litas.

Child care benefit (means tested): 0.75 times the basic social benefit is paid a month for each child from birth until aged 2; 1.5 times the basic social benefit for each child aged 2 until aged 7 (until aged 18 for families raising three or more children).

The basic social benefit is 130 litas.

Administrative Organization

Municipalities administer social assistance family benefits.

Luxembourg

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1911 (wage earners) and 1931 (salaried employees).

Current laws: 1987 (unified pension insurance), 1989 (pension scheme), 1998 (special schemes), 2000 (pension scheme).

Type of program: Social insurance system.

Coverage

All economically active persons in the private sector, including self-employed persons; and public-sector workers who entered the labor force after December 31, 1998.

Special systems for railway employees and for public-sector employees who entered the labor force before January 1, 1999.

Source of Funds

Insured person: 8% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Self-employed person: 16% of covered income.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Employer: 8% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Government: 8% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Qualifying Conditions

Old-age pension: Age 65 with at least 120 months of coverage; age 60 with at least 480 months of paid or credited contributions, including at least 120 months of paid contributions; age 57 with at least 480 months of paid contributions.

Employment must cease.

A minimum pension is paid with at least 20 years of coverage.

Disability pension: Must be younger than age 65 and unable to work in his or her usual occupation or any other similar occupation. The insured must have at least 12 months of coverage in the three years before the disability began. There is no minimum qualifying period for a disability that is the result of an accident.

Survivor pension: The deceased had at least 12 months of coverage in the three years before death or was a pensioner at the time of death.

Eligible survivors include the deceased's spouse or declared partner (also a divorced spouse or separated partner if not remarried before the insured's death) if the date of marriage or the legal declaration of partnership was at least one year before the date the deceased retired (if a pensioner) or the date of death (if in insured employment) and the insured did not receive an old-age or disability pension at the time of marriage. These conditions are waived if the death resulted from an accident, if the spouse or partner had children with the deceased, if the marriage or partnership lasted at least 10 years, or if the marriage or partnership exceeded a year and the age gap between the two spouses or partners was less than 15 years.

Other eligible survivors include orphans younger than age 18 (age 27 if a student or in vocational training) and, if there is no surviving spouse, the deceased's dependent parent or close relative older than age 40 who lived with the deceased for at least five years before the death.

Old-Age Benefits

Old-age pension: A flat-rate component of €446.84 a month is paid if the insured has at least 40 years of coverage (reduced by 2.5% for each year of coverage less than 40) plus an annual increment of 1.84% of adjusted lifetime covered earnings.

The minimum monthly pension varies from €851.55 with 20 years of coverage to €1,703.10 with 40 years of coverage.

The maximum monthly pension is €7,884.73.

Old-age pensions are payable abroad.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and periodically according to changes in wages.

Permanent Disability Benefits

Disability pension: A flat-rate component of €446.84 a month is paid if the insured has at least 40 years of coverage (reduced by 2.5% for each year of coverage less than 40) plus an annual increment of 1.84% of adjusted lifetime covered earnings.

If the disability began before age 55, an additional annual increment is paid for the period from the date the disability began to age 55. The additional increment is based on 1.84% of the insured's average earnings from age 25 to the date the disability began plus a flat-rate increment of 2.5% of €446.84 for each remaining year from the date the disability began to age 65.

The minimum monthly disability pension with 40 years of coverage is €1,703.10.

Disability pensions are payable abroad.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and periodically according to changes in wages.

Survivor Benefits

Spouse's pension: 100% of the flat-rate component for an old-age pension plus 75% of the deceased's annual increment of adjusted lifetime earnings is paid. The spouse's pension for an eligible divorced spouse or separated partner is calculated according to the length of the coverage period accrued during the marriage or partnership.

The spouse's pension is reduced if the total income including other pension income exceeds a given amount.

Orphan's pension: 33% of the flat-rate component for an old-age pension plus 25% of the deceased's annual increment of adjusted lifetime earnings is paid. Full orphans receive a double pension.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor pensions are payable abroad.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and periodically according to changes in wages.

Administrative Organization

Ministry of Social Security (<http://www.mss.public.lu>) provides general supervision.

National Pension Insurance Fund (<http://www.cnap.lu>) administers the private-sector program.

Public Employees Administration administers the program for civil servants.

Sickness and Maternity

Regulatory Framework

First law: 1901.

Current law: 1992 (sickness insurance and health sector), 2008 (single fund), and 2010 (health care system).

Type of program: Social insurance system.

Coverage

All public- and private-sector employees and social security beneficiaries. Self-employed persons, artists, and farmers are covered for medical and attendance benefits only.

Voluntary coverage for those without compulsory coverage.

Special systems for self-employed persons, artists, and farmers (cash benefits).

Source of Funds

Insured person

Cash benefits: 0.5% of covered earnings.

Medical benefits: 2.8% of covered earnings; pensioners contribute 2.8% of the pension.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Attendance benefits: 1.4% of gross income.

Self-employed person

Cash benefits: 0.5% of covered income.

Medical benefits: 5.6% of covered income.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Attendance benefits: 1.4% of gross income.

Employer

Cash benefits: None.

Medical benefits: 2.8% of covered payroll.

Attendance benefits: None.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Government

Cash benefits: A subsidy of 29.5% of contributions.

Medical benefits: A subsidy of 37% of contributions.

Attendance benefits: 45% of the cost of long-term care.

Qualifying Conditions**Cash sickness, medical, and attendance benefits:**

Membership in a sickness fund. For attendance benefits, the insured requires the constant attendance of others to perform daily functions.

Cash maternity benefits and adoption leave: Membership in a fund for at least six months in the year before the year of the expected date of childbirth or adoption leave.

Sickness and Maternity Benefits

Sickness benefit: 100% of the insured's average daily covered earnings is paid from the first day of incapacity for up to 77 days in a 104-week period.

Average daily covered earnings are based on earnings in the last three calendar months before the sick leave began.

The minimum benefit is the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Attendance benefits: €66.43 an hour is paid for care provided at home by a professional, €25 for care provided at home by a relative or friend, and €48.86 an hour for care provided in an institution.

Maternity benefit: 100% of the insured's average daily covered earnings is paid for eight weeks before and eight weeks after the expected date of childbirth (12 weeks after for a premature birth, multiple births, or if the mother is breastfeeding her child).

Average daily covered earnings are based on earnings in the last three calendar months before the start of maternity leave.

The minimum benefit is the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Maternity allowance: A lump sum of €3,104.32 is paid for a 16-week maternity leave period to persons who have no loss of income while on maternity leave.

Adoption leave: 100% of the insured's average daily covered earnings is paid for eight weeks (12 weeks if more than one child is adopted at the same time).

The minimum benefit is legal monthly social minimum wage of €1,921.03.

Workers' Medical Benefits

Doctors and hospitals provide services under collective agreements according to an established schedule of fees. (The insured may choose the service provider.) Medical

benefits include general and specialist care, hospitalization, laboratory services, maternity care, dental care, appliances, medicine, transportation, and rehabilitation services.

Cost sharing: In general, insurance covers most of the cost of medical benefits. The insured pays 20% for a doctor's visit, 10% for other outpatient services, 5% for dental care fees that exceed €60 a year, €20.93 a day for hospitalization, and either 20% or 60% of the cost of medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Security (<http://www.mss.public.lu>) provides general supervision.

National Health Fund (<http://www.cns.lu>), with the insurance funds, administers benefits.

Work Injury**Regulatory Framework**

First law: 1902.

Current law: 2010 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, household workers, maritime workers, civil servants, apprentices, students, and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 1.15% of covered income.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Employer: 1.15% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal social minimum wage.

The maximum monthly earnings used to calculate contributions are five times the legal social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Government: 50% of the cost of administration.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered. The insured must be totally disabled and incapable of any work to receive the full permanent disability pension.

Temporary Disability Benefits

100% of the insured's covered earnings is paid from the 14th week of total incapacity for up to a total of 52 weeks within a 104-week period (employers pay 100% of the salary for the first 13 weeks).

Permanent Disability Benefits

Permanent disability benefit: If assessed as totally disabled and incapable of any work, 100% of the insured's average monthly covered earnings in the 12 months before the accident occurred or the occupational disease began is paid up to age 65.

The minimum pension is equal to the legal monthly social minimum wage

The maximum pension is five times the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,921.03.

Partial disability: A lump sum is paid for an assessed disability of less than 20%.

An insured person assessed with at least a 10% disability who returns to work receives a partial pension up to age 65. The benefit is the difference (at least 10%) between current earnings and earnings in the 12 months before the accident occurred or the occupational disease began.

If work incapacity is less than 10%, the insured only receives compensation for physiological harm, physical pain or disfigurement.

Workers' Medical Benefits

All necessary care, including medical treatment and surgery, hospitalization, medicine, appliances, and rehabilitation.

Survivor Benefits

Spouse's pension: 1.85% of the deceased's annual income times 10 is paid if the deceased was younger than age 55; 75% of the old-age pension the deceased received or was entitled to receive if aged 55 or older.

Orphans pension: 25% of the survivor grant is paid to children aged 18 or younger (27 if disabled or a student).

Survivor grant: A lump-sum of €26,923.40 is paid for a spouse or declared partner and each child; €16,151.09 for each of the deceased's surviving parents; €10,764.93 for other persons who lived with the deceased for at least three years before the date of death.

The maximum combined survivor pension is 100% of the old-age pension the deceased received or was entitled to receive.

Administrative Organization

Ministry of Social Security (<http://www.mss.public.lu>) provides general supervision.

Accident Insurance Association (<http://www.aaa.lu>) administers the program for workers in industry, agriculture, and forestry.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 2006 (labor code).

Type of program: Social insurance system.

Coverage

Employed persons, certain self-employed persons, recent school graduates, and persons aged 16 to 28 who have completed vocational training.

Source of Funds

Insured person: Paid as a special solidarity tax.

Self-employed person: Paid as a special solidarity tax.

Employer: None.

Government: Central government pays an amount set annually by the budget law; and the proceeds from an earmarked tax on certain products. Local governments contribute 4% of their revenues.

Qualifying Conditions

Unemployment benefits: Must have at least 26 weeks of work in the last 12 months; self-employed, at least two years; recent graduates, 26 weeks of registered unemployment. Must register at the employment office, be capable of work, and prepared to accept appropriate employment. Must not receive an old-age, disability, or work injury pension. Unemployment is not due to voluntary leaving or the refusal of a suitable job offer.

Unemployment Benefits

80% of the insured's average earnings (85% with a dependent child), up to 2.5 times the legal social minimum wage is paid. The maximum benefit is reduced to twice the legal social minimum wage after 182 days; 1.5 times the legal social minimum wage after 365 days.

Young unemployed persons receive 70% of the legal social minimum wage; recently self-employed persons, 80%.

Benefits are paid for up to 365 days in a 24-month period; may be extended for six, nine, or 12 months for older unemployed persons; additional extensions are available for hard-to-place unemployed persons.

The legal monthly social minimum wage is €1,921.03.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Administrative Organization

Ministry of Labor and Employment (<http://www.mte.public.lu>) provides general supervision.

Employment Agency (<http://www.adem.public.lu>), through its local offices, administers the program and pays benefits.

Family Allowances

Regulatory Framework

First laws: 1947 (employed persons) and 1959 (self-employed persons).

Current laws: 1977 (birth allowance), 1980 (maternity allowance), 1985 (family allowance), 1986 (beginning of school year allowance), 1988 (education allowance), and 1999 (parental leave).

Type of program: Universal system.

Coverage

All legal residents of Luxembourg.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance: The child must be younger than age 18 (age 27 if a student in secondary education, secondary technical education, or if disabled).

Supplementary allowance: Paid if the child has a serious disability.

Birth allowance: The mother must undergo prescribed medical examinations.

Beginning of school year allowance: Paid to families with one or more children aged 6 to 18 (age 27 if a student in secondary education, secondary technical education or if disabled) who are eligible for family allowances.

Child-raising allowance: Paid to families receiving family allowances for one or more children younger than age 2.

One parent must raise the children full time or the household income must be no more than three, four, or five times the legal social minimum wage (after deducting social security contributions) according to whether there are one, two, or three children, respectively. Persons who spend more than half of normal working time raising children are eligible for 50% of the allowance with no income test.

The legal monthly social minimum wage is €1,921.03.

Parental leave allowance: Paid to a parent receiving family allowances for a child younger than age 5. Must have been living and working in Luxembourg at the time of the child's birth. The parent must allocate more than half of normal working time to raising the child, must have been employed by the same employer (or insured, for a self-employed person) during the 12 months immediately before the parental leave period, and must be covered by health insurance.

Family Allowance Benefits

Family allowances: €185.60 a month is paid for one child, €440.72 for two, €802.74 for three, €1,164.48 for four, or €1,526.40 for five. An additional €16.17 a month is paid for each child aged 6 to 11 and €48.52 for ages 12 or older.

Supplementary allowance: €185.60 a month is paid.

Birth allowances: €1,740.09 is paid in three equal parts as a prenatal allowance, birth grant, and postpartum allowance.

Beginning of school year allowance: €113.15 is paid for one child older than age 6 (€161.67 if older than age 12), €194.02 a child for two children older than age 6 (€242.47 a child if both are older than age 12), and €274.82 a child for three or more children older than age 6 (€323.34 a child if all are older than age 12).

Child-raising allowance: €485.01 a month is paid.

Parental leave allowance: €1,778.31 a month is paid for up to six months; €889.15 is paid for part-time parental leave.

Benefit adjustment: All allowances are adjusted according to changes in the cost of living.

Administrative Organization

Ministry of Family and Integration (<http://www.mfi.public.lu>) provides general supervision.

National Family Allowance Fund (<http://www.cnpf.lu>) administers allowances.

Malta

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 (old age and survivors), 1956 (social assistance), 1965 (disability), and 1979 (earnings-related pension).

Current laws: 1987 (social security) and 2006 (pension system reform).

Type of program: Social insurance and social assistance system.

Coverage

Residents, citizens employed abroad by foreign employers with a business in Malta, and students in certain work-study programs.

Exclusions: Married persons not gainfully employed and full-time students.

Source of Funds

Insured person: 10% of covered wages; €6.62 a week if younger than age 18 with earnings up to the legal minimum wage.

The legal weekly minimum wage is €165.68.

The minimum weekly contribution is €16.57.

The maximum weekly contribution is €34.25 for persons born before January 1, 1962 and €41.21 for persons born on or after January 1, 1962.

The maximum annual earnings used to calculate contributions are €17,811 for persons born before January 1, 1962 and €21,431 for persons born on or after January 1, 1962.

The insured's contributions also finance cash sickness, work injury, and unemployment benefits.

Self-employed person: From €28.38 to €61.82 a week, depending on net income from self-employment.

The maximum annual net income used to calculate contributions is €17,811 for persons born before January 1, 1962 and €21,431 for persons born on or after January 1, 1962.

The self-employed person's contributions also finance cash sickness and work injury benefits.

Employer: 10% of covered payroll; €6.62 a week for employees younger than age 18 with earnings up to the legal minimum wage.

The legal weekly minimum wage is €165.68.

The minimum weekly contribution for each employee is €16.57.

The maximum weekly contribution is €41.21.

The employer's contributions also finance cash sickness, work injury, and unemployment benefits.

Government: 50% of the value of total contributions.

The government's contributions also finance cash sickness, work injury, and unemployment benefits.

Qualifying Conditions

Contributory old-age pension (two-thirds pension):

Age 62 if born from 1952 to 1955; age 63 if born from 1956 to 1958; age 64 if born from 1959 to 1961; age 65 if born on or after January 1, 1962. Paid to all workers who were first insured on or after January 16, 1979.

Must have at least 156 weeks of paid contributions, including an annual average of at least 50 weeks of paid or credited contributions for 35 years; must have been gainfully employed for the 10 years immediately prior to retirement.

Partial pension: Must have an annual average of at least 15 weeks of contributions.

Child-raising credits: Two years of contributions toward old-age benefits are credited to an insured parent (including adoptive parents) for each child raised up to age six; four years of contributions, and up to age 10 if the child is disabled). The parents must have legal custody. The credited periods can be shared between the parents.

Early pension: Age 61, regardless of date of birth. Must have at least 2,080 weeks of paid or credited contributions since age 18 if born on or after January 1, 1962; 1,820 weeks since age 18 (age 19 if born before May 5, 1958) if born between 1952 and 1961.

Employment must cease.

Deferred pension: The insured may continue working past the retirement age up to age 65.

The old-age pension is payable abroad.

Contributory old-age pension (flat-rate pension):

Age 62 if born from 1952 to 1955; age 63 if born from 1956 to 1958; age 64 if born from 1959 to 1961; age 65 if born on or after January 1, 1962. The insured does not meet all the qualifying conditions for the contributory old-age pension (two-thirds pension); is either eligible for an occupational pension, or is a pensioner with low pension income. Must have an annual average of at least 20 weeks of contributions.

Child-raising credits: Two years of contributions toward old-age benefits are credited to an insured parent (including adoptive parents) for each child raised up to age six; four years of contributions, and up to age 10 if the child is disabled). The parents must have legal custody. The credited periods can be shared between the parents.

Early pension: Age 61, regardless of date of birth. Must have at least 2,080 weeks of paid or credited contributions since age 18 if born on or after January 1, 1962; 1,820 weeks since age 18 (age 19 if born before May 5, 1958) if born between 1952 and 1961.

Deferred pension: The insured may continue working past the retirement age up to age 65.

The old-age pension is payable abroad.

Noncontributory age pension (means tested): Paid if the insured does not meet the contribution conditions for the contributory old-age pensions.

Means test: The means test is based on the capital assets and income of the household members.

The noncontributory age pension is not payable abroad.

Senior citizen grant: Paid to persons aged 75 or older if they reside on their own, or with relatives, in Malta or Gozo.

Contributory disability pension: Must be age 16 or older but younger than retirement age, assessed with a total and permanent incapacity for full-time or part-time work (at least a 90% disability), and have at least 250 weeks of paid contributions including an annual average of at least 50 weeks of paid or credited contributions. The insured must have been gainfully employed continuously for at least 12 months before the date of the claim.

Partial disability: Assessed with a 20% to 89% incapacity for work.

Partial pension: Must have an annual average of at least 20 weeks of contributions.

The disability pension is payable abroad.

Noncontributory disability pension (income tested): Must be age 16 or older but younger than retirement age, assessed as having a disability, and not entitled to the contributory disability pension.

Pension for visually impaired, persons with a disability or severe disability (noncontributory): Paid for visually impaired persons aged 14 or older with a disability or severe disability with earnings less than the legal minimum wage.

The legal minimum wage is €165.68 a week.

The noncontributory disability pension is not payable abroad.

Noncontributory carer's pension (means tested): Paid to a single person or a widow(er) who cares full-time for a disabled parent or parent-in-law, grand-parent, brother or brother-in-law, sister or sister-in-law, uncle, or aunt who lives in the same household. The carer's assets must not exceed €14,000.

Spouse's pension (two-thirds pension): Paid to a widow(er) whose deceased spouse was of retirement age or had at least 156 weeks of paid contributions at the time of

death, with an annual average of at least 50 weeks of paid or credited contributions from age 19.

Partial pension: The deceased had an annual average of at least 15 weeks of contributions.

The income test was abolished in 2014.

In case of remarriage, the widow(er)'s pension may continue at the flat-rate.

Spouse's pension (flat-rate pension): Paid to a widow(er) whose deceased spouse was of retirement age or had at least 156 weeks of paid contributions at the time of death, with an annual average of at least 50 weeks of paid or credited contributions from age 19.

Partial pension: The deceased had an annual average of at least 20 weeks of contributions.

The income test was abolished in 2014.

Orphan's pension: Paid when both parents die. One parent must have been insured and had at least one week of contributions at the time of death.

Survivor benefits are payable abroad.

Old-Age Benefits

Contributory old-age pension (two-thirds pension): Up to 66.7% of the insured's annual average earnings in the best three consecutive years in the last 11 years before retirement is paid to employed persons and an average of the best 10 consecutive years in the last 11 years to self-employed persons.

Partial pension: A percentage of the full pension is paid, according to the annual average of weeks of contributions.

Early pension: Calculated in the same way as the contributory old-age (two-thirds) pension. The benefit is not reduced.

Deferred pension: Calculated in the same way as the contributory old-age (two-thirds) pension. The benefit is not increased.

The minimum pension is €35.49 a week.

The maximum pension is €228.36 a week.

Contributory old-age pension (flat-rate pension): €94.71 to €137.57 a week is paid depending on the marital status of the insured.

Early pension: Calculated in the same way as the contributory old-age (flat-rate) pension. The benefit is not reduced.

Deferred pension: Calculated in the same way as the contributory old-age (flat-rate) pension. The benefit is not increased.

Noncontributory age pension (means tested): €104.56 is paid for a single person, and €132.79 is paid for a married couple. When only one member of a couple qualifies, €86.95 is paid.

Benefit adjustment: Benefits are adjusted according to increases in the cost of living allowance set annually by the government.

Senior citizen grant: A lump sum of €300 a year is paid; for the first year the amount is pro-rata from the 75th birthday until the end of the year.

Permanent Disability Benefits

Contributory disability pension: The pension varies depending on whether an occupational service pension is paid, and whether the insured is married and has a dependent spouse.

The minimum flat-rate weekly pension for a single person is €94.71; €100.11 if married.

The maximum flat-rate weekly pension for a single person is €118.30; €137.57 if married.

Partial disability: €15.45 a week to €68.77 a week is paid depending on the degree of disability.

Partial pension: A percentage of the full or partial disability pension is paid, according to the annual average of weeks of contributions.

Noncontributory disability pension (income tested): €94.71 to €137.57 a week is paid depending on the marital status of the insured.

Pension for visually impaired, persons with a disability or severe disability (noncontributory): €99.40 a week is paid for a single person; €198.80 for a couple if both persons qualify.

Noncontributory carer's pension (means tested): €103.74 a week is paid; an additional €75.36 a week is paid if the disabled person requires constant attendance.

Benefit adjustment: Benefits are adjusted according to increases in the cost of living allowance set annually by the government.

Survivor Benefits

Spouse's pension: (two-thirds pension): Up to 55.6% of annual average earnings in the best three consecutive years in the last 11 years before the spouse's death or retirement is paid if the insured was an employee; if self-employed, 55.6% of average annual earnings in the best 10 consecutive years in the last 11 years before the spouse's death or retirement.

Partial pension: A percentage of the full pension is paid, according to the annual average of weeks of contributions.

Spouse's supplement: €4.54 a week is paid for each child if the child is entitled to the child allowance (see Family Allowances). An additional €9.32 a week a child is paid if the child is younger than age 18 and the surviving spouse is not gainfully employed.

Upon remarriage, the widow(er) continues to receive a pension, which varies from €94.71 to €118.30 a week.

Spouse's pension (flat-rate pension): €94.71 to €118.30 a week is paid.

Spouse's supplement: €4.54 a week is paid for each child if the child is entitled to the child allowance (see Family Allowances). An additional €9.32 a week a child is paid if the child is younger than age 18 and the surviving spouse is not gainfully employed.

Orphan's pension: €57.04 a week is paid for each orphan younger than age 16; €99.39 for each orphan aged 16 to 21 who is not gainfully employed. If the orphan is gainfully employed but gross earnings are less than the legal minimum wage, the allowance is reduced so that the allowance and gross earnings combined are equal to the legal weekly minimum wage.

The legal weekly minimum wage is €165.68.

Benefit adjustment: Benefits are adjusted according to increases in prices.

Administrative Organization

Ministry for the Family and Social Solidarity (<https://mfss.gov.mt>) provides general supervision.

Department of Social Security (https://secure3.gov.mt/socialpolicy/social_benefits/ss_overview) administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1956 (sickness) and 1981 (maternity).

Current law: 1987 (social security).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed and self-employed persons.

Cash maternity benefits: Resident citizens of Malta.

Medical benefits: Resident citizens of Malta.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors, for cash sickness benefits. Medical and maternity benefits are funded from general revenue.

Qualifying Conditions

Cash sickness benefits: Must have at least 50 weeks of paid contributions, including at least 20 weeks of paid or credited contributions in the two years before the year in which the claim is made.

Cash maternity benefits: Paid to resident citizens of Malta and European Union citizens and persons covered by the European Social Charter residing in Malta. The insured must not be entitled to maternity leave under the Employment and Industrial Relations Act. (The Employment and Industrial Relations Act requires employers to provide 100% of earnings for 14 weeks of maternity leave.)

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: €19.46 a day is paid for a married person or a person supporting a spouse who is not employed full time; €12.59 a day is paid for other persons. The benefit is paid from the fourth day of incapacity for up to 156 days a year; up to 312 days a year if the person undergoes major surgery, suffers a severe injury (not work related), or has a serious disease requiring long-term treatment before resuming work.

During a two-year period, the total number of benefit days is 468 days. The total number of benefit days must not exceed the total number of contributions paid since the person first entered the system.

Maternity benefit: €86.77 is paid for 14 weeks (at least five weeks must be taken after childbirth). After 14 weeks, an additional benefit of €160 a week is paid for another four weeks.

Workers' Medical Benefits

Public hospitals and clinics provide benefits and health services. Public hospitals provide inpatient treatment, including medicine and medical devices, free of charge. Public primary care services and outpatient treatment are free of charge. Persons diagnosed with a chronic disease receive free medicine. Outpatients, except for low-income persons, pay for medicine and medical devices.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry for the Family and Social Solidarity (<https://mfss.gov.mt>) supervises cash benefits.

Department of Social Security (https://secure3.gov.mt/socialpolicy/social_benefits/ss_overview) administers the program.

Ministry for Health (<https://ehealth.gov.mt/HealthPortal/default.aspx>) is responsible for in-kind and medical benefits.

Health Division administers the in-kind benefits.

Work Injury

Regulatory Framework

First law: 1929.

Current law: 1987 (social security).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: Must have at least one week of contributions.

Temporary Disability Benefits

€29.21 a day is paid for a single or married person supporting a spouse who is not in full-time employment; €21.97 a day is paid for other insured persons. The benefit is paid from the fourth day of disability for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 90%, a full disability pension is paid regardless of the number of paid or credited contributions. Benefits vary depending on the insured's marital status and if an occupational service pension is paid. Benefits range from €67.17 to €128.04 a week.

For an assessed degree of disability from 20% to 89%, the pension ranges from €15.45 to €68.77 a week.

For an assessed degree of disability from 1% to 19%, a lump sum is paid ranging from €238.52 to €4,531.27.

Benefit adjustment: Benefits are adjusted according to increases in prices and wages.

Workers' Medical Benefits

Benefits include medical, surgical, and rehabilitative treatment and medicine.

Survivor Benefits

Spouse's pension: Up to 55.6% of annual average earnings in the best three consecutive years in the last 11 years before the spouse's death or retirement is paid if the insured was an employee; if self-employed, 55.6% of annual average earnings in the best 10 consecutive years in the last 11 years before the spouse's death or retirement.

The maximum flat-rate pension for the survivor of a deceased person who paid contributions only before January 22, 1979, is €118.30 a week.

Spouse's supplement: €4.54 a week is paid for each child if the child is entitled to the child allowance (see Family Allowances). An additional €9.32 a week a child is paid if the child is younger than age 18 and the surviving spouse is neither employed nor self-employed.

Upon remarriage, the widow(er) continues to receive a pension, which varies from a €94.71 to €118.30.

Benefit adjustment: Benefits are adjusted according to increases in prices and wages.

Orphan's pension: €57.04 a week is paid for each orphan younger than age 16; €99.39 for each orphan aged from 16 to 21 who is not gainfully employed. If the orphan is gainfully employed but gross earnings are less than the legal minimum wage, then the allowance is reduced so that the allowance and gross earnings combined are equal to the legal weekly minimum wage.

The legal weekly minimum wage is €165.68.

Dependent parent's pension: €132.80 is paid for a married, dependent father who is supporting a wife; €110.87 for all other cases.

Benefit adjustment: Benefits are adjusted according to increases in prices.

Administrative Organization

Ministry for the Family and Social Solidarity (<https://mfss.gov.mt>) provides general supervision.

Department of Social Security (https://secure3.gov.mt/socialpolicy/social_benefits/ss_overview) administers the program.

Unemployment

Regulatory Framework

First law: 1956.

Current law: 1987 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Unemployment benefit: Must have at least 50 weeks of paid contributions, including at least 20 weeks of paid or credited contributions in the two years before the year in which the claim is made. The insured must be registered as unemployed and be capable of, and available for, work. No benefit is paid for six months if unemployment is voluntary or the result of misconduct.

Special unemployment benefit (means tested): Paid instead of the unemployment benefit to the head of household who satisfies a means test.

Unemployment assistance (means tested): Paid if the insured has exhausted the right to unemployment benefits.

Unemployment Benefits

Unemployment benefit: €11.80 a day is paid to a single parent or a married person whose spouse is not employed full time; €7.72 a day is paid for other insured persons. The benefit is paid for up to 156 days. The total number of days must not exceed the total number of contributions paid since the person first entered the system.

Special unemployment benefit (means tested): €19.83 a day is paid to a single parent or a married person whose spouse is not employed full time; €12.94 a day for other insured persons. The benefit is paid from the first day of unemployment for up to 156 days; thereafter, only if insured has worked for at least 13 weeks. The total number of benefit days must not exceed the total number of contributions paid since the person first entered the social security system.

Unemployment assistance (means tested): Up to €100.48 a week is paid. The benefit is reduced by all annual income derived from investments exceeding €100.48. If

weekly income exceeds the weekly benefit, no benefit is paid.

Administrative Organization

Ministry for the Family and Social Solidarity (<https://mfss.gov.mt>) provides general supervision.

Department of Social Security (https://secure3.gov.mt/socialpolicy/social_benefits/ss_overview) administers the program.

Family Allowances

Regulatory Framework

First laws: 1974 (child allowances), 1977 (special allowances), 1988 (disabled child allowances and parental allowances), and 1989 (family bonuses).

Current law: 1987 (social security).

Type of program: Social insurance and social assistance system.

Coverage

All resident citizens of Malta and European Union citizens and persons covered by the European Social Charter residing in Malta.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Child allowance (income tested): All households with children younger than age 21, if the income of both parents does not exceed €24,439. For children aged 16 to 21, the child must be a full-time student, not receive a stipend for studying, never have been in gainful employment, not be registered as unemployed, and not be entitled to any other social assistance benefits.

Care allowance for foster children: The child is certified by a competent authority as a foster child or under the care of an institution.

Disabled child allowance (no means test): Paid to all households caring for a child with an assessed physical or mental disability. The child must not receive any other social security benefit for the disability.

The allowance ceases at age 16 (14 for a child with a visual impairment) and may be replaced by the noncontributory pension for visually impaired, persons with a disability or severe disability.

Family Allowance Benefits

Child allowance: The benefit for one child is calculated as the difference between €24,620 and the couple's income multiplied by 6%. The benefit increases by another 6% for each child. If household income does exceed €17,114, a flat rate of €84.66 a week for each child is paid.

Care allowance for fostered children: €70 a week is paid.

Disabled child allowance (no means test): €20 a week is paid.

Administrative Organization

Ministry for the Family and Social Solidarity (<https://mfss.gov.mt>) provides general supervision.

Department of Social Security (https://secure3.gov.mt/socialpolicy/social_benefits/ss_overview) administers the program.

Moldova

Exchange rate: US\$1.00 = 12.90 new lei.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 (state pensions) and 1964 (pensions and allowances for collective farmers).

Current laws: 1998 (state pensions), 1999 (social insurance), 2000 (social insurance), 2001 (pension calculations), and 2008 (civil servants).

Type of program: Social insurance and social assistance system.

Coverage

Employed citizens, agricultural workers, and certain self-employed persons.

Special systems for civil servants, military personnel, and employees of the Ministry of Internal Affairs.

Source of Funds

Insured person

Social insurance: 6% of monthly earnings.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are five times the legal national average monthly wage.

The legal national average monthly wage is 3,850 lei.

The insured person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: An annual flat-rate contribution of 5,220 lei. Agricultural landowners contribute 1,296 lei.

Social assistance: None.

Employer

Social insurance: 23% of payroll (industrial sector); 22% of payroll (agricultural sector).

There are no minimum or maximum earnings used to calculate contributions.

The employer's contributions also finance cash sickness and maternity benefits, work injury benefits, unemployment benefits, family allowances, and the death grant.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 62 with at least 31 years of coverage (men, gradually rising to 35 years by 2021) or age 57 with at least 30 years of coverage (women).

Age 54 with at least 31 years of coverage, including at least 10 years in hazardous or arduous conditions (men), or age 49 with at least 30 years of coverage, including at least 7.5 years in hazardous or arduous conditions (women).

Age 54 with at least 30 years of coverage for women who have given birth to and raised five or more children.

Partial pension: Age 62 (men) or age 57 (women) with at least 15 years of coverage.

Deferred pension: A deferred pension is possible.

Old-age pensions are payable abroad under bilateral agreement.

Old-age social pension (social assistance): Age 62 (men) or age 57 (women) and does not meet the coverage requirements for an old-age pension (social insurance).

The old-age social pension is not payable abroad.

Disability pension (social insurance): Assessed with a Group I (incapacity for any work and requiring constant attendance), Group II (incapacity for any work but not requiring constant attendance), or Group III (incapacity for usual work) disability, and has at least one year of coverage.

The required coverage period varies according to the insured's age when the disability began: at least one year if younger than age 23; two years if aged 23 to 25; three years if aged 26 to 31; or at least five years if older than age 31.

The National Council for Determining Disability and Work Capacity assesses the loss of working capacity.

Caregiver's allowance: Paid to persons caring for a child younger than age 18 with a severe disability, a person with a severe disability that began in childhood, or a blind person with a severe disability.

The disability pension is payable abroad under bilateral agreement.

For a work-related disability, work injury benefits supplement the disability pension provided under Old Age, Disability, and Survivors.

Disability social pension (social assistance): Paid to persons with a disability that began in childhood, children younger than age 18 (with a severe, enhanced, or medium disability), and persons assessed with a Group I, II, or III disability who do not meet the coverage requirements for a disability pension (social insurance).

The disability social pension is not payable abroad.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension (social insurance) at the time of death.

Eligible survivors include a widower aged 57 or older or widow aged 52 or older, married to the deceased for at least 15 years, or caring for a child younger than age 3 and not employed; and orphans younger than age 18 (age 23 if a student, no limit if disabled).

The widow(er)'s pension ceases on remarriage.

The survivor pension is payable abroad under bilateral agreement.

Survivor social pension (social assistance): The deceased did not meet the coverage requirements for an old-age or disability pension (social insurance).

The survivor social pension is not payable abroad.

Death grant (social insurance and social assistance): Paid when the insured or one of the insured's dependents dies. The benefit is paid to an eligible survivor, a named survivor, or the person who paid for the funeral.

Old-Age Benefits

Old-age pension (social insurance): The pension is based on the number of years of coverage, the effective date of retirement, and average monthly earnings, plus 2% of earnings for each year of coverage exceeding 31 years (men, gradually rising to 35 years by 2021) or 30 years (women).

The maximum earnings used to calculate benefits are five times the legal national average monthly wage.

The legal national average monthly wage is 3,850 lei.

The minimum monthly pension is 749.96 lei; 667.66 lei for agricultural workers.

There is no maximum monthly pension.

Partial pension: The pension is reduced in proportion to the number of years of coverage below 31 years (men, gradually rising to 35 years by 2021) or 30 years (women).

Deferred pension: The pension is increased by 2% of wages for each year of deferral.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices and average earnings in the previous year.

Old-age social pension (social assistance): 108.44 lei a month is paid.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices in the previous year.

Permanent Disability Benefits

Disability pension (social insurance): The pension is based on monthly average covered earnings, the number of years of coverage, and a coefficient related to the assessed disability.

The coefficient is 0.42 for a Group I disability; 0.35 for Group II; and 0.2 for Group III.

The minimum monthly pension is 533.54 lei for a Group I disability; 515.21 lei for Group II; and 362.79 lei for Group III.

There is no maximum monthly pension.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices and average earnings in the previous year.

Disability social pension (social assistance): 345.36 lei a month is paid to a person with a severe disability that began in childhood or who is younger than age 18; 293.26 lei a month for an enhanced disability; and 293.26 lei a month for a medium disability.

140.95 lei a month is paid if assessed with a Group I disability who had less than one year of coverage; 121.42 lei a month for Group II; and 71.55 lei a month for Group III.

Caregiver's allowance: 500 lei a month is paid.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices in the previous year.

Survivor Benefits

Survivor pension (social insurance): 50% of the old-age pension the deceased received or was entitled to receive is paid for one survivor, 75% for two, or 100% for three or more.

Partial pension: The pension is reduced in proportion to the number of years of coverage below 31 years (men, gradually rising to 35 years) or 30 years (women).

The minimum survivor pension is 50% of the minimum old-age pension.

The minimum monthly old-age pension is 749.96 lei; 667.66 lei for agricultural workers.

There is no maximum survivor pension.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices and average earnings in the previous year.

Survivor social pension (social assistance): 100 lei is paid for one orphan. The pension is doubled for full orphans.

Death grant (social insurance and social assistance): A lump sum of 1,000 lei is paid when an insured or noninsured person dies.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices in the previous year.

Administrative Organization

Ministry of Labor, Social Protection, and Family (<http://mmpsf.gov.md>) is responsible for social security policy.

National Office of Social Insurance (<http://www.cnas.md>) administers the program through 41 regional offices.

Sickness and Maternity

Regulatory Framework

First law: 1993.

Current laws: 1995 (health), 1999 (social insurance), and 2004 (temporary disability benefits), implemented in 2005.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Salaried persons; agricultural workers; self-employed persons; elected or appointed officials in government, parliament, and the judicial system; persons with disabilities; and unemployed persons.

Medical benefits: All persons residing in Moldova.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: For cash sickness and maternity benefits, see source of funds under Old Age, Disability, and Survivors. The total cost of medical benefits.

Qualifying Conditions

Cash sickness and maternity benefits: Must be currently insured and reside in Moldova. There is no minimum qualifying period. Maternity benefits are paid for an insured woman and the nonworking, dependent wife of an insured man.

Child care allowance (medical leave): Paid to provide care for a sick child younger than age 7 (younger than age 16 for a disabled child with a short-term incapacity that is not the result of, or related to, an assessed disability).

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average earnings is paid with less than five years of coverage; 70% with five to eight years; 90% with more than eight years. The benefit is paid after a five-day waiting period for up to 180 days (the employer pays the first five days); may be extended up to 30 days in certain cases.

Average earnings are based on the insured's earnings in the last six months before the incapacity began; for less than six months of coverage, average earnings are based on the full calendar months worked within the period, the total hours worked, or a reference wage established for each particular job.

Sick childcare allowance (medical leave): The allowance is calculated in the same way as the sickness benefit.

Maternity benefit: 100% of the insured's average earnings is paid from the 30th week of pregnancy for 126 days.

For the adoption of a child, the benefit is paid for 56 days after the date of adoption.

Average earnings are based on the insured's earnings in the last six months before the incapacity began; for less than six months of coverage, average earnings are based on the full calendar months worked within the period, the total hours worked, or a reference wage established for each particular job.

Workers' Medical Benefits

Medical care is provided by the state. Free hospital treatment is provided for a limited number of days for insured persons.

Cost sharing: The insured pays a small percentage of the cost of some medical care.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health (<http://www.gov.md/map.php?l=en&idc=556>) provides general supervision of the health care system makes health care policy.

National Insurance Company (<http://www.cnam.md>) administers the health insurance program.

Work Injury

Regulatory Framework

First law: 1991 (labor protection).

Current laws: 1999 (work injury and occupational diseases insurance), 2001 (work injury allowances), and 2005 (work accident regulations).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Note: Local authorities and employers may provide supplementary pension benefits out of their own budgets.

Coverage

Cash and medical benefits: Employed persons, members of cooperatives, students, and persons undergoing professional training.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Work injury benefits: The assessed disability must be work related. Work-related activities include vocational training; participation in social, cultural, or sporting events organized by the employer; or travel (including abroad) if related to work.

The insured must be assessed with a Group I (incapacity for any work and requiring constant attendance), Group II (incapacity for any work but not requiring constant attendance), or Group III disability (incapacity for usual work).

The National Council for Determining Disability and Work Capacity assesses the loss of working capacity.

Temporary Disability Benefits

100% of the insured's average monthly earnings in the last six months before the illness or accident occurred is paid after a 20-day waiting period for up to 180 days in a calendar year. (The employer pays the first 20 calendar days.)

Permanent Disability Benefits

Permanent disability pension: The monthly pension is the sum of three components: a basic pension equal to the permanent disability pension paid under Old-Age, Disability, and Survivors, according to the degree of disability; a supplemental benefit of two thirds of the insured's average monthly covered earnings in the last six months before the illness or accident occurred; and a lump sum benefit paid by the employer, according to the degree of disability.

Workers' Medical Benefits

Public health facilities provide medical services directly to patients. Benefits include general and specialist care, maternity care, hospitalization, surgeries listed by the Ministry of Health, laboratory services, functional and vocational rehabilitation, transportation, and basic medicine.

Survivor Benefits

Survivor pension: At least 50% of the permanent disability pension the deceased received or was entitled to receive is paid for one survivor, 75% for two, and 100% for three or more.

The widow(er)'s pension ceases on remarriage.

The minimum survivor pension is 50% of the minimum old-age pension under Old-Age, Disability, and Survivors.

The minimum monthly old-age pension is 749.96 lei; 667.66 lei for agricultural workers.

There is no maximum survivor pension.

Benefit adjustment: Benefits are adjusted in April according to changes in consumer prices and average earnings in the previous year.

Death grant: A lump sum is paid depending on the category and number of dependents.

Administrative Organization

Ministry of Labor, Social Protection, and Family (<http://www.mmmpsf.gov.md>) and National Office of Social Insurance (<http://www.cnas.md>) coordinate and supervise the Work Injury Fund.

Work Injury Fund administers and pays cash benefits.

Local health departments of the Ministry of Health (<http://www.ms.gov.md>) administer medical services provided through clinics, hospitals, and other facilities.

Unemployment

Regulatory Framework

First and current laws: 1992 (employment), 2003 (employment and social protection for job seekers).

Type of program: Social insurance system.

Coverage

Residents of Moldova, including self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Subsidies as required.

Qualifying Conditions

Unemployment benefit: Must be registered at an employment office, have at least six months of covered

employment in the last 24 months before the date of registration, be willing and able to work, and have no taxable income.

Benefits may be reduced, postponed, suspended, or terminated if the insured is discharged for violating work discipline rules, leaving employment without good cause, violating conditions for a job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

30% of the insured's average wage in the best nine months of the last 24 months is paid for workers laid off under an agreement between the employer and employee, who are actively seeking work; 40% for workers laid off because their contract ended; 50% for workers laid off due to workplace closure.

With up to five years of employment, the benefit is paid for up to six months; with five to 10 years, the benefit is paid for up to nine months; with more than 10 years of employment, the benefit is paid for up to 12 months.

Benefit adjustment: Benefits are adjusted every January according to changes in the legal national average wage of the previous year.

Administrative Organization

Ministry of Labour, Social Protection and Family (<http://www.mmmpsf.gov.md>) and National Employment Agency (<http://www.anofm.md>) administer the program.

Family Allowances

Regulatory Framework

First law: 1977.

Current laws: 1992 (children); 1993 (children and family protection); 1999 (social insurance benefits); and 2002 (family allowances).

Type of program: Social insurance and social assistance system.

Coverage

Families with children residing in Moldova.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Child-raising allowance (social insurance and social assistance): Paid to an insured person who is on child-raising leave or to another eligible person (a parent, grandparent, or other relative or guardian, regardless of family income) for a child up to age 3; paid to a noninsured person for a child up to age 1 year and 6 months.

