

Georgia

Exchange rate: US\$1.00 = 1.66 tlari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

Current laws: 2005 (state pensions).

Type of program: Social assistance system.

Note: The 2005 law on state pensions abolished the social insurance system.

Coverage

All residents of Georgia.

Special system for military and law enforcement personnel.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost. Local authorities finance additional benefits.

Qualifying Conditions

Social pension (old age): Age 65 (men) or age 60 (women).

Social pension (disability): Must be assessed with a disability by an authorized medical institution. The pension is paid according to three degrees of assessed disability: severe disability (Group I), significant disability (Group II), and moderate disability (Group III).

Social pension (survivors): Paid to a surviving individual or family member when the breadwinner dies. The death must have been caused by industrial injury, occupational sickness, or a nonwork-related sickness or injury.

State assistance supplement: Paid to parents with two or more children who died in independence wars.

Old-Age Benefits

Social pension (old age): 100 tlari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Permanent Disability Benefits

Social pension (disability): 100 tlari a month is paid for a Group I disability; 70 tlari for a Group II disability; and 70 tlari for a Group III disability that began before 2006.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits

Social pension (survivors): 55 tlari a month is paid.

State assistance supplement: 55 tlari a month is paid for each deceased child.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Social Services Agency (<http://www.ssa.gov.ge>) provides general supervision and coordination.

Sickness and Maternity

Regulatory Framework

First law: 1964 (health).

Current laws: 1997 (health care); 2006 (sickness); 2006 (maternity); 2007 (temporary work incapacity and sickness); 2009 (temporary work incapacity).

Type of program: Social assistance (maternity and medical benefits) and employer-liability (sickness) system.

Coverage

Cash sickness benefits: Employed persons, military personnel, and civil servants.

Cash maternity benefits: All residents of Georgia.

Medical benefits: Needy residents of Georgia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: Total cost of cash sickness benefits; none for cash maternity and medical benefits.

Government: The total cost of maternity and medical benefits for needy persons residing in Georgia.

Qualifying Conditions

Cash sickness benefits: Must be in covered employment and obtain a sickness certificate from an authorized doctor or medical institution.

Cash maternity benefits: There is no minimum qualifying period.

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Medical benefits: All residents of Georgia who satisfy a needs test.

Sickness and Maternity Benefits

Sickness benefit: 100% of the insured's daily wage is paid for up to 30 days. A medical commission examination is required for an extension.

Maternity benefit: 100% of the insured's daily wage is paid, up to 600 tlari. If the insured's average monthly wage is greater than 600 tlari, the employer pays the difference.

Workers' Medical Benefits

Medical benefits: Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to the needy and disabled.

Cost sharing: Insured persons younger than age 18 pay 20% of the cost; aged 18 to 60, 50%; older than age 60, 30%.

Dependents' Medical Benefits

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

Administrative Organization

Sickness benefits: Employers provide benefits directly to employees.

Cash maternity and medical benefits: Social Services Agency (<http://www.ssa.gov.ge>) administers the program.

Work Injury

Regulatory Framework

First laws: 1999 (workmen's compensation).

Current laws: 2001 (medical and social evaluation) and 2007 (work injury).

Type of program: Employer-liability and social assistance system.

Note: The employer's liability is determined by a court. If the employer is not liable, the employee is eligible to apply for a social pension (see Old Age, Disability, and Survivors).

Coverage

Work injury benefits: All employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Employer-liability system: None.

Social assistance: See source of funds under Old Age, Disability, and Survivors.

Self-employed person

Employer-liability system: Not applicable.

Social assistance: See source of funds under Old Age, Disability, and Survivors.

Employer

Employer-liability system: The total cost of cash and medical benefits.

Social assistance: None.

Government

Employer-liability system: The total cost of cash and medical benefits.

Social assistance: See source of funds under Old Age, Disability, and Survivors; the total cost of medical benefits.

Qualifying Conditions

Work injury benefits

Employer-liability system: A court determines the benefit amount according to the insured's level of disability.

Social assistance: See social pension (disability) under Old Age, Disability, and Survivors.

Medical benefits: The Ministry of Labor, Health, and Social Affairs determines eligibility at the local level.

Temporary Disability Benefits

See social pension (disability) under Old Age, Disability and Survivors.

Permanent Disability Benefits

Permanent disability pension:

Employer-liability system: A court determines the benefit amount according to the insured's level of disability.

Social assistance: See social pension (disability) under Old Age, Disability and Survivors.

Workers' Medical Benefits

Government health facilities provide medical services directly to insured.

Survivor Benefits

Survivor pension:

Employer-liability system: A court determines the benefit amount according to the insured's level of disability.

Social assistance: See social pension (disability) under Old Age, Disability and Survivors.

Administrative Organization

Cash benefits: Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination.

Employers may insure against liability with private insurance companies. If the employer is at fault, the employer provides compensation directly.

Medical benefits: Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge>) and local government health departments provide general supervision and coordination. Clinics, hospitals, and other facilities administered by the Ministry of Labor, Health, and Social Affairs and local health departments provide medical services. Employers may insure against liability with private insurance companies. If the employer is at fault, the employer pays benefits directly.

Unemployment

Regulatory Framework

The 2006 (labor code) regulates severance pay for employed persons. In the case of termination by the employer, the employer pays one month of average monthly earnings (unless otherwise stated in the employment contract).

Family Allowances

Regulatory Framework

First and current law: 2006 (social assistance).

Type of program: Social assistance system.

Coverage

All residents of Georgia according to need as determined by local government authorities.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family benefit: Needy families. (May also be eligible for a social pension.)

Blind person's supplement: Paid to blind individuals incapable of any work in addition to other social assistance benefits.

Large families' supplement: Paid to families with seven or more children younger than age 18.

Family Allowance Benefits

Family benefit: 22 tlari a month is paid to a single person and to orphaned children; 35 tlari a month to a family of two or more persons.

Blind person's supplement: 22 tlari a month is paid

Large families' supplement: 35 tlari a month is paid.

Administrative Organization

Social Services Agency (<http://www.ssa.gov.ge>) administers the program.