Family allowance for disabled children (social assistance): Paid for a child younger than age 18 assessed with a disability.

Birth grant (social insurance and social assistance): Paid for each live birth, regardless of family income.

Family Allowance Benefits

Child-raising allowance (social insurance and social assistance): For an insured person's child up to age 3, the allowance is 30% of the insured's average income in the six months preceding the child's date of birth; for a noninsured person's child up to age 1 year and 6 months, 300 lei is paid.

The minimum child-raising allowance for an insured person's child up to age 3 is 300 lei.

Allowance for disabled children (social assistance): 345.36 lei a month is paid for a child assessed with a severe disability; 293.26 lei a month for an enhanced disability; and 293.26 lei a month for a medium disability.

The National Council for Determining Disability and Work Capacity assesses the degree of disability.

Birth grant (social insurance and social assistance): 2,600 lei is paid for the first child; 2,900 lei for each additional child.

Administrative Organization

Ministry of Labor, Social Protection, and Family (<http://www.mmmpsf.gov.md>) coordinates and supervises the program.

National Office of Social Insurance (<http://www.cnas.md>) administers the program through 41 regional offices.

Monaco

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1944 (workers) and 1958 (self employed).

Current laws: 1944 (disability), 1947 (old age), 1948 (old age), 1949 (disability), 1962 (old age), 1971 (disability), and 2002 (old age).

Type of program: Social insurance system.

Coverage

Employed persons, including state and local government contractors.

Special systems for self-employed persons, civil servants, and hospital personnel.

Source of Funds

Insured person: 6.55% of covered earnings (old-age and survivor benefits, spouse's supplement, complementary retirement allowance, and death allowance). For disability benefits, see source of funds under Sickness and Maternity.

The maximum monthly earnings used to calculate contributions are €4,482.

Self-employed person: Not applicable.

Employer: 6.95% of covered payroll (old-age and survivor benefits, spouse's supplement, complementary retirement allowance and death allowance) and 0.93% of covered payroll (adjusted annually) finances contributions for periods during which workers paid no contributions but received paid sick or maternity leave, disability benefits, or unemployment benefits.

For disability benefits, see source of funds under Sickness and Maternity.

The maximum monthly earnings used to calculate contributions are €8,050.

Government: None.

Qualifying Conditions

Old-age pension: Age 65 with at least 10 calendar years of employment, including at least 151 to 173 hours of work a year (depending on the year of employment) and at least 60 months of coverage (including periods of paid sick or maternity, paternity or adoption leave and periods of disability or unemployment).

Employment may continue.

Early pension: Age 60; age 55 for a woman who has raised three children for at least eight years before the children reach age 16. The insured must not receive sickness, work injury, or unemployment benefits.

Earnings test: May earn up to the minimum legal monthly salary if aged 60 to 65 and receive an old-age pension at the same time. (No earnings test at age 65 or older.)

Deferred pension: The pension can be deferred up to age 70.

Spouse's allowance: Paid if the insured has at least 60 pension points. The spouse must live with the retiree and total household income (including the spouse's allowance) must not exceed 24 times the reference salary.

The number of points acquired during any one-year period is obtained by dividing the insured's monthly declared earnings by the monthly reference salary, up to four pension points a month.

The monthly reference salary is €1,120.50 and is set by ministerial decree.

Old-age benefits are payable abroad.

Complementary retirement allowance (income tested):

Must have at least 450 months of contributions or accrued at least 775 pension points.

The number of points acquired during any one-year period is obtained by dividing the insured's monthly declared earnings by the monthly reference salary, up to four pension points a month.

Old-age benefits are payable abroad.

Schedule of payments: Pensions are paid monthly in Monaco, France, and Italy and quarterly in other countries.

Benefit adjustment: Benefits are adjusted annually according to changes in the value of the pension point.

Disability pension: Must be younger than age 60 if living in Monaco, France, or Italy (age 62 if living in another country) and assessed with a loss of 100% of working capacity (total disability) or the loss of 66.7% of working capacity (partial disability). The insured must have at least 12 months of coverage in the previous 15 months and at least 800 hours of employment in the previous 12 months, including 200 hours in the previous three months.

Survivor pension: The deceased was a pensioner or had at least 10 calendar years of employment at the time of death, including at least 151 hours to 173 hours of work a year (depending on the year of employment) and at least 60 months of coverage (including periods of paid sick or maternity, paternity or adoption leave and periods of disability or unemployment).

Eligible survivors include a widow aged 50 or older (any age if caring for a child) or a widower with at least one dependent child; a divorced or separated widow(er) receiving alimony at the time of the insured's death; and orphans younger than age 18 (age 21 if a student or an apprentice).

If the widower ceases to care for at least one dependent child, the pension is suspended until the widower reaches age 65 (age 60 if incapable of gainful activity).

The widow(er)'s pension ceases on remarriage or cohabitation.

Death allowance: Paid to the surviving spouse of an old-age pensioner. The surviving spouse must not have been divorced or separated from the deceased. If there is no eligible surviving spouse, the allowance is paid to eligible orphans.

Death grant: The deceased was a disability pensioner or had worked at least 120 hours in the month (or 200 hours in the quarter) before death. The benefits are paid (in order of priority) to the deceased's surviving spouse, orphans, or parents.

Old-Age Benefits

Old-age pension: The pension is calculated according to the number of pension points acquired over the total working life multiplied by the value of a point. The number of points acquired during any one-year period is obtained by dividing the insured's monthly declared earnings by the monthly reference salary, up to four pension points a month.

The value of a pension point is €18.27.

The monthly reference salary is €1,120.50 and is set by ministerial decree.

Early pension: The pension is calculated in the same way as the old-age pension.

Deferred pension: The pension is increased by 1.5% for each quarter of coverage after age 65, up to 30%.

The maximum monthly pension is six times the reference salary.

Benefit adjustment: Benefits are adjusted annually according to changes in the value of the pension point.

Spouse's allowance: The full supplement is paid if the insured had at least 360 pension points at retirement; a reduced amount is paid according to the total number of pension points less than 360. The benefit is paid annually in the last quarter of the year.

Complementary retirement allowance (income tested): The difference between the insured person's income and the actual value of 775 points is paid.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly covered earnings in the 60 months before the disability began is paid for a total disability.

Partial disability: 30% of the insured's average monthly covered earnings in the 60 months before the disability began is paid.

The minimum and maximum monthly pensions depend on the insured's age and whether the insured receives any pension income from another source.

Constant-attendance supplement: 40% of the disability pension is paid.

Disability benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually in January by ministerial decree.

Survivor Benefits

Spouse's pension: 60% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). The pension for a divorced or separated spouse is calculated according to the number of pension points acquired by the deceased while he or she lived with the surviving spouse.

The spouse's pension ceases on remarriage or cohabitation.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan. 50% of the deceased's pension (50% of the highest pension if both parents were pensioners) is paid to each full orphan.

All orphans' benefits combined must not exceed 100% of the deceased's pension.

Survivor pensions are payable abroad.

Death allowance: A lump sum of 25% of the deceased's annual old-age or disability pension is paid, up to 150% of the reference salary in force at the time of death.

The monthly reference salary is €1,120.50 and is set by ministerial decree.

Death grant: A lump sum of 90 times the deceased's average daily earnings in the last 12 months before death is paid; in the last 60 months before the disability began if the deceased received a disability pension.

The minimum grant is €402.50.

The maximum grant is €24,150.

Administrative Organization

Independent Employees' Pension Fund (<http://www.caisses-sociales.mc>), with representatives of government, employers, and employees, administers the employees' old-age insurance program.

Compensation Fund for Social Services (<http://www.caisses-sociales.mc>), with representatives of government, employers, and employees, administers the employees' disability insurance and death grant program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1944, 1949, 1971 (employees), and 1982 (self-employed persons).

Type of program: Social insurance system.

Coverage

Salaried persons.

Special systems for self-employed persons and civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 15.6% of covered payroll.

The maximum monthly earnings used to calculate contributions are €7,800.

The employer's contribution also finances disability benefits, family allowances, and certain social benefits.

Government: None.

Qualifying Conditions

Cash sickness benefits: For a benefit that is paid for up to six months, the insured must have at least 120 hours of effective or deemed employment in the last month or 200 hours in the previous quarter. For a benefit that is paid for six months or more, the insured must have at least 12 months of contributions in the previous 15 months with at least 800 hours of work in the previous 12 months, including 200 hours in the last three months.

Cash maternity benefits: Must have at least one month of coverage in the quarter before the date of conception with at least 85 hours of employment for each month of coverage from the date of conception until the pregnancy is confirmed medically.

Paternity leave benefit: Must have at least 120 hours of effective or deemed employment in the last month or 200 hours in the previous three months before childbirth. The leave period must begin within four months after the date of childbirth.

Medical benefits: Must have at least 120 hours of employment in the last month or 200 hours of effective or deemed employment in the last three months before childbirth.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average daily earnings in the last 12 months (66.6% from the 31st day if the insured has three or more dependent children), up to €134 is paid. The benefit is paid after a three-day waiting period for

up to 360 days; may be extended for three or four years for a chronic or recurring illness.

The benefit may be reduced during periods of hospitalization according to the insured's income and number of dependent children.

Benefit adjustment: If the sick leave period is longer than six months, benefits are adjusted automatically twice a year (in January and in July) according to a coefficient set by law.

Maternity benefit: 90% of the insured's average daily earnings in the last 12 months, up to €241 is paid. The benefit for the first and second child is paid for eight weeks before and eight weeks after childbirth; for the third and subsequent children, eight weeks before and 18 weeks after childbirth; for twins with no other children in the household, 12 weeks before and 22 weeks after childbirth; and for other multiple births, 24 weeks before and 22 weeks after childbirth.

Paternity leave benefit: 90% of the father's average daily earnings in the 12 months before the date of birth, up to €234 is paid for up to 12 days, including Sundays and public holidays; 19 days for multiple births or in households with at least two other dependent children.

Adoption benefit: 90% of the insured person's average daily earnings in the 12 months before the date of birth, up to €234 is paid for up to eight weeks; 10 weeks for multiple adoptions or in households with at least two other dependent children.

Workers' Medical Benefits

Reimbursements for medical costs include primary and specialist treatment, hospitalization, laboratory services, pharmaceuticals, dental and eye care, prostheses, and transportation. Medical practitioners and auxiliary medical services charge rates based on family income and size.

80% of the cost of medical services, up to a ceiling is paid. This rate is increased to 100% for pregnancy or certain lengthy and costly treatments.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Social Services Compensation Fund (<http://www.caisses-sociales.mc>), with government, employer, and employee representatives, administers the program.

Work Injury

Regulatory Framework

First law: 1930.

Current law: 1958.

Type of program: Mandatory private insurance system.

Coverage

Employed persons.

Exceptions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost. The cost of premiums varies according to the reported risk rate. An additional contribution of 24% of the premiums is paid to the Complementary Compensation Fund.

Government: None.

Qualifying Conditions

Work injury benefit: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The daily benefit is 50% (66.6% from the 29th day after the accident) of the insured's average daily earnings in the month before the accident. The benefit is paid from the day after the accident (the employer must pay the insured's full salary for the day the accident occurred) until recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 0.32% of 15 times the legal annual minimum wage.

The legal annual minimum wage is €19,124.04.

Schedule of payments: Benefits are paid at least every 16 days.

Permanent Disability Benefits

Permanent disability pension: The annual pension is 100% of the insured's annual earnings in the 12 months before the accident occurred or the occupational disease began.

The minimum annual earnings used to calculate benefits are the legal annual minimum salary.

The maximum annual earnings used to calculate benefits are 15 times the legal annual minimum salary.

The legal annual minimum salary is €19,124.04.

Constant-attendance supplement: 40% of the insured's pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability pension: The annual benefit is 100% of reference earnings multiplied by 0.5 for each assessed

degree of disability from 10% to 50% and by 1.5 for a disability greater than 50%.

The monthly reference salary is €1,120.50 and is set by ministerial decree.

If the assessed degree of disability is less than 10%, a lump sum is paid according to a schedule in law.

Schedule of payments: Benefits are paid quarterly.

The permanent disability pension can be replaced in full or in part by a lump sum after five years.

Benefit adjustment: Pensions are adjusted according to a coefficient set by law.

Workers' Medical Benefits

Medical benefits include medical, hospital, surgical, and pharmaceutical treatment; rehabilitation; prostheses; and transportation costs.

The employer or the insurer pays all medical costs.

Survivor Benefits

Spouse's pension: 30% of the deceased's annual earnings is paid; 50% if the survivor is aged 55 or older or with a disability.

The benefit is paid to a surviving spouse who was married to, living with, or divorced from the deceased and receiving alimony at the time of the insured's death. The pension for a divorced spouse is reduced by the amount of any alimony paid. The date of marriage must have been before the date of the accident that resulted in the insured's death or at least two years before the date of the insured's death; conditions are waived if the couple had at least one child.

The pension ceases on remarriage if there are no children receiving a survivor benefit and a lump sum of three times the value of the annual pension is paid.

Orphan's pension: 15% of the deceased's annual earnings is paid for one child; 30% for two children; 40% for three children; plus an additional 10% for the fourth and each subsequent child. Each full orphan receives 20% of the deceased's annual earnings. The child must be eligible for family allowances.

Other eligible survivors: Each dependent parent and grandparent receives 10% of the deceased's annual earnings, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's annual earnings.

Benefit adjustment: Pensions are adjusted according to a coefficient set by law.

Funeral allowance: Funeral costs are reimbursed, up to a maximum.

Administrative Organization

Licensed private insurance companies administer the program.

Complementary Compensation Fund (<http://www.caisses-sociales.mc>) guarantees benefit payments in case of the insolvency of the employer or insurance company.

Unemployment

Regulatory Framework

Coverage is provided through France's program for unemployment insurance.

Family Allowances

Regulatory Framework

First law: 1938.

Current law: 1954 (family benefits).

Type of program: Employment-related system.

Coverage

Employed persons and persons receiving unemployment benefits.

Exceptions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds for Sickness and Maternity.

Government: None.

Qualifying Conditions

Family allowance: The benefit is paid for children younger than age 16 (age 17 if looking for a first job; age 21 if a student, an apprentice, or disabled). The earnings of a working child must not exceed €852.76 a month. The head of the household must be insured and have at least 77 hours of work in the relevant month. If both parents are eligible for family allowances, the benefit is paid only once (normally to the head of the household).

Prenatal allowance: The head of the household must be insured and have at least 77 hours of effective or deemed employment in the three months prior to the last month before the expected date of childbirth. The mother must undergo a medical examination and provide a formal declaration of pregnancy during the first three months following the date of conception. The mother must also undergo medical examination at the third, sixth, and eighth month of pregnancy and after childbirth. The benefit is paid to an insured woman or the wife of an insured man. If both

parents are eligible for family allowances, the benefit is paid only once (normally to the head of the household).

Education grant: Must have received family allowances for at least seven months in the previous calendar year, including at least one month in the last four months of the previous year.

New school year allowance (means tested): The child must be eligible for family allowances and have received family allowances in July of the relevant year. Household income in the year before the application for benefits must not exceed an amount that varies according to the number of dependents.

End-of-year grant (means tested): Must have received family allowances for at least seven months in the previous calendar year, including at least one month in the last three months of the previous year. Household income in the year before the application for benefits must not exceed an amount that varies according to the number of dependents.

Housing allowance (means tested): The benefit is paid to family allowance beneficiaries and to certain other categories of Monaco residents, according to the number of people in the household and household income.

Other benefits: Child care services and other forms of individual and family support may be provided.

Family Allowance Benefits

Family allowance: With 145 hours of covered work, €140.70 a month is paid for each child younger than age 3, €211.10 for each child aged 3 to 5, €253.30 for each child aged 6 to 10, and €295.50 for each child aged 11 or older; for 77 to 144 hours, the amount is in proportion to the hours worked. The benefit is paid monthly to the head of the household or the child's mother or guardian.

Prenatal allowance: With 145 hours of covered work, the allowance is €140.50 a month for up to nine months. For 77 to 144 hours, the amount is in proportion to the hours worked. The allowance is paid in three equal parts (two months of benefits in the third month of pregnancy, four months of benefits in the sixth month of pregnancy, and three months of benefits after childbirth).

Education grant: The amount varies according to the level of the studies and whether the child attends school in Monaco (from €66 to €418) or France (from €35 to €418). The grant is paid in October to the head of the household or the child's mother or guardian.

New school year allowance (means tested): €127 for a child younger than age 3 is paid; €189 for a child aged 3 to 5, €226 for a child aged 6 to 10, and €266 for a child aged 11 to 21. The benefit is paid in August to the head of the household or the child's mother or guardian.

End-of-year grant (means tested): €129 is paid in December.

Housing allowance (means tested): A monthly benefit is paid.

Other benefits: A contribution toward the cost of child care for children up to age 6. Other forms of individual and family support may be provided.

Administrative Organization

Compensation Fund for Social Services (<http://www.caisses-sociales.mc>), with representatives of government, employers, and employees, administers the program.

Netherlands

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1901.

Current laws: 1957 (old-age pension), 1959 (survivor pension), 1966 (disability pension for employed persons), 1998 (disability pension for self-employed persons), 1998 (disability assistance for young persons), and 2006 (disability pension for employed persons).

Type of program: Social insurance system.

Coverage

Residents or persons working in the Netherlands.

Source of Funds

Insured person: 17.9% of covered earnings (old age) and 0.6% of covered earnings (survivors).

The maximum annual earnings used to calculate contributions are €33,363.

Self-employed person: 17.9% of covered earnings (old age) and 0.6% of covered earnings (survivors).

The maximum annual earnings used to calculate contributions are €33,363.

Employer: None (old age); 5.7% of covered payroll (disability); a variable contribution for persons receiving disability benefits since before 2006.

The maximum annual earnings used to calculate contributions are €49,297.

Government: A subsidy to increase all benefits up to the applicable social minimum; the cost of pensions for persons with a disability since childhood.

The social minimum is a variable amount based on household income.

Qualifying Conditions

Old-age pension: Age 65 and 2 months (gradually rising to age 67 by 2023) and a resident of the Netherlands or working in the Netherlands from ages 15 (gradually rising to 17 by 2023) to 65 (gradually rising to 67 by 2023); if income was earned, the insured paid contributions each year from ages 15 (gradually rising to 17 by 2023) to 65 (gradually rising to 67 by 2023). Two persons sharing a household can qualify for a couple's pension if both have reached retirement age.

Partial pension: Meets the age requirement for the old-age pension but did not have paid contributions from earned income in each year from ages 15 (gradually rising to 17 by 2023) to 65 (gradually rising to 67 by 2023). Two persons sharing a household can qualify for a couple's pension if both have reached retirement age.

Wage-related partial disability pension: A reduced pension is paid if the insured was not a resident of the Netherlands or working in the Netherlands for the entire period from ages 15 (gradually rising to 17 by 2023) to 65 (gradually rising to 67 by 2023).

Partial disability wage supplement: Paid after the initial benefit payment period is exhausted to employees with wage-related income of at least 50% of their assessed residual earning capacity.

Follow-up partial disability benefit: Paid to employees who earn a wage-related income less than 50% of their assessed residual earnings capacity.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Supplementary allowance for younger partners: Must be aged 65 or older before January 1, 2015, and the partner younger than age 65 with income from employment less than €1,324.46 a month (or income from benefits less than €734.41 a month). The allowance is paid until the younger partner is age 65.

No allowances will be paid beginning April 2015.

Means-tested income support is possible if a partial old-age pension is paid. The family income must be less than the social minimum, depending on household composition, income and assets.

Old-age benefits are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement. The income-tested supplementary allowances are not payable abroad.

Permanent disability pension: Paid to employees younger than age 65 (gradually rising to 67 by 2023) who are assessed with a full (at least 80%) and permanent incapacity for work, an earning capacity of less than 20% of former earnings, and little or no prospect of recovery.

Partial disability pension: Paid to employees younger than age 65 (gradually rising to 67 by 2023) who are assessed with a partial (35% to 79%) or temporary incapacity for work with an earning capacity of less than 65% of former earnings.

Constant attendance allowance: Paid if the insured is assessed with a total permanent disability and requires the constant attendance of others to perform daily functions.

Supplementary allowance (means tested): Paid if the insured's family income is less than the applicable social minimum.

Netherlands

The social minimum is a variable amount based on household income.

Disability pension (young persons): Must be younger than age 65 (gradually rising to 67 by 2023) and assessed as incapable of work by age 17 (by age 30 if a student for at least six months in the year before the disability began).

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor benefits: Paid to a widow(er), an unmarried permanent partner, or a full orphan up to age 16 (age 18 if disabled, age 21 if a student). The survivor pension is income-tested for survivors born before 1950, for survivors with children younger than age 18, and for surviving partners who are assessed with disabilities of at least 45%.

The survivor pension ceases on remarriage, registered partnership, or cohabitation.

The survivor pension ceases at age 65 (gradually rising to 67 by 2023) and may be replaced by the old-age pension.

Death benefit: Paid when an employed or unemployed worker, a beneficiary of sickness benefits or disability benefits, an old-age pensioner, spouse, or partner, or a survivor pension beneficiary and dependent children die.

Benefits are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement.

Old-Age Benefits

Old-age pension: The full pension is paid for a full 40-year coverage period. Unmarried persons receive €1,099.37 a month. Couples, regardless of marital status, and both aged 65 or older, receive €759.53 a month each. A pensioner who is a single parent caring for a child younger than age 18 receives €1,387.32 a month. A person aged 65 or older with a partner younger than age 65 receives a monthly pension of €759.53 (February 2014).

The benefit is automatically increased by €25.12 a month for certain taxpayers aged 65 or older. An additional holiday allowance of €50.11 to €100.22 is paid once a year in May.

Partial pension: The full pension is reduced by 2% for each year that the insured was not covered.

Supplementary allowance for younger partners: Up to €734.41 is paid. The allowance is reduced by up to 10% if the couple's joint income is more than €2,599.21 a month and by 2% for each year from age 15 to 65 that the younger partner was not covered (February 2014).

No allowances will be paid beginning April 2015.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the legal minimum wage.

Permanent Disability Benefits

Permanent disability pension: 75% of the insured's daily wage is paid. The benefit is normally paid after two years (104 weeks) of sick leave. At the pensionable age, the disability pension is replaced with an old-age pension.

Wage-related partial disability pension: 75% of the insured's daily wage is paid for the first two months; 70% thereafter. The benefit is paid for three to 38 months, depending on the number of years of employment. Benefits are reduced for persons who continue to work by 75% of earnings in the first two months and by 70% of earnings thereafter.

Partial disability wage supplement: 70% of the difference between the maximum daily wage and work-related income or the assessed residual earning capacity (in case this is greater than the work-related income).

Follow-up partial disability benefit: 28% to 50.75% of the legal minimum wage is paid.

The maximum benefit is €197 a day.

Constant-attendance allowance: 85% to 100% of the insured's daily wage is paid.

Supplementary allowance (means tested): An allowance is paid.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the legal minimum wage.

The legal monthly minimum wage is €1,485.60.

Disability pension (young persons): Young persons with a disability may receive a supplement to bring the total income (earnings and benefit) to at least 75% of the minimum wage and a maximum of 100% of the minimum wage. Following the determination of the insured's work capacity after age 27, the benefit is paid to persons assessed with a full disability (80% or more) and no earnings.

The legal monthly minimum wage is €1,485.60.

The maximum benefit is €197 a day.

Constant-attendance allowance: 85% to 100% of the insured's daily wage is paid.

Supplementary allowance (means tested): An allowance may be paid.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the legal minimum wage.

Survivor Benefits

Spouse's benefit: €1,143.67 a month is paid to a widow(er) or an eligible unmarried partner. €1,421.54 if caring for a child younger than age 18.

A holiday allowance of €83.93 to €107.92 a month is paid once a year in May.

Income test: Income from employment up to 50% of the legal minimum wage plus 33.3% of all the insured's

earnings in excess of this amount is disregarded. Income from employment (including unemployment benefits, disability benefits, and sickness benefits) over this amount is deducted in full from the survivor pension. No benefit is paid if monthly income is €2,433.56 or more, or €2,850.36 or more if the survivor has a child younger than age 18.

The legal monthly minimum wage is €1,485.60.

A top-up of €16.50 a month is paid in addition to the spouse's benefit.

Orphan's benefit: Each full orphan younger than age 10 receives €377.19 a month; €557.54 if aged 10 to 15; or €737.89 if aged 16 to 20 (age 21 if a student).

A top-up of €16.50 a month is paid in addition to the orphan's benefit.

Death benefit: A lump sum of 100% of the insured's monthly earnings (up to €197 a day) is paid; up to the legal minimum wage for unemployed workers. For the death of a beneficiary of sickness or disability benefits, a lump sum of one month of benefits is paid. For the death of an old-age pensioner, a lump sum of 100% of the monthly old-age pension is paid. For the death of a survivor pension beneficiary, a lump sum of 100% of the monthly survivor pension is paid. The benefit is paid to the deceased's partner, dependent children and other survivors.

The legal monthly minimum wage is €1,485.60.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the legal minimum wage.

Administrative Organization

Inspection SZW (<http://www.inspectieszw.nl>) provides general supervision of contribution and collection and the payment of cash benefits.

Social Insurance Bank (<http://www.svb.nl>) administers old-age and survivor pensions.

Employers pay disability benefits to employees for the first two years.

Institute for Employee Benefits (<http://www.uvw.nl>) administers disability benefits.

National Revenue Department of the Tax and Customs Administration (<http://www.belastingdienst.nl>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1931.

Current laws: 1964 (medical benefits); 1966 (sickness and maternity benefits); 1968 (exceptional medical expenses); 1998 (maternity benefits for unemployed workers), implemented in 2001; and 2005 (health insurance).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Coverage is mostly through private providers.

Social insurance covers workers who have no employer, including employees who have lost their jobs in the first two years of incapacity, incapacitated unemployed persons, temporary workers on sick leave, the voluntarily insured, apprentices, vocationally rehabilitated persons, and women incapacitated due to pregnancy or childbirth.

Medical benefits: All residents of the Netherlands and persons who reside outside the Netherlands but conduct their professional activities in the Netherlands.

Exceptional medical expenses: All residents of the Netherlands and persons who reside outside the Netherlands but conduct their professional activities in the Netherlands.

Source of Funds

Insured person: A flat-rate contribution set by the health insurer and an income-related contribution on the insured's annual earnings up to €51,414 (medical benefits); 12.65% of annual earnings up to €33,363 (exceptional medical expenses).

For sickness and maternity benefits, see source of funds under Unemployment Benefits.

Self-employed person: 12.65% of income up to €33,363 a year (exceptional medical expenses insurance).

Employer: 7.7% of covered payroll (medical benefits).

The maximum annual earnings used to calculate contributions are €51,414.

For sickness and maternity benefits, see source of funds under Unemployment Benefits.

Government: An annually determined contribution (medical benefits).

Qualifying Conditions

Cash sickness benefits: Must be employed or receiving unemployment benefits and incapable of performing normal work.

Cash maternity benefits: Must be employed or receiving unemployment benefits.

Medical benefits: Covered by an insurance policy with an authorized health insurer (private companies).

Sickness and Maternity Benefits

Sickness benefit: Employers pay 70% of the insured's earnings, up to €197 a day for up to 104 weeks.

Maternity benefit: 100% of the insured's earnings, up to €197 a day, is paid for up to 16 weeks.

Netherlands

Death benefit: 100% of the insured's earnings, up to €197 a day, is paid for up to one month.

Workers' Medical Benefits

Doctors, specialists, hospitals, and pharmacists provide medical services, including general and specialist care, hospitalization, laboratory services, medicine, limited dental care, maternity care, appliances, rehabilitation, and transportation.

Cost sharing: There are specific cost-sharing arrangements for long-term hospitalization, artificial limbs, and transportation.

There is no limit on duration (except for physiotherapy).

Exceptional medical expenses insurance finances the cost of hospitalization from the 366th day.

Dependents' Medical Benefits

All individuals are insured in their own right.

Administrative Organization

Inspection SZW (<http://www.inspectieszw.nl>) provides general supervision of cash benefits.

Authorized private insurance companies administer and provide sickness insurance.

Dutch Health Care Authority (<http://www.nza.nl>) provides general supervision of medical benefits and exceptional medical expenses benefits.

Work Injury

Regulatory Framework

First law: 1901.

Note: There is no specific work injury program. The provisions of the 1966 and 1968 legislation under the sickness and maternity benefits and disability pensions programs (see above) apply to all incapacities, whether work related or not.

Unemployment

Regulatory Framework

First law: 1949.

Current law: 1987.

Type of program: Social insurance and social assistance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: Variable contribution rates are paid to the general unemployment fund, according to industry. The average contribution is 4.2% of covered earnings. None for the redundancy payment fund.

The maximum daily earnings used to calculate contributions are €197.

The insured's contributions also finance sickness and maternity benefits.

Self-employed person: Not applicable.

Employer: 4.2% of covered payroll for the general unemployment fund. Variable contribution rates are paid to the redundancy payment fund. The average contribution is 1.47% of covered payroll.

The maximum daily earnings used to calculate contributions are €197.

The employer's contributions also finance sickness and maternity benefits.

Government: None.

Qualifying Conditions

Unemployment benefits: Must have a loss of income and a loss of at least five working hours a week (or half the working hours a week when employed for less than 10 hours a week). The insured must be registered at the public labor exchange, be capable of and available for work, and must not refuse suitable employment.

Salary-related benefit: To qualify for the first three months of benefits, the insured must have been in paid employment for at least 26 of the last 36 weeks. Benefits are paid from the fourth to the 38th month if the insured had at least 52 days of paid employment in at least four of the five years before the year of unemployment and depending on the total number of years of contributions.

Supplementary allowance (means tested): If unemployment benefits are less than the social minimum, a means-tested supplement may be paid.

The social minimum is a variable amount based on household income.

Unemployment Benefits

Salary-related benefit: For the first two months, the benefit is 75% of the average salary in the 12 months before unemployment, up to €197 a day; thereafter, 70%. After the first three months, the insured receives one month of benefits for each year of employment, up to 38 months. Years of employment include years from the time the insured was age 18 up to 1997, years with at least 52 days a year of paid employment from 1998 onward, child-raising years, and years of informal caregiving after 1997.

Supplementary allowance (means tested): A means-tested supplement is paid.

Administrative Organization

Inspection SZW (<http://www.inspectieszw.nl>) provides general supervision.

National Revenue Department of the Tax and Customs Administration (<http://www.belastingdienst.nl>) collects contributions.

Institute for Employee Benefits (<http://www.uvw.nl>) administers unemployment benefits.

Social security agencies provide benefits on a contractual basis.

Family Allowances

Regulatory Framework

First law: 1939.

Current law: 1963 (child benefits), 2000 (care allowances for children with disabilities), and 2007 (child budget).

Type of program: Universal system.

Coverage

All residents or persons working in the Netherlands.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances

Children younger than age 16: The child must be a member of the insured's household (except under certain conditions).

Benefits are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement.

Children aged 16 or 17: Must comply with the school attendance rules and pursue a basic qualification, or be exempt from the obligation to pursue a basic qualification by the school attendance officer. Unemployed children must have a basic qualification, be registered job seekers, and must have applied to be or currently be an apprentice. Children who already have a basic qualification can only qualify for child benefit if they are full-time students, are unable to pursue advanced education, or are unemployed and registered as job seekers. No benefit is paid for children who are employed or who receive a student grant or loan under the Dutch Student Financing Act.

Benefits are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement.

Disabled child care allowance (income tested): Paid for children aged 3 to 17 with long-term physical or mental disabilities who live at home. The child must not receive a similar benefit from another source.

The Social Insurance Bank contracts with an independent authority to assess the child's disability.

Child budget allowance (means tested): Younger than age 18 and qualifies for a child benefit.

Family Allowance Benefits

Family allowances: €191.65 is paid from birth until the child reaches age 6, €232.71 until the child reaches age 11, and €273.78 until the child reaches age 18.

Disabled child care allowance (income tested): €215.80 is paid quarterly.

Benefit adjustment: Benefits are adjusted twice a year according to changes in the price index.

Child budget allowance (means tested): Up to €1,017 a year is paid for one child; €1,553 for two children; €1,736 for three children; €106 for the fourth and each subsequent child.

Administrative Organization

Inspection SZW (<http://www.inspectieszw.nl>) provides general supervision.

Social Insurance Bank (<http://www.svb.nl>) administers family allowance benefits (except child budget allowance).

National Revenue Department of the Tax and Customs Administration (<http://www.belastingdienst.nl>) administers the child budget allowance.

Norway

Exchange rate: US\$1.00 = 6.08 kroner.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1936.

Current law: 1997 (national insurance) and 2009 (pensions), implemented in 2011.

Type of program: Universal, social insurance, and notional defined contribution (NDC) system.

Note: A new old-age pension system introduced in 2011 replaces the universal pension with a guaranteed minimum benefit and the earnings-related pension with an NDC scheme. The new system covers persons born since 1963. Persons born before 1954 remain under the old system. A transitional (mixed) system, a combination of the old and new systems, covers persons born from 1954 through 1962.

Coverage

Old system

Universal pension: All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf.

Earnings-related pension (social insurance): All employed and self-employed persons.

New system

Guarantee pension (universal): All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf.

Income pension (NDC): All employed and self-employed persons.

Special systems for seamen, fishermen, railway employees and public-sector employees.

Source of Funds

Insured person: 8.2% of gross wage income, including payments in kind; 5.1% of personal income (such as pensions).

The minimum earnings used to calculate contributions are 39,600 kroner.

There are no maximum earnings used to calculate contributions.

The maximum contribution is 25% of pensionable income (gross wage income) above 39,600 kroner.

The insured's contributions also finance sickness, maternity, work injury, and unemployment benefits.

Self-employed person: 11.4% of the pensionable income (gross wage income).

The minimum earnings used to calculate contributions are 39,600 kroner.

There are no maximum earnings used to calculate contributions.

The maximum contribution is 25% of pensionable income above 39,600 kroner.

The self-employed person's contributions also finance sickness and maternity benefits.

Employer: 14.1% of gross payroll. Contributions are lower or waived in certain geographic areas, except for enterprises in certain sectors and for employees aged 62 or older.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance sickness, maternity, work injury, and unemployment benefits.

Government: Any deficit.

Qualifying Conditions

Old system

Universal old-age pension: Age 67 with 40 years of coverage from age 16 to 66; age 62 with sufficient pension rights.

Partial pension: A reduced pension is paid with three to 39 years of coverage from age 16 to 66.

Retirement is not necessary.

The pension is payable abroad under special conditions.

Special supplement or pension supplement: Paid to persons with limited work history, low income, or who receive a small or no earnings-related old-age pension. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Dependent's supplement (income tested): Paid for a dependent spouse who does not receive an old-age pension in their own right, and each dependent child younger than age 18. The pensioner must be at least age 67.

Earnings-related old-age pension (social insurance): Age 67 with at least three years of accrued pension credits. Age 62 with sufficient pension rights.

Credits are earned when the person's annual income exceeds the base amount. Income in excess of 12 times the base is disregarded. Unemployment benefits and certain other national insurance benefits also count as pensionable income. Credit is given for unpaid work caring for others.

The base amount is 85,245 kroner.

Special supplement or pension supplement: Paid to persons with limited work history, low income, or who receive a

small or no earnings-related old-age pension. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Dependent's supplement (income tested): Paid for a dependent spouse who does not receive an old-age pension in their own right, and each dependent child younger than age 18. The pensioner must be at least age 67.

New system

Guarantee pension (universal): Age 67 with 40 years of coverage.

Partial pension: A reduced pension is paid with at least three years of coverage.

Income pension (NDC): Flexible retirement ages from 62 to 75. The full pension is paid with 40 years of contributions. Credit is given for unpaid work caring for others, mandatory military or civilian service, and unemployment benefits.

Partial pension: A reduced pension is paid with three to 39 years of coverage.

Retirement is not necessary.

The pension is payable abroad.

Disability pension

Universal disability pension: Aged 18 to 67 with an assessed loss in earning capacity of at least 50%. The insured must have at least three years of coverage (one year in certain cases) immediately before the date of the claim.

The National Insurance Administration assesses the degree of disability.

Dependent's supplement (income tested): Paid for a dependent spouse and children younger than age 18.

Special supplement: Paid depending on age and years of coverage.

Other supplements: Paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: Must need the attention of others to perform certain functions.

The pension is payable abroad under special conditions.

Earnings-related disability pension: Aged 18 to 66 with an assessed loss in earning capacity of at least 50%. The insured must have at least three years of earnings above the base amount.

The base amount is 85,245 kroner.

Attendance benefit: Must need the attention of others to perform certain functions.

The National Insurance Administration assesses the degree of disability.

The pension is payable abroad.

Work assessment allowance: Paid to insured persons aged 18 to 67 whose work capacity is reduced by at least

50% due to illness or injury. The insured must have at least three years of coverage (one year in certain cases) immediately prior to claiming benefits.

The insured must be undergoing or have had treatment or vocational training; must be considered employable and be seeking employment with the assistance of the Norwegian Labor and Welfare Service.

Survivor pension

Universal spouse's pension: The deceased was a pensioner or had at least three years of coverage immediately before death. The surviving spouse must have been married to the deceased for at least five years or cares for at least one dependent child. The full pension is paid if the deceased had at least 40 years of coverage, with coverage projected as if the deceased had worked to age 67.

Universal orphan's pension: The deceased was a pensioner or had at least three years of coverage immediately before death or was receiving a pension. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

The universal survivor pension ceases on remarriage.

Special supplement: The survivor must be ineligible for an earnings-related spouse's pension.

Child care benefit: Paid if the survivor or parent is a full-time student or works outside the home.

The universal spouse's pension is payable abroad if either the survivor or the deceased resided in that country for at least 20 years.

Earnings-related spouse's pension: The deceased had at least three years of earnings above the base amount.

The base amount is 85,245 kroner.

The earnings-related spouse's pension ceases on remarriage.

Transitional benefit: Paid to a surviving spouse who is ineligible for an earnings-related spouse's pension, subject to conditions.

Earnings-related orphan's pension: The deceased had at least three years of earnings above the base amount. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

The base amount is 85,245 kroner.

Earnings-related survivor pensions are payable abroad.

Old-Age Benefits

Old system

Universal old-age pension: Up to 100% of the base amount is paid for a single pensioner; 185% for a couple if the spouse or cohabitant receives a pension or has annual income exceeding twice the base amount.

A proportionally reduced pension is paid for less than 40 years of coverage.

The base amount is 85,245 kroner.

Special supplement: Up to 100% of the base amount is paid for a single pensioner, depending on age. Benefits are reduced if the insured is also entitled to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Pension supplement: The difference between the insured's minimum pension level and the old-age pension (universal pension and earnings-related pension) is paid.

The minimum pension level is set by parliament and varies according to marital status and income of the spouse or cohabitant.

Dependent's supplement (income tested): 25% of the insured's minimum pension level for a dependent spouse who does not receive a full old-age pension is paid; 20% of the insured's minimum pension level for each dependent child younger than age 18.

Earnings-related old-age pension (social insurance): The pension is 42% of the base amount multiplied by the insured's average annual pension points earned in the 20 years with the most points. If the insured has less than 20 years of coverage, the average of all pension points is used.

The number of pension points in a year equals the difference between the insured's pensionable earnings and the year's base amount, divided by the base amount.

The base amount is 85,245 kroner.

The maximum earnings used to calculate benefits are six times the base amount plus 33% of income from six times to 12 times the base amount. Income exceeding 12 times the base amount is disregarded. The maximum number of pension points used to calculate benefits is seven a year. Pension points can be earned until age 75.

Benefit adjustment: Benefits are indexed to wages minus 0.75%.

New system

Guarantee pension (universal): 167,963 kroner a year is paid to a single pensioner; 133,546 kroner to a married pensioner whose spouse is also a pensioner. The pension is reduced if the insured receives an income pension.

Special supplement: Up to 100% of the base amount is paid for a single pensioner, depending on age. Benefits are adjusted proportionately if the insured is also entitled to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Benefit adjustment: Benefits are indexed to wages minus 0.75%.

Income pension (NDC): The benefit is calculated based on all pensionable income earned from age 13 to 75, adjusted according to wages and according to life expectancy. There is no earnings test.

The maximum earnings used to calculate benefits are 7.1 times the base amount.

The base amount is 85,245 kroner.

Every year, pensioners may choose to receive 0%, 20%, 40%, 60%, 80%, or 100% of their full pension.

Benefit adjustment: Benefits are indexed to wages minus 0.75%.

Permanent Disability Benefits

Universal disability pension: 100% of the base amount is paid for a total disability and at least 40 years of coverage. The insured is credited with years of coverage as if they had worked up to age 67.

The base amount is 85,245 kroner.

A proportionately reduced pension is paid according to the assessed loss of earning capacity and with less than 40 years of coverage.

The minimum disability pension is 50% of the insured's projected universal old-age pension.

Dependent's supplement (income tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount for each child younger than age 18.

Income test: The supplement is reduced by 50% if income exceeds the exemption amount.

Special supplement: Up to 97% of the base amount is paid for a single pensioner, according to age. Benefits are adjusted when there is also entitlement to an earnings-related disability pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years.

Other supplements: 653 kroner to 3,264 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Earnings-related disability pension: The pension is 42% of the current base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points.

The number of pension points in a year equals the difference between the insured's pensionable earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked up to age 67.

The base amount is 85,245 kroner.

The maximum earnings used to calculate benefits are six times the base amount plus 33% of income from six to 12 times the base amount. The maximum number of pension points used to calculate benefits is seven a year.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Work assessment allowance: The allowance is 66% of the pensionable income in the year before the earning capacity was reduced or the average pensionable income during the last three years before the disability began, whichever is higher. The benefit is paid for five days a week.

The minimum allowance is two times the base amount (170,490 kroner) for persons with low or no pensionable income; 2.44 times the base amount (207,998 kroner) for persons with a disability that began before age 16.

The maximum benefit is six times the base amount (511,470 kroner).

The base amount is 85,245 kroner.

A child supplement of 27 kroner a day is provided for each dependent child under the age of 18. The supplement is paid for five days a week.

Supplementary allowances are provided to insured persons aged 16 to 67, to fully or partially compensate for expenses related to vocational training.

Survivor Benefits

Universal spouse's pension: Up to 100% of the base amount is paid to the surviving spouse. There are special provisions for a surviving spouse whose husband dies as a result of a work injury.

The base amount is 85,245 kroner.

There is no minimum survivor pension.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Special supplement: 100% of the base amount is paid if the deceased was ineligible for the earnings-related spouse's pension; a proportionately reduced supplement is paid if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and the number of children.

Universal orphan's pension: 40% of the base amount is paid for the first child, 25% for each additional child

younger than age 18 (age 20 if a full-time student). Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal orphan's pension plus the earnings-related orphan's pension) based on whichever parent's pension (the one they received or were entitled to receive) was higher; 40% of the base amount is paid for the second child; 25% for each additional child. The pension is split equally if there are two or more children. There are special provisions for a surviving child of a person who died as a result of a work injury.

The base amount is 85,245 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Earnings-related spouse's pension: 55% of the old-age or disability pension the deceased received or was entitled to receive (projected as if the deceased worked to age 67) is paid.

Transitional benefit (income tested): The benefit is the value of the universal spouse's pension plus the earnings-related spouse's pension; if the insured was ineligible for an earnings-related spouse's pension, the benefit is the value of the universal spouse's pension plus the special supplement for survivors.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Earnings-related orphan's pension: 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal orphan's pension plus the earnings-related orphan's pension) of the parent who was entitled to the highest amount; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 85,245 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Funeral grant: An income-tested lump sum of up to 22,083 kroner is paid. There is no income test if the deceased was younger than age 18.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

Norway

NAV Local Services administer the program locally. The local tax office in each municipality normally collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1909.

Current law: 1997 (national insurance).

Type of program: Universal and social insurance system.

Coverage

Cash sickness, maternity, and paternity benefits:

Employed and self-employed persons.

Special cash benefits for fisherman, casual workers, and the temporarily unemployed.

Medical benefits: All residents of Norway, including non-citizen seamen serving on Norwegian ships.

Special medical benefits for seamen and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Any deficit.

Qualifying Conditions

Cash sickness benefits: Must earn at least 50% of the base amount, and have at least 28 days (four weeks) of employment or self-employment. (The employer must pay cash sickness benefits to workers at all income levels for the first 16 calendar days).

The base amount is 85,245 kroner.

Parental care leave: Paid to parents to care for a sick child younger than age 12 (age 18 if disabled, or chronically or seriously ill).

Cash maternity and paternity benefits: Must earn at least 50% of the base amount, and have at least six months of employment or self-employment in the last 10 months. The mother, father, or both parents may be eligible.

The base amount is 85,245 kroner.

Maternity grant: Paid to insured mothers who are not entitled to cash maternity benefits.

Additional grant: Paid to widowed, divorced, separated, or single mothers with at least three years of coverage immediately before the claim.

Sickness and Maternity Benefits

Sickness benefit: 100% of covered earnings is paid after the first 15 days of incapacity for up to 52 weeks; thereafter, the insured may receive a temporary disability benefit or disability pension (The employer pays the total cost of cash sickness benefits for the first 16 days).

The maximum earnings used to calculate benefits are six times the base amount.

The base amount is 85,245 kroner.

Self-employed persons receive 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

Parental care leave: The mother and father are each entitled to 10 days a year (20 days for a single parent); for more than two children, 15 days each (30 days for a single parent); for a disabled or chronically ill child younger than age 18, 20 days each (40 days for a single parent); for a sick child younger than age 18 and if the illness is potentially life-threatening, as long as is necessary for the treatment of the child.

The cash sickness benefit is reduced from the second month of institutional care.

Maternity and paternity benefit: 100% of covered earnings is paid for 49 weeks; alternatively, 80% of covered earnings is paid to the insured parents (mother or father) for 59 weeks. 14 weeks of the total benefit period are reserved for the mother, including the three weeks before the expected date of childbirth and the six weeks immediately after giving birth; 14 weeks of the total benefit period are reserved for the father.

A partial maternity benefit may be paid with reduced weekly working hours. The partial benefit is paid with the same qualifying conditions and is 100% of covered earnings for 46 weeks; 80% for 56 weeks for adopting a child.

Part of the benefit may be postponed, but must be taken within three years of the birth or adoption.

Maternity grant: 38,750 kroner is paid if the insured is not receiving a maternity benefit (also paid for the adoption of a child); 1,765 kroner is paid for giving birth at home.

Additional grant: An additional benefit is paid to widowed, divorced, separated, or single mothers.

Workers' Medical Benefits

Full or partial reimbursements of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 140 kroner for each consultation with a general practitioner; 315 kroner with a specialist) and free care in

a public hospital. Patients pay 36% of expenses for listed essential medicine (up to 520 kroner for each prescription), laboratory services, and transportation costs over 135 kroner or 400 kroner for each required trip to hospital. The insured may choose the hospital, after a referral from a doctor.

The patient's own expenses, with exemptions for certain diseases, are limited to 2,105 kroner a year; 2,670 kroner for some higher-cost medical services. The ceilings are set annually by parliament.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

There are no co-payments for children aged six or younger.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Directorate of Health (<http://www.helsedirektoratet.no>) administers the program nationally.

Work Injury

Regulatory Framework

First law: 1894.

Current law: 1997 (national insurance).

Type of program: Universal and social insurance system.

Coverage

All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf; students; and military personnel.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Voluntarily insured contribute 0.4% of taxable income.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to

and from work are covered if the employer arranged the transportation.

Temporary Disability Benefits

100% of the insured's covered earnings is paid from the first full day of incapacity for up to 50 weeks; thereafter, the insured may receive a temporary disability benefit or permanent disability pension.

The maximum earnings used to calculate benefits are six times the base amount.

The base amount is 85,245 kroner.

Self-employed persons are paid 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

Permanent Disability Benefits

Universal permanent disability pension: If the insured is assessed with a total disability, the pension is up to 100% of the base amount. (The pension is not reduced for a coverage period shorter than 40 years.)

The base amount is 85,245 kroner.

The National Insurance Administration assesses the degree of disability.

Dependent's supplement (income-tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of the minimum pension for couples plus 25% of the base amount.

The base amount for couples is 85% of the base amount.

Other supplements: 653 kroner to 3,264 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Earnings-related disability pension: Must be assessed with at least a 30% loss of earning capacity with 20 to 40 years of coverage, according to the year of birth. The pension is 42% of the base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points.

The number of pension points in a year equals the difference between the insured's earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

Norway

The National Insurance Administration assesses the degree of disability.

The base amount is 85,245 kroner.

The maximum earnings used to calculate benefits are six times the base amount plus 33.3% of income from six to 12 times the base amount. The maximum number of pension points used to calculate benefits is seven a year.

Partial earnings-related pension: A proportionately reduced pension is paid for an incomplete coverage period.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Temporary disability benefit: 66% of earnings up to six times the base amount in the year before the disability began is paid or 66% of average earnings in the last three years before the disability began, whichever is greater. The benefit is paid for one to four years; may be extended if a return to work is likely.

The base amount is 85,245 kroner.

The minimum benefit is two times the base amount (2.44 times the base amount if the disability began before age 26) plus a supplement of 27 kroner a day for each dependent child.

Attendance benefit: 13,068 kroner, 14,052 kroner, 28,104 kroner, 56,208 kroner, or 84,312 kroner is paid. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income level.

Workers' Medical Benefits

Comprehensive care is provided, including appliances.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Survivor pension: Up to 100% of the base amount is paid to the surviving spouse. The full pension is paid if the deceased had at least 40 years of coverage, with coverage projected to age 67.

The base amount is 85,245 kroner.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension is the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Special supplement: 100% of the base amount is paid if the deceased was ineligible for the earnings-related pension.

The supplement is reduced proportionately if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and number of children.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Orphan's pension: 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal orphan's pension plus the earnings-related orphan's pension) based on whichever parent's pension (the one they received or were entitled to receive) was higher; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 85,245 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels.

Funeral grant: An income-tested lump sum of up to 22,083 kroner is paid. There is no income test if the deceased was younger than age 18.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>), provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality collects contributions.

Unemployment

Regulatory Framework

First law: 1906.

Current law: 1997 (national insurance).

Type of program: Universal and social insurance system.

Coverage

Employed persons, including public-sector employees and seamen, and certain self-employed persons aged 64 or older.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Must have annual earnings in the last year before unemployment of at least 1.5 times the base amount at the time of the claim or three times the base amount in the last three years before unemployment at the time of the claim. The insured must be registered at a public employment office as a genuine job seeker for at least three of the last 15 days. Unemployment is not due to voluntary leaving, discharge for misconduct, participation in a labor dispute, or the refusal of a suitable offer or retraining (disqualification for at least four weeks).

The base amount is 85,245 kroner.

Unemployment Benefits

0.24% of the calculation basis is paid five days a week for up to 52 weeks if annual income before unemployment was less than 170,490 kroner; 104 weeks if income was 170,490 kroner or more.

The calculation basis is the insured's annual income up to six times the base amount.

The base amount is 85,245 kroner.

Child's supplement: 17 kroner a day is paid for each dependent child younger than age 18.

The maximum unemployment benefit including child supplement may not exceed 90% of the previous annual income.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

Family Allowances

Regulatory Framework

First law: 1946.

Current law: 2002 (child insurance).

Type of program: Universal system.

Coverage

All children residing in Norway.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The child must be younger than age 18.

Cash-for-care for families with young children: The monthly allowance is paid for children and adopted children from ages 13 months to 23 months who have not started school.

Family Allowance Benefits

Family allowances: 11,640 kroner a year is paid for each child. Family allowances are paid monthly.

Single parents receive extended child benefits for one child more than they actually provide for. Single parents of children younger than age 3 who are entitled to extended child benefits and a full transitional benefit (see Old Age, Disability, and Survivors) may also receive an extra infant supplement of 7,920 kroner a year.

Cash-for-care benefit for families with young children: 5,000 kroner a month is paid for children aged 13 to 18 months who do not use a day care center that receives public subsidies; 3,303 kroner a month for those aged 19 to 23 months. 2,500 kroner a month is paid for children aged 13 to 18 months who use a day care center at least 19 hours a week; 1,652 kroner a month for those aged 19 to 23 months.

The benefit is paid for up to 11 months.

No benefits are provided for children who use a day care center for 20 hours or more a week.

Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Affairs (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality collects contributions.

Poland

Exchange rate: US\$1.00 = 3.01 zlotys.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1927 (salaried employees) and 1933 (wage earners).

Current laws: 1990 (farmers); 1997 (pension funds); 1998 (social insurance system), implemented in 1999; 1998 (social insurance fund); 2003 (social pension); 2004 (individual accounts); and 2008 (old-age pension).

Type of program: Social insurance, notional defined contribution (NDC), and individual account systems (old-age benefits); social insurance system (disability and survivor benefits).

Note: In 1999, the social insurance pay-as-you-go system was replaced by a notional defined contribution (NDC) system. Insured persons born before January 1, 1949, are still covered under the social insurance pay-as-you-go system. Insured persons born from January 1, 1949, to December 31, 1968, could choose the new NDC system only or the NDC and individual account system for old-age benefits. Until December 31, 2013, membership in the individual account system was mandatory for insured persons born after December 31, 1968. As of February 1, 2014, membership in the individual account system is voluntary for all insured persons.

Coverage

All economically active persons.

Voluntary coverage is available.

Special systems for individual farmers, military personnel, and police personnel.

Source of Funds

Insured person

Social insurance: 9.76% of covered earnings (old age) and 1.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

NDC only: 9.76% of covered earnings (old age) and 1.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

NDC and individual account:

NDC: 6.84% of covered earnings (old age) and 1.5% (disability and survivors).

Individual account: 2.92% of covered earnings (old age) and up to 1.75% of contributions (annual administrative fees).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

Self-employed person

Social insurance: 19.52% of declared income (old age) and 1.5% (disability and survivors).

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

NDC only: 19.52% of declared income (old age) and 1.5% (disability and survivors).

NDC and individual account:

NDC: 16.6% of declared income (old age) and 1.5% (disability and survivors).

Individual account: 2.92% of declared income (old age) and up to 1.75% of contributions (annual administrative fees).

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

Employer

Social insurance: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 30 times the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

NDC only: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

NDC and individual account:

NDC: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

Individual account: None.

The minimum earnings used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

Government

The total cost of the guaranteed minimum pension; pays pension contributions for insured persons taking child care leave or receiving maternity allowances, for persons receiving unemployment benefits, and for unemployed graduates.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (gradually rising by one month in January, May, and September each year until reaching age 67 in 2020) with at least 25 years of coverage (men) or age 60 (gradually rising by one month in January, May, and September each year until reaching age 67 in 2040) with at least 21 years of coverage (women, gradually rising to 25 years by 2022). Noncontributory years (for example, years spent raising children or while receiving certain benefits) must not exceed 33.3% of contributory years. The age requirement is reduced for workers in certain hazardous occupations.

Early pension: The pensionable age is reduced by five years with at least 35 years of coverage (men; 25 years if incapable of any work) or at least 30 years of coverage (women; 20 years if incapable of any work).

Reduced pension: Paid with at least 20 years of coverage (men) or at least 15 years of coverage (women).

Guaranteed minimum pension: Paid if the old-age pension is less than the minimum monthly old-age pension with at least 25 years of coverage (men) or at least 21 years (women, gradually rising to 25 years by 2022).

The minimum monthly old-age pension is 844.45 zlotys (as of March 1, 2014).

Nursing allowance: Aged 75 or older or assessed with a total incapacity for work and dependent on others.

Old-age pension (NDC only): Age 65 (men, gradually rising by one month in January, May, and September each year until reaching age 67 in 2020) or age 60 (women, gradually rising by one month in January, May, and September each year until reaching age 67 in 2040).

Guaranteed minimum pension: Paid with at least 25 years of coverage (men) or at least 21 years of coverage (women,

gradually rising to 25 years by 2022) if the NDC old-age benefit is insufficient to finance the minimum monthly old-age pension.

The minimum monthly old-age pension is 844.45 zlotys (as of March 1, 2014).

Old-age pension (NDC and individual account): Age 65 (men, gradually rising by one month in January, May, and September each year until reaching age 67 in 2020) or age 60 (women, gradually rising by one month in January, May, and September each year until reaching age 67 in 2040).

Guaranteed minimum pension: Paid if the total monthly amount of the NDC old-age pension and the annuity from the individual account is less than the minimum monthly old-age pension.

The minimum monthly old-age pension is 844.45 zlotys (as of March 1, 2014).

Disability pension: Paid for a total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work) with at least five years of coverage (one to four years if younger than age 30) during the last 10 years, or a total of 25 years (men) or 21 years (women, gradually rising to 25 years by 2022) of coverage. Noncontributory years (for example, years spent raising children or while receiving certain benefits) must not exceed 33.3% of contributory years. The disability must have begun during the coverage period or within 18 months of the cessation of contributions.

Nursing allowance: Assessed with a total incapacity for work and dependent on others.

Training pension: No longer capable of work in his or her usual job and is in vocational retraining.

Disability social pension (social assistance): Aged 18 or older and assessed with a total incapacity for all work that began before age 18 or while a full-time student.

Survivors' pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 50 or older at the time of the insured's death, incapable of work, raising a child younger than age 16 (age 18 if a student), or caring for a child with a disability that began before age 16 (age 25 if a student); a divorced spouse entitled to alimony who meets the requirements for a widow(er); dependent children younger than age 16 (age 25 if a student, no limit if disabled before age 16 or age 25 if a student); and dependent parents who meet the requirements for a widow(er).

Funeral grant: Paid when the insured, a pensioner, or a member of his or her family dies.

Benefits are only payable abroad within the countries of the European Union, European Economic Area, or in countries with bilateral agreements with Poland.

Old-Age Benefits

Old-age pension (social insurance): The pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, and 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years.

The insured's earnings used to calculate the pension are either those in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period.

The maximum earnings used to calculate benefits for each contributory year are 250% of the base amount in the previous calendar year.

The base amount is 3,191.93 zlotys (March 2014).

The minimum monthly old-age pension is 844.45 zlotys (March 2014).

Nursing allowance: 206.76 zlotys a month is paid (March 2014).

Earnings test: For pensioners younger than the statutory retirement age, the monthly pension is reduced if income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings.

The national average monthly earnings are 3,713 zlotys (2013).

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage in the preceding calendar year.

Old-age pension (NDC): The pension is based on the total value of collected and indexed pension contributions and the indexed initial capital, divided by average life expectancy at the insured's retirement.

The indexed initial capital is based on contributions made to the social insurance system before January 1, 1999.

Old-age pension (individual account): Must purchase an annuity based on the individual account balance divided by average life expectancy at retirement.

Permanent Disability Benefits

Disability pension: For a total disability, the pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent raising children), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60.

The insured's earnings used to calculate the pension are either those in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period.

The maximum earnings used to calculate benefits for each contributory year are 250% of the base amount.

The base amount is 3,191.93 zlotys (March 2014).

Earnings test: The pension is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings. There is no earnings test after reaching the normal retirement age.

The national average monthly earnings are 3,713 zlotys (2013).

The disability pension is replaced by an old-age pension at the normal retirement age.

The minimum monthly pension for a total disability is 844.45 zlotys (March 2014).

Partial disability pension: 75% of the disability pension is paid.

Nursing allowance: 206.76 zlotys a month is paid (March 2014).

Training pension: 75% of the earnings used to calculate the insured's disability pension is paid for up to six months; up to 30 months in certain cases.

The minimum monthly training pension is 100% of the minimum monthly pension for a partial disability.

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage of the preceding year.

Disability social pension (social assistance): 709.34 zlotys a month (84% of the minimum monthly pension for a total disability) is paid for the duration of the disability.

Survivor Benefits

Survivor pension: 85% of the old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 90% is split equally between two survivors; and 95% for three or more.

Earnings test: The pension is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The pension is suspended if the insured's income exceeds 130% of the national average monthly earnings.

The national average monthly earnings are 3,713 zlotys (2013).

The minimum monthly survivor pension is 844.45 zlotys (March 2014).

Benefit adjustment: Benefits are adjusted annually based on the average annual index of consumer goods and services of the preceding calendar year, plus at least 20% of the real increase in the national average monthly wage of the preceding year.

Funeral grant: A lump sum of up to 4,000 zlotys is paid.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Social Insurance Institution (<http://www.zus.pl>) administers the social insurance and NDC programs.

Polish Financial Supervision Authority (<http://www.knf.gov.pl>) supervises pension fund management companies.

Individual pension fund management companies administer individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1920.

Current laws: 1997 (rehabilitation), 1999 (sickness and maternity), 2003 (health fund), 2004 (health care benefits), and 2013 (maternity and parental leave).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: All employed persons.

Voluntary coverage for self-employed persons.

Medical benefits: All employed and self-employed persons, pensioners, unemployment allowance beneficiaries, persons undergoing professional rehabilitation, students, and the insured's dependent family members.

Voluntary coverage is available.

Special systems for individual farmers, military personnel and police personnel.

Source of Funds

Insured person

Cash benefits: 2.45% of gross earnings.

Medical benefits: 9% of gross earnings.

There are no maximum earnings used to calculate contributions.

Self-employed person

Cash benefits: 2.45% of declared income.

Medical benefits: 9% of declared income.

The minimum base amount used to calculate contributions is 60% of the national average monthly earnings set by law.

The national average monthly earnings are 3,713 zlotys (2013).

For the voluntarily insured, the maximum basis for assessment is 250% of the insured's average monthly income from the preceding quarter.

Employer: None.

Government: Subsidies for medical benefits.

Qualifying Conditions

Cash sickness benefit, rehabilitation benefit, compensatory allowance, and care allowance: Currently in insured employment with at least 30 days of continuous coverage; 90 days of continuous coverage for the voluntarily insured.

Accidents that occur while commuting to and from work are covered.

Cash maternity benefits: There is no minimum qualifying period.

Medical benefits: Must be currently insured or receiving social benefits, including full-time students, and unemployed persons.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average earnings (70% for hospitalization) in the 12 months before the incapacity began is paid. 100% of earnings if the incapacity began during pregnancy, was the result of an accident while commuting to or from work, or was related to blood, tissue, or organ donation.

The benefit is paid from the 34th day of incapacity for up to 182 days (may be extended to 270 days if recovery is likely or for tuberculosis). The employer pays the benefit for the first 33 days.

Rehabilitation allowance: May be paid if recovery is likely when the insured is no longer eligible for a sickness benefit. 90% of the sickness benefit is paid for the first three months and 75% thereafter; 100% if the incapacity for work began during pregnancy. The benefit is paid for up to 12 months.

Compensatory allowance: Paid to compensate for lost earnings resulting from a loss in working capacity. The insured must undergo vocational rehabilitation for up to 24 months. The benefit is the difference between the insured's average earnings during the last 12 months and the earnings received during vocational rehabilitation.

Care allowance: 80% of the insured's average earnings in the last 12 months is paid for up to 60 days each calendar year if the insured takes leave from work to care for a healthy child younger than age 8 or a sick child younger

than age 14. The allowance may be paid for up to 14 days to care for any other sick family member.

Maternity benefit: 100% of the insured's average earnings in the last 12 months is paid for 20 weeks (31 to 37 weeks for multiple births, depending on the number of children born).

Extended maternity benefit: The maternity benefit may be paid for up to six additional weeks (eight weeks for multiple births).

Parental leave: 60% of the insured's average earnings in the last 12 months is paid to either parent for 26 weeks following the end of the maternity leave. The mother may choose to receive 80% of average earnings in the last 12 months for the full 52 weeks (including paid maternity leave, extended maternity leave, and parental leave).

Workers' Medical Benefits

Medical benefits: Private health care providers under contract with the National Health Fund provide services directly to patients. Benefits include general and specialist care; hospitalization; surgeries specified by the Ministry of Health; laboratory services; dental care, including dental prostheses; ophthalmology and optician services; functional and vocational rehabilitation; free transportation; and basic prescription drugs.

Patients may choose the doctor and hospital.

There is no limit to duration if employed; if employment ceases, coverage continues for 30 days.

Cost sharing: There is no cost sharing for basic health care. The government provides a partial subsidy for basic prescription drugs.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) supervises cash benefits.

Social Insurance Institution (<http://www.zus.pl>) administers cash benefits.

Ministry of Health (<http://www.mz.gov.pl>) supervises medical benefits.

National Health Fund (<http://www.nfz.gov.pl>) administers public health funds and contracts out medical services.

Work Injury

Regulatory Framework

First law: 1984.

Current laws: 2002 (cash benefits) and 2004 (health care benefits).

Type of program: Social insurance system.

Coverage

All economically active persons, including self-employed persons.

Special systems for individual farmers, military personnel and police personnel.

Source of Funds

Insured person: None.

Self-employed person: 1.67% of declared earnings.

The minimum income used to calculate contributions is 60% of the national average monthly earnings set by the budget law.

The national average monthly earnings are 3,713 zlotys (2013).

Employer: From 0.67% to 3.86% of payroll, according to the assessed degree of risk and the number of employees.

Government: The cost of specialized procedures promoting good public health practices.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered under Sickness and Maternity.

Temporary Disability Benefits

Temporary disability benefit: 100% of the insured's average earnings in the 12 months before the disability began is paid from the first day for up to 182 days (may be extended to 270 days).

Rehabilitation allowance: May be paid if recovery is likely when the insured is no longer eligible for a temporary disability benefit. The allowance is 100% of earnings and is paid for up to 12 months.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, the pension is the sum of 24% of the base amount, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent raising children), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60.

The base amount is 3,191.93 zlotys (March 2014).

The benefit is paid with at least five years of coverage (one to four years if younger than age 30) during the last 10 years, or a total of 25 years (men) or 20 years (women) of coverage. Noncontributory years must not exceed 33.3% of contributory years. The disability must have begun during the coverage period or within 18 months of the cessation of contributions.

The minimum benefit is 120% of the minimum monthly old-age pension. The minimum monthly old-age pension is 844.45 zlotys (March 2014).

Earnings test: The benefit is reduced if the insured's income is greater than 70% but lower than 130% of the national average monthly earnings. The benefit is suspended if the insured's income exceeds 130% of the national average monthly earnings. There is no earnings test after reaching the statutory retirement age.

The national average monthly earnings are 3,713 zlotys (2013).

Nursing allowance: 206.76 zlotys a month is paid (March 2014).

Partial disability pension: At least 60% of the insured's earnings is paid.

The minimum monthly disability pension is 844.45 zlotys (March 2014).

Training benefit: 100% of the earnings used for calculating the disability pension is paid to a person who is no longer capable of work in his or her usual job and is undergoing vocational retraining. The pension is paid for six months; up to 36 months in certain cases.

The minimum training benefit is 120% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 844.45 zlotys (March 2014).

Lump-sum benefit: Paid for permanent or long-term health damage as the result of a work injury or an occupational disease. The benefit is 645 zlotys for each percentage of assessed permanent or long-term health damage. If the insured is assessed as fully incapable of work, a lump sum of 12,326 zlotys is paid (April 2013 to March 2014).

Workers' Medical Benefits

All necessary medical care is provided.

The National Health Fund pays the total cost of medical services.

There is no limit to duration.

Survivor Benefits

Survivor pension: 85% of the old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 90% is split equally between two survivors; and 95% for three or more.

The minimum benefit is 120% of the minimum monthly survivors' pension paid under Old Age, Disability, and Survivors.

Eligible survivors include a widow(er) aged 50 at the time of the insured's death, incapable of work, raising a child younger than age 16 (age 18 if a student), or caring for a child with a disability that began before age 16 (age 25 if a student); a divorced spouse entitled to alimony who meets the requirements for a widow(er); dependent children younger than age 16 (age 25 if a student, no limit if disabled before age 16 or age 25 if a student); and dependent parents who meet the requirements for a widow(er).

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision of cash benefits.

Social Insurance Institution (<http://www.zus.pl>) administers cash benefits.

Ministry of Health (<http://www.mz.gov.pl>) provides general supervision of medical benefits.

Unemployment

Regulatory Framework

First law: 1924.

Current laws: 2004 (employment promotion) and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.45% of gross payroll.

There are no maximum earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Must be older than age 18, registered with the employment bureau, able and ready to work, and involuntarily unemployed with no redundancy pay or compensation. The insured's earnings must have been at least equal to the minimum wage during at least 365 days in the 18-month period before unemployment (periods of military service, parental leave, and receipt of allowances are credited toward the 365-day period).

Preretirement benefit: Must be unemployed, eligible for the unemployment benefit, and aged 63 with at least 25 years of coverage (men) or aged 58 with at least 20 years of coverage (women); involuntarily unemployed and aged 60 with at least 25 years of coverage (men) or aged 55 with at least 20 years of coverage (women); or any age and involuntarily unemployed with at least 40 contributory or noncontributory years (for example, years spent raising children or while receiving certain benefits) of coverage (men) or at least 35 contributory or noncontributory years of coverage (women).

Unemployment Benefits

Unemployment benefit: A flat-rate base amount is paid for those with five to 20 years of employment; 80% of the base amount with less than five years; and 120% of the base amount with more than 20 years. The flat-rate base amount is 823.60 zlotys a month for the first three months; thereafter, 646.70 zlotys a month. The benefit is paid for six to 18 months, depending on the unemployment rate in the region.

Preretirement benefit: 991.39 zlotys is paid (March 2014).

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Voivodships (provinces) and local labor bureaus pay benefits and maintain registries of unemployed persons and job vacancies.

Social Insurance Institution (<http://www.zus.pl>) collects payroll contributions from enterprises.

Family Allowances

Regulatory Framework

First law: 1947.

Current law: 2003.

Type of program: Universal system.

Coverage

Residents of Poland.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (means tested): Paid to a mother, father, or guardian for a child younger than age 18 (age 21 if a full-time student, age 24 with a disability). The family's average per capita monthly income in the previous calendar year must be up to 539 zlotys (rising to 574 zlotys in October 2014); 623 zlotys for families with a child with a disability.

Childbirth lump-sum aid: (means tested): Paid to a mother, father, or guardian for each child born after April 30, 2004. The family must be eligible for family allowances.

Childbirth lump-sum supplement: Paid to a mother, father, or guardian for each child.

Parental leave supplement (means tested): Paid to a mother, father, or guardian for the care of a child younger than age 4 (age 18 if disabled). The family must be eligible for family allowances.

Single parent's child supplement (means tested): Paid to a single parent or guardian who is eligible for family allowances and meets the income test (alimony is excluded). The child must be younger than age 18 (age 21 if a student, age 24 with a learning disability).

Multiple children family supplement (means tested): Paid to a mother, father or guardian for the third and each subsequent child in the family entitled to family allowance.

Education and rehabilitation supplement (means tested): Paid to a mother, father, or guardian for up to 12 months to cover part of the cost of the rehabilitation or education of a child younger than age 16 with a disability (age 24 if moderately or severely disabled).

Beginning of school year supplement (means tested): Paid to a mother, father, or guardian in September each year for children entitled to family allowances.

School travel and board supplement (means tested): Paid to a mother, father, or guardian for 10 months (from September to June) for children entitled to family allowances.

Nursing allowance (means tested): Paid to persons incapable of living independently, children younger than age 16 with a disability (age 16 or older if severely disabled), adults with a moderate degree of disability whose disability began before age 21, and persons aged 75 or older.

Nursing benefit (means tested): Paid to a mother, father, or guardian who ceases work to care for a child younger than age 16 with a disability or for an older person with a severe disability.

Family Allowance Benefits

Family allowances (means tested): The amount paid depends on the child's age: up to 77 zlotys for a child up to age 5; up to 106 zlotys if aged 6 to 18; up to 115 zlotys if aged 19 to 24.

Childbirth lump-sum aid (means tested): 1,000 zlotys is paid for each child. Municipalities provide additional financial support, depending on their rules and regulations.

Childbirth lump-sum supplement: 1,000 zlotys is paid for each child.

Parental leave supplement (means tested): 400 zlotys a month is paid for up to 24 months for one child; 36 months for multiple births; and 72 months for a child with a disability.

Single parent's child supplement (means tested): 170 zlotys a month is paid for each child (250 zlotys a month for each child with a disability), up to 340 zlotys for each family.

Multiple children family supplement (means tested): 80 zlotys a month is paid for the third and each subsequent child.

Education and rehabilitation supplement (means tested): 60 zlotys a month is paid for a child younger than age 5; 80 zlotys if aged 5 to 24.

Beginning of school year supplement (means tested): A lump sum of 100 zlotys is paid.

School travel and board supplement (means tested): 90 zlotys a month is paid (50 zlotys for children who commute). If the child's home is far from school, the supplement covers part of the travel or boarding costs necessary to attend school.

Nursing allowance (means tested): 153 zlotys a month is paid.

Nursing benefit (means tested): 620 zlotys a month is paid.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Municipal authorities administer benefits.

Portugal

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1980 (noncontributory scheme); 1980 (social pension); 1990 (survivor pension); 1994 (survivor benefits); 2007 (general scheme); 2007 (social security system); 2009 (disability); and 2009, 2010, and 2011 (contributory schemes).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons; self-employed with gross annual income greater than six times the social benefit rate.

Voluntary coverage for self-employed persons with gross annual income up to six times the social benefit rate and for persons not covered by any other compulsory contributory program.

The social benefit rate is €419.22 a month.

Special systems are being gradually unified with the general system.

Social assistance: Persons not covered under a contributory program.

Source of Funds

Insured person: 11% of gross earnings.

Of the total 34.25% of the combined insured person and employer contributions, 20.21% finances old-age benefits, 4.29% finances disability benefits, and 2.44% finances survivor benefits.

The insured's contributions also finance sickness and maternity, occupational disease, and unemployment benefits.

Self-employed person: 29.6% of reference income; 34.75% for entrepreneurs.

The self-employed person chooses the reference income used to calculate contributions from a range of one to 11 times the social benefit rate.

The social benefit rate is €419.22 a month.

The self-employed person's contributions also finance, sickness and maternity, and occupational disease benefits; the entrepreneur's contribution also finances unemployment benefits.

Employer: 23.75% of payroll.

Of the total 34.75% of the combined insured person and employer contributions, 20.21% finances old-age benefits, 4.29% finances disability benefits, 2.44% finances survivor benefits.

The employer's contributions also finance sickness and maternity, occupational disease, and unemployment benefits.

Government: A portion of the value-added tax. The total cost of the social pension.

Qualifying Conditions

Old-age pension: Age 66 with at least 15 calendar years of contributions.

A qualifying calendar year requires 120 days of registered pay. Calendar years with less than 120 days may be combined to complete a single year. Coverage periods under other domestic or foreign social security programs may be included with at least one calendar year of registered earnings under the general system.

Age 62 for unemployed persons who are no longer entitled to receive unemployment benefits; age 57 (with at least 22 calendar years of contributions at age 52) for a reduced pension.

Early pension: Age 55 with at least 30 calendar years of contributions (suspended from April 2012 until 2014 except for the long-term unemployed).

Deferred pension: The pension may be deferred until age 70.

Long-term care supplement: Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Dependent spouse's supplement: Paid to pensioners with a dependent spouse who first received a pension before January 1, 1994.

Old-age social pension (means tested): Age 66 and ineligible for any contributory social security program.

Means test: Monthly income must not exceed 40% (for an unmarried person) or 60% (for a couple) of the social benefit rate.

The social benefit rate is €419.22 a month.

Extra solidarity supplement: Paid to supplement the old-age social pension.

Long-term care supplement: Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Solidarity supplement for the elderly (means tested):

Paid to pensioners aged 66 or older, to recipients of the lifelong allowance (see Family Allowances) and to elderly persons ineligible for the old-age social pension. The insured must have resided in Portugal for at least six years before applying for the benefit.

Means test: The beneficiary's annual income must be less than €4,909; €8,590.75 for a couple.

Disability pension: Paid for a total disability (100% loss of earning capacity) with at least three calendar years of contributions and for a partial disability (at least a 66.7% loss of earning capacity) with at least five calendar years of contributions.

A special disability pension is paid to persons with certain diseases, such as HIV/AIDS or cancer.

Long-term care supplement: Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Social disability pension (means tested): Aged 18 or older, disabled, and ineligible for any contributory social security program

Means test: Monthly income must not exceed 40% (for an unmarried person) or 60% (for a couple) of the social benefit rate.

The social benefit rate is €419.22 a month.

Extra solidarity supplement: Paid to supplement the old-age social pension.

Long-term care supplement: Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the surviving spouse, ex-spouse or common law partner and children younger than age 18 (age 27 if a student, no limit if disabled).

Spouse's social pension (income tested): Paid if the insured does not qualify for the survivor pension.

Orphan's social pension (income tested): Paid if the insured does not qualify for the survivor pension.

Death grant: Paid when an insured person dies.

Old-Age Benefits

Old-age pension: 2% of the insured's average adjusted lifetime monthly salary for each qualifying calendar year is paid with less than 21 qualifying years; 2% to 2.3% according to the insured's reference earnings for 21 to 40 years; 3% for certain diseases.

Reference earnings are the average monthly earnings for all years of coverage, up to 40 years.

For a transitional period, pensions are calculated according to the previous method (2% of average annual earnings for the best 10 calendar years out of the last 15 years multiplied by the total number of qualifying calendar years) or the current method (above). The total pension amount is adjusted according to average life expectancy.

The minimum pension is either 30% of the reference earnings used for pension calculation or a fixed monthly amount according to the number of calendar years of contributions (ranging from €259.36 with up to 15 calendar years of contributions to €379.04 with at least 31 years), whichever is greater.

The maximum pension is 92% of the reference earnings used for pension calculation.

Early pension: The pension is reduced by 0.5% for each month the pension is received before age 66. (For each three-year period of contributions greater than 30 calendar years, 12 months of reductions are waived.) (Suspended from April 2012 until 2014 except for the long-term unemployed).

Deferred pension: The pension is increased for each additional calendar year of contributions from age 66 to 70 (from 0.33% a year with 15 to 24 calendar years of contributions to 1% a year with more than 40 calendar years) plus 0.65% for each month of contributions greater than 30 calendar years before age 65.

Long-term care supplement: €99.77 is paid for a first-degree dependence (the insured person's income must not exceed €600); €179.58 for a second-degree dependence.

Dependent spouse's supplement: €36.80 a month is paid.

Employment must cease.

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Benefit adjustment: Benefits are adjusted annually according to changes in the GDP growth rate and the consumer price index without housing (suspended since 2010).

Social old-age pension (means tested): €199.53 a month is paid.

Solidarity extra supplement: €17.54 is paid for persons up to age 69; €35.06 if aged 70 or older.

Long-term care supplement: €98.79 is paid for a first-degree dependence; €169.60 for a second-degree dependence.

Benefits are payable abroad under reciprocal agreement.

Solidarity supplement for the elderly (means tested):

The annual supplement is the difference between the insured's annual income and the supplement annual threshold: €4,909 for a single person; €8,590.75 for a couple.

Permanent Disability Benefits

Disability pension: 2% of the average adjusted lifetime monthly salary is paid for each qualifying calendar year with less than 21 qualifying years; 2% to 2.35% with 21 to 40 years; 3% of the insured's reference earnings if suffering from certain diseases.

Reference earnings are calculated as the average monthly earnings for all years of coverage, up to 40 years.

For a transitional period, pensions are calculated according to the previous method (2% of average annual earnings for the best 10 calendar years out of the last 15 years multiplied by the total number of qualifying calendar years) or the current method (above).

The minimum pension is either 30% of the reference earnings used for pension calculation or a monthly amount fixed according to the length of the insured's career (ranging from €259.36 for a career of up to 15 years to €379.04 for a career of at least 31 years), whichever is greater.

The maximum pension is 92% of the reference earnings used for pension calculation.

Long-term care supplement: €99.77 is paid for a first-degree dependence (the insured person's income not to exceed €600); €179.58 for a second-degree dependence.

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Benefit adjustment: Benefits are adjusted annually according to changes in the GDP growth rate and consumer's price index without housing (suspended since 2010).

A partial disability pension can be combined with earnings from gainful activity under certain conditions.

Social disability pension (income tested): €199.53 a month is paid.

Solidarity extra supplement: €17.54 is paid for persons up to age 69; €35.06 if aged 70 or older.

Long-term care supplement: €89.79 is paid in case of a first-degree dependence; €169.60 for a second-degree dependence.

Benefits are payable abroad under reciprocal agreement.

Benefit adjustment: Benefits are adjusted annually according to changes in the GDP growth rate and the consumer price index without housing (suspended since 2010).

Survivor Benefits

Spouse's pension: 60% of the old-age or disability pension the deceased received or was entitled to receive (70% if both the surviving spouse and a divorced spouse are eligible) is paid for up to five years (no limit if older than age 35, disabled or caring for a child).

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for one orphan, 30% for two orphans, or 40% for three or more orphans younger than age 18 (age 27 if a student, no limit if disabled); the pension is doubled for full orphans.

Other eligible survivors (in the absence of the above):

30%, 50%, or 80% of the deceased's pension is paid to parents and grandparents for one, two, or three or more beneficiaries, respectively.

All survivor benefits combined must not exceed 100% of the deceased's pension. The survivor's pension is reduced if the deceased's pension exceeds €2,000.

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Benefits are paid abroad.

The social benefit rate is €419.22 a month.

Spouse's social pension (income tested): 60% of the social pension is paid.

Orphan's social pension (income tested): 20%, 30% or 40% of the social pension is paid, for one, two or more orphans, respectively.

The social pension is €199.53 a month.

Death grant: Three times the social benefit rate is paid.

Benefits are payable abroad under reciprocal agreement.

Benefit adjustment: Benefits are adjusted annually according to changes in the GDP growth rate and the consumer price index without housing (suspended since 2010).

Administrative Organization

Ministry of Employment and Social Security (<http://www.portugal.gov.pt>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers the program through the National Pension Center.

Sickness and Maternity

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 2004, 2005, 2009 (sickness); 2007 (social security); 2009 (contributory schemes); 2009 (parental benefits); and 2010 (means test).

Type of program: Social insurance (cash benefits), social assistance (cash benefits), and universal (medical benefits) system.

Coverage

Cash sickness benefits (social insurance): Employed and self-employed persons.

Voluntary coverage for certain categories of persons not covered by any other compulsory contributory program.

Cash maternity, paternity, and adoption benefits (social insurance): Employed and self-employed persons.

Voluntary coverage for certain categories of persons not covered by any other compulsory contributory program.

Cash maternity, paternity, and adoption benefits (social assistance): Needy residents of Portugal.

Medical benefits: All legal residents of Portugal.

Source of Funds

Insured person: Of the total 34.75% of the combined insured person and employer contributions (see source of funds under Old Age, Disability, and Survivors), 1.41% of gross earnings finances sickness benefits and 0.76% finances maternity benefits.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: Of the total 34.75% of the combined insured person and employer contributions (see source of funds under Old Age, Disability, and Survivors), 1.41% finances sickness benefits and 0.76% finances maternity benefits.

Government: The cost of cash benefits for social assistance recipients; finances medical benefits.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have at least six months of coverage, including 12 days of paid or credited (for paid sick leave occurring within 60 days after the end of a previous illness; paid maternity, paternity, or adoption leave; or compulsory military or community service) contributions in the four months before the month in which the incapacity began.

Maternity, paternity, and adoption benefits (social insurance): Must have at least six months of coverage. A disabled or sick child allowance is also paid to grandparents if the child's parent is younger than age 16 and lives at home; allowance is not paid to self-employed persons.

Maternity, paternity, and adoption benefits (social assistance): Must not qualify for contributory benefits.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the social

benefit rate. Monthly household per capita income must not exceed 80% of the social benefit rate.

The social benefit rate is €419.22 a month.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 55% of the insured's average daily earnings is paid for the first 30 days; 60% from the 31st up to the 90th day; 70% from the 91st up to the 365th day; thereafter, 75%. For tuberculosis, 80% of the insured's average daily earnings is paid if the insured has two dependents; 100% with three or more dependents. The benefit is paid after a three-day waiting period (30 days for self-employed persons; no waiting period for hospitalization, tuberculosis, or during the postpartum period).

The benefit is paid for up to 1,095 days (365 days for self-employed persons); no limit for tuberculosis.

Average daily earnings are the insured's earnings in the six months prior to the last two months before the incapacity began.

The minimum sickness benefit is either 30% of the social benefit rate or of the reference earnings, whichever is lower.

The social benefit rate is €419.22 a month.

The maximum sickness benefit is the insured's net reference salary used for cash sickness benefit calculation.

The net reference salary is the insured's salary minus social insurance contributions and tax.

Maternity and paternity benefit (social insurance): 100% of the insured's average daily earnings is paid to an insured mother and father for a shared total of 120 days (may be extended for up to 30 days for multiple births or if the leave is shared by both parents in separate periods). The beneficiary can opt for a 150-day leave period paid at 80% of the insured's daily earnings (may also be extended for up to 30 days).

In the event of clinical risk or voluntary interruption of pregnancy, 14 to 30 days of benefits are paid (may be extended for clinical risk).

Average daily earnings are the insured's earnings in the six months prior to the last two months before the expected date of childbirth.

The benefit is paid exclusively to the mother for a minimum period of up to 72 days (30 optional days before and 42 compulsory days after childbirth for employed mothers; 42 days after childbirth for other mothers).

The benefit must be paid to the father for at least 10 days (five days immediately after childbirth and five days in the 30 days following childbirth); may be extended by two days for each child from a multiple birth.

If one parent is unable to take leave due to physical or mental illness or if one parent dies, the entire benefit is paid to the other parent.

Portugal

The minimum benefit is 80% of the daily social benefit rate (40% for an extended benefit).

The social benefit rate is €419.22 a month.

The benefit may be paid for up to an additional three months.

Adoption benefit (social insurance): 100% of the insured's average daily earnings is paid for the first 120 days following the adoption of a child younger than age 15 (may be extended for up to 30 days for a multiple adoption or if the leave is shared by both parents in separate periods). The beneficiary can opt for a 150-day leave period paid at 80% of the insured's daily earnings (may also be extended for up to 30 days).

Average daily earnings are the earnings in the six months prior to the last two months before the adoption.

The benefit may be paid for up to an additional three months.

The minimum benefit is 80% of the daily social benefit rate (40% for an extended benefit).

The social benefit rate is €419.22 a month.

Special maternity allowance (social insurance): 65% of the insured's average daily earnings is paid to a woman who works at night or is exposed to workplace health and safety risks, and is pregnant, recently gave birth, or breast-feeds an infant.

Average daily earnings are based on the insured's earnings in the six months prior to the last two months before childbirth.

Grandparent's benefit (social insurance): 100% of the insured's average daily earnings is paid to the grandparents for up to a shared total of 30 days after childbirth if the child's parent is younger than age 16 and lives at home.

Average daily earnings are the insured's earnings in the six months prior to the last two months before childbirth.

Disabled or sick child allowance (social insurance): 65% of the insured's average daily earnings is paid for up to 30 days a year to each sick or injured child (or stepchild) younger than age 12 in need of care and living with the insured (no limit for a child with disability); 15 days for children aged 12 to 18 (or older if living at home). The benefit period is increased by one day for each additional child. For a child with a serious disability or chronic illness, the allowance is paid for up to six months; may be extended for up to four years.

Average daily earnings are the insured's earnings in the six months prior to the last two months before the month the incapacity began.

Cash maternity, paternity, and adoption benefits (social assistance): 80% of the daily social benefit rate is paid; 64% for a 150-day parental leave period.

The social benefit rate is €419.22 a month.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the value of the social benefit rate. Monthly household per capita income must not exceed 80% of the social benefit rate.

Workers' Medical Benefits

Health centers and hospitals provide medical services directly to patients. Benefits include general and specialist care, maternity care, hospitalization, surgery, approved medications, and long-term care.

There is some cost sharing.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment and Social Security (<http://www.portugal.gov.pt>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers cash benefits.

Regional health administrations administer medical benefits.

Work Injury

Regulatory Framework

First law: 1913.

Current law: 2009 (work injury and occupational diseases).

Type of program: Employer-liability (work injury) and social insurance (occupational diseases) system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None for work injury. For occupational diseases, see source of funds under Old Age, Disability, and Survivors.

Employer: Employers must purchase liability insurance for work injury with a private carrier (premiums vary according to assessed degree of risk). For occupational diseases, see source of funds under Old Age, Disability and Survivors.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of reference earnings is paid during the first 12 months; thereafter, 75%. The benefit is paid until full recovery or certification of permanent total disability.

Reference earnings are based on the insured's gross annual wage.

Partial disability: 70% of the insured's lost earning capacity is paid.

Permanent Disability Benefits

Permanent disability pension: For a total incapacity for all work, the pension is 80% of reference earnings plus 10% for each dependent, up to 100%. For a total incapacity for work in the usual profession, the pension is from 50% to 70% of reference earnings, depending on the insured's residual earning capacity.

Reference earnings are based on the insured's gross annual wage.

Partial disability: 70% of the insured's lost earning capacity is paid annually for life if the assessed degree of disability is 30% or more; a lump sum is paid for an assessed degree of disability less than 30%.

Survivor Benefits

Spouse's pension: 30% of the deceased's reference earnings is paid to a surviving spouse, partner, or divorced spouse; 40% if the beneficiary is aged 65 or older or disabled.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational diseases).

Orphan's pension: 20% of the deceased's reference earnings is paid for one orphan younger than age 18 (age 22 or 25 if a student); 40% for two orphans; 50% for three or more orphans. Full orphans receive double benefits, up to 80% of the deceased's earnings.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational diseases).

Parent's pension: 10% of the deceased's reference earnings is paid to each surviving parent, up to a total of 30%.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational diseases).

Funeral grant: The cost of the funeral is paid, up to four times the social benefit rate; the grant is doubled if transportation costs are necessary.

The social benefit rate is €419.22 a month.

Death allowance: A lump sum of 12 times the social benefit rate is paid (50% to the surviving spouse and 50% to the children; 100% with only one dependent survivor).

The social benefit rate is €419.22 a month.

Certain other allowances are paid under certain conditions, such as the need for constant attendance or training.

Administrative Organization

Work Injury: Ministry of Finance (<http://www.portugal.gov.pt/>) provides general supervision of the program through the Portuguese Insurance Institute.

Insurance companies manage work accident insurance policies.

Portuguese Insurance Institute supervises insurance companies.

Occupational disease: Ministry of Employment and Social Security (<http://www.portugal.gov.pt>) provides general supervision of the program.

Social Security Institute (<http://www.seg-social.pt>) administers the program through the National Occupational Disease Insurance Fund.

Unemployment

Regulatory Framework

First law: 1975.

Current law: 2006 and 2010 (unemployment), 2009 (contributory schemes), and 2010 (means test).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons and previously disabled persons reassessed as capable of work.

Certain categories of self-employed persons: entrepreneurs and economically dependent (80% of their work is for one company).

Source of Funds

Insured person: Of the total 34.75% of the combined insured person and employer contributions (see source of funds under Old Age, Disability, and Survivors), 5.14% finances unemployment benefits.

Self-employed person: Entrepreneurs, see source of funds under Old Age, Disability, and Survivors.

For the other category of self-employed, 5% of earned income (part financing unemployment benefits).

Employer: Of the total 34.75% of the combined insured person and employer contributions (see source of funds under Old Age, Disability, and Survivors), 5.14% finances unemployment benefits.

Government: None.

Qualifying Conditions

Unemployment benefit: Must have at least 360 days of contributions in the last 24 months before unemployment (720 days in the last 48 months for certain categories of self-employed persons: entrepreneurs and economically dependent (80% of their work is for one contractor)) must register at an employment office, and be capable of and available for work. Unemployment must be involuntary.

Unemployment social benefit (means tested): Must have at least 180 days of contributions in the last 12 months before unemployment and be ineligible for or have exhausted unemployment benefits. The insured must register at an employment office and must be capable of and available for work. Unemployment must be involuntary.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) may not exceed 240 times the value of the social benefit rate. Monthly household per capita income may not exceed 80% of the social benefit rate.

The social benefit rate is €419.22 a month.

Part-time unemployment benefit: The insured receives unemployment benefits and works part-time from 20% to 75% of normal weekly working time with earnings lower than the unemployment benefit.

Unemployment Benefits

Unemployment benefit: 65% of the insured's average earnings is paid for the first 180 days; reduced by 10% after 180 days. The benefit is increased by 10% if both household members (spouses or common law partners) are receiving unemployment benefits and have dependent children.

Average earnings are the insured's earnings in the 12 months prior to the two months before the month unemployment began.

For self-employed persons and economically dependent persons: 65% of the reference earnings set by an income band of 1 to 11 times the social benefit rate, plus the percentage of economic dependency with the contracting entity.

The minimum benefit is the social benefit rate.

The maximum benefit is two and a half times the social benefit rate or 75% of the net amount of the reference earnings used for the calculation of unemployment benefit.

The social benefit rate is €419.22 a month.

The duration of benefits depends on the insured's age and the number of months with registered earnings since the last period of unemployment. For insured persons up to age 30, up to 330 days (30 extra days for every five years of registered earnings); if aged 31 to 39, up to 420 days (30 extra days for every five years of registered earnings during the last 20 years); if aged 40 to 49, up to 540 days (45 extra days for every five years of registered earnings during the last 20 years); if older than age 50, 540 days (60 extra days for every five years of registered earnings during last 20 years).

The old-age pension is paid to unemployed persons at age 62; age 52 (with at least 22 years of contributions at age 52) for a reduced pension.

Social assistance unemployment benefit: 80% of the social benefit rate is paid to an unmarried person; 100% with dependents.

The social benefit rate is €419.22 a month.

The duration of benefits depends on the beneficiary's age when contributory unemployment benefits cease. If aged 40 and over, the duration is the same as the contributory unemployment benefit; if under age 40, the duration is half of the contributory unemployment benefit.

The social assistance unemployment benefit may be renewed until early pensionable age provided the insured became unemployed at age 52 or over and continues to qualify.

Part-time unemployment benefit: The benefit is the difference between 135% of the unemployment benefit and the value of earnings from part-time work. The benefit is paid for the same duration as the social assistance unemployment benefit.

Administrative Organization

Ministry of Employment and Social Security (<http://www.portugal.gov.pt>) provides general supervision through the State Secretariat for Solidarity and Social Security and the State Secretary for Employment.

Social Security Institute (<http://www.seg-social.pt>) administers the program.

Employment centers review claimants' eligibility.

Family Allowances

Regulatory Framework

First law: 1942.

Current laws: 1997, 1999, 2003, 2008, 2009, 2010, (family benefits); 2007 (social security); and 2010 (means test).

Type of program: Universal system.

Coverage

Children of Portuguese citizens, foreign citizens, refugees, and noncitizens residents of Portugal.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (income tested): The child must be younger than age 16 (age 24 if a student), without gainful activity.

Means test: The claimant and household members cannot have assets (bank accounts, stocks, investment funds, etc.) worth more than 240 times the value of the social benefit rate or an annual reference income exceeding €8,803.62.

The social benefit rate is €419.22 a month.

Disabled child special supplement: Paid for each child with a disability younger than age 24.

Constant-attendance supplement: Paid for each child with a disability who requires the constant attendance of others to perform daily functions.

Prenatal family allowance: Paid to a pregnant mother from the 13th week of the pregnancy. The pregnancy must be confirmed.

Means test: The claimant and household members cannot have assets (bank accounts, stocks, investment funds, etc.) worth more than 240 times the value of the social benefit rate or an annual reference income exceeding €8,803.62.

The social benefit rate is €419.22 a month.

Increased family allowance: Paid for the birth or adoption of a second, third, or subsequent child aged from 12 to 36 months.

Lifelong allowance: Paid to financially dependent family members aged 24 or older with an assessed physical or mental disability.

Solidarity supplement: A monthly supplement is paid in addition to the lifelong allowance.

Constant-attendance supplement: Paid for each financially dependent family member with an assessed physical or mental disability who requires the constant attendance of others to perform daily functions.

Education allowance: Paid for children aged 6 to 16 in a low-income household to help with school fees.

Secondary education allowance: Paid to secondary school students from low income households to encourage school attendance.

Special education allowance: Paid to children with a disability younger than age 24 attending special education or private school, kindergarten, or receiving support from a specialized institution.

Family Allowance Benefits

Family allowances (income tested): The allowance is based on the reference family income and the child's age. The reference family income is determined by dividing the total income of all working family members by the number of eligible children plus one. Reference income is grouped into three levels indexed to the social benefit rate.

The social benefit rate is €419.22 a month.

If the reference family income is not greater than half of the social benefit rate, €140.76 a month is paid for each child up to 12 months of age and €35.19 a month for each child older than 36 months.

Eligible children aged 6 to 16 receive an additional payment each September toward education fees.

If the reference family income is 51% to 100% of the social benefit rate, €116.74 a month is paid for each child up to 12 months of age and €29.19 a month for each child older than 36 months; from 101% to 150% of the social benefit rate, €92.29 a month is paid for each child up to 12 months of age and €26.54 a month for each child older than 36 months.

Disabled child special supplement: €59.48 a month is paid for a child younger than age 14; €86.62 if ages 14 to 18; €115.96 if ages 18 to 24. The amount of the supplement increases by 20% for beneficiaries living in single-parent families.

Constant-attendance supplement: €88.37 a month is paid if the child has a disability and requires the constant attendance of others to perform daily functions.

Prenatal family allowance: The allowance is based on the reference family income and the child's age. The reference family income is determined by dividing the total income of all working family members by the number of eligible children plus one. Reference income is grouped into three levels indexed to the social benefit rate.

The social benefit rate is €419.22 a month.

Increased family allowance: The allowance paid is doubled for the birth or adoption of a second child aged from 12 to 36 months and tripled for the birth or adoption of each subsequent child aged from 12 to 36 months.

An additional 20% is paid for single-parent families.

Portugal

Lifelong allowance: €176.76 a month is paid.

Solidarity supplement: €17.54 a month is paid for a family member younger than age 70; €35.06 if aged 70 or older.

Constant-attendance supplement: €88.37 a month is paid.

Education allowance: A benefit is paid in September.

Secondary education allowance: Twice the family allowance is paid.

Special education allowance: A variable amount is paid according to household income.

Administrative Organization

Ministry of Employment and Social Security (<http://www.portugal.gov.pt>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers the program.

Romania

Exchange rate: US\$1.00 = lei 3.25.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1912.

Current laws: 2004 (mandatory individual accounts) and 2010 (public pension system), implemented in 2011.

Type of program: Social insurance and mandatory individual account system.

Coverage

Social insurance: Employed persons with individual labor contracts; civil servants; military personnel; unemployment benefit recipients; certain self-employed persons; and certain other workers.

Voluntary coverage is available.

Special systems for certain professions, such as lawyers and the clergy.

Mandatory individual accounts: All employed and self-employed persons younger than age 36 on January 1, 2008.

Voluntary coverage for those aged 36 to 45 on January 1, 2008.

Source of Funds

Insured person

Social insurance: 10.5% of gross earnings (social insurance only); 6% of gross earnings (social insurance and mandatory individual account).

There are no minimum or maximum earnings used to calculate contributions.

Mandatory individual account: 4.5% of gross earnings plus administrative fees.

The maximum earnings used to calculate contributions are lei 11,490.

Self-employed person

Social insurance: 31.3% of income.

The maximum earnings used to calculate contributions are lei 11,490.

Mandatory individual account: 4.5% of gross earnings plus administrative fees.

The maximum earnings used to calculate contributions are lei 11,490.

Employer

Social insurance: 20.8% of gross earnings; 25.8% for arduous conditions; 30.8% for very arduous conditions.

The maximum earnings used to calculate contributions are lei 11,490.

Mandatory individual account: None.

Government

Social insurance: Any deficit.

Mandatory individual account: None.

Qualifying Conditions

Old-age pension (social insurance and individual account)

Age 64 and 9 months with at least 14 years and 6 months of contributions (men) or age 59 and 9 months with at least 14 years and 6 months of contributions (women). The full pension is paid with at least 34 years and 6 months of contributions (men) or 29 years and 6 months of contributions (women).

The pensionable age is gradually rising to age 65 by 2015 (men) and age 63 by 2030 (women). The contribution periods are gradually rising to 15 years of contributions for the minimum pension by 2015 (men and women) and 35 years of contributions for the full pension by 2015 (men) or 2030 (women).

Coverage is credited for certain periods, including periods during which social insurance benefits are received and for periods of university study, military service, or imprisonment.

Lower age requirements apply to persons employed in arduous work, persons who have a disability, and women who have given birth to at least three children (under certain conditions).

Early pension: Paid from up to five years before the normal retirement age if the insured's number of paid contributions exceeds the number of contributions required for the full pension by at least eight years.

Partial early pension: Paid from up to five years before the normal retirement age if the insured's number of paid contributions exceeds the number of contributions required for the full pension by less than eight years.

Disability pension (social insurance): Must have a loss of at least 50% of working capacity as the result of an accident (including work-related accidents) or disease (including occupational diseases). The insured must be assessed with a first-degree disability (incapacity for any work and requiring constant attendance), a second-degree disability (incapacity for any work but not requiring constant attendance), or a third-degree disability (incapacity for usual work). For students and apprentices, only disabilities resulting from work are covered. Prior contribution conditions vary according to the insured's age when the disability began. Contribution conditions are waived if the disability is the

result of a work accident, an occupational disease, neoplasia, schizophrenia, HIV/AIDS, or military service.

Disability pension (individual account): Assessed with a permanent disability and incapacity for any work.

Spouse's pension (social insurance): The insured was eligible for a pension or was a pensioner at the time of death.

Eligible survivors include a widow(er) who is of retirement age and has been married for 15 years or has a disability (waived if the death is caused by a work accident, an occupational disease or if the survivor has a dependent child younger than age 7) and cares for children up to age 16 (age 26 if a student, depending on the duration of studies; no limit if disabled).

Funeral grant (social insurance): Paid when the insured or the insured's dependent dies. The benefit is paid to an eligible survivor, the deceased's legal heir, or the person who paid for the funeral.

Spouse's pension (individual account): If the insured dies before receiving a benefit from the individual account, the value of his or her accumulated assets is split and transferred to the individual accounts of eligible survivors.

Old-Age Benefits

Old-age pension (social insurance): The pension is the insured's average lifetime accumulated number of pension points multiplied by the pension point value at the date of retirement. The number of pension points obtained during one year is the insured's monthly average wage divided by the national monthly average wage.

The pension point value is lei 790.7.

Employment may continue if the net pension is less than the national monthly average gross wage.

The national monthly average gross wage is lei 1,693.

Early pension: The early pension is calculated in the same way as the old-age pension. Credited covered periods are not taken into account for pension calculation purposes.

Partial early pension: A reduced pension is paid. Credited covered periods are not taken into account for pension calculation purposes.

Old-age benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually in December according to changes in the pension point value, which is adjusted annually to changes (100%) in the inflation rate plus 50% of the real growth in the average wage.

Old-age pension (individual account): A monthly pension for life is paid based on the value of the accumulated capital. If the calculated monthly pension is lower than a prescribed monthly minimum, a lump sum may be paid or a pension paid for up to five years.

Permanent Disability Benefits

Disability pension (social insurance): The pension is based on the insured's total lifetime number of accumulated pension points and the value of the pension point at the time of retirement. Pension points obtained during one year are calculated using the insured's monthly average wage divided by the national monthly average wage. Additional pension points are credited for "missed" contributions since the disability began. Pension points accrue at varying rates according to the degree of disability.

The pension point value is lei 790.7.

Constant-attendance supplement: A lump sum of 80% of the pension point value is paid for a first degree disability.

At the pensionable age, the insured can opt for a disability pension or an old-age pension, whichever is greater. The constant-attendance supplement is paid with either option.

A third degree disabled pensioner may also receive earnings from gainful employment.

Disability benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually in December according to changes in the pension point value, which is adjusted annually to changes (100%) in the inflation rate plus 50% of the real growth in the average wage.

Disability pension (individual account): A monthly pension is paid based on the value of the accumulated lifetime capital. If the calculated monthly pension is lower than a prescribed monthly minimum, a lump sum may be paid or a pension paid for up to five years.

Survivor Benefits

Spouse's pension (social insurance): The pension is calculated in the same way as the old-age pension, but is based on a percentage of the deceased's average lifetime number of pension points according to the number of eligible survivors: 50% for one survivor; 75% for two; or 100% for three or more. A pension is paid for six months to a low-income uninsured spouse who does not satisfy the age and marriage conditions.

If the deceased was ineligible for the old-age pension or received a disability or early or partial old-age pension, the survivor pension is based on the first degree disability pension. Pension points accrue at varying rates according to the degree of disability.

If the survivor is also eligible for an old-age pension in his or her own right, the greater of the two benefits is paid. Full orphans receive two pensions if both parents were insured.

Survivor benefits are payable abroad under bilateral agreement.

Benefit adjustment: Benefits are adjusted annually in December according to changes in the pension point value, which is adjusted annually to changes (100%) in the

inflation rate plus 50% of the real growth in the average wage.

Spouse's pension (individual account): If the insured dies before receiving a benefit from the individual account, the value of his or her accumulated assets is split and transferred to the individual accounts of eligible survivors. If eligible survivors are not participants in the individual account system, the accumulated assets are paid to them as a lump-sum or as a fixed-term annuity for up to five years.

Funeral grant (social insurance): A lump sum is paid for the insured's funeral; the grant is reduced by 50% for the funeral of the insured's dependent.

Administrative Organization

Social insurance

Ministry of Labor, Family, Social Protection and Elderly (<http://www.mmuncii.ro>) is responsible for general supervision and policy development.

National House of Pensions and Other Social Insurance Rights (<http://www.cnpas.org>) administers the program.

Individual account

Financial Supervisory Authority (<http://www.asfromania.ro>) regulates and supervises private pension fund administrators.

Private pension fund administrators manage individual accounts and pay pensions.

Sickness and Maternity

Regulatory Framework

First law: 1930.

Current laws: 2005 (benefits) and 2006 (social health insurance).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employed persons with individual labor contracts; civil servants; unemployment benefit recipients; self-employed persons; and certain other workers.

Medical benefits: All legal residents of Romania.

Voluntary coverage for temporary residents and diplomatic staff accredited in Romania.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: 5.5% of earnings.

Self-employed person

Cash benefits: 0.85% of taxable income.

Medical benefits: 5.5% of earnings.

The self-employed person's contributions for medical benefits also finance work injury medical benefits.

Employer

Cash benefits: 0.85% of covered payroll.

Medical benefits: 5.2% of covered payroll.

The employer's contributions for medical benefits also finance work injury medical benefits.

Government

Cash benefits: None.

Medical benefits: Provides subsidies to lower the deficit.

Qualifying Conditions

Cash sickness benefits: Must have at least one month of contributions in the 12 calendar months before the incapacity began; no contribution requirement for emergency surgery and in cases of contagious diseases, pregnancy, or postnatal care.

Coverage is credited for certain periods, including periods during which social insurance benefits are received and for periods of university study, military service, or imprisonment.

Illness prevention and rehabilitation for work benefit:

Paid to a person undergoing rehabilitation who is placed temporarily in an alternative job.

Cash maternity benefits: Must have at least one month of contributions in the last 12 months.

Maternity risk benefit: Paid to a pregnant worker or to an employed mother (who has just returned to work following childbirth) to protect the health of the mother or her child.

Child care allowance: Paid for providing care for a sick child younger than age 7 (age 18 if disabled).

Medical benefits: Must have at least one month of contributions in the last 12 months; no contribution requirement for certain categories of residents, for emergency surgery, and in cases of tuberculosis, AIDS, or other contagious diseases.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's average monthly earnings in the last six months before the incapacity began (100% for emergency surgery, tuberculosis, AIDS, and other contagious diseases) is paid for up to 183 days a year for each illness; may be extended in some cases.

The maximum monthly earnings used to calculate benefits are lei 10,200.

Illness prevention and rehabilitation for work benefit:

The benefit comprises two elements: rehabilitation and temporary placement in an alternative job and a cash benefit to replace part of the earnings lost as a result of reduced working hours. The value of each element must not exceed 25% of the insured's average monthly earnings in the six months before the incapacity began. Benefits are paid for up to 90 days a year. A benefit of 75% of the insured's average monthly earnings in the six months before the incapacity began is paid to persons who are quarantined.

The maximum monthly earnings used to calculate benefits are lei 10,200.

Maternity benefit: 85% of the insured's average monthly earnings in the six months before the expected date of childbirth is paid for up to 126 days.

The maximum monthly earnings used to calculate benefits are lei 10,200.

Maternity risk benefit: 75% of the insured's average monthly earnings in the six months before the expected date of childbirth is paid.

The maximum monthly earnings used to calculate benefits are lei 10,200.

Child care allowance: 85% of the insured's average monthly earnings in the six months before the claim is paid for up to 45 days for each calendar year (may be extended in case of emergency surgery, tuberculosis, AIDS, and other contagious diseases).

Average monthly earnings are equal to the insured's average earnings in the last six months before the incapacity began.

The maximum monthly earnings used to calculate benefits are lei 10,200.

Workers' Medical Benefits

Providers under contract with local health insurance funds provide medical services directly to patients. Medical benefits include general and specialist care, outpatient care, hospitalization, medicine, appliances, rehabilitation, preventive medical care, maternity care, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

National Health Insurance Fund (<http://www.cnas.ro>) administers cash sickness and maternity benefits.

Work Injury

Regulatory Framework

First law: 1912.

Current laws: 2002 (work injury) and 2010 (social insurance), implemented in 2011.

Type of program: Social insurance system.

Coverage

Persons with individual labor contracts; civil servants; unemployment benefit recipients; full-time students, apprentices, and students in occupational training.

Voluntary coverage is available for self-employed persons, agricultural workers and certain other workers.

Source of Funds

Insured person: None; the voluntarily insured pay 1% of the average monthly income (not less than the national monthly minimum gross wage).

The minimum monthly income used to calculate contributions is the national minimum gross wage.

The national monthly minimum gross wage is lei 850.

Self-employed person: 1% of the average monthly income (not less than the national monthly minimum gross wage).

The minimum monthly income used to calculate contributions is the national monthly minimum gross wage.

The national minimum gross wage is lei 850.

Employer: From 0.15% to 0.85% of average gross monthly income, according to the assessed degree of risk.

Government: Provides subsidies.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

80% of the insured's average wage in the six calendar months before the disability began is paid from the first day of disability for up to 180 days a year; 100% if the insured has to undergo emergency medical treatment. The benefit is paid by the employer until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: The pension is based on the insured's total lifetime number of accumulated pension points and the value of the pension point at the time of retirement. Pension points obtained during one year are calculated using the insured's monthly average wage divided by the national monthly average wage. Additional pension points are credited for missed contributions since the disability began. Pension points accrue at varying rates according to the degree of disability.

The pension point value is lei 790.7.

Constant-attendance supplement: A lump sum of 80% of the pension point value is paid for a first degree disability.

At the pensionable age, the insured can opt for a disability pension or an old-age pension, whichever is greater. The constant-attendance supplement is paid with either option.

Insured persons receiving a third degree disability pension can combine the pension with earnings from gainful employment subject to certain conditions.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually in December according to changes in the pension point value, which is adjusted annually to changes (100%) in the inflation rate plus 50% of the real growth in the average wage.

Workers' Medical Benefits

Providers under contract with local health insurance funds provide medical services directly to patients. Medical benefits include general and specialist care, outpatient care, hospitalization, medicine, appliances, rehabilitation, preventive medical care, maternity care, and transportation.

Survivor Benefits

Spouse's pension: The pension is based on the old-age pension the deceased received or was entitled to receive, but calculated as a percentage of the deceased's average lifetime number of pension points that varies according to number of eligible survivors: 50% for one survivor; 75% for two; or 100% for three or more.

If the deceased was ineligible for the old-age pension or received a disability or early old-age pension, the survivor pension is based on the first-degree disability pension. Pension points accrue at varying rates according to the degree of disability.

If the survivor is also eligible for an old-age pension in his or her own right, the greater of the two benefits is paid. Full orphans receive two pensions if both parents were insured.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually in December according to changes in the pension point value, which is adjusted annually to changes (100%) in the inflation rate plus 50% of the real growth in the average wage.

Funeral grant: A lump sum of four times the insured's monthly average gross earnings is paid when the insured dies.

Administrative Organization

Ministry of Labor, Family, Social Protection and Elderly (<http://www.mmuncii.ro>) is responsible for general supervision and policy development.

National House of Pensions and Other Social Insurance Rights (<http://www.cnpas.org>) administers the program.

Unemployment

Regulatory Framework

First law: 1991.

Current law: 2002.

Type of program: Social insurance system.

Coverage

Employed persons with individual labor contracts; and civil servants.

Voluntary coverage for self-employed persons, and certain other workers.

Source of Funds

Insured person: 0.5% of covered earnings.

The maximum monthly earnings used to calculate contributions are lei 11,490.

Self-employed person: 1% of declared covered earnings.

The maximum monthly earnings used to calculate contributions are lei 11,490.

Employer: 1% of gross payroll.

There are no maximum earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

Unemployment benefits: Must have at least 12 months of contributions in the last 24 months before unemployment, be younger than pensionable age, have income below a certain level, and be registered at the local labor office.

First-time job seekers older than age 16 with no independent income who have not found employment 60 days after the end of their school or university studies are also eligible.

Unemployment Benefits

75% of the reference social index plus 3% to 10% of the insured's average earnings in the last 12 months is paid (depending on the number of contributions) for six months if the insured has at least one year of contributions; nine months with more than five years; 12 months with more than 10 years.

Graduates who are first-time job seekers receive 50% of the reference social index for six months.

An unemployed person who resumes full-time employment before the awarded benefit period ends receives 30% of the benefit during the remaining period.

If the new workplace is more than 50 kilometers from the insured's home, a lump sum of twice the reference social

index is paid; seven times the reference social index if relocation is necessary.

The reference social index is lei 500.

Certain other incentives in the form of subsidies, exemption from unemployment insurance contribution payments, or access to loans under favorable conditions are awarded to certain employers to enhance job creation and encourage the recruitment of unemployed persons.

Administrative Organization

National Agency for Employment provides general supervision. Local offices administer the program.

Family Allowances

Regulatory Framework

First law: 1950.

Current laws: 1993 (State children allowances), 2001 (minimum guarantee), 2002 (HIV/AIDS benefits), 2005 (benefits for persons with disability), 2010 (family support), 2010 (parental leave), and 2011 (social assistance).

Type of program: Universal system.

Coverage

All residents of Romania.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

State children allowances: Paid for children younger than age 18 (older if a full-time student or trainee).

Family Income supplement (income tested): Paid to families with children under age 18 if average per capita family income is lei 370 a month or less.

Single-parent allowance (income tested): Paid to single parents if average per capita family income is lei 530 a month or less.

Parental leave (income tested): Paid to parents who had income from work during the 12 months prior to the birth. The benefit is paid until the child reaches age 2 (age 3 if disabled).

If the parents resume work before the end of the parental leave period, a reduced benefit is paid.

Benefits for persons diagnosed with HIV/AIDS: Paid to all persons diagnosed with HIV/AIDS.

Benefits for disabled persons: Paid to disabled persons, according to the degree of disability.

Attendance allowance: Paid to persons assessed as blind if they require the assistance of others to perform daily functions.

Social Assistance: Paid to families and persons with low or no income.

Family Allowance Benefits

State children allowances: lei 200 a month is paid for each child up to age 2 (age 3 if disabled); lei 42 a month for each child aged 3 or older.

Family Income supplement (income tested): If average per capita family income is less than lei 200, lei 40 a month is paid for one child; lei 80 for two; lei 120 for three; or lei 160 for four or more children. If average per capita family income is lei 200 to lei 530, lei 33 a month is paid for one child; lei 66 for two; lei 99 for three; or lei 132 for four or more children.

Single-parent allowance (income tested): If average per capita family income is less than lei 200, lei 65 a month is paid for one child; lei 130 for two; lei 195 for three; or lei 260 for four or more children. If average per capita family income is lei 200 to lei 530, lei 60 a month is paid for one child; lei 120 for two; lei 180 for three; or lei 240 for four or more children.

Parental leave (income tested): lei 600 a month or 85% of average earnings of the last 12 months, up to lei 3,400, is paid if the child is under 1 year; or up to lei 1,200 if the child is under 2 years (3 years if disabled).

Benefits for persons diagnosed with HIV/AIDS: A child receives lei 11 a day; an adult receives lei 13 a day.

Benefits for disabled persons: lei 202 is paid for a severe disability; lei 166 for a moderate disability. A supplement of lei 91, lei 68, or lei 33.5 is paid under certain conditions.

Attendance allowance: lei 525 is paid.

Social Assistance: lei 142 is paid for households with one person; lei 255 with two persons; lei 357 with three persons; lei 442 with four persons; lei 527 with five persons; plus lei 37 for each additional person in the household over five persons.

Unmarried persons and households with per capita income less than a fixed amount may receive cash and in-kind benefits to help pay heating costs.

Emergency assistance may be paid to persons, including refugees, assessed as needy.

Administrative Organization

Ministry of Labor, Family, Social Protection and Elderly (<http://www.mmuncii.ro>) is responsible for general supervision and policy development.

The National Agency for Social Benefits administers all social benefits.

Local offices, local councils, and other institutions pay the benefits.

Russia

Exchange rate: US\$1.00 = 32.86 rubles.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1995 (disability); 1996 (mandatory pension insurance); 1998 (nonstate pension funds); 2001 (public pensions); 2001 (labor pensions); 2001 (mandatory pension insurance); 2002 (early labor pension); 2002 (insurance period); 2002 (investments); 2004 (tax code), implemented in 2005; 2009 (social insurance contributions), implemented in 2010; 2011 (funded pensions); and 2013 (mandatory pension insurance), implemented in 2015.

Type of program: Social insurance, notional defined contribution (NDC), individual account, and social assistance system.

Coverage

Employed citizens, self-employed persons, and independent farmers.

Special systems for civil servants, military and police personnel, and war veterans.

The individual account covers persons born in 1967 or later.

Source of Funds

Insured person: None.

Self-employed person: In general, for those with annual income less than 300,000 rubles, an annual contribution of 17,328.48 rubles.

Different contribution rates apply for certain categories of self-employed person.

Employer: 22% of payroll.

The maximum annual earnings used to calculate contributions are 624,000 rubles plus 10% of payroll exceeding this ceiling for general categories of employers. Reduced contribution rates apply for certain groups of employers.

Government: The total cost of social pensions. Regional and local governments may finance supplementary benefits.

Qualifying Conditions

Old-age pension

Old-age labor pension: Age 60 (men) or age 55 (women) with at least five years of coverage.

The qualifying conditions are reduced for persons who have worked in the far-north region or in hazardous or dangerous work, for mothers who have five or more children or children with disabilities, and for some specified professional categories.

Deferred pension: The pension may be deferred.

Retirement is not necessary. There is no income test for a working pensioner.

The old-age labor pension is payable abroad in accordance with national legislation and reciprocal agreements.

State social pension: Age 65 (men) or age 60 (women).

The state social pension is not payable abroad.

Retirement is not necessary. There is no income test for a working pensioner.

Disability pension

Disability labor pension: Must be assessed with a Group I disability (100% loss of working capacity and requires constant attendance), a Group II disability (100% loss of working capacity and does not require constant attendance), or Group III disability (at least a 50% loss of working capacity and does not require constant attendance), and have at least one day of work (no minimum qualifying period for persons younger than age 20 whose disability is due to illness).

State disability pension: Paid to disabled persons who were injured in military service or a major industrial accident.

The state disability pension is payable abroad in accordance with national legislation and reciprocal agreements.

Social disability pension: Assessed with a Group I, II, or III disability with no work history, or disabled since childhood (or younger than age 18).

Survivor pension

Survivor labor pension: Paid irrespective of the deceased's length-of-service and coverage periods.

Eligible survivors include widows older than age 55 (widower(s) or parents older than age 60) or unemployed and caring for a child younger than age 14 or disabled; children up to age 18 (age 23 if a student, no limit if disabled before age 18); brothers and sisters up to age 18; and grandparents aged 60 (men) or aged 55 (women) or disabled.

The pension does not cease on the remarriage of a widow.

The survivor labor pension is payable abroad in accordance with national legislation and reciprocal agreements.

State survivor pension: Paid irrespective of the deceased's insurance coverage or military service.

Eligible survivors include parents, widow(er)s aged 60 (men) or aged 55 (women) or disabled; unemployed persons caring for children younger than age 14; siblings and grandchildren up to age 18 (age 23 if student). There are lower age requirements for specified cases.

The pension does not cease on the remarriage of a widow.

Social survivor pension: Paid if the deceased was ineligible for a contributory pension.

The social survivor pension is not payable abroad.

Old-Age Benefits

Old-age labor pension: The benefit is calculated as the sum of the social insurance benefit (a basic flat-rate element according to the category of beneficiary), the notional account, and a benefit based on the individual account balance. Calculations are based on insurance coverage and a projected life expectancy at retirement of 228 months.

The basic monthly flat-rate benefit for a pensioner up to age 80 with no dependents is 3,910.34 rubles, 5,213.80 rubles with one dependent, 6,517.25 rubles with two dependents, and 7,820.70 rubles with three or more dependents.

The basic monthly flat-rate amount for a pensioner aged 80 or older is 7,820.70 rubles with no dependents, 9,124.14 rubles with one dependent, 10,427.61 rubles with two dependents and 11,731.04 rubles with three or more dependents.

Deferred pension: Calculated in the same way as the old-age pension.

State length-of-service pension: The benefit is calculated according to the length of state service and the value of wages earned.

State social pension: The pension is a percentage of the basic flat-rate portion of the labor pension.

Benefit adjustment: Benefits are adjusted according to changes in the inflation rate and the average wage.

Permanent Disability Benefits

Disability labor pension: The benefit is calculated as the sum of a basic flat-rate element according to the category of beneficiary and a benefit based on the notional account. Calculations are based on a projected life expectancy at retirement of 228 months and a contribution period adjustment factor for younger insured persons.

For a pensioner with no dependents, the basic monthly flat-rate amount is 7,820.70 rubles (Group I), 3,910.34 rubles (Group II), or 1,955.17 rubles (Group III). For a pensioner with one dependent, 9,124.14 rubles (Group I), 5,213.80 rubles (Group II), or 3,258.63 rubles (Group III). For a pensioner with two dependents, 10,427.61 rubles (Group I), 6,517.25 rubles (Group II), or 4,462.07 rubles (Group III). For a pensioner with three or more dependents, 11,731.04 rubles (Group I), 7,820.70 rubles (Group II), or 5,865.75 rubles (Group III).

State disability pension: Benefits are set by the government according to categories of beneficiaries and increased according to the number of dependents.

Social disability pension: 10,376.86 rubles a month is paid if assessed with a Group I disability and disabled since childhood (or if younger than age 18); 8,647.51 rubles with a Group I disability and not disabled since childhood or with a Group II disability since childhood; 4,323.74 rubles with a Group II disability and not disabled since childhood; and 3,675.20 rubles with a Group III disability.

Benefit adjustment: Benefits are adjusted according to changes in the inflation rate and the average wage.

Survivor Benefits

Survivor labor pension: The benefit is calculated as the sum of a basic flat-rate element according to the category of beneficiary and a benefit based on the notional account. Calculations are based on a projected life expectancy of 228 months and the number of survivors.

The basic monthly flat-rate component for full orphans is 3,910.34 rubles for each child; for other dependent family members, 1,955.17 rubles.

The pension is split equally among all eligible survivors.

Double the value of accrued rights from the notional account is also paid to the children of a deceased single mother.

Social survivor pension: The pension is set by the government according to different categories of beneficiaries.

Benefit adjustment: Benefits are adjusted according to changes in the inflation rate and the average wage.

Administrative Organization

Pension Fund of the Russian Federation (<http://www.pfrf.ru>) and its regional bodies administer benefits and collect contributions.

Ministry of Labour and Social Protection of the Russian Federation (<http://www.rosmintrud.ru>) is responsible for policy development.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 1991 (medical insurance), 1995 (child benefits), 1999 (mandatory social insurance), 2001 (labor code), 2006 (sickness and maternity benefits), and 2011 (Social Insurance Fund budget).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Employed citizens.

Exclusions: Self-employed persons.

Medical benefits: All citizens and refugees.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None. (The insured may contribute to voluntary supplementary medical and maternity insurance. The rates vary by plan.)

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None. (The self-employed person may contribute to voluntary supplementary medical and maternity insurance. The rates vary by plan.)

Employer

Cash benefits: 2.9% of payroll.

Medical benefits: 5.1% of payroll.

Employer medical benefits contributions also finance family allowances.

Government

Federal and local governments provide partial funding for medical benefits.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period. For the childbirth grant, the claimant must register with a medical facility at the beginning of the pregnancy.

Sickness and Maternity Benefits

Sickness benefit: The benefit varies according to the length of the coverage period: 60% of current earnings is paid with less than five years of coverage; 80% with five to eight years; 100% with more than eight years (or if the insured has three or more dependent children).

For the care of a sick child younger than age 7, the benefit is provided for the period of sickness, up to 60 days a year; for a child aged 7 to 15, for 15 to 45 days a year; for an adult family member older than age 15 who is hospitalized, for seven to 30 days a year.

The minimum benefit is 100% of the legal minimum wage.

The legal minimum wage is 5,554 rubles.

The maximum benefit is 44,975 rubles.

Funeral grant: A lump sum of up to 5,002 rubles is paid, depending on local government financial resources.

Maternity benefit: 100% of the insured's gross earnings in the last 24 months is paid for 70 days before the expected date of childbirth and 70 days after childbirth; may be extended by an additional 14 to 40 days in certain cases.

The minimum benefit is 100% of the legal minimum wage.

The legal minimum wage is 5,554 rubles.

The maximum benefit is 44,913.84 rubles.

Childbirth grant: A lump sum of 13,741.99 rubles is paid. The local government pays an additional sum.

Pregnancy registration supplement: 515.33 rubles is paid when the pregnancy is registered in the first 12 weeks.

Adoption benefit: A lump sum of up to 105,000 rubles is paid.

Child care leave benefit (monthly): Paid to insured or unemployed parents until the child is aged 18 months. The benefit is 40% of the insured's average wage in the last 24 months and is at least 2,576 rubles for the first child and 5,153.22 rubles for the second and subsequent children.

The maximum monthly benefit is 17,965.54 rubles.

Parents of a child with a disability also receive benefits for four vacation days a month.

Workers' Medical Benefits

Compulsory medical insurance covers medical services provided directly to patients by public and private health providers. Benefits include general, preventive, and emergency care; hospitalization; laboratory services; dental care; maternity care; vaccinations; and transportation.

Cost sharing: Medicine prescribed during hospitalization is provided free or at reduced rates to persons with certain categories of illness, persons with disabilities, and war veterans.

Voluntary medical insurance covers specialized care, higher-cost medicine, and appliances.

Some categories of the population, including the elderly, persons with disabilities, and war veterans, may receive a cash reimbursement for some medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Cash benefits: Social Insurance Fund of the Russian Federation (<http://www.fss.ru>) and regional social insurance funds administer cash sickness and maternity benefits.

Regional departments of social protection administer maternity benefits for the unemployed and other nonworking citizens.

Medical benefits: Ministry of Health (<http://www.rosminzdrav.ru>) and regional health departments implement state health care policy and develop health care programs.

Federal Compulsory Medical Insurance Fund (<http://www.ffoms.ru>) implements health care policy within the state social insurance system and administers the financing of medical insurance programs.

Medical services are provided through clinics, hospitals, maternity homes, and other medical facilities, including private health care providers.

Regional governments administer medical insurance.

Work Injury

Regulatory Framework

First law: 1903.

Current laws: 1998 (work injury and occupational diseases), implemented in 2000; 2001 (labor code); 2005 (risk classification); and 2013 (contributions).

Type of program: Social insurance system.

Coverage

Employed citizens.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: From 0.2% to 8.5% of payroll according to 32 classes of professional risk related to 22 industry categories. Employers may finance supplementary benefits.

Government: None. Regional and local governments may finance supplementary benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average gross earnings is paid from the first day of incapacity until the insured is fully rehabilitated.

Average gross earnings are based on earnings immediately before certification of the degree of disability.

The Medical and Social Assessment Office assesses the degree of disability at least once a year.

Lump-sum compensation: A lump sum of up to 80,534 rubles is paid to insured workers according to the loss of working capacity. The benefit is adjusted according to regional environmental conditions.

A monthly benefit is paid for a temporary, prolonged loss of working capacity based on the average wage in the last 12 months and the assessed loss of working capacity.

Permanent Disability Benefits

Permanent disability pension: The pension depends on the assessed degree of disability.

Must have at least a 10% loss of work capacity.

The maximum benefit is 80,534 rubles a month and is set annually by the Social Insurance Fund.

The Medical and Social Assessment Office assesses the degree of disability at least once a year.

Constant-attendance allowance: 900 rubles a month is paid to those requiring special medical care; 225 rubles for daily attendance.

Workers' Medical Benefits

Compulsory medical insurance covers medical services provided directly to patients by public and private health care providers. Benefits include general, preventive, and emergency care; hospitalization; laboratory services; dental care; transportation; free appliances and medicine; and the cost of professional rehabilitation.

Specialized care may be provided under voluntary supplementary insurance offered by the employer.

Survivor Benefits

Survivor pension: Paid on the death of the insured as the result of a work injury or an occupational disease. The benefit is calculated as the sum of a basic flat-rate benefit according to different survivor categories, and a benefit based on the notional account and the number of eligible survivors.

Lump-sum compensation: In addition to the pension, a lump sum of 80,534 rubles is paid and split equally among all eligible survivors.

Death grant: A lump sum of up to 1,000 rubles is paid. (The employer may pay an additional benefit.)

Administrative Organization

Social Insurance Fund of the Russian Federation (<http://www.fss.ru>) and regional funds administer temporary disability benefits.

Enterprises and employers pay benefits to employees.

Pension Fund of the Russian Federation (<http://www.pfrf.ru>) administers permanent disability pensions.

Ministry of Health (<http://www.rosminzdrav.ru>) administers the provision of medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health care providers.

Regional health departments implement and administer state health care policies and programs.

Regional employment services administer and finance the program.

Unemployment

Regulatory Framework

First law: 1921.

Current laws: 1991 (employment), 1997 (registration), 2001 (labor code), 2004 (cash compensation), and 2006 (benefits).

Type of program: Social insurance and social assistance system.

Coverage

Citizens of Russia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Financed from federal and local government budgets. Regional and local governments may finance supplementary benefits for unemployed persons and their dependents.

Qualifying Conditions

Unemployment benefits: Must be registered at an employment office, have 26 weeks of full-time employment in the last 12 months (or the 26-week equivalent for part-time employment), and be willing and able to work.

Benefits may be reduced, postponed, suspended, or terminated if the worker is dismissed because of misconduct, leaving employment without good cause, violating conditions for job placement or vocational training, or filing a fraudulent claim.

Unemployed persons who do not meet the coverage conditions or persons who have never worked may be eligible for reduced benefits.

Unemployment Benefits

Unemployment benefit: 75% of the previous average monthly wage is paid for the first three months, 60% for the next four months, 45% for the five months, and thereafter 30% of the local minimum subsistence level for a further 12 months.

The benefit is increased by 10% of the regional minimum subsistence level for victims of radiation and persons living in radiation-contaminated zones.

The minimum monthly benefit is 850 rubles.

The maximum monthly benefit is 4,900 rubles.

For unemployed persons who do not meet the coverage conditions or for persons who have never worked, the benefit is 30% of the regional minimum subsistence level for the first six months and 20% of the regional minimum subsistence

level for the next six months, but not less than 100 rubles a month.

Dependent's supplement: The benefit is increased by 10% of the regional minimum subsistence level for each dependent, up to 30%. If both parents are unemployed, both are entitled to claim a supplement for the same dependent.

Early pension: Paid to unemployed older workers aged 58 to 59 (men) or aged 53 to 54 (women). (The benefit is the same as the old-age labor pension under Old Age, Disability, and Survivors.)

Administrative Organization

Ministry of Labour and Social Protection of the Russian Federation (<http://www.rosmintrud.ru>) provides general supervision.

Regional employment services administer the program.

Local employment services pay benefits.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1995 (child benefits), 2004 (cash compensation), 2005 (social insurance fund), and 2006 (families with children).

Type of program: Social insurance and social assistance system.

Coverage

Children younger than age 18 (up to age 23 if a full-time student).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: See source of funds under Sickness and Maternity. Employers may finance supplementary benefits.

Government: Federal and local government budgets subsidize the cost of benefits. Regional and local governments may finance supplementary benefits.

Qualifying Conditions

Child allowances: Paid to families with income below the locally determined minimum subsistence level. The child must reside in the household.

Family (maternity capital) grant: Paid to women after the birth or adoption of the second, third or subsequent child after January 1, 2007. In special cases men are entitled to the grant after the adoption of two children.

Family Allowance Benefits

Child allowances: The allowance varies according to geographic region and is paid for each child from age 18 months to age 18 (age 23 if a full-time student).

Supplements are paid if a parent fails to pay alimony.

Single parents receive twice the child allowance.

A parent caring for a sick child receives 60% to 100% of wages for the first seven days of illness; thereafter, 30% of wages (50% for single mothers) until the child's full recovery.

Family (maternity capital) grant: 429,408 rubles is paid.

Administrative Organization

Ministry of Labour and Social Protection of the Russian Federation (<http://www.rosmintrud.ru>) provides general supervision.

Regional and local departments of social protection pay benefits.

Pension Fund of the Russian Federation (<http://www.pfrf.ru>) and its regional bodies administer family (maternity) grants.

San Marino

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1955 (social security system); 2011 (complementary pensions), implemented 2012; and 2013 (early retirement).

Type of program: Social insurance and mandatory individual account system.

Note: A system of mandatory individual accounts was introduced in 2012 as a supplement to the social insurance system.

Coverage

Social insurance: Employed and self-employed persons.

Mandatory individual account: Employed and self-employed persons covered by social insurance younger than age 50 in 2012.

Voluntary coverage for employed and self-employed persons aged 50 or older in 2012.

Source of Funds

Insured person

Social insurance: 4.8% of gross earnings.

The insured's contributions also finance work injury benefits.

Mandatory individual account: 1% of gross earnings (rising to 1.5% in 2016 and to 2% in 2018).

Self-employed person

Social insurance: Contributions vary from €15,000 to €28,000 a year, according to the category of self-employment.

The self-employed person's contributions also finance work injury benefits.

Mandatory individual account: 2% of income (rising to 3% in 2016 and to 4% in 2018).

Employer

Social insurance: 16.10% of payroll.

The employer's contributions also finance work injury benefits.

Mandatory individual account: 1% of payroll (rising to 1.5% in 2016 and to 2% in 2018).

Government

Social insurance: 5% of total contributions (higher contributions are made for agricultural workers) or up to 25% to cover any deficit.

Government contributions also finance work injury benefits.

Mandatory individual account: Subsidies as needed.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (gradually rising to age 66 from 2019 to 2021) with at least 20 years of contributions (4,320 days of contributions); age 60 with at least 40 years of contributions. For insured persons who entered the labor force before January 1, 2006, transitional provisions apply.

Early retirement: Age 57 to the full retirement age provided the sum of the age plus the number of years of contributions equals 100 (for example, age 57 with 43 years of contributions) or age 57 with at least 35 years of contributions if the insured has exhausted all employment benefits, the place of employment has closed, or in the event of mass unemployment.

Partial pension: Age 60 with 35 to 39 years of contributions.

Deferred pension: The pension may be deferred.

Old-age pension (mandatory individual account):

Age 65 (gradually rising to age 66 from 2019 to 2021) with at least five years of contributions.

Early retirement: Age 60 to the full retirement age provided the sum of the age plus the number of years of contributions equals 100 (for example, age 60 with 40 years of contributions).

Disability pension (social insurance): Paid for a loss of working capacity of at least 65% with at least seven years of contributions, including at least two years in the last three years before the disability began.

A medical board of the National Social Security Institute assesses the degree of loss of working capacity.

Disability pension (mandatory individual account):

Must be assessed with at least a 50% permanent loss of working capacity.

A medical board of the National Social Security Institute assesses the degree of loss of working capacity.

Survivor's pension (social insurance): The deceased had at least seven years of contributions, including at least one year of coverage in the five years before death; or a total of 15 years of contributions.

Eligible survivors include a widow, unemployed widower with a disability, and children younger than age 18 (age 26 if a student or disabled). The widow(er) must have been married to and living with the deceased at the time of death.

The widow(er)'s pension ceases on remarriage.

Survivor's pension (mandatory individual account):

Paid on the death of the insured. The widow(er) must have been married to and living with the deceased at the time of death.

Eligible survivors include a widow, unemployed widower with a disability, and children younger than age 18 (age 26 if a student or disabled).

Old-Age Benefits

Old-age pension (social insurance): The pension is 2% of half of the legally fixed amount for each year of coverage plus 0.75% of the portion of reference earnings that exceeds the legally fixed amount (1.5% for coverage periods completed before January 1, 2012).

The legally fixed amount is €44,916.73.

Reference earnings used to calculate benefits are the insured's average daily earnings in the last 20 years (10 years for coverage periods completed before January 1, 2012) before retirement, multiplied by 16.615.

The maximum pension is 100% of the insured's last monthly earnings before retirement.

A means-tested minimum pension is paid.

Transitional provisions apply to persons with at least 216 days of contributions before January 1, 2006.

Partial pension: The pension is reduced by 15% with 35 years of contributions; 10% with 36 years; 6% with 37 years; 4% with 38 years; and 2% with 39 years.

Deferred pension: The pension is increased by 3% for each year of deferral after the normal retirement age.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index.

Old-age pension (mandatory individual account): The amount of the annuity is based on the individual account balance; may withdraw up to 30% of the account balance prior to reaching retirement age for health care costs, expenses related to the purchase and renovation of the first home for themselves or for their children; or college expenses for the insured and family members.

Permanent Disability Benefits

Disability pension (social insurance): The pension is 2% of half of the legally fixed amount for each year of coverage plus 0.75% of the portion of reference earnings that exceeds the legally fixed amount (1.5% for coverage periods completed before January 1, 2012).

The legally fixed amount is €44,916.73.

Reference earnings used to calculate benefits are the insured's average daily earnings in the last 20 years (10 years for coverage periods completed before January 1, 2012) before retirement, multiplied by 16.615.

The maximum benefit is 100% of the insured's last monthly earnings before retirement.

A means-tested minimum pension is paid.

Transitional provisions apply to persons with at least 216 days of contributions before January 1, 2006.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index.

Disability pension (mandatory individual account): The amount of the annuity is based on the individual account balance.

Survivor Benefits

Survivor's pension (social insurance): 65% to 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to the surviving spouse and children, depending on the number of survivors.

Survivor's pension (mandatory individual account): A benefit is paid.

Administrative Organization

National Social Security Institute (<http://www.iss.sm>) administers the social insurance program.

Complementary Social Security Fund of the National Social Security Institute administers the mandatory individual account program.

Sickness and Maternity

Regulatory Framework

First law: 1955 (medical benefits).

Current laws: 1974 (temporary incapacity), 1977 (cash benefits), 1980, 1988, 1990 (social security), 1993, 2003, and 2008.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed and self-employed persons.

Medical benefits: All residents of San Marino.

Source of Funds

Insured person: None.

Self-employed person: Up to 4% of gross earnings, according to the self-employment category.

Employer: 5% of payroll.

Government: None (cash benefits); 50% of direct taxes (medical benefits).

Qualifying Conditions

Cash sickness and maternity benefits: There is no qualifying period.

Medical benefits: There is no qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 86% of the insured's monthly earnings is paid for the first 15 days, 100% until the end of the sixth month, and 86% until the end of the 12th month. The benefit is paid for up to 365 days for workers with permanent employment contracts; to the end of the employment contract for workers with short-term employment contracts.

Maternity benefit: 100% of the insured's earnings is paid for five months (two months before and three months after the expected date of childbirth); thereafter, mothers can remain on leave and receive a benefit of 30% of earnings for one year and 20% for an additional six months, or they can return to work and take up to two hours of leave a day with full pay until the child is age 1.

Workers' Medical Benefits

Doctors of the National Social Security Institute and state hospitals provide medical services. Benefits include all medical services, hospitalization, maternity care, and medications.

There is no cost sharing.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Dental services are free for children up to age 14.

Administrative Organization

National Social Security Institute (<http://www.iss.sm>) administers the program.

Work Injury

Regulatory Framework

First and current laws: 1983 (pensions) and 2008 (pensions).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's earnings is paid.

Permanent Disability Benefits

Permanent disability benefit: If assessed with a total disability, the pension is based on the insured's annual earnings in the last year before the disability began.

Partial disability: A percentage of the disability pension is paid according to the assessed degree of disability (at least 15%).

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index.

Workers' Medical Benefits

All necessary medical services and benefits are provided free of charge.

Survivor Benefits

Survivor's pension: 65% to 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to the surviving spouse and children, depending on the number of survivors.

The survivor's pension ceases on remarriage.

Administrative Organization

National Social Security Institute (<http://www.iss.sm>) administers the program.

State hospitals, or government-approved establishments, deliver medical services.

Unemployment

Regulatory Framework

First law: 1967 (unemployment).

Current law: 2010 (unemployment).

Type of program: Social insurance system.

Coverage

Unemployment benefit: All employees.

Exclusions: Self-employed persons.

Temporary unemployment benefit: Employees in most sectors of work.

Source of Funds

Insured person

Unemployment benefits: 0.5% of gross earnings.

Temporary unemployment benefits: None.

Self-employed person

Not applicable.

Employer

Unemployment benefits: 1.9% of payroll.

Temporary unemployment benefits: 7% of payroll.

Government

Unemployment benefits: None.

Temporary unemployment benefits: None.

Qualifying Conditions

Unemployment benefit: Must have worked at least 121 days in the last two years.

Special economic benefit: Paid in the event of mass unemployment or the closure of the place of employment.

Temporary unemployment benefit: Paid for temporary unemployment that results from unforeseen circumstances, restructuring, or a short-term market downturn.

Unemployment Benefits

Unemployment benefit: The benefit varies according to the insured's number of days of contributions. With 121 to 242 days, 30% of the insured's average earnings in the four months before unemployment is paid for up to 90 days; with at least 243 days and aged 50 or younger, 60% is paid for the first six months and 50% from the seventh to the eighth month; with at least 243 days of contributions and older than age 50, 40% of the insured's average earnings in the four months before unemployment is paid from the ninth to the 12th month of unemployment.

Special economic benefit: With at least 216 days of work with the same employer, 70% of the insured's earnings is paid for up to six months; thereafter, 65% of earnings for up to six months. With 162 to 215 days of work with the same employer, 60% of the insured's earnings is paid for up to six months; thereafter, 50% of earnings for up to six months.

Temporary unemployment benefit: 72% to 82% of the insured's earnings is paid for up to nine months, depending on the reason for unemployment.

Administrative Organization

National Social Security Institute (<http://www.iss.sm>) administers the program.

Family Allowances

Regulatory Framework

First law: 1976.

Current law: 1999 (integrative family allowance) and 2009 (family allowance).

Type of program: Employment-related program.

Coverage

Employed persons, pensioners, and certain self-employed persons.

Source of Funds

See Source of Funds under Unemployment.

Qualifying Conditions

Family allowance: All residents of San Marino.

Family allowance supplement (means tested): Residents of San Marino with annual household per capita income of €8,500 or less.

Family Allowance Benefits

Family allowances: €69.50 is paid for the first dependent; €90.50 for the second; €112.50 for the third; €133.50 for the fourth; €160.50 for the fifth.

Family allowances supplement (means tested): €69.50 is paid for the first dependent; €90.50 for the second; €112.50 for the third; €133.50 for the fourth; €160.50 for the fifth. For each child older than age 16 in secondary education, the family allowance supplement is increased from 5% to 10%.

Administrative Organization

National Social Security Institute (<http://www.iss.sm>) administers the program.

Serbia

Exchange rate: US\$1.00 = 83.13 dinars

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922, implemented in 1937.

Current laws: 2003 (pension and disability insurance) and 2004 (social insurance contributions).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons including farmers, and contract workers.

Source of Funds

Insured person: 13% of covered earnings.

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national monthly average gross wage in the previous month.

The national monthly average gross wage is 60,102 dinars (January 2014).

Self-employed person: 24% of covered income.

The minimum monthly income used to calculate contributions is 35% of the national monthly average gross wage in the previous three months.

The maximum monthly income used to calculate contributions is five times the national monthly average gross wage in the previous month.

The national monthly average gross wage is 60,102 dinars (January 2014).

Employer: 11% of covered payroll (Since 2006, the contribution rate is reduced or eliminated for up to 3 years depending on the age of the worker).

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national monthly average gross wage in the previous month.

The national monthly average gross wage is 60,102 dinars (January 2014).

Government: Guarantees cash benefits; covers any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 15 years of coverage.

Early retirement: Age 54 and four months (gradually rising to age 58 by 2023) with at least 40 years of coverage (men) or age 53 and eight months (gradually rising to age 58 by 2023) with at least 35 years and eight months of coverage (women, gradually rising to 38 years by 2021); at any age with at least 45 years of coverage.

Disability pension: Must be younger than the pensionable age and assessed as incapable of all work (total disability). The required contribution period increases with age: one year of coverage if the disability began before age 20; two years if aged 20 to 24; three years if aged 25 to 29; and at least five years if aged 30 or older. If younger than age 58, work capacity must be reassessed within three years of original assessment.

There is no minimum qualifying period for a disability resulting from a work injury or an occupational disease.

Cash compensation for body impairment: Paid for a body impairment of at least 30% resulting from a work injury or occupational disease.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased was a pensioner or had at least five years of coverage.

Eligible survivors include a widow aged 51 and 6 months (gradually rising to age 53 by 2017) or a widower aged 56 and 6 months (gradually rising to age 58 by 2017) who is disabled or caring for a child younger than age 15 (age 26 if a student, no limit if disabled); a dependent mother aged 60 or older or disabled; a dependent father aged 65 or older or disabled; children younger than age 15 (age 26 if a student, no limit if disabled); and dependent grandchildren, brothers, and sisters.

The widow(er)'s pension does not cease on remarriage.

If a survivor receives a pension in their own right, the survivor must choose to receive only one pension.

Payment of the survivor pension is suspended if the beneficiary is working in insured employment or as a self-employed person.

Funeral grant: Paid on the death of a pensioner to the person who paid for the funeral.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension: The pension is based on the number of years of contributions, the ratio of the individual's wage to the average wage, and the value of the general point.

The value of the general point is 712.15 dinars.

Schedule of payments: Pensions are paid twice a month; once a month for pensioners who were previously self-employed.

Benefit adjustment: Benefits are adjusted twice a year in April and October according to changes in the consumer price index and the rate of GDP growth.

Permanent Disability Benefits

Disability pension: The pension is based on the number of years of contributions, the ratio of the individual's wage to the average wage, and the value of the general point.

The value of the general point is 712.15 dinars.

The required number of years of contributions depends on the age of the insured when the disability began. The required number of years differs for men and women.

Cash compensation for body impairment: A monthly benefit is paid.

Constant-attendance supplement: A monthly benefit is paid.

Schedule of payments: Pensions are paid twice a month; once a month for pensioners who were previously self-employed.

Benefit adjustment: Benefits are adjusted twice a year in April and October according to changes in the consumer price index and the rate of GDP growth.

Survivor Benefits

Survivor pension: 70% of the old-age pension the deceased received or was entitled to receive is paid for one survivor (140% for a full orphan); 80% for two survivors (160% for full orphans); 90% for three survivors (180% for full orphans); or 100% for four or more survivors (200% for full orphans).

The minimum survivor pension is the old-age pension calculated based on 20 years of coverage.

Benefit adjustment: Benefits are adjusted twice a year in April and October according to changes in the consumer price index and the rate of GDP growth.

Funeral grant: The cost of the funeral is paid, up to 150% of the average pension paid in the last quarter before the pensioner's death.

Benefits are paid abroad under reciprocal agreement.

Administrative Organization

Ministry of Labor, Employment and Social Policy (<http://www.minrzs.gov.rs>) provides general supervision.

Republic Fund for Pension and Disability Insurance (<http://www.pio.rs>) administers benefits.

Ministry of Finance–Tax Administration (<http://www.poreskauprava.gov.rs>) collects contributions.

Institute for Social Insurance (<http://www.zso.gov.rs>) coordinates the implementation of international social security agreements.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 2002 (families with children), 2004 (social insurance contributions), 2005 (health insurance), and 2005 (labor).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employed and self-employed persons.

Medical benefits: Employed and self-employed persons, farmers, pensioners, unemployed beneficiaries, persons older than age 65, pregnant women, persons with mental or physical disabilities, social assistance beneficiaries, and children up to age 18 (26 if a full time student).

Voluntary coverage for medical benefits is available.

Special system for military personnel.

Source of Funds

Insured person: 6.15% of covered earnings; pensioners, 12.3% of the pension; voluntarily insured, 12.3% of covered declared earnings (medical benefits).

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national monthly average gross wage in the previous month.

The national monthly average wage is 60,102 dinars (January 2014).

Self-employed person: 12.3% of covered income.

The minimum monthly income used to calculate contributions is 35% of the national monthly average gross wage in the previous three months.

The maximum monthly income used to calculate contributions is five times the national monthly average gross wage in the previous month.

The national monthly average wage is 60,102 dinars (January 2014).

Employer: 6.15% of covered payroll (Since 2006, the contribution rate is reduced or eliminated for up to 3 years depending on the age of the workers).

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national monthly average gross wage in the previous month.

The national monthly average wage is 60,102 dinars (January 2014).

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Must be covered for at least three continuous months or six months in the last 18 months. There is no minimum coverage period for an incapacity resulting from a work injury or an occupational disease. The benefit is also paid for providing care for a sick family member (up to four months in one calendar year) or if the insured donates tissue or an organ.

If the insured receives benefits for more than six continuous months or for longer than 12 months within an 18-month period and is still incapable of work, a disability pension may be paid.

Cash maternity benefits: Paid to either of the child's parents, a guardian or a foster parent who adopts a child.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 65% of the calculation base (100% for a work injury, occupational disease, or organ or tissue donation) is paid from the 31st day of incapacity until recovery or the award of a disability pension. (The employer pays benefits for the first 30 days.)

The calculation base for an insured person is his or her average wage in the last three months, up to five times the national monthly average wage. If the benefit is paid for more than two months, the calculation base is adjusted each month according to changes in the average wage in the insured's place of employment.

The national monthly average gross wage is 60,102 dinars (January 2014).

The calculation base for a self-employed person is his or her average covered income in the last three months.

Maternity benefit: 100% of the insured's earnings is paid with at least six months of continuous coverage; up to 60% with three to five months; 30% with less than three months. The benefit is paid monthly.

For the first and second child, the benefit is paid from 28 days before the expected date of childbirth for one year; for two years for each additional child.

Earnings used to calculate benefits are earnings in the last 12 months before the maternity leave began, up to five times the national monthly average wage.

The national monthly average gross wage is 60,102 dinars (January 2014).

The minimum benefit is the minimum monthly wage.

The minimum monthly wage is 18,400 dinars.

For a self-employed person, the benefit is the average covered income in the last three months.

Workers' Medical Benefits

Health insurance institutions under contract with public and private health care services provide medical services directly to patients.

Services include measures for prevention and early detection of diseases, medicine, surgery, family planning and maternity care (for up to 12 months after childbirth), dental treatment, and prostheses.

The insured pays up to 35% of the cost of medical services and treatments, according to a schedule in law; no-copayment for medical services for work injury and occupational disease. Reduced copayments for disabled military and civil war veterans, blind persons, and persons with a permanent disability, persons receiving financial compensation for providing care to another person, and voluntary blood donors.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health (<http://www.zdravlje.gov.rs>) provides general supervision.

Republic Fund of Health Insurance (<http://www.rfzo.rs>) administers benefits.

Ministry of Finance–Tax Administration (<http://www.poreskauprava.gov.rs>) collects contributions.

Institute for Social Insurance (<http://www.zso.gov.rs>) coordinates the implementation of international social security agreements.

Work Injury

Regulatory Framework

There is no specific program for work injury. Cash and medical benefits for a work injury or an occupational disease are provided through the Old-Age, Disability, and Survivors and Sickness and Maternity programs.

Unemployment

Regulatory Framework

First law: 1927.

Current laws: 1996 (citizens employed abroad); 2003 (vocational rehabilitation); and 2009 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Farmers.

Source of Funds

Insured person: 0.75% of covered earnings.

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national monthly average gross wage in the previous month.

The national monthly average wage is 60,102 dinars (January 2014).

Self-employed person: 1.5% of covered income.

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly income earnings used to calculate contributions is five times the national monthly average gross wage in the previous month.

The national monthly average wage is 60,102 dinars (January 2014).

Employer: 0.75% of covered payroll.

The minimum monthly earnings used to calculate contributions are 35% of the national monthly average gross wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national monthly average gross wage in the previous month.

The national monthly average wage is 60,102 dinars (January 2014).

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefit: At least 12 consecutive months of coverage or 12 months in the last 18 months. A gap in coverage of up to 30 days is permitted.

The benefit may be reduced for part-time work.

Unemployment Benefits

50% of the insured's average earnings in the last six months is paid.

The duration of the benefit depends on the length of the coverage period or the insured's age: the benefit is paid for up to three months with one to five years of coverage; up to six months with six to 15 years; up to nine months with 16 to 25 years; up to 12 months with more than 25 years; or up to 24 months if the insured will be of pensionable age within the next two years.

The minimum benefit is 80% of the national monthly minimum wage.

The minimum monthly wage is 18,400 dinars.

The maximum benefit is 160% of the national monthly average wage.

The national monthly average wage is 60,102 dinars (January 2014).

Schedule of payments: The benefit is paid monthly; a lump sum is paid if the funds will be used as start-up capital for a new business.

Administrative Organization

Ministry of Labor, Employment and Social Policy (<http://www.minrzs.gov.rs>) provides general supervision.

National Employment Service (www.nsz.gov.rs) registers all employers and job seekers and administers the program.

Family Allowances

Regulatory Framework

First law: 1949.

Current law: 2002 (families).

Type of program: Universal system.

Coverage

Resident citizens of Serbia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost through the central government budget. Municipal governments may provide supplements or additional benefits.

Qualifying Conditions

Parental allowance (means tested): Paid to a mother for up to four children. The mother must be covered for health insurance.

If there is no mother, the father may be eligible.

The parental allowance is not paid if the mother, or household family members pays tax on property valued above 12,000,000 dinars.

Child allowance (income tested): Paid to a parent, guardian, or foster parent raising up to four children. The parent, guardian, or foster parent and covered for health insurance.

The child must be younger than age 19 (age 26 for children with special needs).

Income test: Monthly per capita family income must not exceed 7,932 dinars; 9,519 dinars for a guardian, foster parent, single parent, or the parents of a child with a disability. Per capita family income levels are adjusted monthly according to changes in the cost of living.

Family Allowance Benefits

Parental allowance (means tested): A lump sum of 36,743 dinars is paid for the first child; 143,680 dinars for the second child; 258,613 dinars for the third child; and 344,813 dinars for the fourth child.

Benefit adjustment: Benefits are adjusted twice a year in April and October according to changes in the consumer price index and the rate of GDP growth.

Child allowance (income tested): 2,568 dinars for each child is paid monthly.

Kindergarten costs for orphans, foster children, children with disabilities, and children in low-income families are reimbursed.

Benefit adjustment: Benefits are adjusted twice a year in April and October according to changes in the consumer price index and the rate of GDP growth.

Administrative Organization

Municipal governments provide benefits.

Ministry of Labor and Social Policy (<http://www.minrzs.gov.rs>) is responsible for appeals.

Slovak Republic

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current laws: 2003 (social insurance), implemented in 2004; 2003 (employment services), implemented in 2004; and 2004 (individual accounts), implemented in 2005.

Type of program: Social insurance and individual account system.

Note: Since January 1, 2013, participation in the individual account program is voluntary for new entrants to the labor force. The decision to contribute to an individual account must be made before age 35 and cannot be reversed.

Coverage

Employed persons; and self-employed persons with annual earnings of more than 12 times the minimum assessment basis.

The minimum assessment basis is €402.50.

Special systems for certain intelligence, security, police, fire, customs, and military personnel.

Source of Funds

Insured person

Social insurance: 7% of covered monthly earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €4,025.

Individual account: None.

Self-employed person

Social insurance: 24% of monthly declared earnings. For self-employed persons who participate in the individual account program, 4% is diverted to the individual account.

The legal minimum monthly earnings used to calculate contributions are €402.50.

The legal maximum monthly earnings used to calculate contributions are €4,025.

Individual account: 4% of monthly declared earnings out of the 18% contributed to the social insurance scheme plus administrative fees.

Employer

Social insurance: 20% of monthly payroll.

There are no minimum earnings used to calculate contributions.

The legal maximum monthly earnings used to calculate contributions are €4,025.

Individual account: 4% of monthly payroll out of the 14% contributed to the social insurance scheme if the insured has an individual account.

Government

Social insurance: Finances any deficit; contributes for persons caring for children up to age six (age 18 with serious chronic health conditions), for maternity benefit recipients, and disability benefit recipients (until retirement age or until the early retirement pension is paid).

Individual account: None.

Qualifying Conditions

Old-age pension (social insurance)

Age 62 (gradually rising from 2017 according to increases in life expectancy) with at least 15 years of coverage. The retirement age is reduced for women with children.

Old-age pensioners may continue to work.

Early pension: Paid from two years before the normal pensionable age with at least 15 years of coverage. The monthly pension must be at least 1.2 times the legal monthly subsistence minimum.

The legal monthly subsistence minimum is €237.80.

Employment must cease.

The legal monthly subsistence minimum is the difference between specified sources of family income and actual income. The legal subsistence minimum is adjusted annually in July by the Ministry of Labor, Social Affairs, and Family.

Deferred pension: The pension may be deferred. There is no age limit.

Old-age pension (individual account): Age 62 (gradually rising from 2017 according to increases in life expectancy) with at least 15 years of coverage. The retirement age is reduced for women with children.

Early pension: Age 62 with at least 60 months of contributions. The monthly pension must be at least 0.6 times the legal monthly subsistence minimum.

The legal monthly subsistence minimum is €237.80.

The legal monthly subsistence minimum is the difference between specified sources of family income and actual income. The legal subsistence minimum is adjusted annually in July by the Ministry of Labor, Social Affairs, and Family.

Old-age benefits are payable abroad.

Disability pension: Must be assessed with a total disability (at least a 70% loss of earning capacity) or partial disability (at least 40% loss of earning capacity). The pension is paid with less than one year of coverage if aged 20 or younger; with at least one year if aged 21 to 24; with at least two years if aged 25 to 28; with at least five years if aged 29 to 34; with at least eight years if aged 35 to 40; with at least 10 years if aged 41 to 45; and with at least 15 years if older than age 45.

Disability pensioners may continue to work.

A medical examiner of the Social Insurance Agency and a general practitioner assess the degree of disability.

Disability benefits are payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or qualified for an early pension at the time of death.

Eligible survivors include a widow(er) who was married to the deceased and orphans younger than the age at which they can legally leave school (age 26 if a full-time student or disabled).

The pension ceases on remarriage.

Survivor benefits are payable abroad.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is based on the average personal wage point, the length of the coverage period, and the current pension value (€10.2524).

The average personal wage point is the personal wage points earned during particular calendar years and the length of the coverage period, up to three wage points.

The personal wage point is the proportion of the insured's gross annual income in relation to the national average annual wage.

The insured's total covered earnings since 1984 are used to calculate pensions.

Early pension: The old-age pension is reduced by 0.5% for each 30-day period the pension is received before the normal retirement age.

Deferred pension: The old-age pension is increased by 0.5% for each 30-day period the pension is received after the normal retirement age.

There is no minimum monthly old-age pension.

There is no maximum monthly old-age pension.

Benefit adjustment: Benefits are adjusted annually in January according to the average changes in the consumer price index and the national average wage.

Old-age pension (individual account): The insured has two options: an immediate life annuity or temporary programmed withdrawals with a deferred life annuity.

Early pension: Calculated in the same way as the old-age pension (individual account).

Deferred pension: Calculated in the same way as the old-age pension (individual account).

Permanent Disability Benefits

Disability pension (social insurance): The monthly pension is the product of the average personal wage point, the length of the coverage period, and the current pension value (€10.2524).

The full pension is paid for a total disability.

The average personal wage point is the personal wage points earned during particular calendar years and the length of the coverage period, up to three wage points.

The personal wage point is the proportion of the insured's gross annual income in relation to the national average annual wage.

The insured's total covered earnings since 1984 are used to calculate pensions.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

There is no minimum monthly disability pension.

There is no maximum monthly disability pension.

The disability pension is replaced by the old-age pension at the normal retirement age.

Benefit adjustment: Benefits are adjusted annually in January according to the average changes in the consumer price index and the national average wage.

Disability pension (individual account): No benefits are provided.

Survivor Benefits

Spouse's pension (social insurance): The monthly pension is 60% of the old-age or disability pension the deceased received or was entitled to receive. The pension is paid for life if the survivor has a disability with an assessed loss of earning capacity of at least 70%, cares for a dependent child, has raised at least three children, or is at least aged 52 and has raised two children.

There is no legal minimum monthly survivor pension.

Orphan's pension (social insurance): The monthly pension is 40% of the old-age or disability pension the deceased received or was entitled to receive.

There is no minimum monthly orphan's pension.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted annually in January according to the average changes in the consumer price index and the national average wage.

Spouse's pension (individual account): If the deceased was younger than the normal retirement age, the survivors receive the value of the balance in the deceased's individual account. If the deceased was an old-age pensioner, eligible survivors receive 60% of the annuity paid to the deceased plus any remaining balance in the deceased's individual account.

Administrative Organization

Social insurance: Ministry of Labor, Social Affairs, and Family (<http://www.employment.gov.sk>) provides supervision.

Social Insurance Agency (<http://www.socpoist.sk>), administers the program and collects contributions.

Individual account: National Bank of Slovakia (<http://www.nbs.sk>) licenses and supervises pension funds.

Licensed pension funds manage individual accounts.

Social Insurance Agency (<http://www.socpoist.sk>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1888.

Current laws: 1998 (medical products and devices); 1998 (childbirth allowance), implemented in 1999; 2003 (social insurance), implemented in 2004; 2003 (income replacement), implemented in 2004; 2004 (health care and services); and 2004 (health insurance).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employed persons; and self-employed persons with annual earnings of more than 12 times the minimum assessment basis.

Voluntary coverage is available.

The minimum assessment base is €402.50.

Special systems for certain intelligence, security, police, fire, customs, and military personnel.

Medical benefits: Universal coverage.

Exclusions: Persons insured abroad and non-Slovak citizens working in the Slovak Republic for employers with diplomatic privileges.

Source of Funds

Insured person

Cash benefits: 1.4% of covered monthly earnings; voluntarily insured persons contribute 4.4% of declared monthly earnings.

Medical benefits: 4% of covered monthly earnings.

There are no minimum earnings used to calculate contributions.

Self-employed person

Cash benefits: 4.4% of declared covered monthly earnings.

Medical benefits: 14% of declared covered monthly earnings.

The minimum monthly earnings used to calculate contributions are €402.50.

The maximum monthly earnings used to calculate contributions are €4,025.

Employer

Cash benefits: 1.4% of monthly covered payroll.

Medical benefits: 10% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

Government

Contributes for nonemployed persons, and finances any deficit of the General Health Insurance Agency.

Qualifying Conditions

Cash sickness benefits: Paid for a temporary incapacity for work; voluntarily insured persons must also have at least 270 days of coverage in the two years before the incapacity began. The insured must not be receiving the maternity benefit.

Cash maternity benefits: Must have at least 270 days of coverage in the two years before the expected date of childbirth. The benefit can also be paid to the child's father, the husband of the child's mother, and other persons subject to conditions.

Nursing benefit: Paid to care for a sick child, spouse, parent, or parent-in-law, or a child younger than age 11.

Equalization benefit: Paid to women who are exempt from some types of work while pregnant and who are redeployed by their employer to another job paying lower wages.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 55% of the daily assessment basis is paid from the 11th day of the temporary incapacity for work (the employer pays a benefit for the first 10 days). In certain circumstances, 25% of the daily assessment basis is paid for

the first three days; thereafter, 55% of the assessment basis. The benefit is paid for up to 52 weeks.

The daily assessment basis is the insured's earnings in the last year before the incapacity began.

Maternity benefit: 65% of the daily assessment basis is paid from six to eight weeks before the expected date of childbirth for a total of 34 weeks; 37 weeks for a single mother and 43 weeks for multiple births.

The daily assessment basis is the insured's earnings in the last year before the expected date of childbirth.

Nursing benefit: 55% of the daily assessment basis is paid from the first day of nursing for up to 10 days.

The daily assessment basis is the insured's earnings in the last year before the expected date of childbirth.

Equalization benefit: 55% of the difference between the earnings before and after job transfer is paid until the end of the ninth month after childbirth.

Workers' Medical Benefits

Medical benefits include medical treatment, hospitalization, medicine, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium, spa treatment, preventive examinations, vaccination, dispensary care, and convalescent stays for selected professions.

Medicine is free of charge or partially reimbursed, according to a schedule in law. There are no annual ceilings or limits. There is no limit to duration.

Cost sharing: Part of the cost for transportation; up to €3.32 a day for accompanying a person to hospital; €1.99 for emergency medical care; and €0.17 for every prescription submitted to a pharmacy for processing.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<http://www.employment.gov.sk>) provides supervision.

Social Insurance Agency (<http://www.socpoist.sk>), collects contributions and administers the cash benefit program.

Ministry of Health (<http://www.health.gov.sk>) and the Health Care Supervision Authority administer the provision of medical benefits through health centers and clinics.

Work Injury

Regulatory Framework

First law: 1887.

Current laws: 1965 (minimum requirements); 1986 (dangerous work); 2001 (workplace security and health); 2001

(labor code), implemented in 2002; 2003 (income tax), implemented in 2004; 2003 (social insurance), implemented in 2004; and 2004 (compensation).

Type of program: Social insurance system.

Coverage

Employed persons, students, and certain voluntary fire fighters and rescue workers.

Exclusions: Self-employed persons.

Special systems for police and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.8% of gross payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: Finances any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Benefits are paid for 47 occupational diseases, according to a schedule in law. Accidents that occur while commuting to and from work are not covered.

Temporary Disability Benefits

Temporary disability supplement: From the first to the third day of incapacity, 55% of the insured's daily assessment basis is paid; thereafter, 25%.

The daily assessment basis is based on the insured's earnings in the last year before the disability began.

The temporary disability supplement is paid in addition to the sickness benefit (see sickness and maternity).

Rehabilitation benefit: 80% of the insured's daily assessment basis is paid during occupational rehabilitation.

The daily assessment basis is based on earnings in the last year before the disability began.

Retraining benefit: 80% of the insured's daily assessment basis is paid during retraining.

The daily assessment basis is based on earnings in the last year before the disability began.

In-kind benefits are also paid for professional rehabilitation. Lump sums are paid for compensation for pain and difficulties with social reintegration following a work injury or occupational disease.

Permanent Disability Benefits

Permanent disability benefit: If the insured has an assessed loss of earning capacity of at least 40%, the

monthly benefit is the product of 80% of 30.4167 times the insured's daily assessment basis and the assessed degree of disability.

The daily assessment basis is based on the insured's earnings in the last year before the disability began.

If the beneficiary receives the disability pension (see Old Age, Disability, and Survivors), the Work Injury permanent disability benefit is decreased by the amount of the disability pension.

The pension is replaced by the old-age pension.

Partial permanent disability: A lump sum is paid for an assessed loss of earning capacity from 10% to 39% and is the product of the assessment basis (365 times the daily assessment basis) and the assessed degree of disability.

The daily assessment basis is based on the insured's earnings in the last year before the disability began.

Workers' Medical Benefits

Medical benefits: Health care centers and clinics provide all necessary medical services directly to patients.

The insured is reimbursed up to € 25,766.90 for the cost of treatment for a work accident or occupational disease.

Survivor Benefits

Survivor pensions are paid under Old Age, Disability, and Survivors.

Survivor lump-sum benefit: 730 times the deceased's daily assessment basis is paid to the surviving spouse, up to €51,533.60. Children receive at least half the sum of the surviving spouse, up to €51,533.60.

Divorced survivor's benefit: A pension equal to the alimony amount is paid to divorced spouses who receive alimony (based on a court ruling) at the date of the insured's death. The benefit ceases when the deceased would have reached pensionable age.

Funeral grant: Up to €2,577 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<http://www.employment.gov.sk>) provides supervision.

Social Insurance Agency (<http://www.socpoist.sk>), administers the program.

Ministry of Health (<http://www.health.gov.sk>) and the Health Care Supervision Authority administer medical benefits provided through health centers and clinics.

Unemployment

Regulatory Framework

First law: 1991.

Current laws: 2003 (social insurance), implemented in 2004; and 2004 (employment services).

Type of program: Social insurance system.

Coverage

Unemployed job seekers.

Voluntary coverage for self-employed persons and persons up to age 16 who are residents of the Slovak Republic.

Source of Funds

Insured person: 1% of covered earnings; voluntarily insured persons contribute 2% of declared covered earnings.

There are no minimum earnings used to calculate contributions.

The monthly minimum covered earnings used to calculate contributions for voluntary insured persons are €402.50.

The maximum covered earnings used to calculate contributions are €4,025.

Self-employed persons: Voluntarily insured persons contribute 2% of declared covered earnings.

The monthly minimum covered earnings used to calculate contributions are €402.50.

The maximum covered earnings used to calculate contributions are €4,025.

Employer: 1% of covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum covered earnings used to calculate contributions are €4,025.

Government: Finances any deficit.

Qualifying Conditions

Unemployment benefit: Must register with the labor office as a job seeker and have at least two years of contributions in the last three years.

Unemployment Benefits

50% of the daily assessment basis and is paid for up to six months.

The daily assessment basis is the insured's earnings in the two years before unemployment and the total earnings used to calculate contributions.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<http://www.employment.gov.sk>) provides supervision.

Social Insurance Agency (<http://www.socpoist.sk>), administers the program.

Family Allowances

Regulatory Framework

First law: 1945.

Current laws: 1998 (funeral grant), implemented in 1999; 1998 (birth allowance), implemented in 1999; 1998 (social assistance); 2002 (parental allowance); 2003 (child allowances), implemented in 2004; and 2005 (family).

Type of program: Universal system.

Coverage

Residents of the Slovak Republic.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child allowance: Paid for a child up to age 16 (age 18 for a child with chronic health problems, age 25 if a full-time student or disabled).

Parental allowance: Paid for the care of at least one child up to age three (age six with chronic health problems). The child must not attend a nursery school. A parent must not receive the maternity benefit.

Birth allowance: Paid for the birth of a child who lives at least 28 days.

Multiple birth allowance: Paid to parents on the birth of triplets or more children or the birth of two sets of twins in a two-year period.

Funeral grant: Paid to the person who paid for the funeral.

Family Allowance Benefits

Child allowance: €23.52 a month is paid for each child.

Parental allowance: €203.20 a month is paid.

Birth allowance: A lump sum of €829.86 is paid for the birth of the first, second and third child (€151.37 for the fourth and each additional child); for multiple births of three or more (or two sets of twins in a two-year period) the lump sum is increased by 50% for each child.

Multiple birth allowance: €110.36 a year is paid.

Funeral grant: A lump sum of €79.67 is paid.

Administrative Organization

Central Office of Labor, Social Affairs and Family (<http://www.upsvar.sk>) administers the program.

Ministry of Labor, Social Affairs, and Family (<http://www.employment.gov.sk>) provides supervision.

Slovenia

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current law: 2012 (social insurance), implemented in 2013.

Type of program: Social insurance and social assistance system.

Coverage

Employed persons; self-employed persons; and recipients of unemployment benefit.

Voluntary coverage for certain categories of workers, including farmers, part-time workers, recipients of a survivor's, widow(er)'s, or occupational pension, and Slovenian nationals working abroad.

Source of Funds

Insured person: 15.5% of gross earnings. (Contribution rates may vary in certain cases.)

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

Voluntarily insured persons contribute 24.35% of 52% (gradually rising by 2% a year up to 60%) of the insured's average monthly wage over the last year.

The insured's contributions also finance work injury permanent disability benefits.

Self-employed person: 24.35% of assessed income; certain farmers contribute 15.5% of assessed income.

Assessed income is equal to gross income minus expenditures.

The minimum assessed income used to calculate contributions is equal to 52% (gradually rising by 2% a year up to 60%) of the monthly wage.

The maximum assessed income used to calculate contributions is 3.5 times the monthly wage.

The self-employed person's contributions also finance work injury permanent disability benefits.

Employer: 8.85% of payroll. (Contribution rates may vary in certain cases.)

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance work injury permanent and temporary disability benefits.

Government: Covers the cost for certain groups of insured persons, including war veterans, police personnel and former military personnel; covers any deficit in the event of an unforeseen decline in contributions; finances social assistance benefits; contributes as an employer, including for farmers.

Qualifying Conditions

Old-age pension: Age 65 with at least 15 years of contributions.

Early pension: Age 60 with at least 40 years of contributions.

Employment must cease.

Deferred pension: Must meet the requirements for an old-age pension or an early pension.

Partial pension: Part-time work is permitted.

The pension is payable abroad under reciprocal agreement.

Disability pension: Paid for the loss of all working capacity (total disability) or a greatly reduced capacity for the usual or similar work (partial disability). Must have at least three months of coverage or been insured when the disability began if younger than age 21; at least 25% of the total possible number of years of coverage (15 years) if aged 21 to 29; or at least 33.3% if aged 30 or older.

A board of medical examiners of the Institute of Pension and Invalidity Insurance of Slovenia assesses and reviews the disability.

The disability pension is payable abroad under reciprocal agreement.

Constant-attendance allowance: Paid to permanent residents of Slovenia who require the constant attendance of another person to perform daily functions.

Survivor pension: The deceased received or was entitled to receive an early, old-age or disability pension.

Eligible survivors include a widow(er) or cohabitating partner aged 58 or older; children younger than age 15 (age 26 if a student); a dependent mother or father aged 60 or older; and dependent stepchildren, grandchildren and orphans. At any age if incapable of work.

The pension ceases if the surviving spouse remarries before age 58 and 8 months (widower) or age 58 and 4 months (widow), gradually rising every year by two months up to age 60 (widower and widow), except if assessed with a total incapacity for work.

The survivor pension is payable abroad under reciprocal agreement.

Death benefit (social assistance): Paid when the insured dies to dependent family members with an assessed income ranging from up to €458.83 for a single person and to €989.27 for a family, depending on family composition.

Funeral allowance (social assistance): Paid to the family member who paid for the insured's funeral with an assessed income ranging from up to €606 for a single person and €909 for a family, depending on family composition.

Old-Age Benefits

Old-age benefit: The monthly pension is 26% (men) or 29% (women) of the insured's average adjusted earnings during the best 20 consecutive years since January 1, 1970 plus 1.25% (men and women) of average adjusted earnings for each additional year of coverage.

The insured's earnings for pension calculation purposes are adjusted according to changes in average wages.

The minimum old-age pension is 26% of the minimum pension base.

The minimum pension base used to calculate benefits is €758.42 a month.

Early pension: The pension is reduced by 0.3% for each month it is taken before age 65.

Deferred pension: The pension is increased by 1% for every three months of coverage beyond age 60 or age 65, up to three years. The worker may remain in the labor force indefinitely.

Partial pension: Calculated based on an early or old-age pension and in proportion to the reduction in working time. The pension is increased by 5% at age 65.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Permanent Disability Benefits

Disability pension: The monthly pension is 26% (men) or 29% (women) of the insured's average adjusted earnings during the best 20 consecutive years since January 1, 1970 plus 1.25% of average adjusted earnings for each additional year of coverage.

If the disability began before age 60, the coverage period used to calculate the pension includes 66.7% of the period between the date the disability began and age 60 and 50% of the period from ages 60 to 65. If the disability began after the person reaches age 60, the coverage period includes 50% of the period from the date the disability began to age 65.

The minimum monthly pension for a disability that began before age 65 is 36% (men) or 39% (women) of the pension base. The minimum monthly pension for a disability

that began when aged 65 or older is 26% (men) and 29% (women) of the pension base.

The pension base is the insured's average adjusted earnings during the best 20 consecutive years since 1970.

The minimum monthly pension base used to calculate benefits is €758.42.

The maximum monthly pension base used to calculate benefits is €3,033.68.

Partial disability: 12.5% to 50% of the full disability pension is paid, according to the number of hours worked a day. In certain cases, the partial pension may be increased by up to 40%.

The maximum partial disability pension is 80% of the full disability pension.

Constant-attendance allowance: 76%, 53%, or 26.5% of the minimum pension base is paid, according to the assessed degree of disability and the assessed need for constant attendance.

The minimum monthly pension base used to calculate benefits is €758.42.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Survivor Benefits

Survivor pension: 70% of the early, old-age, or disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two survivors; 90% for three survivors; or 100% for four or more survivors.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Death benefit (social assistance): A lump sum of €265.22 is paid.

Funeral allowance (social assistance): A lump sum of €530.44 is paid.

Administrative Organization

Ministry of Labor, Family, Social Affairs, and Equal Opportunities (<http://www.mddsz.gov.si>) provides general supervision.

Institute for Pension and Invalidity Insurance of Slovenia (<http://www.zpiz.si>), through nine regional units, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1922 (sickness) and 1949 (maternity).

Current laws: 2006 (parental care and family benefits) and 2006 (health care and health insurance).

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Employed and self-employed persons, farmers, pensioners (except for temporary sickness cash benefits), and their dependents.

Medical benefits only: All permanent residents without health insurance, current and former military personnel, recipients of social assistance cash benefits, and their dependents.

Source of Funds

Insured person: 6.36% of gross earnings (sickness and medical benefits) and 0.1% of gross earnings (maternity benefits).

There are no minimum earnings used to calculate contributions.

There are no maximum earnings used to calculate contributions.

The insured's contributions also finance temporary work injury benefits.

Self-employed person: 12.92% of assessed income (sickness and medical benefits) (insured farmers contribute 6.36% of assessed income or 18.78% of assessed income from agricultural and forest lands, according to occupation) and 0.2% of assessed income (maternity benefits).

Assessed income is equal to gross income minus expenditures.

The minimum assessed income used to calculate contributions is the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

The maximum assessed income used to calculate contributions is 2.4 times the insured's average gross wage in the second to last month before the claim is made.

Employer: 6.56% of payroll (sickness and medical benefits), 0.53% (occupational disease and work injury), and 0.1% of payroll (maternity benefits).

There are no minimum earnings used to calculate contributions.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance temporary work injury benefits.

Government: Covers the cost for certain groups of insured persons and the unemployed; pays for the health care of military personnel and emergency health care for uninsured persons; finances 92% of the cost of maternity benefits from general taxation; contributes as an employer.

Qualifying Conditions

Cash sickness benefits and medical benefits: There is no minimum qualifying period.

Cash maternity, paternity, and child care benefits: There is no minimum qualifying period. Parental benefits during leave periods are paid to the mother, father, adoptive parent, or any other person caring for the child.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average monthly gross wage in the last year is paid for a nonwork-related sickness, and 70% for a nonwork-related injury, for up to 90 days. The benefit is paid after a 30-day waiting period (the employer pays for the first 30 days). There is no waiting period for an organ or blood donation, quarantine periods, or if caring for a family member. 90% of the insured's average earnings in the last year is paid for a nonwork-related sickness from the 91st day up to the 365th day; 80% for a nonwork-related injury or if caring for a family member; 100% for work-related injury or occupational disease, for an organ or blood donation and for quarantine periods, a war invalid, or a civilian invalid of war.

The minimum benefit is the legal monthly minimum wage. The legal monthly minimum wage is €789.15.

Maternity benefit: 100% of the insured's average earnings in the last year before maternity leave is paid for 28 days before and 77 days after the expected date of childbirth.

The minimum benefit is 55% of the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

The maximum benefit is two times the national average monthly wage.

The national average monthly wage is €1,431.42.

In the event of multiple births or the birth of a child with a mental or physical disability, maternity benefits may be extended for an additional 90 days for each child; for a premature birth for up to 280 days; for 30 days if parents are raising two children aged 8 or younger at the time of the birth of another child; for 60 days if raising three children; for 90 days if raising four or more children.

Paternity benefit: 90% of the insured's average earnings during the last year before the paternity leave period is paid for 15 calendar days and must be taken during the maternity leave period. Up to 75 days of unpaid paternity leave may also be taken until the child reaches age 3.

Child care benefit: 90% of the insured's average earnings in the last year before the maternity leave period is paid for up to 260 days, starting after the maternity benefit ceases.

Workers' Medical Benefits

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, and technical aids. A six-month coverage period is required for eyeglasses, hearing aids, and dental appliances (three months for other technical aids, including orthopedic aids). Medical benefits are provided until rehabilitation.

The Health Insurance Institute provides resources for medical services.

Cost sharing: Children up to age 15 (age 18 if a full-time student or age 26 without coverage in their own right) are fully covered by compulsory health insurance. For other family members, copayments vary according to the type and complexity of the service provided. Compulsory insurance covers from 10% to 90% of the costs of certain medical benefits.

Persons with an assessed physical disability of at least 70%, persons with disabilities receiving assistance allowances, and social assistance recipients receive free or partially-subsidized benefits.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Family members are insured if they reside permanently in Slovenia (or are covered by a reciprocal agreement). Eligible dependents include a spouse or partner without coverage in their own right and children up to the age 15 (age 18 if a full-time student or age 26 without coverage in their own right).

Administrative Organization

Health Insurance Institute (<http://www.zzzs.si>), directed by a board of directors and elected representatives of employers, government, and employees, administers cash sickness and medical benefits through 10 regional units and 45 local offices.

Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) administers maternity and paternity benefits through 62 local social work centers.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 2006 (health care and health insurance) and 2012 (pension and invalidity).

Type of program: Social insurance system.

Coverage

Employed persons; self-employed persons, students in vocational training; disabled persons who are in training; and certain unemployed persons.

Source of Funds

Insured person: For temporary disability and medical benefits, see source of funds under Sickness and Maternity. For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

Self-employed person: 0.53% of gross earnings (temporary disability benefits). For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

There are no minimum or maximum earnings used to calculate contributions.

Employer: 0.53% of payroll (temporary disability benefits). For permanent disability benefits, see source of funds under Old Age, Disability, and Survivors.

The employer pays flat-rate contributions for students in vocational training, disabled persons in training, certain unemployed persons and certain other groups.

There are no minimum or maximum earnings used to calculate contributions.

Government: Any deficit caused by a decline in contributions for permanent disability benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is 100% of the insured's average earnings in the last calendar year before the disability began. The benefit is paid from the first day of incapacity until recovery or certification of a permanent disability.

The minimum benefit is the legal monthly minimum wage. The legal monthly minimum wage is €789.15.

Permanent Disability Benefits

Permanent disability pension: 57.25% of the pension base (based on at least 40 years of coverage) is paid a month.

The pension base is the insured's average adjusted earnings during the best 20 consecutive years since 1970.

The minimum pension is 26% of the minimum monthly pension base.

The minimum monthly pension base is €758.42.

A board of medical examiners of the Institute for Pension and Invalidity Insurance of Slovenia assesses and reviews the disability.

Constant-attendance allowance: 76%, 53%, or 26.5% of the minimum pension base is paid, according to the assessed degree of disability and the assessed need for constant attendance.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Workers' Medical Benefits

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, and prostheses.

All costs arising from accidents at work and occupational diseases are covered.

The Health Insurance Institute provides resources for medical services.

Survivor Benefits

Survivor pension: 70% of the early, old-age or disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two survivors; 90% for three survivors; 100% for four or more survivors.

The pension ceases if the surviving spouse remarries before age 58 and 8 months (widower) or age 58 and 4 months (widow). Gradually rising by two months a year up to age 60, except if assessed with a total incapacity for work.

Eligible survivors include a widow(er) or cohabitating partners aged 58 or older; children younger than age 15 (age 26 if a student); a dependent mother or father aged 60 or older; and dependent stepchildren, grandchildren and orphans. At any age if incapable of work.

Benefit adjustment: Benefits are adjusted once a year according to changes in the national average gross monthly wage and the average change in consumer prices.

Administrative Organization

Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) provides general supervision.

Institute for Pension and Invalidity Insurance of Slovenia, through nine regional units, administers the permanent disability and survivors program.

Ministry of Health (<http://www.mz.gov.si>) provides general supervision of the health insurance system.

Health Insurance Institute (<http://www.zzzs.si>), directed by a board of directors and elected representatives of employers, government, and employees, administers temporary disability benefits and medical benefits through 10 regional units and 45 local offices.

Unemployment

Regulatory Framework

First law: 1927.

Current law: 2010 (unemployment).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees, part-time employees, and self-employed persons.

Voluntary coverage for citizens employed by foreign employers in certain foreign countries and their family members.

Source of Funds

Insured person (employees): 0.14% of gross earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

Self-employed person: 0.2% of declared income.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is €789.15.

There are no maximum earnings used to calculate contributions.

Employer: 0.06% of gross payroll.

Government: Contributes as an employer for recipients of unemployment benefits.

Qualifying Conditions

Unemployment benefit: Must have been employed at least nine months in the 24 months prior to unemployment (for part-time employees periods of work are converted into an equivalent full-time period). The insured must be involuntarily unemployed, registered with the Employment Service within 30 days after unemployment occurred, and actively seeking employment.

Unemployment Benefits

80% of the insured's average monthly earnings in the last eight months is paid for the first three months; 60% for the following nine months and 50% thereafter.

The minimum benefit is €350.

The maximum benefit is €892.50.

The duration of the benefit depends on the length of the coverage period. Benefits are paid for up to three months for a coverage period of nine months to four years; for up to

six months for five to 15 years of coverage; for nine months, 16 to 25 years; and for 12 months, for more than 25 years; for 19 months for insured persons aged 50 or older with more than 25 years.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

Labor Market and Employment Directorate of the Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) provides general supervision.

Employment Service of Slovenia (<http://www.ess.gov.si>), directed by a managing director and elected representatives of employers, government, and employees, administers the program through its headquarters, 12 regional units, and several local offices.

Family Allowances

Regulatory Framework

First law: 1949.

Current law: 2006 (family benefits).

Type of program: Universal system.

Coverage

Permanent residents of Slovenia or the EU. For the child benefit only, the child must reside in Slovenia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit: Paid for a child younger than age 18. The benefit is paid to a parent or the child's guardian.

Birth grant (layette, income tested): Paid to purchase clothing and other necessities for a newborn child. The insured's monthly average income must not exceed 64% of the national average wage.

The national average monthly wage is €1,431.42.

Large family allowance (income tested): Paid to families with three or more children younger than age 18 (age 26 if a student). The insured's monthly average income must not exceed 64% of the national average wage.

The national average monthly wage is €1,431.42.

Special child care allowance: Paid for a child younger than age 18 (age 26 if a student) who needs special medical care. The allowance may be combined with the parent income supplement.

Parent income supplement: Paid to a parent who has ceased or reduced work to care for a child younger than age 18 with a severe physical or mental disability. The supplement may be combined with the special child care allowance.

Family Allowance Benefits

Child benefit: The monthly benefit is paid according to six income categories and the number of children in the family.

The minimum benefit is paid for children in households with earnings from 53% to 64% of the net national average monthly wage in the calendar year before making the claim for the benefit. The minimum benefit for one child living with both parents is €27.40.

The maximum benefit is paid for children in households with earnings of 18% or less of the net national average monthly wage in the calendar year before making the claim for the benefit. The maximum benefit for one child living with both parents is €114.31.

Higher rates are paid for the second and third child, according to family income.

Single-parent supplement: Benefits for children living in a single-parent family are increased by 10%.

Child care supplement: Benefits for preschool children who do not receive child care services are increased by 20%.

Birth grant (layette, income tested): A lump sum of €280.75 is paid.

Large family allowance (income tested): €393.46 (for three children) and €479.83 (for four or more children) a year is paid.

Special child care allowance: €101.05 a month is paid; €202.17 for a child in need of constant care.

Parent income supplement: €734.15 a month is paid.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the prices of basic necessities.

Administrative Organization

Ministry of Labor, Family, Social Affairs and Equal Opportunities (<http://www.mddsz.gov.si>) administers the program through 62 local social work centers.

Spain

Exchange rate: US\$1.00 = 0.73 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current laws: 1991 (social assistance), 1994 (social security), 2009 (social assistance), 2011 (social security), 2013 (early and partial retirement), and 2013 (sustainability factor and indexation).

Type of program: Social insurance and social assistance system.

Note: Noncontributory pensions and in-kind complementary benefits are provided for elderly persons and persons with disabilities.

Coverage

Social insurance: Employees in industry, commerce, and services according to 11 occupational classes. Agricultural workers, small farmers, and household workers under certain conditions. (Insured persons who leave covered employment may sign a special agreement to continue coverage.)

Special systems for public-sector employees, military personnel, self-employed persons, seamen, and coal miners.

Social assistance: Needy elderly or disabled persons.

Source of Funds

Insured person

Social insurance: 4.7% of covered earnings.

The insured's contributions also finance sickness, maternity, paternity, and work injury benefits.

The minimum monthly earnings used to calculate contributions are €753; the minimum daily earnings used to calculate contributions are €25.10.

The maximum monthly earnings used to calculate contributions are €3,597; the maximum daily earnings used to calculate contributions for certain occupational classes are €119.90.

Social assistance: None.

Self-employed person

Social insurance: None.

Social assistance: None.

Employer

Social insurance: 23.6% of covered earnings.

The employer's contributions also finance sickness, maternity, paternity, and work injury benefits.

The minimum monthly earnings used to calculate contributions are €753; the minimum daily earnings used to calculate contributions are €25.10.

The maximum monthly earnings used to calculate contributions are €3,597; the maximum daily earnings used to calculate contributions are €119.90.

Social assistance: None.

Government

Social insurance: An annual subsidy.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 and 2 months (gradually rising to 67 by 2027) with at least 15 years of contributions, including at least two years of contributions in the last 15 years. (The full pension is paid with 35 years and 6 months of contributions (gradually rising to 37 years by 2027). Age 65 with 35 years and 6 months of contributions (gradually rising by 3 months each year until reaching 38 years and 6 months in 2027).

The retirement age is lower for those working under hazardous, dangerous, or unhealthy conditions; and for persons with assessed disabilities of 65% or more (45% or more if the assessed disability is expected to reduce life expectancy).

Involuntary early retirement pension: Age 61 and two months (gradually rising to age 63 by 2027) with at least 33 years of contributions (25 years if assessed as at least 33 percent disabled).

The insured must be involuntarily unemployed as the result of restructuring or closing a business because of economic conditions or the death, retirement, or disability of the business owner; and be registered as a job seeker for at least six months before applying for the pension.

Voluntary early retirement pension: Age 63 and two months (rising to age 65 by 2027) with at least 35 years of contributions.

Partial pension: Age 61 and two months (gradually rising to age 63 by 2027) with 33 years of contributions and working time reduced to 25% to 50% of full-time hours (75% if a younger person is hired as a replacement).

Deferred pension: The pension may be deferred from the normal retirement age to age 70 if the insured has at least 15 years of contributions including at least two years of contributions in the last 15 years.

Earnings test: A pensioner who receives the minimum pension may earn up to €7,080.73 a year (excluding the pension); €8,259.75 with a dependent spouse.

Benefits are payable abroad under reciprocal agreement.

Noncontributory old-age pension (social assistance, mean tested): Age 65, assessed as needy, and a resident of Spain for at least 10 years from age 16.

Disability pension (social insurance): Paid for a total incapacity for work in the usual occupation or incapacity for any work. If younger than age 31, must have contributed during 33% of the period from age 16 to the date the disability began; if age 31 or older, during 25% of the period from age 20 to the date the disability began and have at least five years of contributions, including 20% of contributions paid in the last 10 years. The insured must not qualify for an old-age pension.

Partial disability: Assessed with at least a 33% loss of work capacity in the usual occupation. Must have 1,800 days of contributions within the 10 years immediately before the date the disability began. The insured must not qualify for an old-age pension.

A multiprofessional Team for Disability Assessment under the supervision of the National Institute of Social Security assesses and reviews the disability.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Earnings test: A disability pensioner who receives the minimum pension may earn up to €7,080.73 a year (excluding the pension); €8,259.75 with a dependent spouse.

Benefits are payable abroad under reciprocal agreement.

Noncontributory disability pension (social assistance, means tested): Age 18 to 65, assessed as needy with at least a 65% permanent loss of work capacity and a resident of Spain for at least five years.

Spouse's pension: The insured had at least 500 days of contributions in the last five years and died from a common illness, received or was entitled to receive an old-age or disability pension at the time of death, or had at least 15 years of contributions at the time of death.

The pension ceases on remarriage; may continue to receive a partial or full pension under certain conditions (income, age, or disability).

If the insured's death was caused by an accident, no previous contribution periods are required.

Eligible survivors include a widow(er) married to the deceased for at least one year (including separated or divorced partners), cohabited for a total of at least two years or had children with the deceased.

Orphans pension: Paid to children younger than age 21 (age 25 if unemployed, earning less than the monthly minimum wage or a student; no limit if disabled).

The monthly minimum wage is €645.30.

Other eligible survivors: In order of priority, grandchildren, brothers and sisters younger than age 18, parents, grandparents, and brothers or sisters older than age 45.

All survivors must have lived with the deceased, be economically dependent, and satisfy an earnings test.

Earnings test: A survivor who receives the survivor pension may earn up to €7,080.73 a year (excluding the pension); €8,259.75 with a dependent spouse.

Funeral grant: Paid to the persons who paid for the funeral. Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension (social insurance): 50% of the insured's earnings is paid for the first 15 years of contributions plus a smaller percentage of earnings for the 16th and 17th years. The minimum earnings used to calculate benefits is rising by one year each year until it reaches 25 years in 2022. Beginning in 2027, the pension will be reduced by 2.27% for each year of contributions less than 37.

The maximum monthly covered earnings used to calculate contributions are €3,597.

The minimum monthly pension is €632.90; €780.90 with a dependent spouse. The maximum monthly pension is €2,554.49 (€35,762.86 a year).

Schedule of payments: Fourteen payments a year.

Involuntary early retirement: The pension is reduced for each year the pension is taken before the normal retirement age, according to the number of years of contributions: by 7.5% a year with less than 38.5 years, by 7% with 38.5 to 41.5 years, by 6.5% with 41.5 to 44.5 years, or by 6% with 44.5 years or more.

Voluntary early retirement: The pension is reduced for each year the pension is taken before the normal retirement age according to the number of years of contributions: by 8% a year with less than 38.5 years, by 7.5% with 38.5 to 41.5 years, by 7% with 41.5 to 44.5 years, or by 6.5% with 44.5 years or more.

The minimum early pension is €592; €731.85 with a dependent spouse.

Partial pension: A reduced pension is paid. The minimum partial pension is based on the minimum old-age pension at the normal retirement age and is calculated in proportion to the reduction in working hours.

Deferred pension: The pension is increased by 2% for each year of deferral beyond the normal retirement age with 15 to 24 years of contributions; 2.75% with 25 to 36 years of contributions; and 4% with 37 years or more.

The maximum monthly deferred pension is €2,554.49 (€35,762.86 a year).

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Noncontributory old-age pension (social assistance, means tested): From €91.48 to €365.90 a month is paid, depending on personal income and family composition.

Permanent Disability Benefits

Disability pension (social insurance): 55% of the insured's base earnings is paid for a total incapacity for work in the insured's usual occupation; increased by 20% if the insured is older than age 55 and is unlikely to be employed again due to personal and professional circumstances. 100% of the insured's base earnings is paid for a total incapacity for any work.

The insured's monthly base earnings are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

If the disability is the result of a nonwork-related accident, the monthly base earnings are the insured's earnings in any continuous 24-month period in the last seven years divided by 28. If the disability is the result of a nonwork-related accident, common illness or the person is not insured, the monthly base earnings are the insured's earnings in the last 96 months divided by 112.

The minimum monthly pension for an incapacity for work in the insured's usual occupation is €592 if up to 5 years younger than the normal retirement age when the disability began (€731.90 with a dependent spouse; €559.40 if the spouse is not dependent). The minimum monthly pension for incapacity for any work is €632.90 from age 65 (gradually rising by 2 months a year until reaching 67 in 2027) (€780.90 with a dependent spouse; €600.30 if the spouse is not dependent).

Constant-attendance supplement: 45% of the minimum monthly earnings used to calculate contributions plus 30% of the insured's base earnings is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €753.

The minimum monthly pension including the constant-attendance supplement is €949.40 (€1,171.40 with a dependent spouse; €900.50 if the spouse is not dependent).

Partial disability: A lump sum of 24 months of the insured's daily average earnings in the last calendar month before the disability began is paid.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Noncontributory disability pension (social assistance, means tested): From €91.48 to €548.85 a month is paid, depending on personal income, family composition, and the need for constant care.

Survivor Benefits

Spouse's pension: 52% of the deceased's base earnings is paid if the deceased was a pensioner; 70% of the deceased's base earnings if there are dependent children and the surviving spouse's assessed income is below a government-set level.

The monthly base earnings are the deceased's earnings in the 24 best months in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €33,597.

The minimum monthly spouse's pension is €592 if up to 5 years younger than the normal retirement age when the disability began (€731.90 with a dependent spouse); €632.90 from age 65 (gradually rising by 2 months a year until reaching 67 in 2027) (€780.90 with a dependent spouse).

Schedule of payments: Fourteen payments a year.

If the surviving spouse was divorced or legally separated from the deceased, a reduced spouse's pension is paid based on the period of time that the spouse lived with the deceased.

Orphan's pension: 20% of the deceased's monthly base earnings.

The monthly base earnings are earnings in the 24 best months in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

The minimum monthly orphan's pension is €193.30 for each orphan (€380.40 with a degree of disability of 65% or

more and younger than age 18); €193.30 plus €479.10 is split among two or more eligible orphans.

Schedule of payments: Fourteen payments a year.

All survivor benefits combined must not exceed 100% of the deceased's base earnings; otherwise, the widow(er) pension is paid in full and the pensions for orphans are reduced accordingly.

Other eligible survivors: If the sum of the spouse's and orphan's pension does not exceed 100% of the deceased's base earnings, 20% of the deceased's base earnings is paid to other survivors according to their order of priority; may be increased by the amount of the spouse's pension if there is no surviving spouse or eligible surviving children.

The monthly base earnings are the deceased's earnings in the 24 best months in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

The minimum monthly pension is €193.30 for each other eligible survivor. If there is no eligible widow or orphan, the minimum monthly pension for one beneficiary is €467.30 if aged 65 or older (€440.10 if younger than age 65); €193.30 plus €285.80 is split equally among several beneficiaries.

Earnings test: A survivor who receives the minimum pension may earn up to €7,080.73 a year (excluding the pension); €8,259.75 with a dependent spouse.

All survivor benefits combined must not exceed 100% of the deceased's base earnings.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Funeral grant: €46.41 is paid.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) provides general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es>), under the Ministry of Employment and Social Affairs, administers and pays cash benefits.

Institute of Elderly and Social Services (<http://www.imsero.es/>), under the Ministry of Employment and Social Affairs, administers noncontributory pensions and in-kind complementary benefits for elderly persons and persons with disabilities.

Sickness and Maternity

Regulatory Framework

First laws: 1929 (maternity) and 1942 (sickness).

Current laws: 1994 (social security), 1997 (disability), 2001 (maternity), 2007 (paternity and nursing mothers), 2009 (maternity benefits), and 2011 (child care).

Type of program: Social insurance system.

Coverage

Employed persons and certain self-employed persons. (Insured persons who leave covered employment may sign a special agreement to continue coverage.)

Pensioners are covered for medical benefits.

Special systems for public-sector employees, military personnel, certain self-employed persons, seamen, and coal miners.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: An annual subsidy.

Qualifying Conditions

Cash sickness benefits: Must have at least 180 days of contributions in the last five years.

There is no minimum contribution requirement for non-work-related accidents.

Cash maternity benefits (contributory): If the insured is younger than age 21, there is no minimum contribution requirement. If aged 21 to 26, the insured must have at least 90 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 180 days. If older than age 26, the insured must have at least 180 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 360 days. The adopted or fostered child must be younger than age 6 (age 18 if disabled or with assessed social or familial difficulties).

Cash maternity benefits (noncontributory): The insured does not qualify for the contributory cash maternity benefits.

Cash paternity benefits: Paid during the authorized leave period for the birth, adoption, or fostering of a child. Must have contributions for at least 180 days in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 360 days.

Maternity risk allowance: Paid for an at-risk pregnancy to insured women with least 180 days of contributions in the last five years before ceasing work because of the pregnancy. Must be unable to continue working in the usual or any similar job because of the pregnancy.

Nursing mother's allowance: Paid to a nursing mother who is deemed unable to continue in the usual job or any similar job because of the risk to her and the child's health.

Medical benefits: Must be currently insured, a pensioner, or receiving other social security benefits. There is no minimum contribution requirement.

Eligible dependents include the spouse or a partner that has cohabited with the insured for at least a year, children (including adopted children), and parents. All dependents must live with the insured, be economically dependent, and satisfy an earnings test.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's daily average earnings in the last calendar month before the incapacity began is paid from the 16th to the 20th day; 75% from the 21st day for up to 12 months; may be extended for six months. (The employers pays for the first 15 days).

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

Maternity benefit: 100% of the insured's daily average earnings in the last calendar month before the maternity or adoption leave period is paid for 16 weeks (two additional weeks for each additional child born or adopted at the same time, or if the child has a disability; up to 13 additional weeks if the child is hospitalized in the neonatal unit).

If the mother does not qualify but the father does, the father may receive the benefit for 10 weeks.

If both parents are employed, the benefit can be shared between the mother and the father, and the leave period may be taken on a part-time basis.

Maternity benefit (noncontributory): 100% of the index of wages with multiple effects (IPREM) is paid for 42 days; may be extended by 14 days for a single parent, multiple births, if the mother is disabled or the child is born into a large family. The mother is also entitled to 16 weeks of maternity leave.

The IPREM is €532.51.

Paternity benefit: 100% of the insured's daily average earnings in the last calendar month before the paternity or adoption leave period began is paid for 13 days; for multiple births (including adoption or fostering), may be extended by two days for each child.

Maternity risk allowance: 75% of the insured's earnings in the last calendar month is paid from the day the work ceased.

Nursing mother's allowance: 100% of the insured's daily average earnings in the last calendar month before the maternity leave period began is paid from the day work ceases until the child is aged 9 months; earlier if the mother has returned to work before the child is aged 9 months.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, dental care, laboratory services, appliances, and transportation. There may be a limit to duration in certain cases.

Previously insured workers who are no longer in insured employment may receive medical benefits for up to 52 weeks, according to the number of contributions made in the last year and family status.

Medical services are provided to patients directly through the facilities of the National Health Management Institute, the regional autonomous health services, or by doctors and hospitals under contract.

Cost sharing: The insured normally pays 10% to 60% of the cost of prescribed medication depending on income; for some specific and chronic diseases, the patient pays 10% of the cost up to €4.26 for each item. Medication is free for pensioners; for all covered persons when dispensed by social security facilities. When the cost of the prescribed medicine is greater than the scheduled cost, the beneficiary pays the difference.

Dependents' Medical Benefits

Medical benefits for dependents: Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) and the Ministry of Health, Social Services and Equality (<http://www.msc.es/en/home.htm>) provide general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es>), supervised by the Ministry of Employment and Social Affairs, administers and pays cash benefits.

Spain

National Health Management Institute (<http://www.ingesa.msssi.es>), supervised by the Ministry of Health, Social Services and Equality, operates its own medical centers.

Mutual organizations for working accidents and professional diseases administer programs that compensate parents for lost working hours while caring for their ill child.

Regional autonomous health services provide medical benefits.

Work Injury

Regulatory Framework

First law: 1900.

Current laws: 1994 (social security) and 2011 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for certain self-employed persons.

Special systems for some categories of workers.

Source of Funds

Insured person: None.

Self-employed person: A percentage of a contribution base, according to the level of coverage chosen.

The minimum monthly contribution base is €858.60.

The maximum monthly contribution base is €3,597.

Employer: 0.90% to 7.15% of covered payroll, according to the assessed degree of risk. The average contribution rate is 1.98% of covered payroll.

The minimum monthly earnings used to calculate contributions are €753.

The maximum monthly earnings used to calculate contributions are €3,597.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is 75% of the insured's daily average earnings in the last calendar month before the disability began plus the daily average earnings of the extra hours worked in the last 12 months. The benefit is paid from the day after the disability began for up to 12 months; may be extended for six months.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

Permanent Disability Benefits

Permanent disability pension: 55% of the insured's gross earnings is paid for a total incapacity for work in the insured's usual occupation; increased by 20% if the insured is older than age 55 and is unlikely to be employed again due to personal and professional circumstances. 100% of the insured's gross earnings is paid for a total incapacity for any work.

The minimum monthly pension for an incapacity for work in the insured's usual occupation is €592 if up to 5 years younger than the normal retirement age when the disability began (€731.90 with a dependent spouse ; €559.40 if the spouse is not dependent). The minimum monthly pension for incapacity for any work is €632.90 from age 65 (gradually rising by 2 months a year until reaching 67 in 2027) (€780.90 with a dependent spouse; €600.30 if the spouse is not dependent).

Constant-attendance supplement: 45% of the minimum monthly earnings used to calculate contributions plus 30% of the insured's gross earnings is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €753.

The minimum monthly pension including the constant-attendance supplement is €949.40 (€1,171.40 with a dependent spouse; €900.50 if the spouse is not dependent).

Partial permanent disability benefit: For a partial loss of working capacity of at least 33% in the usual job, a lump sum of 24 months of the insured's daily average earnings in the last calendar month before the disability began is paid.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

Schedule of payments: Fourteen payments a year.

A multiprofessional Team for Disability Assessment under the supervision of the National Institute of Social Security assesses and reviews the disability.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, dental care, laboratory services, appliances, rehabilitation, and transportation.

Medical services are provided to patients directly through the facilities of the National Health Institute, the regional autonomous health services, or by doctors and hospitals under contract.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 52% of the deceased's base earnings is paid; 52% of the adjusted base earnings used to calculate pensions for pensioners; 70% if there are dependent children and income is below a government-set level.

The insured's monthly base earnings are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

The minimum monthly spouse's pension is €479.10 if aged 59 or younger; €592 if aged 60 to 64; €632.90 if aged 65 or with an assessed degree of disability of 65% or more; and €731.90 if there are dependent family members.

A survivor who receives the minimum survivor pension may earn up to €7,080.73 a year (excluding the pension) €8,259.75 with a dependent spouse.

The pension ceases on remarriage, except under certain conditions of income, age, or disability for which a partial or full pension may continue to be paid.

If the surviving spouse was divorced or legally separated from the deceased, a reduced pension is paid based on the period of time that the survivor lived with the deceased.

Orphan's pension: 20% of the deceased's base earnings a month is paid to each orphan.

The insured's monthly base earnings are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

The minimum monthly orphan's pension is €193.30 for each orphan (€380.40 if assessed with at least a 65% degree of disability and younger than age 18); €193.30 plus €479.10 is split among two or more eligible orphans.

Other eligible survivors: If the sum of the spouse's and orphan's pension does not exceed 100% of the deceased's base earnings, 20% of the deceased's base earnings is paid to other survivors according to their order of priority; may be increased by the amount of the spouse's pension if there is no surviving spouse or eligible surviving children.

The insured's monthly base earnings are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €753.

The maximum monthly earnings used to calculate benefits are €3,597.

The minimum monthly pension for other eligible survivors is €193.30 each. If there is no eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €467.30 if aged 65 or older (€440.10 if younger than age 65); €193.30 plus €285.80 is split equally among several beneficiaries.

Earnings test: A survivor who receives the minimum survivor pension may earn up to €7,080.73 a year (excluding the pension) €8,259.75 with a dependent spouse.

All survivor benefits combined must not exceed 100% of the deceased's base earnings; otherwise, the widow(er)'s pension is paid in full and the orphans' pensions are reduced accordingly.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Lump-sum survivor benefits: A lump sum of one to 12 months of the deceased's base earnings is paid for needy dependent parents who are not entitled to a pension.

Funeral grant: €46.41 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) and the Ministry of Health, Social Services and Equality (<http://www.msc.es/en/home.htm>) provide general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es>), under the Ministry of Employment and Social Affairs, administers and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msssi.es>), under the Ministry of Health, Social Services and Equality, operates its own medical centers.

Unemployment

Regulatory Framework

First law: 1919.

Current laws: 1985 (unemployment) and 1994 (social security).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and services are covered according to 11 occupational classes.

Voluntary coverage for self-employed persons.

Exclusions: Household workers.

Special system for public-sector workers.

Source of Funds

Insured person: 1.55% of covered earnings; 1.6% of covered earnings if employed under a fixed-term contract.

The minimum monthly earnings used to calculate contributions are €753; the minimum daily earnings used to calculate contributions are €25.10.

The maximum monthly earnings used to calculate contributions are €3,597; the maximum daily earnings used to calculate contributions for certain occupational classes are €119.90.

Self-employed person: 2.2% of covered earnings.

The minimum monthly earnings used to calculate contributions are €875.70.

The maximum monthly earnings used to calculate contributions are €3,597.

Employer: 5.5% of covered payroll; 6.7% for those employed under full-time fixed-term contracts; 7.7% if under part-time fixed-term contracts or temporary work contracts provided through a special agency.

The minimum monthly earnings used to calculate contributions are €753; the minimum daily earnings used to calculate contributions are €25.10.

The maximum monthly earnings used to calculate contributions are €3,597; the maximum daily earnings used to calculate contributions for certain occupational classes are €119.90.

Government: Subsidizes the program.

Qualifying Conditions

Unemployment benefit: Must have at least 360 days of contributions during the last six years and be registered at an employment office.

Unemployment assistance: The insured is no longer entitled to the contributory unemployment benefit or does not qualify for the contributory unemployment benefit. Monthly income must not exceed 75% of the monthly minimum wage.

The monthly minimum wage is €645.30.

Unemployment Benefits

Unemployment benefit: 70% of the insured's average earnings in the last six months is paid for 180 days; thereafter, 60%.

The duration of the benefit varies according to the number of days of contributions; from 120 days of benefits with 360 days of contributions; up to 720 days of benefits with 2,160 days or more of contributions.

The minimum monthly earnings used to calculate benefits are €753.

The minimum benefit is €497 a month, €664.74 with dependent children.

The maximum benefit is €1,087.20 a month, up to €1,397.83 with two or more dependent children.

The benefit ceases if the insured refuses a suitable job offer or training.

Unemployment assistance: €426 is paid for six months; up to €708 to a beneficiary older than age 45 with dependents. The benefit may be extended for two additional six-month periods; for up to 30 months under special circumstances. If the beneficiary is older than age 55, under certain conditions the benefit may be paid until retirement age.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) provides general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the economic resources of the social security system, registers employers and insured persons, and collects contributions.

State Public Service for Employment (<http://www.sepe.es>), under the Ministry of Employment and Social Affairs administers the program.

Family Allowances

Regulatory Framework

First law: 1938.

Current laws: 2005 and 2007.

Type of program: Social insurance and social assistance system.

Coverage

Legal residents of Spain.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (income tested): The dependent child (or adopted child) must be younger than age 18 (no limit if at least 65% disabled) and have earnings of €9,034.20 or less. The recipients must not receive any other state family benefits.

Income test: Annual family income must not exceed €11,519.16 for a family with one child; €17,337.05 with three children plus €2,808.12 for each additional child. There is no limit for a child younger than age 18 assessed with a disability of at least 33% or older than age 18 assessed with a disability of at least 65%.

Birth or adoption grant (income tested): Paid on the birth or adoption of a child.

Income test: Annual family income must not exceed €17,337.05 for a family with three children plus €2,808.12 for each additional child.

Multiple births or adoptions grant (no income test): Paid on the birth or adoption of two or more children at the same time in Spain. The recipients must not receive any other state family benefits.

Family Allowance Benefits

Family allowances (income tested): €291 a year is paid for each child younger than age 18; €1,000 for an assessed disability of at least 33%. €4,390.80 is paid for each child older than age 18 assessed with a disability of at least 65%; €6,586.80 for each child assessed with a disability of at least 75% who requires constant attendance.

The allowance is paid in January and July; paid monthly for a disabled child older than age 18.

For large families, a single parent family, or if the mother has an assessed disability of at least 65%, an additional tax deduction of €1,000 is provided, subject to a means test.

Multiple births or adoptions grant (no income test):

Four times the monthly minimum wage is paid for the birth of twins or the adoption of two children at the same time; eight times for triplets or three adopted children; and 12 times for four or more children.

The monthly minimum wage is €645.30.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) provides general supervision.

National Institute of Social Security (<http://www.seg-social.es>), under the Ministry of Employment and Social Affairs, administers and pays cash benefits.

Sweden

Exchange rate: US\$1.00 = 6.41 kronor.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1913.

Current laws: 1962 (national insurance); 1998 (pensions), implemented in 1999; 2000 (pensions); 2008 (sickness); and 2010 (social insurance), implemented in 2011.

Type of program: Notional defined contribution (NDC), social insurance, and mandatory individual account system.

Note: The social insurance old-age pension system covers employed and self-employed persons born before 1938 (contributions can no longer be made to this system). There is a gradual transition from the earnings-related social insurance system to the NDC and mandatory individual account system for persons born from 1938 to 1953.

Coverage

Earnings-related pension (NDC): All employed and self-employed persons born in 1954 or later. Special transition rules apply to those born from 1938 to 1953.

Premium pension (mandatory individual account): All employed and self-employed persons.

Guarantee pension: All residents of Sweden.

Earnings-related disability pension (sickness compensation) (social insurance): All employed and self-employed persons.

Guarantee disability pension (sickness compensation): All residents of Sweden.

Source of Funds

Insured person: 7% of assessable income (old age) plus an average of 0.031% of account value (2013) for NDC administrative fees, and an average of 0.42% of asset value (2013) for premium pension (mandatory individual account) fees; an additional cost for voluntary survivor benefits (premium pension (mandatory individual account)).

The minimum annual income used to calculate contributions is 18,781 kronor.

The maximum annual income used to calculate contributions is 459,183 kronor.

Of the combined insured person and employer contributions, 2.5% finances the premium pension.

Self-employed person: 17.21% of assessable income (old age) plus an average of 0.031% of account value (2013) for NDC administrative fees, and an average of 0.42% of asset value (2013) for individual account (premium pension) fees. 1.17% of assessable income (survivors). An additional cost for voluntary survivor benefits (premium pension (mandatory individual account)).

The minimum annual income used to calculate contributions is 18,781 kronor.

The maximum annual income used to calculate contributions is 459,183 kronor.

Of the total self-employed person's contributions paid for old age, 2.5% finances the premium pension.

Employer: 10.21% of payroll (old age); 4.35% of payroll (disability (sickness compensation)); 1.17% of payroll (survivors).

Of the combined insured person and employer contributions, 2.5% finances the premium pension.

Government: The total cost of the guarantee pensions. The government pays earnings-related contributions for central government civil servants.

Qualifying Conditions

Earnings-related old-age pension (NDC): The retirement age is flexible, beginning at age 61. The insured must have years with annual earnings of at least 18,781 kronor.

Pensions are payable abroad.

Premium pension (mandatory individual account): The retirement age is flexible, beginning at age 61. The insured must have years with annual earnings of at least 18,781 kronor.

Pensions are payable abroad.

Guarantee pension: Age 65, a resident of Sweden for at least three years, and receiving low or no income from earnings-related pensions.

Pensions are payable abroad only within the European Union and European Economic Area and, under certain conditions, in Canada.

Earnings-related disability pension (sickness compensation) (social insurance): Must have at least a 25% assessed loss of work capacity, and at least one year of income in Sweden within a given period.

The pension is payable abroad.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Guarantee disability pension (sickness compensation): Must be covered when the disability began, have at least a 25% assessed loss of work capacity, and at least three years of coverage.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The pension is based on residence and is payable abroad only within the European Union and European Economic Area, Switzerland, and, under certain conditions, in Canada.

Spouse's pension (adjustment pension): Paid to a surviving spouse, registered partner, or a person under certain circumstances who cohabited with the deceased. The survivor must be younger than age 65.

The adjustment pension is payable abroad.

Spouse's pension (widow's pension) (social insurance): Paid to women born in 1944 or earlier who were married to the deceased before January 1, 1990 and met the qualifying conditions at the date of death. Transitional rules apply to women born in 1945 or later and who were married to the deceased before January 1, 1990 until the date of the deceased's death, and met the qualifying conditions on December 31, 1989, and at the date of the deceased's death. The deceased must have had at least three years of income in Sweden within a given period. Widows younger than age 65 may receive an adjustment pension. Under certain circumstances, when the adjustment pension ceases a widow may receive a widow's pension.

The widow's pension is payable abroad.

Survivor pension (NDC): There is no survivor pension.

Spouse's pension (premium pension): Paid to the surviving spouse or partner if the insured elected coverage for this benefit.

The premium pension is payable abroad.

Guarantee spouse's pension: Paid if younger than age 65 and receiving low or no adjustment or widow's pension. The deceased must have resided in Sweden for at least three years. A full benefit is paid with 40 years of residence. If the insured died before age 64, the difference between the deceased's age at the date of death and age 64 is counted towards years of residence.

The guarantee pension ceases on remarriage (on cohabiting under certain conditions) or when the survivor reaches age 65.

Payable abroad to those living in an EU country or Norway, Iceland, Liechtenstein, or Switzerland; and, under certain circumstances, in Canada.

Orphan's pension (child pension) (social insurance): Paid to a surviving child up to age 18 (age 20 if a student).

The orphan's pension is payable abroad.

Surviving children's allowance: Paid to a surviving child up to age 18 (age 20 if a student) with a small or no orphan's pension.

Payable abroad to those living in an EU country or Norway, Iceland, Liechtenstein, or Switzerland.

Old-Age Benefits

Earnings-related old-age pension (NDC): The pension is based on lifetime earnings and on an annual index of trends in average wages (lifetime earnings include any disability pension payments received), an annuity factor depending on average life expectancy at the time of retirement for the appropriate age cohort (based on the most recent five-year average of unisex life expectancy projections), and the expected increase of average wages in future years (1.6%).

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Premium pension (mandatory individual account): The insured may choose between single or joint life annuities based on the accumulated capital in the individual account. Annuities can be fixed or variable rate.

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Guarantee pension: 94,572 kronor a year is paid to a single pensioner (84,360 kronor if married) born in 1938 or later with at least 40 years of residence and no earnings-related pension. 96,854 kronor a year is paid to a single pensioner (86,287 kronor if married) born in 1937 or earlier. The pension is reduced by 2.5% for each year of residence less than 40. If the insured receives an earnings-related pension the guarantee pension is gradually reduced until no guarantee pension is paid if the earnings-related pension is higher than a certain amount.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Permanent Disability Benefits

Earnings-related disability pension (sickness compensation) (social insurance): 64% of the insured's assumed future annual income is paid.

Assumed future income is based on the average of the three best income years within a given period immediately before the year of the claim.

The maximum annual income used to calculate benefits is 333,000 kronor.

The maximum annual benefit is 213,600 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Guarantee disability pension (sickness compensation): 106,560 kronor a year is paid if the insured person is assessed as totally disabled and has at least 40 years of residence and no earnings-related benefit. The pension is reduced by 2.5% for each year of residence less than 40. If the insured receives an earnings-related pension, the guarantee disability pension is gradually reduced until no

guarantee disability pension is paid if the earnings-related pension is higher than a certain amount.

A reduced pension is paid at 75%, 50%, or 25% of the full pension according to the assessed degree of disability.

Constant-attendance supplement: Up to 30,636 kronor a year is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Survivor Benefits

Spouse's pension (adjustment pension): 55% of the deceased's accrued old-age pension rights (based on the amount and years of contributions) is paid. The adjustment pension is based on the NDC pension the deceased received or was entitled to receive.

The pension is paid for 12 months. If the surviving spouse has custody of a child younger than age 18, the pension is extended for 12 months; for a child or children younger than age 12, the pension continues until the youngest child reaches age 12.

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Spouse's pension (widow's pension) (social insurance): 90% of the base amount is paid to a widow younger than age 65 (100% with children under age 17 or if aged 50 or older at the date of the insured's death). The benefit is reduced by 6.7% a year for every year the widow is below age 50. 40% of the old-age pension the deceased received or was entitled to receive is paid to the widow; 35% if orphan's pension is paid. The spouse's pension is based on the social insurance earnings-related pension the deceased received or was entitled to receive.

The base amount is 44,400 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Survivor pension (NDC): There is no survivor pension.

Spouse's pension (premium pension): If the insured dies after retiring, a benefit is paid as a life time annuity.

Guarantee spouse's pension: 94,572 kronor a year is paid to an eligible widow(er) if the deceased had at least 40 years of residence in Sweden. The pension is reduced by 2.5% for each year of residence less than 40. If the insured receives an earnings-related pension the guarantee pension is gradually reduced until no guarantee pension is paid if the earnings-related pension is higher than a certain amount.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Orphan's pension (child pension) (social insurance): 35% of the deceased's accrued pension rights (based on the amount and years of contributions made) is paid for an orphan younger than age 12. The pension is increased by

25% for each additional orphan. When the youngest child reaches age 12, 30% is paid for an orphan up to age 18 (age 20 if a student); the pension is increased by 20% for each additional orphan. If there is more than one orphan the total amount is split equally.

All orphans' benefits combined must not exceed 100% of the deceased's pension (80% if an adult is receiving an adjustment pension or a widow's pension).

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Surviving children's allowance: 17,760 kronor a year is paid to a surviving child up to age 18 (age 20 if a student) who is not receiving any orphan's pension. If a child receives the orphan's pension, the surviving children's allowance is reduced by the amount of the orphan's pension received.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Administrative Organization

Swedish Pensions Agency (<http://www.pensionsmyndigheten.se>) administers the old-age and survivor's programs.

Self-employed persons and employers pay contributions with income tax.

Swedish Social Insurance Agency (<http://www.forsakringskassan.se>) administers and supervises the disability program.

Regional and local social insurance bodies administer the disability program.

Sickness and Maternity

Regulatory Framework

First laws: 1891 (cash benefits) and 1931 (medical benefits).

Current laws: 1991 (sick pay) and 2010 (social insurance), implemented 2011.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Gainfully employed persons earning 10,600 kronor or more a year.

Parental cash benefits (parental insurance): All residents of Sweden.

Medical benefits: All residents of Sweden.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: 4.44% of earnings (sickness) (contributions may vary) plus 2.6% (parents' benefits).

Medical benefits: None.

Employer

Cash benefits: 9.88% of payroll plus 2.6% (parents' benefits).

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: Regional county councils pay the total cost.

Qualifying Conditions

Cash sickness benefits: Must have at least a 25% assessed loss of work capacity and annual income from employment exceeding 10,600 kronor; or the insured is involuntarily unemployed and registered with the employment service.

Parental cash benefits (parental insurance): Must be covered for cash sickness benefits above the guarantee level (depending on the insured's income) for at least 240 days before the expected date of birth.

Pregnancy cash benefits (parental insurance): Paid to a pregnant woman employed in a physically demanding or dangerous job whose employer is not able to transfer her to less demanding or dangerous work.

Temporary parental cash benefit (parental insurance): Paid for the absence of a parent from work to care for a sick child younger than age 12 (age 16 or 18 if seriously ill; age 21 if chronically ill or disabled).

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's lost earnings is paid from day 15 through day 364 (or more if a serious disease) (employers pay 80% of the insured's earnings from day two through day 14); may be extended up to 550 days at 75% of the insured's lost earnings. Pensioners are limited to 180 days of the benefit after retirement.

The maximum annual income used to calculate benefits is 333,000 kronor.

The unemployed are paid from day 2 and receive 80% of earnings from their previous employment. Self-employed persons and other qualifying nonemployed persons receive 80% of lost earnings from day two through day 90 (depending on the waiting period chosen).

The maximum daily benefit is 708 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Parental cash benefit (parental insurance): Around 80% of the insured's lost earnings is paid for up to 390 days plus 180 kronor a day for an additional 90 days. The total benefit duration for both parents combined is 480 days for each child and is paid from 60 days before the expected date of childbirth until the child reaches age 8 (age 12 for children born on or after January 1, 2014). When both parents care for the child, each parent receives at least 60 days of benefits that cannot be transferred to the other parent.

The maximum annual income used to calculate benefits is 444,000 kronor.

The maximum daily benefit for the 390-day period is 944 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Pregnancy cash benefit (parental insurance): 80% of the insured's lost earnings is paid. For women in a physically demanding job, the benefit is paid for up to 50 days, beginning 60 days and no later than 11 days before the expected date of childbirth. For women in a dangerous job, the benefit is paid for the whole pregnancy up to 11 days before the expected date of childbirth.

The maximum annual income used to calculate benefits is 333,000 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Temporary parental cash benefit (parental insurance): 80% of the insured's lost earnings is paid. The total benefit duration for both parents combined is 60 days for each child a year; may be extended for 60 days for each child. The father (or other parent) is entitled to 10 extra days of benefits in connection with the child's birth.

The maximum annual income used to calculate benefits is 333,000 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Workers' Medical Benefits

Benefits include free medical and dental care for children up to age 20, subsidies for basic and preventive dental care, a high-cost limit for prosthetic treatment, and free insulin.

Cost sharing: The insured pays from 100 kronor to 350 kronor for each doctor's visit, up to 1,100 kronor in a 12-month period; up to 100 kronor a day (reduced for low-income earners) for inpatient treatment in a public hospital (including in a maternity ward).

A percentage of transportation costs are reimbursed.

The insured pays the full cost of medicine up to 1,100 kronor in a 12-month period; thereafter, the partial cost of medicine up to 2,200 kronor a year.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Cash benefits: Swedish Social Insurance Agency (<http://www.forsakringskassan.se>) provides central administration and supervision.

Regional and local social insurance offices administer the program.

Medical benefits: The Health and Social Care Inspectorate (<http://www.ivo.se>) provides central supervision.

Regional county councils administer the program.

Work Injury

Regulatory Framework

First law: 1901.

Current laws: 1976 (social insurance) and 1991 (sick pay).

Type of program: Social insurance system.

Coverage

All employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 0.3% of declared earnings.

Employer: 0.3% of payroll.

Government: None.

Qualifying Conditions

Temporary disability benefits: There is no minimum qualifying period.

Permanent disability benefits: There is no minimum qualifying period. The insured must have an annual income of at least 10,600 kronor.

Temporary Disability Benefits

80% of the insured's lost earnings is paid from day 15 through day 364 (more if a serious disease) (employers pay 80% of the insured's earnings from day two through day 14); may be extended up to 550 days at 75% of the insured's lost earnings. Pensioners are limited to 180 days of benefits after retirement.

The maximum annual income used to calculate benefits is 333,000 kronor.

Unemployed persons receive 80% of earnings from their previous employment from day two. Self-employed persons

receive 80% of lost earnings from days two to 90 (depending on the waiting period chosen).

The maximum daily benefit is 708 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in prices.

Permanent Disability Benefits

Permanent disability benefit: 100% of the insured's lost earnings is paid as an annuity for a total loss (100%) of earning capacity.

The maximum annual income used to calculate benefits is 333,000 kronor.

Partial disability: If the assessed degree of loss of earning capacity is 6.7% to 99%, the benefit paid is in proportion to the assessed degree of loss in earning capacity.

The payment of permanent disability benefits is coordinated with the payment of sickness compensation benefits (see Old Age, Disability, and Survivors).

Benefit adjustment: Benefits are adjusted annually according to changes in the combined wage and consumer price index.

Workers' Medical Benefits

Benefits include a high-cost limit for prosthetic treatment.

Cost sharing: The insured pays from 100 kronor to 350 kronor for each doctor's visit, up to 1,100 kronor in a 12-month period; up to 100 kronor a day (reduced for low-income earners) for inpatient treatment in a public hospital (including in a maternity ward).

A percentage of transportation costs are reimbursed.

The insured pays the full cost of medicine up to 1,100 kronor in a 12-month period; thereafter, patients pay the partial cost for medicine, up to 2,200 kronor a year.

Survivor Benefits

Spouse's pension (adjustment annuity): 45% of the permanent disability benefit the deceased received or was entitled to receive is paid; 20% if an orphan's pension is paid for the deceased's children.

The pension is paid for 12 months. If the survivor has custody of a child younger than age 18, the pension is extended for 12 months; for a child or children younger than age 12, the pension continues until the youngest child reaches age 12.

Eligible survivors include a widow(er) younger than age 65 who was married to or, under certain conditions, cohabited with the deceased for at least five years or was raising a child younger than age 18 at the date of the insured's death.

Orphan's pension (child annuity): 40% of the permanent disability benefit the deceased received or was entitled to receive is paid to one orphan younger than age 18 (age 20

if a student); the pension is increased by 20% for each additional orphan. The total pension amount depends on the number of eligible orphans. If there is more than one eligible orphan, the pension is split equally.

All survivor benefits combined must not exceed 100% of the pension that the deceased received or was entitled to receive based on a total loss of working capacity at the date of death.

Funeral grant: A lump sum of 30% of the base amount is paid to the widow(er).

The base amount is 44,400 kronor.

Benefit adjustment: Benefits are adjusted annually according to changes in wages.

Administrative Organization

Swedish Social Insurance Agency (<http://www.forsakringskassan.se>) provides central administration and supervision.

Regional and local social insurance offices administer the program.

Unemployment

Regulatory Framework

First law: 1934.

Current law: 1997, implemented in 1998.

Type of program: Social assistance and voluntary income-related insurance system.

Coverage

Basic program: Employed persons and persons seeking employment.

Voluntary income-related program: Employed and self-employed persons who are members of an unemployment insurance fund. Membership is open to employees in a specific occupation or industry.

Source of Funds

Insured person: None for the basic program; a membership fee for the voluntary program.

Self-employed person: 0.37% of earnings; a membership fee for the voluntary program.

Employer: 2.91% of payroll.

Government: Subsidizes the basic program; none for the voluntary program.

Qualifying Conditions

Unemployment benefits (basic and voluntary): Age 20 to 65 and ineligible for the income-related insurance

(voluntary program). Unemployed and registered as a job seeker at the public employment service; able and willing to accept a suitable job for at least three hours a day and an average of at least 17 hours a week.

The insured must have been employed for at least six months (at least 80 hours a month) or for at least 480 hours during a consecutive six-month period (at least 50 hours a month) in the last 12 months before unemployment. To receive the voluntary income-related benefit, the insured must have been a member of an unemployment fund for at least 12 months.

Unemployment benefits are suspended for one, five or 10 benefit days for not job seeking seriously; five, 10 or 45 benefit days for extending a period of unemployment; 20 or 45 benefit days if unemployment is due to voluntarily leaving or misconduct. The benefit may be terminated for repeated offences.

Unemployment Benefits

Basic unemployment benefit: 320 kronor a day is paid if the insured was working 40 hours a week before unemployment; the benefit is reduced in proportion to the number of hours less than 40 hours. The benefit is paid after a seven-day waiting period for up to 300 days for each benefit period. If the insured has at least one child younger than age 18, the benefit may be paid for an additional 150 days. The benefit is paid for five days a week.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

Voluntary income-related benefit: 80% of the insured's previous income is paid after a seven-day waiting period for the first 200 days; 70% for the next 100 days. If the insured has at least one child younger than age 18, the benefit may be paid for an additional 150 days. The benefit is paid for five days a week.

The maximum benefit is 680 kronor a day.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

Administrative Organization

Swedish Unemployment Insurance Board (<http://www.iaf.se>) supervises 28 unemployment insurance funds.

Family Allowances

Regulatory Framework

First laws: 1947 (child allowance) and 1964 (maintenance advance).

Current laws: 1947 (child allowance), 1993 (housing allowance), and 1996 (maintenance support).

Type of program: Universal system.

Coverage

Child allowance: All residents of Sweden with one or more eligible children.

Maintenance support: Children living permanently with one parent.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost. (The cost of maintenance support is partly covered by repayments made by parents liable for maintenance.)

Qualifying Conditions

Child allowance: Paid to the end of the quarter in which the child reaches age 16 or until the child finishes primary education (no age limit for children with learning difficulties who are attending a special school).

Maintenance support: The child must be younger than age 18 (until June of the year in which the student reaches age 20), live permanently with only one of the parents, and the parent liable for child support does not pay any support or pays less than the maintenance support amount (1,273 kronor a month for each child). If the child alternates between residences, special maintenance support may be paid to compensate for different standards of living.

Housing allowance: Paid to low-income households (families and young childless persons over age 18 and under age 29) to subsidize housing costs.

Child care allowance: Paid to a parent for the care of a sick or disabled child who needs special care or supervision or to compensate for additional expenses incurred from the child's illness or disability.

Adoption allowance: Paid for the adoption of a foreign citizen and non-resident of Sweden under the age of 10. The adoption must take place through an authorized adoption agency.

Family Allowance Benefits

Child allowance: 1,050 kronor a month is paid for each child.

Supplements are paid to families with two or more children (150 kronor for the second child; 454 kronor for the third child; 1,010 kronor for the fourth child; and 1,250 kronor for the fifth and subsequent children).

Maintenance support: 1,273 kronor a month is paid for each child. If the child has income above 48,000 kronor a year, the maintenance support is reduced by half the amount that exceeds 48,000 kronor. Top-up maintenance support is paid when the parent liable for child support pays less than 1,273 kronor a month.

Housing allowance: Paid according to the household's composition, income, and housing arrangement.

Child care allowance: 25%, 50%, 75% or 100% of the childcare allowance is paid. An additional supplement of up to 2,438 kronor a month may be paid.

The child care allowance is 8,833 kronor a month for each child.

Adoption allowance: A lump sum of 40,000 kronor is paid.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

Administrative Organization

Swedish Social Insurance Agency (<http://www.forsakringskassan.se>) provides central administration and supervision.

Regional and local social insurance offices administer the program.

Switzerland

US\$1.00 = 0.89 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1946 (old-age and survivor base pensions), 1959 (disability base pensions), 1982 (occupational old-age, disability, and survivor pensions), and 2000 (social insurance).

Type of program: Social insurance and mandatory occupational pension system.

Coverage

Base pension: All residents or gainfully employed persons in Switzerland.

Voluntary coverage for citizens of Switzerland, European Union (EU) countries, and European Free Trade Association (EFTA) countries if they live outside Switzerland and the EU/EFTA countries and had at least five continuous years of previous compulsory insurance in Switzerland.

Mandatory occupational pension: Employees whose annual earnings exceed 21,060 francs with the same employer. Unemployed persons are covered for disability and survivor benefits.

Voluntary coverage for some salaried workers who are ineligible for mandatory insurance and for self-employed persons.

Source of Funds

Insured person

Base pension: 4.2% of gross earnings (old age and survivors) and 0.7% of gross earnings (disability).

There are no maximum earnings used to calculate contributions.

Nonworking insured persons pay annual contributions from 392 francs to 19,600 francs (old-age and survivors) and from 65 francs to 3,250 francs (disability), depending on their means and other factors.

Mandatory occupational pension: From 7% to 18% of gross monthly earnings for the part of earnings from 24,570 francs to 84,240 francs, depending on the insured's age.

Self-employed person

Base pension: 7.8% of gross income (old age and survivors) and 1.4% of gross income (disability). Contributions are

reduced according to a decreasing scale for income above a fixed ceiling.

Mandatory occupational pension: Varies according to the insured's pension fund.

Employer

Base pension: 4.2% of payroll (old age and survivors) and 0.7% of payroll (disability).

There are no maximum earnings used to calculate contributions.

Mandatory occupational pension: The contribution must be at least equal to the insured employee's contribution.

Government

Base pension: Annual federal subsidies cover 19.55% of the cost of old-age and survivors benefits and 37.7% of the cost of disability benefits. (A portion of revenues from the value added tax (VAT) and the taxable profits on casinos is allocated to old-age benefits; another portion of the VAT is allocated to disability benefits.)

Mandatory occupational pension: None.

Qualifying Conditions

Old-age pension

Base pension: Age 65 (men) or age 64 (women) with contributions made in each year since age 21.

Partial pension: Must have at least one year of contributions.

Base pensions are payable abroad to Swiss nationals and under international agreement.

Extraordinary pension: Paid to Swiss nationals who do not meet the required minimum contribution period for the old-age base pension.

Mandatory occupational pension: Age 65 (men) or age 64 (women).

Mandatory occupational pensions are payable abroad (regardless of nationality).

Disability pension

Base pension: Must be assessed with a disability of at least 40% and have made contributions in each year since age 21.

Partial pension: Must have at least three years of contributions.

Extraordinary pension: Paid to Swiss nationals who do not meet the required minimum contribution period for the disability base pension.

Base pensions are payable abroad to Swiss nationals and under international agreement.

Mandatory occupational pension: Must be assessed with a disability of at least 40%.

Mandatory occupational pensions are payable abroad (regardless of nationality).

Survivor pension

Base pension: The deceased made contributions in each year since age 21.

Partial pension: Paid if the deceased had at least one year of contributions since age 21.

Eligible survivors include a widow with one or more dependent children or a widow aged 45 or older who was married to the deceased for at least five years; a widower with one or more dependent children younger than age 18; a divorced spouse with one or more dependent children who was married to the deceased for at least 10 years (in some cases, other age and duration of marriage conditions apply); the survivor of a registered civil partnership; and orphans younger than age 18 (age 25 if a student or an apprentice).

Base pensions are payable abroad to Swiss nationals and under international agreement.

Mandatory occupational pension: The deceased was a pensioner or insured at the time of death or when the incapacity that resulted in his or her death began.

Eligible survivors include a widow (or registered partner) with one or more children or a widow (or registered partner) aged 45 or older who was married to the deceased for at least five years; a divorced spouse with one or more children who was married to the deceased for at least 10 years and who was entitled to alimony; the survivor of a registered civil partnership; and orphans younger than age 18 (age 25 if a student or an apprentice).

Mandatory occupational pensions are payable abroad (regardless of nationality).

Old-Age Benefits

Old-age pension

Base pension: If the insured's average annual income is up to 42,120 francs, 10,392 francs a year is paid plus a variable amount calculated by multiplying the insured's annual income by 0.0216; if the insured's average annual income is greater than 42,120 francs, 14,604 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 0.013.

All income from gainful activity, including income in the form of education or assistance grants, is taken into account for the calculation of the annual average lifetime income.

The minimum monthly old-age base pension is 1,170 francs.

The maximum monthly old-age base pension is 2,340 francs. The combined individual pensions paid to a couple must not exceed 150% of the maximum monthly old-age base pension (3,510 francs).

Partial pension: A percentage of the full pension is paid based on the insured's total number of years of

contributions and the number of years of contributions of the insured's cohort.

Dependent's supplement: 40% of the insured's pension is paid for each child younger than age 18 (age 25 if a student or an apprentice).

Benefit adjustment: Benefits are adjusted every two years according to changes in prices and wages.

Extraordinary pension (old age): The pension is the minimum monthly old-age base pension (1,170 francs).

Mandatory occupational pension: The annual pension is 6.8% of the total balance in the personal account at the time of retirement.

Benefit adjustment: Benefits are adjusted according to price increases, depending on the insurance institution's financial resources.

Permanent Disability Benefits

Disability pension

Base pension: If the insured's average annual income is up to 42,120 francs, 10,392 francs a year is paid plus a variable amount calculated by multiplying the insured's annual income by 0.0216; if the insured's average annual income is greater than 42,120 francs, 14,604 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 0.013.

The full pension is paid if the insured is assessed with a disability of at least 70%; 75% of the full pension if assessed with a disability of 60% to 69%; 50% of the full pension if assessed with a disability of 50% to 59%; 25% of the full pension if assessed with a disability of 40% to 49%.

All income from gainful activity, including income in the form of education or assistance grants and the contributions paid by nonworking insured persons, is taken into account for the calculation of average annual income.

The minimum monthly disability base pension is 1,170 francs.

Partial pension: A percentage of the full pension is paid based on the insured's total number of years of contributions and the number of years of contributions of the insured's cohort.

Dependent's supplement: 40% of the insured's pension is paid for each child younger than age 18 (age 25 if a student or an apprentice).

Benefit adjustment: Benefits are adjusted every two years according to changes in prices and wages.

Extraordinary pension (disability): The pension is the minimum monthly disability base pension (1,170 francs).

Mandatory occupational pension: The annual pension is 6.8% of the funds that would have been accumulated at retirement age.

The full pension is paid if the insured is assessed with a disability of at least 70%; 75% of the full pension if assessed with a disability of 60% to 69%; 50% of the full pension if assessed with a disability of 50% to 59%; 25% of the full pension if assessed with a disability of 40% to 49%.

Benefit adjustment: Benefits that have been paid for more than three years are adjusted according to price increases at the beginning of the subsequent calendar year; subsequent adjustments take place at the same time as adjustments to the base pension.

Survivor Benefits

Survivor pension

Base spouse's pension: 80% of the old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum monthly survivor pension is 936 francs.

The maximum monthly survivor pension is 1,872 francs.

Partial spouse's pension: A percentage of the full pension is paid based on the insured's total number of years of contributions and the number of years of contributions of the insured's cohort.

Base orphan pension: Each orphan receives 40% of the deceased's pension; 80% for a full orphan, up to 60% of the maximum monthly old-age pension (1,404 francs).

The minimum monthly orphan's pension is 468 francs.

The maximum monthly orphan's pension is 936 francs; 1,404 francs for a full-orphan pension.

Benefit adjustment: Benefits are adjusted every two years according to changes in prices and wages.

Mandatory occupational spouse's pension: If the deceased was an active contributor at the time of death, 60% of the full occupational disability pension that the deceased was entitled to receive is paid; if the deceased was a pensioner, 60% of the deceased's monthly old-age or disability pension.

Mandatory occupational orphan pension: If the deceased was an active contributor at the time of death, 20% of the full occupational disability pension the deceased was entitled to receive is paid to each orphan; if the deceased was a pensioner, 20% of the deceased's monthly old-age or disability pension.

Benefit adjustment: Benefits that have been paid for more than three years are adjusted for price increases at the beginning of the following calendar year; subsequent adjustments take place at the same time as adjustments to the base pension.

Administrative Organization

Base pension

Federal Department of Home Affairs (<http://www.edi.admin.ch>) provides general supervision.

Federal Social Insurance Office (<http://www.bsv.admin.ch>) supervises implementation of legislation.

Decentralized network of cantonal, industrial, and federal compensation funds collect and record contributions and pay pensions.

Central Compensation Office (<http://www.zas.admin.ch>) maintains a register of all insured persons and pensioners.

Mandatory occupational pension

Cantons provide direct supervision. The High Commission for the Supervision of Occupational Pensions (www.oak-bv.admin.ch) supervises the cantons.

Around 2,191 registered occupational pension institutes administer the program.

Sickness and Maternity

Regulatory Framework

First law: 1911.

Current laws: 1952 (maternity insurance), 1994 (sickness insurance), and 2000 (social insurance).

Type of program: Mandatory social insurance through private insurance companies (medical benefits and cash maternity benefits) and voluntary private insurance (cash sickness benefits) system.

Coverage

Cash sickness benefits: All residents or gainfully employed persons in Switzerland.

Cash maternity benefits: Employed and self-employed women involved in gainful activity.

Medical benefits: All residents of Switzerland.

Source of Funds

Insured person

Cash sickness benefits: Premiums vary depending on the fund, the type of benefits provided, the age first insured, and the canton.

Cash maternity benefits: 0.25% of gross salary. Nonworking insured persons pay an annual flat-rate contribution from 23 francs to 1,150 francs, depending on their means and other factors.

There are no maximum earnings used to calculate contributions.

Medical benefits: Premiums vary depending on the canton and on the insurer.

Self-employed person

Cash sickness benefits: Premiums vary depending on the fund, the type of benefits provided, the age first insured, and the canton.

Cash maternity benefits: 0.5% of gross income. Contributions are reduced according to a decreasing scale for annual income below 56,200 francs.

Medical benefits: Premiums vary depending on the canton and on the insurer.

Employer

Cash sickness benefits: Contributions are not required by law, but some collective agreements require the employer to share employees' membership fees.

Cash maternity benefits: 0.25% of payroll.

There are no maximum earnings used to calculate contributions.

Medical benefits: None.

Government

Cash sickness and maternity benefits: None.

Medical benefits: Annual federal subsidies to cantons finance a portion of the premiums for low-income workers.

Qualifying Conditions

Cash sickness benefits: Aged 15 to 64. Must have a sickness insurance policy with an insurance fund that provides cash benefits.

Cash maternity benefits: Must have paid contributions toward the old-age and survivor base pension during the last nine months before childbirth and have been gainfully employed for at least five of the last nine months. Employment must cease during maternity leave.

Sickness and Maternity Benefits

Sickness benefit: The amount of the daily allowance is agreed on by the insurer and the insured. The benefit is usually paid after a three-day waiting period for at least 720 days in a period of 900 days.

Maternity benefit: 80% of the insured's last daily earnings, up to 196 francs, is paid for up to 98 days (14 weeks) after childbirth.

Workers' Medical Benefits

A comprehensive list of covered service benefits is set by law. Funds may provide additional benefits through complementary insurance.

There is no limit to duration.

Cost sharing: The patient pays the first 300 francs of medical care expenses during the calendar year plus 10% of costs above this amount up to an annual ceiling; a daily

contribution of 15 francs for hospitalization costs (except for insured persons younger than age 25). There is no cost sharing for maternity care.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Federal Office of Public Health (<http://www.bag.admin.ch>) supervises compliance with the sickness insurance legislation.

Around 60 authorized funds and private insurance companies administer and provide sickness insurance.

Federal Social Insurance Office (<http://www.bsv.admin.ch>) supervises compliance with the maternity benefit legislation.

Compensation funds of the old-age and survivor insurance (base pension) program administer the maternity benefit.

Work Injury

Regulatory Framework

First law: 1911.

Current laws: 1981 (accident insurance) and 2000 (social insurance).

Type of program: Mandatory social insurance through private insurance companies.

Coverage

Employees, including home workers, apprentices, trainees, and volunteers.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Work-related injuries and occupational diseases: None.

Nonwork-related injuries: The total cost. Premiums vary according to the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 126,000 francs.

Self-employed person: Voluntary insurance.

Employer

Work-related injuries and occupational diseases: The total cost. Premiums vary according to the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 126,000 francs.

Nonwork-related injuries: None.

Government

Work-related injuries and occupational diseases: None.

Nonwork-related injuries: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Benefits are paid for work-related and nonwork-related accidents and occupational diseases. Accidents that occur while commuting to and from work are covered.

If working time does not exceed eight hours a week, only work-related injuries (including travel to and from work) are covered.

Temporary Disability Benefits

For a total disability, 80% of the insured's last daily earnings (including family allowances) is paid after a three-day waiting period until recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 346 francs.

Partial disability: A percentage of the full benefit is paid, according to the assessed degree of disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, 80% of the insured's annual earnings (including family allowances) in the year before the accident occurred or the occupational disease began is paid.

The maximum monthly earnings used to calculate benefits are 10,500 francs.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, from two to six times the maximum insured daily earnings is paid according to the assessed degree of disability.

The maximum daily earnings used to calculate benefits are 346 francs.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

Disability (integrity) allowance: A lump sum is paid in addition to the permanent disability pension according to a schedule in law.

Benefits are payable abroad.

Benefit adjustment: Pensions are adjusted every two years according to changes in the cost-of-living index (at the same time as adjustments are made to the old-age base pension).

Workers' Medical Benefits

Benefits include medical, hospital, and pharmaceutical treatment; prostheses and other necessary care; and travel expenses.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 40% of the deceased's monthly earnings is paid.

Eligible survivors include a widow older than age 45 or a widow(er) with dependent children or who is assessed with a disability of at least 66.7%.

Widow's settlement: A lump sum is paid to a widow who is ineligible for a spouse's pension. The lump sum varies according to the duration of the widow's marriage to the deceased.

Orphan's pension: 15% of the deceased's monthly earnings (25% for a full orphan) is paid to each orphan younger than age 18 (age 25 if a student).

Other eligible survivors: Up to 20% of the deceased's monthly earnings is paid to a surviving divorced spouse who had been eligible for alimony.

All survivor benefits combined must not exceed 70% of the deceased's monthly earnings; 90% if benefits are paid to both the current and the divorced spouse.

Funeral grant: A lump sum of up to 2,422 francs is paid.

Benefit adjustment: Pensions are normally adjusted every two years according to changes in the cost-of-living index.

Administrative Organization

Federal Office of Public Health (<http://www.bag.admin.ch>) supervises compliance with the sickness insurance legislation.

Swiss National Accident Insurance Fund (<http://www.suva.ch>) manages the accidents program.

Unemployment

Regulatory Framework

First law: 1924.

Current laws: 1982 (unemployment insurance) and 2000 (social insurance).

Type of program: Mandatory insurance.

Coverage

Employed persons who reside in Switzerland.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1.1% of covered earnings up to 10,500 francs plus a solidarity contribution of 0.5% of covered earnings of 10,500 francs or greater.

Self-employed person: Not applicable.

Employer: 1.1% of covered payroll up to 10,500 francs plus a solidarity contribution of 0.5% covered earnings of 10,500 francs or greater.

Government: Up to 0.159% of the insured payroll toward the cost of the employment service and for labor market-related measures. If necessary, provides loans at the prevailing market rate to unemployment funds.

Qualifying Conditions

Unemployment benefit: Must be totally or partially unemployed, have at least two consecutive unpaid working days, have completed mandatory schooling, not be receiving a basic old-age pension, have at least 12 months of contributions in the last two years (waived for certain categories of persons), be able and willing to work, and satisfy any other requirements.

Unemployment Benefits

80% of insured earnings is paid; 70% if the insured has no dependent children younger than age 25, is receiving a full daily benefit that exceeds 140 francs, and does not have a disability. The benefit is paid after a five-day waiting period.

Benefits are paid for up to 260 days with at least 12 months of contributions; 400 days with at least 18 months of contributions; 520 days if aged 55 or older or if receiving a disability pension with at least 22 months of contributions; 200 days if the insured is younger than age 25 and has no dependent children; or 90 days for persons exempt from the contribution requirement.

Partial unemployment benefit: 80% of lost earnings is paid for up to 18 months in a two-year period for a reduction in working hours; for up to six months for a reduction in working hours due to bad weather.

Administrative Organization

State Secretariat for Economic Affairs (<http://www.seco.admin.ch>) approves and supervises unemployment funds.

Federal Social Insurance Office (<http://www.bsv.admin.ch>) supervises contributions.

Cantonal and regional unemployment funds (public funds), and approved private unemployment funds administer the program for cantons or regions and for certain professional groups.

Regional placement offices and government approved employment agencies assist unemployed persons in finding employment.

Family Allowances

Regulatory Framework

First and current federal laws: 1952 (agricultural workers), 2000 (social insurance), and 2006 (family allowances).

First and current cantonal laws: 26 cantonal laws.

Type of program: Employment-related and universal (cantonal) system.

Coverage

Federal program covers agricultural employees and small self-employed farmers whose annual earnings do not exceed a fixed amount.

Cantonal programs cover nonagricultural employees, self-employed workers and nonworking persons with low income. Benefits paid from the first child

Special system for civil servants.

Source of Funds

Insured person: None (except in Valais, 0.3% of salary).

Self-employed person: 0.1% to 4% of gross income, according to the canton and the fund (maximum of 126,000 francs a year).

Employer: 0.1% to 4% of payroll, according to the canton and the fund; 2% of payroll (federal program) for agricultural employees.

Government: Federal and cantonal governments share the residual cost for agricultural employees and the total cost for small self-employed farmers (66.7% for the federal government and 33.3% for cantonal governments).

The canton pays the contributions for nonworking persons.

Qualifying Conditions

Child allowance: The beneficiary must have one or more children younger than age 16 (age 20 if incapable of any gainful employment).

Birth grants: Paid for the birth or adoption of a child under certain conditions in some cantons.

Vocational training allowances: Students or apprentices younger than age 25.

Family Allowance Benefits

Child allowance: The federal program for agriculture pays 200 francs a month for each child (220 francs in mountain regions). In addition, a household allowance of 100 francs is paid for each married worker.

The legal minimum allowance is 200 francs a month for each child, but cantons may set higher amounts.

Birth grants: A lump sum of 850 francs to 2,000 francs is paid, according to the canton.

Vocational training allowances: The federal program for agriculture pays 250 francs a month for each child (270 francs in mountain regions). The legal minimum allowance is 250 francs a month for each child, but cantons may set higher amounts.

Administrative Organization

Federal program: Cantonal old-age and survivor insurance funds collect contributions and pay allowances.

Cantonal programs: Family allowance funds (cantonal funds and authorized professional and interprofessional funds) administer the program.

Employers usually pay allowances directly and combined with wages. The specific fund reimburses the employer.

Turkey

Exchange rate: US\$1.00 = 2.14 liras.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1949 (old age) and 1957 (old age, disability, and survivors).

Current laws: 1964 (social insurance), implemented in 1965; 1983 (agricultural employee social insurance), implemented in 1984; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security).

Type of program: Social insurance system.

Note: In May 2006, the separate systems for public- and private-sector employees and the self-employed were merged into one under the newly created Social Security Institution.

Coverage

Employees (including foreign nationals) working under a service contract in the public or private sector, including civil servants, self-employed persons, and full-time household workers.

Exclusions: Part-time household workers.

Voluntary coverage is available.

Source of Funds

Insured person: 9% of monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

Self-employed person: 20% of monthly declared earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

Employer: 11% of employees' monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

Government: 25% of total contributions collected.

Qualifying Conditions

Old-age pension: Age 60 (men, gradually rising to age 65 from 2036 to 2044) or age 58 (women, gradually rising to age 65 from 2036 to 2048) with at least 7,200 days of paid contributions (9,000 days for civil servants and self-employed persons); age 63 (men, gradually rising to age 65 from 2036 to 2044) or age 61 (women, gradually rising to age 65 from 2036 to 2048) with at least 5,400 days of paid contributions.

At any age with an assessed degree of disability of at least a 60% that began before starting insured employment and at least 15 years of coverage including at least 3,600 days of paid contributions; for an assessed degree of disability of 50% to 59%, at least 16 years of coverage including at least 4,320 days of paid contributions; or for an assessed degree of disability of 40% to 49%, at least 18 years of coverage including at least 4,680 days of paid contributions.

Special conditions if first insured before October 1, 2008; if aged 50 or older and prematurely aged; and for miners.

Mothers with special needs children requiring constant attendance may receive credit in order to retire before the normal retirement age.

Employment must cease. (Employment may continue under certain circumstances, provided the pensioner pays a support contribution of 15% of his or her pension.)

The pension may be deferred. There is no age limit.

Old-age settlement: Age 60 (men, gradually rising to age 65 from 2036 to 2044) or age 58 (women, gradually rising to age 65 from 2036 to 2048) and does not meet the contribution requirements for an old-age or disability pension; age 50 (men and women) if prematurely aged and does not meet the contribution requirements for the old-age or disability pension.

The old-age pension and the old-age settlement may be partially payable abroad under reciprocal agreement.

Disability pension: Assessed with at least a 60% loss of working capacity that began after starting insured employment and has at least 10 years of coverage including at least 1,800 days of paid contributions. The requirement for the years of coverage is waived for insured persons requiring constant attendance.

The disability pension may be partially payable abroad under reciprocal agreement.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death or had at least five years of coverage including at least 900 days of paid contributions (1,800 days for civil servants and self-employed persons).

Eligible survivors include a spouse; children younger than age 18 (age 20 if a pre-university student, age 25 if a university student); a son aged 18 or older who is disabled and unemployed; an unmarried, widowed, or divorced daughter of any age who is not in insured employment or receiving any social security benefits in her own right; and dependent parents.

The survivor pension for a spouse or daughter ceases on remarriage.

Survivor settlement: The deceased did not qualify for an old-age or disability pension at the time of death.

The survivor pension and survivor settlement may be partially payable abroad under bilateral agreement.

Funeral grant: Paid to the family on the death of an old-age or disability pensioner.

Old-Age Benefits

Old-age pension: The pension is the insured's average monthly earnings over the entire working life multiplied by the accrual rate.

Average monthly earnings are the insured's total earnings divided by the total days of paid contributions, multiplied by thirty.

The accrual rate is 2% of average earnings for each 360-day contribution period (reduced proportionately for periods of less than 360 days), up to 90%.

A special calculation applies if first insured before October 1, 2008.

Benefit adjustment: Benefits are adjusted in January and July of each year according to changes in the consumer price index.

Old-age settlement: A lump sum is paid.

Permanent Disability Benefits

Disability pension: The pension is the insured's average monthly earnings multiplied by the accrual rate.

Average monthly earnings are the insured's total earnings divided by the total days of paid contributions before the disability began, multiplied by thirty.

The accrual rate is 2% of average earnings for each 360-day contribution period (reduced proportionately for periods of less than 360 days), up to 90%. For insured persons with less than 7,200 days of paid contributions (9,000 days for civil servants and self-employed persons), the accrual

rate is calculated as if they had 7,200 days of paid contributions (9,000 days for civil servants and self-employed persons).

A special calculation applies if first insured before October 1, 2008.

Constant-attendance allowance: 100% of the pension is paid.

Benefit adjustment: Benefits are adjusted in January and July of each year according to changes in the consumer price index.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er); 75% if the widow(er) does not have children and is not working or receiving a pension.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan (50% for a full orphan).

Marriage grant: A lump sum of two years of the old-age or disability pension the deceased received or was entitled to receive is paid to a daughter of the deceased on (re)marriage.

Other eligible survivors: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to dependent parents.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Dependent parents older than age 65 may receive 25% of the deceased's pension even if all survivor benefits combined exceed 100% of the deceased's pension.

A special calculation applies if first insured before October 1, 2008.

A minimum pension is paid.

Survivor settlement: A lump sum is split among survivors according to a schedule.

Funeral grant: A lump sum is paid.

Benefit adjustment: Benefits are adjusted in January and July of each year according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<http://www.csgb.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) managed by a general assembly, board of directors, and president, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1945 (maternity) and 1950 (sickness).

Current laws: 1964 (social insurance), implemented in 1965; 1983 (agricultural employee social insurance), implemented in 1984; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security reform).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Note: As of January 1, 2012, all residents are covered under a universal health insurance program introduced in 2007.

Coverage

Cash and medical benefits: Employees working under a service contract in the public or private sectors and their dependent family members, including self-employed persons and full-time household workers. The spouse of an insured man is eligible for the nursing benefit.

Exclusions: Part-time household workers.

Medical benefits only: All citizens of Turkey; homeless people and refugees; foreigners with a residence permit of at least one year; and foreign students.

Voluntary coverage is available.

Special systems for civil servants.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits: 5% of declared monthly earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

Self-employed person

Cash sickness and maternity benefits: 1% to 6.5% of declared monthly earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

The self-employed person's contributions also finance work injury benefits.

Medical benefits: 12.5% of declared monthly earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

Employer

Cash sickness and maternity benefits: 1% to 6.5% of monthly payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

The employer's contributions also finance work injury benefits.

Medical benefits: 7.5% of monthly payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 6.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (891 liras in July 2014).

Government

Cash sickness and maternity benefits: Contributes as an employer.

A portion of the government's contribution also finances work injury benefits.

Medical benefits: 25% of total contributions collected; the cost of contributions for vulnerable groups.

Qualifying Conditions

Cash sickness benefits: Must have at least 90 days of contributions in the year before the diagnosis of illness.

Cash maternity benefits

Incapacity for work benefit: Must have at least 90 days of contributions in the year before childbirth.

Nursing benefit: Must have at least 120 days of contributions in the year before childbirth.

Medical benefits: Must have at least 30 days of contributions (60 days for the self-employed) in the year before the illness or accident occurred. Coverage continues for 10 days following termination of employment; for 90 days with at least 90 days of contributions in the year before the illness or accident occurred.

Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings is paid if hospitalized; 66% of daily earnings for outpatient treatment. The benefit is paid after a two-day waiting period.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted according to changes in the minimum wage.

Maternity benefits

Incapacity for work: 66% of earnings is paid for up to eight weeks before and eight weeks after the expected date of childbirth; extended for two weeks for multiple births.

Nursing grant: A lump sum is paid for a live birth.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted according to changes in the minimum wage.

Workers' Medical Benefits

Health care facilities provide medical services to patients under an agreement with the Social Security Institution.

Cost sharing: No copayment for general care or hospitalization. The insured pays 5 liras for outpatient specialist care in public hospitals; 12 liras in private hospitals.

Prescription drugs are fully reimbursed for certified chronic conditions and emergency room visits. The insured pays 20% (10% for pensioners) of the cost of all other prescription drugs. The reimbursement payment for prescription drugs is based on the least expensive available brand, but the insured may opt to pay the difference for a more expensive brand.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Security (<http://www.csgb.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) administers cash benefits through its branch offices. Medical care and medicine are provided through agreements with hospitals and pharmacies.

Work Injury

Regulatory Framework

First law: 1945 (industrial accidents).

Current laws: 1964 (social insurance), implemented in 1965; 1983 (agricultural employee social insurance), implemented in 1984; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security).

Type of program: Social insurance system.

Coverage

Employees working under a service contract in the public or private sector, including full-time household workers; applicants for apprenticeships, apprentices, and students; and prisoners working in prison workshops.

Exclusions: Part-time household workers.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: See source of funds under Sickness and Maternity; the cost of contributions for apprentices and students in technical schools.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66% of daily earnings is paid from the first day of incapacity; 50% of daily earnings if hospitalized.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted according to changes in the minimum wage.

Permanent Disability Benefits

Permanent disability pension: For a total disability (100%), 70% of the insured's average monthly earnings is paid; 100% if the insured requires the constant attendance of others to perform daily functions.

Average monthly earnings are the insured's total earnings divided by the total days of paid contributions before the disability began, multiplied by thirty.

Partial disability: For an assessed degree of disability of at least 10%, a percentage of the full pension is paid according to the assessed degree of disability.

For an assessed degree of disability of at least 25%, the minimum pension is 70% of the legal monthly minimum wage.

The legal monthly minimum wage is 846 liras (rising to 891 liras in July 2014).

There is no maximum pension.

Constant-attendance allowance: 100% of the pension is paid.

Benefit adjustment: Benefits are adjusted in January and July of each year according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include medical treatment, including preventive care; laboratory services, surgery, and hospitalization; vision, hearing, and dental care; assisted reproductive services; transplants; medicine; transportation; and a daily allowance and expenses for a companion when seeking care abroad.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er); 75% if the widow(er) does not have children and is not working or receiving a pension.

The spouse's pension ceases on remarriage.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% for a full orphan.

Eligible orphans include children younger than age 18 (age 20 if a pre-university student, age 25 if a university student); a son aged 18 or older who is disabled and unemployed; an unmarried, widowed, or divorced daughter of any age who is without insured employment and is not receiving any social security benefits in her own right.

The orphan's pension for a daughter ceases on (re)marriage.

Marriage grant: A lump sum of two years of the permanent disability pension the deceased received or was entitled to receive is paid to a daughter upon (re)marriage.

Other eligible survivors: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to dependent parents.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Dependent parents older than age 65 may receive 25% of the deceased's pension even if all survivor benefits combined exceed 100% of the deceased's pension.

A special calculation applies if first insured before October 1, 2008.

A minimum pension is paid.

Funeral grant: A lump sum is paid to the family on the death of the insured worker.

Benefit adjustment: Survivor benefits are adjusted in January and July of each year according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<http://www.csgb.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) administers the program through its branch offices and health facilities.

Unemployment

Regulatory Framework

First and current laws: 1999 (unemployment insurance), implemented in 2000; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security).

Type of program: Social insurance system.

Coverage

Employees (including foreign nationals) aged 18 or older working under a service contract in the public or private sector and certain other specified groups.

Exclusions: Civil servants, workers in agriculture and forestry, household workers, military personnel, students, and self-employed persons.

Voluntary coverage is available.

Source of Funds

Insured person: 1% of monthly earnings, up to a maximum.

Self-employed person: Not applicable.

Employer: 2% of monthly payroll.

Government: 1% of monthly earnings, up to a maximum.

Qualifying Conditions

Unemployment benefit: Must have paid contributions in the last 120 days of employment and have at least 600 days of paid contributions in the three years before unemployment.

Unemployment Benefits

The minimum daily benefit is 40% of average daily earnings in the last four months, up to 80% of the gross legal monthly minimum wage. The benefit is paid for 180 days to an insured worker with at least 600 days of contributions; for 240 days with at least 900 days of contributions; and 300 days with at least 1,080 days of contributions.

The gross legal monthly minimum wage is 1,071 liras.

A worker may receive unemployment benefits at the same time as sickness and maternity benefits.

Administrative Organization

Ministry of Labor and Social Security (<http://www.csgb.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) collects contributions.

Employment Agency (<http://www.iskur.gov.tr>) administers the program.

Ukraine

Exchange rate: US\$1.00 = 8.23 hryvnias.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1991 (pensions), implemented in 1992; 1993 (qualifying conditions); 1996 (constitutional article on social protection); 2003 (mandatory state pension insurance), implemented in 2004; 2005 (social assistance); 2011 (social insurance); and 2013 (pension indexation).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All residents, and stateless persons employed under labor agreements or under civil law agreements, including those who work abroad; and self-employed persons.

Voluntary coverage is available.

Special systems for civil servants, legislators, judges, National Bank employees, diplomats, journalists, scientists, local governors, and victims of the Chernobyl disaster.

Social assistance: Citizens of Ukraine.

Source of Funds

Insured person: From 2% to 4.5% of earnings, depending on income.

The monthly maximum earnings used to calculate contributions are 20,706 hryvnias.

Self-employed person: 33.2% of the monthly minimum wage.

The monthly minimum wage is 1,218 hryvnias.

The monthly maximum earnings used to calculate contributions are 20,706 hryvnias.

The self-employed person's contributions also finance family allowances.

Employer: 33.2% of payroll.

The monthly maximum earnings used to calculate contributions are 20,706 hryvnias.

The employer's contributions also finance work injury benefits and family allowances.

Government: The cost of state social benefits; subsidies as needed from central and local governments; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 35 years of coverage (men) or age 55 and six months (women, gradually rising to age 60 in 2021) with at least 30 years of coverage.

Covered employment includes years spent in higher education, the armed services, caring for persons with disabilities or children younger than age 3, or being unemployed and seeking a job, if contributions are paid for these periods.

Partial pension: Age 60 with 15 to 34 years of coverage (men) or age 55 and 6 months (women, gradually rising to age 60 in 2021) with 15 to 29 years of coverage.

The pension is paid to unemployed older workers from ages 58 and 6 months to 60 (men) or ages 54 and 6 months to 55 and 6 months (depending on the date of birth, gradually rising to age 60 in 2021) for women who meet the coverage requirements and who were working for an enterprise that was closed or reorganized. The pension ceases if the beneficiary is reemployed.

Deferred pension: The pension may be deferred from one to 10 years after the normal retirement age.

The pension is payable abroad for six months in advance, beginning the month the pensioner leaves the country; thereafter, only if there is a reciprocal agreement.

Caregiver's allowance (old age): Paid to an unpaid caregiver of a person older than age 80 in need of constant attendance.

Social pension (old age): Age 63 (men) or age 59 (women, gradually rising to age 63 in 2021). A means-tested pension is paid to low-income citizens who are not working and ineligible for an old-age pension.

Social pension supplement: Paid if the social pension is less than the minimum subsistence level for people with a disability.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Disability pension: Paid for a Group I (incapacity for any work and requires constant attendance), Group II (incapacity for any work and does not require constant attendance), or Group III (incapacity for usual work) disability. For a Group I disability, the insured must have at least one year of coverage before age 25, and two to 10 years of coverage from age 26 to 59. For a Group II or Group III disability, the insured must have one year of coverage before age 23 and from two to 14 years of coverage from age 24 to 59. No coverage requirement if disability occurred during fixed-term military service.

Caregiver's allowance (disability): Paid to an unpaid caregiver of a person with a Group I disability.

Social pension (disability): A means-tested pension is paid to low-income citizens who may have some degree of disability but are ineligible for a disability pension or work injury benefit.

Social pension supplement: Paid if the social pension is less than the minimum subsistence level for people with a disability.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Survivor pension: The insured had at least 35 years (men) or 30 years (women) of coverage.

Eligible survivors include nonworking dependents, including a spouse, father, and mother of pensionable age or disabled; surviving children younger than age 18 (age 23 if a student or an orphan, no limit if disabled before age 18). In the absence of a spouse, the pension is paid to a parent, sibling, or grandparent, if they are not employed and care for the deceased's dependent child younger than age 8.

Survivor pension supplement: Paid if the survivor pension is less than 100% (for one survivor), 120% (for two survivors), or 150% (for three survivors) of the minimum subsistence level for people with a disability.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Partial pension: Paid if the insured had 15 years to 34 years (men) or 15 years to 29 years (women) of coverage.

Funeral grant: Paid when an employee, student, unemployed person, pensioner, or military pensioner dies.

Old-Age Benefits

Old-age pension: 1% (1.35% in practice) of the wage base is paid for every full year of covered employment. The pension is paid monthly.

The wage base is based on the average national wage in the 36 months preceding the year of retirement and insured's earnings.

The minimum pension is equal to the minimum subsistence level for people with a disability.

The maximum pension is 10 times the minimum subsistence level for people with a disability.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Partial pension: The monthly benefit is reduced in proportion to the insured's number of years of coverage less than 35 years (men) or 30 years (women).

Deferred pension: The pension is increased by 0.5% for every additional month of coverage if the pension is deferred up to 60 months after normal retirement age; 0.75% for every additional month of coverage for more than 60 months.

Caregiver's allowance (old age): An allowance is paid monthly.

Social pension (old age): The monthly pension varies from 30% to 100% of the minimum subsistence level for people with a disability.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Social pension supplement: The difference between the social pension and the minimum subsistence level for people with a disability is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and inflation.

Permanent Disability Benefits

Disability pension: 100% of the old-age pension is paid for a Group I disability; 90% for Group II; 50% for Group III. (Insured persons with Group III disabilities and at least 35 years (men) or 30 years (women) of coverage may opt to receive the old-age pension instead.)

Reduced disability pension: The monthly benefit is reduced in proportion to the number of years of coverage below the required number.

Caregiver's allowance (disability): A monthly allowance is paid.

Social pension (disability): The monthly pension varies from 60% to 100% of the minimum subsistence level for people with a disability, depending on the assessed degree of disability.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Social pension supplement: The difference between the social pension and the minimum subsistence level for people with a disability is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and inflation.

Survivor Benefits

Survivor pension: The monthly pension is 50% of the old-age or disability pension the deceased received or was entitled to receive for one survivor; 100% for two or more survivors.

Survivor pension supplement: The difference between the survivor pension and 100% (for one survivor), 120% (for two survivors), or 150% (for three survivors) of the minimum subsistence level for people with a disability is paid.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

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Partial pension: The monthly benefit is reduced in proportion to the number of years of coverage below the required number.

Funeral grant: A lump sum of 10 times the minimum monthly wage is paid for the funeral of an employee, student, or unemployed person; two months of the insured pension for the funeral of a pensioner; three months of the insured pension for a military pensioner.

The monthly minimum wage is 1,218 hryvnias.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and inflation.

Administrative Organization

Ministry of Social Policy (<http://www.mlsp.gov.ua>) is responsible for policy and provides general coordination.

Regional and local social protection departments administer the program.

Pension Fund (<http://www.pfu.gov.ua>) administers pensions.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 2001 (compulsory insurance), 2001 (contributions), and 2010 (collection and contributions).

Type of program: Social insurance and social assistance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed persons, including employees on leave to pursue education or training; those unemployed as a result of closed businesses; registered unemployed persons; and military personnel.

Cash maternity benefits: Must be in insured employment.

Medical benefits: All residents of Ukraine.

Source of Funds

Insured person

Cash benefits: 1% of earnings.

Medical benefits: None. May purchase a voluntary medical insurance policy.

The insured persons' contributions also finance work injury medical benefits and family allowances.

Self-employed person

Cash benefits: 1.9 of declared income.

Medical benefits: None.

Employer

Cash benefits: 1.4 of payroll.

The employer's contributions also finance family allowances.

Medical benefits: None.

Government

Cash benefits: Central and local governments pay the cost of maternity cash benefits for the uninsured.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average gross earnings over the last three months is paid with less than five years of work; 80% with five to seven years of work; 100% with eight years or more or for a person injured in the Chernobyl disaster, a person caring for a child injured in the Chernobyl disaster, a WWII veteran, or a surviving spouse of a veteran or soldier killed in combat. The benefit is paid after a five-day waiting period for up to six months or until certification of permanent disability.

100% of the insured's earnings is paid for a working parent caring for a sick family member for up to 14 days for each case.

Maternity benefit: 100% of the insured's earnings is paid to employed women for 70 days before and 56 days after (70 days for a complicated birth or multiple births) the expected date of childbirth; for women in education and training, the benefit is 100% of the educational stipend; for women unemployed because of a closed business, the benefit is 100% of earnings received at the last place of work; for those registered as unemployed for at least 10 months, the benefit is 100% of the monthly minimum wage.

The monthly minimum wage is 1,218 hryvnias.

Maternity benefit (noncontributory): 100% of the mother's average monthly income (including unemployment benefits) but not less than 25% of the monthly minimum subsistence level for people with a disability is paid.

The monthly minimum subsistence level for people with a disability is 949 hryvnias.

Child care benefit (noncontributory): Paid monthly to employed women for child care leave until the child is age 3, regardless of whether the woman is insured. The benefit is based on the minimum subsistence level for able-bodied people and average family income.

The minimum benefit is 130 hryvnias a month.

The maximum benefit is equal to the minimum subsistence level for able-bodied people.

The minimum subsistence level for able-bodied people is 1,176 hryvnias.

Workers' Medical Benefits

Medical benefits: Government health providers offer medical services directly to patients. Benefits include preventive, general, specialist, dental, and maternity care; hospitalization; laboratory services; and transportation. Care in sanatoria and nursing homes may also be provided, with preference given to workers who pay part of the cost.

Cost sharing: The patient usually pays part of the cost of appliances.

Free medication is provided during hospitalization for all children younger than age 1, for children younger than age 16 with disabilities, and for pensioners receiving the minimum pension.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Policy (<http://www.mlsp.gov.ua>), and Social Insurance Fund for Temporary Disability (<http://www.fse.gov.ua/fse/control/main/uk/index>) provide general oversight of the program for cash benefits.

Ministry of Social Policy (<http://www.mlsp.gov.ua>) and social protection departments of local governments administer benefits.

Ministry of Health (<http://www.moz.gov.ua>) and health departments of local governments provide general supervision and coordinate medical benefits.

Work Injury

Regulatory Framework

First law: 1912.

Current laws: 1999 (work injury) and 2010 (collection and contributions).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

All employed persons.

Special provisions for victims of the Chernobyl disaster.

Source of Funds

Insured person: None (cash benefits). For medical benefits, see source of funds under Sickness and Maternity.

Self-employed person: No information is available.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None (cash benefits). Pays the cost of medical benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: The monthly benefit is 100% of the insured's average earnings regardless of the length of the insurance period before the assessed loss of working capacity or recovery.

Lump-sum payment: A lump sum is paid based on the insured's average earnings before the incapacity began and the assessed loss of working capacity. Up to four times the average earnings used for the contribution base is paid. In case of the death of the insured due to a work injury, a benefit equal to the insured's average earnings in the preceding five years is paid to the family. The benefit paid must be at least equal to one year of annual earnings of the deceased for each dependent.

Work injury monthly payment: The monthly benefit is based on the insured's average earnings before the accident and the assessed loss of working capacity.

Permanent Disability Benefits

Permanent disability pension: 70% of the insured's earnings is paid for a Group I disability (incapacity for any work and requires constant attendance); 60% for a Group II disability (incapacity for any work and does not require constant attendance); and 40% for a Group III disability (incapacity for usual work).

Workers' Medical Benefits

Medical benefits: Government health providers offer medical services directly to patients. Benefits include preventive, general, specialist, dental, and maternity care; hospitalization; laboratory services; transportation; and the full cost of appliances and medicine.

Survivor Benefits

Survivor pension: 30% of the deceased's monthly earnings is paid to each dependent survivor.

The minimum monthly pension is 100% of the minimum old-age pension.

The minimum pension is 949 hryvnias.

Funeral grant: Ten times the minimum wage is paid for the funeral of an employee; two months of pension or 10 times

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the minimum wage (whichever is greater) for the funeral of a work injury pensioner.

The monthly minimum wage is 1,218 hryvnias.

Administrative Organization

Social Insurance Fund for Work Injury and Occupational Diseases (<http://social.org.ua>) supervises temporary disability benefits and pay benefits to employees.

Ministry of Social Policy (<http://www.mlsp.gov.ua>) and social protection departments of local governments administer benefits.

Ministry of Health (<http://www.moz.gov.ua>) and health departments of local governments provide general supervision and coordinate medical benefits.

Ministry of Health and local health departments administer medical services through clinics, hospitals, maternity homes, and other facilities.

Unemployment

Regulatory Framework

First law: 1921.

Current laws: 2000 (unemployment), 2012 (employment), and 2013 (collection and contributions).

Type of program: Social insurance system.

Coverage

All citizens.

Special provisions for Chernobyl workers, persons unemployed as a result of military reform, women with children under 6 years, single mothers with children under 14 or disabled children, and some other categories.

Source of Funds

Insured person: 0.6% of earnings.

Self-employed person: Voluntary contributions only.

Employer: 1.5% of payroll.

Government: Provides subsidies as needed.

Qualifying Conditions

Unemployment benefits: Must be registered at an employment office, be able and willing to work, and have income less than the minimum wage. The benefit may be reduced, suspended, or terminated if the worker is discharged for violating work rules, leaving employment without good cause, violating conditions for job placement or vocational training, or filing a fraudulent claim.

The monthly minimum wage is 1,218 hryvnias.

Unemployment Benefits

Unemployment benefit: With less than two years of covered employment, 50% of the insured's average earnings is paid with less than two years of covered employment; 55% with two to six years; 60% with seven to 10 years; and 70% with more than 10 years. 100% of the benefit is paid for the first 90 calendar days; 80% for the next 90 calendar days; and 70% thereafter. Benefits are paid for up to 360 days in a two-year period; up to 720 calendar days for insured persons within two years of retirement.

The monthly minimum benefit is 936 hryvnias for insured persons; 544 hryvnias for non-insured persons.

The monthly maximum benefit is 4,872 hryvnias a month.

Funeral grant: A lump sum equal to the minimum subsistence level is paid to dependents, family members, or the person organizing the funeral.

The minimum subsistence level is 1,176 hryvnias.

Administrative Organization

Ministry of Social Policy (<http://www.mlsp.gov.ua>) provides general policy coordination.

State Employment Service administers the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current law: 1992 (child benefits).

Type of program: Social assistance system.

Coverage

All residents of Ukraine.

Special provisions for victims of the Chernobyl disaster.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity.

Government: Central and local governments pay allowances for children of unemployed families or nonworking mothers.

Qualifying Conditions

Family allowances (income tested): Paid to low-income families and single mothers.

Birth grant: The mother must claim the benefit within 12 months of the birth.

Adoption benefit: Paid for the adoption of a child.

Single mother (adoptive parent) allowance: Paid for children younger than age 18 (age 23 if a student).

Adoptive child (or guardianship) allowance: Paid for an adopted child or a child under guardianship.

Family Allowance Benefits

Birth grant (for insured or non-insured): 30,960 hryvnias is paid for the first child, 61,920 hryvnias for the second child, 123,840 hryvnias for third and any subsequent child. The grant is paid for 12 to 36 months, depending on the number of children.

Adoption benefit: 30,960 hryvnias is paid for each child.

Single mother (adoptive parent) allowance: The allowance is based on the minimum subsistence level for the child's age cohort and average family income.

Adoptive child (or under guardianship) allowance: The allowance is based on the minimum subsistence level for the child's age cohort.

The minimum subsistence level for the child's age cohort up to 6 years is 1,032 hryvnias; from 6 to 18 years is 1,286 hryvnias.

Administrative Organization

Ministry of Social Policy (<http://www.mlsp.gov.ua>) provides general supervision and administers the program.

United Kingdom

Exchange rate: US\$1.00 = 0.61 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age pension), 1911 (disability insurance), and 1925 (old-age and survivors' insurance).

Current laws: 1992 (consolidated legislation), 1995 (pensions), 1999 (welfare reform and pensions), 2000 (child support, pensions, and social security), 2002 (pension credit), 2004 (pensions), 2007 (pensions), 2009 (welfare reform), and 2011 (pensions).

Type of program: Social insurance, social assistance and occupational pension system.

Coverage

Contributory benefits: Employed persons with earnings of £153 to £805 a week (April 2014).

Self-employed persons with income of at least £5,885 a year (April 2014) (state second pension excluded).

Voluntary coverage is available (the basic state retirement pension and survivor benefits only).

Employment and support allowance (contributory and means-tested ESA): All employed and self-employed persons ineligible for statutory sick pay or statutory maternity pay; certain unemployed and nonemployed persons (contributory ESA only).

Noncontributory benefits: All persons residing in the United Kingdom.

Source of Funds

Insured person: 9.05% of weekly earnings (3.80% for certain married women and widows) from £153 to £805 plus 1% of weekly earnings greater than £805. (April 2014).

The voluntarily insured pay a flat-rate of £13.90 a week (April 2014).

The insured's contributions also finance sickness and maternity benefits, work injury benefits, and unemployment benefits.

Self-employed person: A flat-rate of £2.75 a week if earnings are greater than £5,885 plus 9% of declared annual earnings from £7,956 to £41,865 plus 2% of declared annual earnings greater than £41,865. (April 2014).

15.5% of the self-employed person's contribution is allocated to the National Health Service for medical benefits.

Employer: 11.9% of employee's earnings greater than £153 a week (April 2014).

The employer's contributions also finance work injury benefits, and unemployment benefits.

Government: The total cost of means-tested allowances and other noncontributory benefits. Also pays a treasury grant to cover any deficit in the contributory programs.

Qualifying Conditions

Basic state retirement pension (flat rate): Age 65 (men) or age 62 (women, gradually rising to age 65 by November 2018), with 30 years of paid or credited contributions. The retirement age (men and women) will rise gradually to age 66 from 2019 to 2020 and to age 67 from 2026 to 2028.

Contributions may be credited for periods the insured cared for a child or an elderly or disabled relative or if the insured received certain benefits.

Partial pension: Must have at least one year of contributions.

Dependent's supplement: Paid for a dependent adult if the dependent's earnings from work are below a specified amount. New claims are no longer possible and the supplement for existing beneficiaries will cease in April 2020.

Deferred pension: A deferred pension is paid. There is no age limit.

Age addition: Aged 80 or older.

The basic retirement pension is payable abroad, but is adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland or in a country with a reciprocal agreement.

State second pension (SSP): Age 65 (men) or age 62 (women, gradually rising to age 65 by November 2018), with 30 years of paid or credited contributions. The retirement age (men and women) will rise gradually to age 66 from 2019 to 2020 and to age 67 from 2026 to 2028. Must have earnings of at least the lower earnings limit or receive certain benefits.

The lower earnings limit is £5,772 a year (April 2014).

Old-person's pension (noncontributory retirement pension): Aged 80 or older, entitled to less than 60% of the full basic state pension, and a resident of the United Kingdom for at least 10 years in any 20-year consecutive period after age 60.

Pension credit: Awarded to low-income pensioners aged 62 or older (gradually rising in line with the retirement age for the basic state retirement pension) residing in the United Kingdom. Persons aged 65 or older with modest retirement savings and receiving only state pensions may receive an additional savings credit.

The pension credit can only be paid abroad for a temporary absence from the United Kingdom.

Employment and support allowance (contributory): Paid to persons aged 16 up to state pension age with at least four consecutive days of sickness within a period of incapacity for work. The insured must have paid contributions on earnings of at least 26 times the weekly lower earnings limit in one of the last two tax years before the claim is made, and has paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in both of the last two tax years before the claim is made. Paid for up to one year, after which individuals may be moved onto the means-tested employment and support allowance.

The lower earnings limit is £111 a week (April 2014).

Employment and support allowance (means tested): Paid to persons aged 16 up to state pension age with at least four consecutive days of sickness within a period of incapacity for work. May be paid if the insured does not meet the contribution requirements, but subject to a means test and certain other conditions.

Disability living allowance (non-contributory, no means test): Paid if the disability began before age 65. The allowance is usually paid after three months of disability (paid immediately if terminally ill). From January 8, 2014, only children younger than age 16 are eligible.

Personal independence payment (non-contributory, no means test): Paid to persons aged 16 to 64 with a long-term health condition or disability. The person must have resided permanently in the United Kingdom for at least two of the last three years. The allowance is paid if difficulties with daily-living activities or mobility have existed for three months and are expected to last for at least nine months (paid immediately if terminally ill).

Attendance allowance (non-contributory, no means test): Paid if the disability began at age 65 or older. Must have been disabled for at least six months unless terminally ill.

Carer's allowance (non-contributory, partial means test): Paid to a person who forgoes full-time work to provide at least 35 hours a week of care for a person with a severe disability who receives certain qualifying benefits. The caregiver, at the time of the claim, must be aged 16 to 65 and earn £101 a week or less and not be a full-time student.

Disability living allowance, attendance allowance, and carer's allowance are payable abroad as long as a person ordinarily resides in Great Britain. A temporary absence of up to 26 weeks does not affect entitlement. The personal independence payment is payable for up to 13 weeks of temporary absence abroad, or for up to 26 weeks if the absence is for medical treatment.

Widowed parent's allowance: The deceased received or was entitled to receive an old-age pension at the date of death. Paid to a widow(er) or civil partner younger than the state pension age who is receiving a child benefit for at

least one child whose parent was the deceased. Also paid to pregnant widows.

Bereavement allowance: The deceased received or was entitled to receive an old-age pension at the date of death. Paid to a surviving spouse or civil partner aged 45 or older but younger than state pension age without dependent children.

Bereavement payment: The deceased received or was entitled to receive an old-age pension at the date of death.

Guardian's allowance: The deceased received or was entitled to receive an old-age pension at the date of death. Paid for a person caring for an orphan or, in certain cases, a child with one surviving parent.

The bereavement allowance, bereavement payment, and guardian's allowance are payable abroad, but are adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland or in a country with a reciprocal agreement.

Old-Age Benefits

Basic state retirement pension (flat rate): £113.10 a week (April 2014) is paid.

Partial pension: A percentage of the full pension is paid, according to the number of years of contributions.

Dependent's supplement: £67.80 a week (April 2014) is paid.

Deferred pension: The pension is increased by approximately 10.4% for each year of deferral beyond the state pension age. Insured persons who defer for at least 12 consecutive months can opt to take the deferred state pension as a one-time taxable lump sum plus interest.

Age addition: £0.25 a week (April 2014) is paid.

State second pension (SSP): The pension is based on average indexed earnings.

Old-person's pension (noncontributory retirement pension): £67.80 a week (April 2014) is paid minus the amount of any other state pension received.

Pension credit: Income the insured receives is topped up to at least £148.35 a week (single person) or £226.50 a week (couple). Persons eligible for the savings credit receive up to an additional £16.80 a week (single person) or up to £20.70 a week (couple). (April 2014).

Benefit adjustment: Working-age benefits and tax credits are adjusted by 1% a year. Old-age and disability benefits are adjusted annually according to changes in the consumer price index for the previous September. The state pension is adjusted by the growth in average earnings, price increases, or by 2.5%, whichever is the greater.

Permanent Disability Benefits

Employment and support allowance (contributory): £72.40 (£57.35 if aged 16 to 24) a week is paid after a three-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £72.40 (£57.35 if aged 16 to 24) a week plus £35.75 a week (if the disability has a severe effect on the ability to work) or £28.75 a week (if there is capacity for limited work) is paid. (April 2014).

Employment and support allowance (means tested): The benefit depends on income, savings and other circumstances.

Disability living allowance (noncontributory, no means test): The amount depends on care and mobility needs. The care component is £81.30, £54.45, or £21.55 according to need. The mobility component is £56.75 or £21.55 a week according to need. (April 2014).

Personal independence payment (non-contributory, no means test): The amount depends on daily living and mobility needs. The daily living support component is £81.30 or £54.45 a week according to need. The mobility component is £56.75 or £21.55 a week according to need. (April 2014).

Attendance allowance (non-contributory, no means test): £81.30 or £54.45 a week (April 2014) is paid according to need.

Carer's allowance (non-contributory, partial means test): £61.35 a week (April 2014) is paid.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually according to changes in the consumer price index for the previous September. The State pension will increase by the highest of the growth in average earnings, price increases, or by 2.5%.

Survivor Benefits

Widowed parent's allowance: £111.20 a week (April 2014) is paid.

Bereavement allowance: The amount varies with the survivor's age when widowed or when the widowed parent's allowance ends: £111.20 a week (April 2014) if aged 55 or older; a percentage of the full rate if aged 45 to 54.

Bereavement payment: A lump sum of £2,000 (April 2014) is paid.

Guardian's allowance: £16.35 a week (April 2014) is paid for each child.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually according to changes in the consumer price index for the previous September. The State pension will increase by the highest of the growth in average earnings, price increases, or by 2.5%.

Administrative Organization

Pension, Disability and Carers Service of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/department-for-work-pensions>), administers the state pension system and provides services and support to pensioners.

Her Majesty's Revenue and Customs (<https://www.gov.uk/government/organisations/hm-revenue-customs>) administers the National Insurance contribution system.

Jobcentre Plus of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/department-for-work-pensions>) administers benefits for people of working age and helps them find work.

Sickness and Maternity

Regulatory Framework

First law: 1911.

Current laws: 1977 (national health service), 1992 (consolidated legislation), 1994 (sick pay), 1999 (welfare reform and pensions), 2005 (work and families), 2007 (welfare), 2009 (welfare reform), and 2012 (welfare reform).

Type of program: Social insurance, social assistance (cash benefits), and universal (medical benefits) system.

Coverage

Statutory sick pay: Employees with average earnings of at least £111 a week (April 2014).

Employment and support allowance (contributory and means tested): All employed and self-employed persons ineligible for statutory sick pay; unemployed and nonemployed persons.

Universal credit (means tested): All residents of the United Kingdom by 2017 (currently only applicable in certain regions).

Maternity allowance: All employed and self-employed persons ineligible for statutory maternity pay.

Statutory maternity pay: Female employees with average earnings of at least £111 a week (April 2014).

Statutory paternity pay: Employees with average earnings of at least £111 a week (April 2014) whose wife or partner is expecting a baby.

Statutory adoption pay: Employees with average earnings of at least £111 a week (April 2014) who are adopting a child.

Medical benefits: All residents of the United Kingdom.

Source of Funds

Insured person: 2.05% of earnings from £153 to £805 a week and 1% of earnings greater than £805 (medical benefits). (April 2014). For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Self-employed person: For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Employer: 1.9% of employee earnings (medical benefits); total cost of statutory sick pay (in certain cases, part of the cost); 8% of statutory maternity and paternity pay. For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Government: 92% of statutory maternity and paternity pay (100% in the case of some small employers), and a portion of statutory sick pay; most of the cost of medical benefits (funded from general taxation). The total cost of means-tested allowances.

See also source funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Statutory sick pay: Must have at least four consecutive days of sickness within a period of incapacity for work. Paid to employees younger than age 65 with average weekly earnings of at least the weekly lower earnings limit.

The lower earnings limit is £111 a week (April 2014).

Employment and support allowance (contributory): Paid to persons aged 16 up to the state pension age with at least four consecutive days of sickness within a period of incapacity for work. The insured must have paid contributions on earnings of at least 26 times the weekly lower earnings limit in one of the last two tax years before the claim is made, and has paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in both of the last two tax years before the claim is made.

The lower earnings limit is £111 a week (April 2014).

Employment and support allowance (means tested): Paid to persons aged 16 up to the state pension age with at least four consecutive days of sickness within a period of incapacity for work. May be paid if the insured does not meet the contribution requirements, but subject to a means test and certain other conditions.

Universal credit (means tested): Paid to persons of working age with low income, and replaces a number of existing benefits, including housing benefit for accommodation costs, and tax credits, with a single monthly payment. Must sign a claimant commitment detailing the job seeking process they will follow and for how long they will seek work

each week, and their personal circumstances, including work history, health, family or caring responsibility.

Maternity allowance: Must not be entitled to statutory maternity pay from an employer. There are two possible periods of payment: for 39 weeks the insured must have worked at least 26 weeks in the 66-week period before the expected date of childbirth with average earnings of at least £30 a week (April 2014) in a 13-week period; or for 14 weeks a woman must not be entitled to the higher rate of the maternity allowance, not be employed or self-employed, must have been the spouse or civil partner of an insured person for at least 26 weeks in the 66-week period before the expected date of childbirth, and the expected date of childbirth must be on or after July 27, 2014.

Statutory maternity pay: Employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected week of childbirth, or the relevant qualifying week in the case of adoption, and must have average weekly earnings of at least the weekly lower earnings limit.

The lower earnings limit is £111 a week (April 2014).

Statutory paternity pay: Employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected week of childbirth and must have average weekly earnings of at least the weekly lower earnings limit.

The lower earnings limit is £111 a week (April 2014).

Statutory adoption pay: Employed continuously for at least 26 weeks by the same employer up to the week of the child's adoption.

Maternity grant: Must be expecting their first child or multiple births if they already have children, and must be receiving certain low-income benefits.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Statutory sick pay: The employer pays £87.55 a week (April 2014) for up to 28 weeks of incapacity after a three-day waiting period.

Employment and support allowance (contributory): £72.40 (£57.35 if aged 16 to 24) a week is paid after a three-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £72.40 (£57.35 if aged 16 to 24) a week plus £35.75 a week (if the disability has a severe effect on the ability to work) or £28.75 a week (if there is capacity for limited work) is paid. (April 2014).

Employment and support allowance (means tested): The benefit depends on income, savings and other circumstances.

Universal credit (means tested): The benefit depends on the claimant's age, and on household income and composition.

Maternity allowance: £138.18 a week or 90% of average weekly earnings (whichever is lower) is paid for up to 39 weeks starting from the 11th week before the expected date of childbirth, or £27 a week is paid for 14 weeks.

Statutory maternity pay: The employer pays 90% of average weekly earnings for the first six weeks; £138.18 a week (April 2014) or 90% of average weekly earnings (whichever is lower) for the next 33 weeks, up to a total of 39 weeks.

Statutory paternity pay: The employer pays £138.18 a week (April 2014) or 90% of average weekly earnings (whichever is lower) for one or two weeks (as chosen by the employee). The insured may receive up to 26 weeks if the mother or coadopter returns to work before the statutory maternity pay ends.

Statutory adoption pay: The employer pays £138.18 a week (April 2014) or 90% of average weekly earnings (whichever is lower) for up to 39 weeks.

Maternity grant: A lump sum of £500 is paid (£1,000 for triplets if the insured has not previously had twins). (April 2014).

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is £350 a week for a single person without children, or whose children do not live with them, or £500 a week for a couple or a single parent whose children live with them. Persons receiving the support component of the employment and support allowance, or working tax credit, are not subject to this cap. (April 2014).

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Workers' Medical Benefits

Medical benefits for insured workers: The National Health Service (NHS) pays directly for medical services provided by public hospitals and by doctors and dentists under contract with the NHS. Benefits include general practitioner care, specialist services, hospitalization, maternity care, dental care, medicine, appliances, home nursing, and family planning.

Cost sharing: Patients pay £8.05 for each prescription item and up to £219 for dental treatment depending on the course of treatment. Individuals needing four or more prescription items in a three month period, or 14 or more items in one year, a prescription prepayment certificate limits the maximum amount payable to £29.10, for three months, or £104 a year.

Those receiving means-tested benefits and their adult dependents, children younger than age 16 (age 19 if a student), pregnant women, and nursing mothers are exempt

from dental and prescription charges. Persons older than the state pension age and certain other groups are exempt from prescription charges.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Jobcentre Plus of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/departments-for-work-pensions>) administers benefits for people of working age and helps them find work.

Department of Health (<https://www.gov.uk/government/organisations/departments-of-health>) administers medical benefits and services through the National Health Service.

Work Injury

Regulatory Framework

First law: 1897.

Current law: 1992 (consolidated legislation).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Employment and support allowance (contributory): Paid to persons aged 16 up to state pension age with at least four consecutive sick days within a period of incapacity for work. The insured must have paid contributions on earnings of at least 26 times the weekly lower earnings limit in one of the last three tax years before the claim is made, and has paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in both of the last two tax years before the claim is made.

The lower earnings limit is £111 a week (April 2014).

Employment and support allowance (means tested):

Paid to persons aged 16 up to the age of pension credit entitlement with at least four consecutive days of sickness within a period of incapacity for work. May be paid if the insured does not meet the contribution requirements, subject to a means test and certain other conditions.

Industrial injuries disablement benefit: For a work-related injury, the insured must be an employee and assessed (by medical examination) with at least a 14% disability (with some exceptions). For an occupational disease, the insured must have developed a recognized disease during the course of employment.

Temporary Disability Benefits**Employment and support allowance (contributory):**

£72.40 (£57.35 if aged 16-24) a week is paid after a three-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £72.40 (£57.35 if aged 16-24) a week plus £35.75 a week (if the disability has a severe effect on the ability to work) or £28.75 a week (if there is capacity for limited work) is paid (April 2014).

Employment and support allowance (means tested):

The benefit depends on income and circumstances.

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is capped at £350 a week for a single person without children, or whose children do not live with them, or £500 a week for a couple or a single parent whose children live with them. Persons receiving the support component of the employment and support allowance, or working tax credit, are not subject to this cap.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually according to changes in the consumer price index for the previous September.

Permanent Disability Benefits

Industrial injuries disablement benefit: If the insured is assessed with a 100% disability, £166 a week (April 2014) is paid from the 15th week after the work-related accident occurred or the occupational disease began.

Partial disability: The benefit varies from £33.20 a week for an assessed degree of disability of 20% to £149.40 a week for an assessed degree of disability of 90% if aged 18 or older (April 2014).

Reduced earnings allowance: Paid for a work-related accident or an occupational disease that occurred before October 1990. Up to £66.40 a week (April 2014) is paid if the insured is assessed with a disability of at least 1%, and is unable to do the usual job, resulting in a loss of earnings.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions,

£132.80, £99.60, £66.40, or £33.20 a week is paid according to attendance needs (April 2014).

Exceptionally severe disablement allowance: £66.40 a week (April 2014) is paid if receiving either of the top two rates of constant-attendance allowance.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually according to changes in the consumer price index for the previous September.

Workers' Medical Benefits

All necessary benefits are provided under the National Health Service.

Survivor Benefits

Widowed parent's allowance: £111.20 a week (April 2014) is paid to a widowed parent receiving child benefits for at least one dependent child.

Bereavement allowance: The amount varies with the survivor's age when widowed or when the widowed parent's allowance ends: £111.20 a week (April 2014) is paid if aged 55 or older; a percentage of the full rate if aged 45 to 54.

Bereavement payment: A lump sum of £2,000 (April 2014) is paid immediately to the surviving spouse or civil partner.

Guardian's allowance: £16.35 a week (April 2014) is paid for each child.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually according to changes in the consumer price index for the previous September.

Administrative Organization

Jobcentre Plus of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/departments-for-work-pensions>) administers cash benefits for people of working age and helps them find work.

Her Majesty's Revenue and Customs (<http://www.gov.uk/government/organisations/hm-revenue-customs>) is responsible for the administration of the National Insurance contribution system.

Unemployment**Regulatory Framework**

First law: 1911.

Current law: 1995 (job seekers), 2009 (welfare reform), and 2013 (uprating).

Type of program: Social insurance and social assistance system.

Coverage

Job seeker's allowance (contributory and means-tested): All employees.

Self-employed persons are eligible for the means-tested job seeker's allowance only.

Universal credit (means tested): All residents of the United Kingdom by 2017 (currently only applicable in certain regions).

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: None.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors. The total cost of means-tested allowances.

Qualifying Conditions

Job seeker's allowance (contributory): Aged 18 or older and unemployed or working less than 16 hours a week (if aged 16 or 17, may qualify only under specified conditions). Contributions must have been paid on earnings of at least 26 times the weekly lower earnings limit in one of the two relevant tax years on which a claim is based plus paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in both the relevant tax years on which a claim is based.

The weekly lower earnings limit is £111 (April 2014).

Must be registered as unemployed; be capable of, available for, and actively seeking employment; and have a current Jobseeker's Agreement (drafted and signed by the job seeker and the job seeker's advisor obliging the job seeker to actively seek training and work).

Job seeker's Allowance (means tested): Paid to those who do not qualify for the contributory job seeker's Allowance, have insufficient income for their needs, and savings of less than £16,000 or a partner who does not work more than 24 hours a week.

Must be registered as unemployed; be capable of, available for, and actively seeking employment; and have a current Jobseeker's Agreement. The Jobseeker's Agreement is drafted and signed by the job seeker and the job seeker's advisor. It obliges the job seeker to actively seek training and work. Failure to sign a Jobseeker's Agreement results in the suspension of benefits.

Universal credit (means tested): All residents of the United Kingdom by 2017 (currently only applicable in certain regions).

Unemployment Benefits

Job seeker's allowance (contributory): £72.40 a week is paid if aged 25 or older; £57.35 if younger than age 25 (April 2014). The allowance is paid after a three-day waiting period for up to 26 weeks.

Job seeker's allowance (means tested): The amount of the allowance depends on the claimant's age and on household income and composition. £57.35 to £72.40 a week is paid to an unmarried person, depending on age (April 2014). The allowance is paid after a three-day waiting period for up to 26 weeks.

Universal credit (means tested): The benefit depends on the claimant's age, and on household income and composition.

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is £350 a week for a single person without children, or whose children do not live with them, or £500 a week for a couple or a single parent whose children live with them.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Administrative Organization

Jobcentre Plus of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/departments-for-work-pensions>) administers benefits for people of working age and helps them find work.

Her Majesty's Revenue and Customs (<http://www.gov.uk/government/organisations/hm-revenue-customs>) is responsible for the administration of the National Insurance contribution system.

Family Allowances

Regulatory Framework

First laws: 1945 (child benefit) and 1987 (family credit).

Current laws: 1992 (consolidated legislation) and 2002 (child tax credit).

Type of program: Universal (child benefit) and tax credits system.

Coverage

Child benefit and child tax credit: All persons residing in the United Kingdom with one or more children.

Working tax credit: Low-income workers with or without children.

Income support (social assistance): All residents.

Universal credit (means tested): All residents of the United Kingdom by 2017 (currently only applicable in certain regions).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit: The child must be younger than age 16 (age 18 if not a full-time student and does not work more than 24 hours a week; age 20 if a full-time student). Eligibility also depends on residence and presence in the United Kingdom. If one person's income in the household exceeds £50,000 a year some or all of the benefit may be recovered through a tax charge.

Child tax credit: The child must be younger than age 16 (age 18 and has left full-time education and works less than 24 hours a week; age 20 if a full-time student). Eligibility also depends on residence and presence in the United Kingdom, and income.

Working tax credit: The claimant must work as an employed or self-employed person for at least 16 hours a week.

Income support (social assistance): Paid to persons aged 16 up to the age of pension credit entitlement who are not receiving a means-tested employment support allowance or a job seeker's allowance. Household income must be below prescribed levels, the person has insufficient income for their needs, savings of less than £16,000 or works less than 16 hours a week on average or has a partner who does not work more than 24 hours a week.

Family Allowance Benefits

Child benefit: £20.50 a week is paid for the eldest qualifying child, and £13.55 is paid for each additional child (April 2014).

Child tax credit: Provided to families with one child if annual household income is less than around £26,000; with two children, less than around £32,200. Employment is not required (see working tax credit, below). Additional tax credit amounts are provided for children with disabilities.

Working tax credit: The tax credit depends on income and family status and can include approved child care costs. Additional amounts are provided for workers with disabilities and persons with severe disabilities.

Income support (social assistance): The amount depends on income and circumstances.

Universal credit (means tested): The benefit depends on the claimant's age, and on household income and composition.

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is £350 a week for a single person without children, or whose children do not live with them, or £500 a week for a couple or a single parent whose children live with them. Persons receiving certain benefits to support needs related to disability, or working tax credit, are not subject to this cap.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Administrative Organization

Her Majesty's Revenue and Customs (<http://www.gov.uk/government/organisations/hm-revenue-customs>) administers child benefits and tax credits.