

Greece

Exchange rate: US\$1.00 = 0.83 euro (€).

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), 2012 (fiscal strategy), 2015 (pensions), 2016 (pension reform), and 2016 (social security coordination).

Type of program: Universal, social insurance, and social assistance system.

Coverage

Universal: Permanent residents of Greece.

Social insurance: Employed persons in industry, commerce, and related occupations; self-employed persons; agricultural workers; public-sector employees; and certain other categories of persons.

Voluntary coverage is available.

Social assistance: Pensioners who reside permanently in the European Union, European Economic Area, or Switzerland.

Source of Funds

Insured person

Universal: None.

Social insurance: 6.67% of monthly covered earnings; 12.15% to 16.04% of monthly covered earnings for arduous or unhealthy work.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Social assistance: None.

Self-employed person

Universal: None.

Social insurance: 20% of monthly covered declared earnings according to one of 14 insurance categories.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Social assistance: None.

Employer

Universal: None.

Social insurance: 13.33% of monthly covered payroll; 18.41% to 23.16% of monthly covered payroll for arduous or unhealthy work.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Social assistance: None.

Government

Universal: The total cost.

Social insurance: Contributes as an employer; provides a guaranteed annual subsidy.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension: The pension consists of two components: a national pension and a contributory pension.

National old-age pension (universal): Age 67 with at least 15 years of residence in Greece and meets the contribution requirements for the contributory old-age pension.

Partial national old-age pension (if first insured before January 1, 1993): Age 62 with at least 4,500 days of contributions, including at least 100 days a year in the last five years; age 62 with at least 10,000 days (men) or 12,000 days (women) of contributions, including at least 100 days a year in the last five years; or age 62 with at least 18 years of contributions or 5,500 days of contributions if caring for a dependent or disabled child. Special conditions apply

for persons employed in arduous or unhealthy professions, including construction workers.

Partial national old-age pension (if first insured after December 31, 1992): Age 62 with at least 6,000 days of contributions for women with dependent children.

Early national old-age pension: Must meet the qualifying conditions for the partial national old-age pension.

Contributory old-age pension (social insurance): Age 62 with at least 12,000 days of contributions or age 67 with at least 15 years of contributions. If first insured before January 1, 1993, the age for a full pension is gradually rising to age 67 by 2022 for persons with at least 4,500 days of contributions (at least 5,500 days of contributions for women with dependent children); or age 55 (gradually rising to age 62 by 2022 for persons with at least 7,500 days of contributions if caring for a dependent, disabled child, spouse, or sibling).

Special conditions apply for persons employed in arduous or unhealthy professions, including construction.

Deferred pension (national and contributory): The old-age pension may be deferred.

The old-age pension is payable abroad under reciprocal agreement.

Social solidarity allowance (social assistance, income tested): Age 65 (no age limit if assessed with a disability of at least 80%), or a full orphan receiving an orphan's pension. The special disability allowance is being phased out and replaced by the national old-age pension.

Income test: Maximum gross annual income (salaries and pensions) must not exceed €8,884; total annual family gross income must not exceed €11,000; and the total monthly gross pension must not exceed €643.

The social solidarity allowance is payable abroad under reciprocal agreement.

Constant-attendance allowance: Paid if the insured is permanently blind.

Disability pension: The pension consists of two components: a national pension and a contributory benefit.

National disability pension (universal): The insured meets the contribution requirements for the contributory disability pension.

Contributory disability pension (social insurance): Must be 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 first insured after December 31, 1992), depending on the insured's age when the disability began, or 1,500 days of contributions, including 600 days in the five years before the disability began. (If first insured after December 31, 1992, 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 is assessed with a severe disability and requires the constant attendance of others to perform daily functions.

Partial disability (national and contributory): A reduced pension is paid if the insured is assessed with a disability of 50% to 66.9%.

The Disability Certification Center of the Unified Social Security Fund normally assesses the degree of disability every two years.

The disability pension is payable abroad under reciprocal agreement.

Special disability allowance (social assistance): Paid to insured persons and pensioners (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, including at least 50 days in the last year or 15 months before the disability began, or a total of 1,000 days of contributions. The special disability allowance is being phased out and will no longer be paid to insured persons who claim the benefit on or after May 13, 2016.

The special disability allowance is payable abroad under reciprocal agreement.

Survivor pension (social insurance and universal): The insured met the contribution requirement for an old-age or a disability pension (if the death was caused by a common illness) or had half of the required contribution days for a contributory disability pension (if the death was caused by a nonwork-related accident).

Eligible survivors include a widow(er) who was married to the deceased for at least five years at the time of death (certain exceptions apply); a divorced spouse aged 67 or older who was married to the deceased for at least 10 years, was receiving alimony, and has limited income; 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.

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

The survivor pension is payable abroad under reciprocal agreement.

Funeral grant (social insurance): 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.

Old-Age Benefits

Old age pension: The pension consists of two components: a national pension and a contributory benefit.

National old-age pension (universal): €384 a month is paid with at least 40 years of residence in Greece and 20 years of contributions.

Partial national old-age pension: The pension is reduced by 2% for each year of contributions less than 20 years; and by 2.5% for each year of residence below 40 years.

Early national old-age pension: The pension is reduced by 0.5% for each month it is claimed before the normal retirement age; if the early national old-age pension was claimed after August 19, 2015, the pension is reduced by 0.55% until reaching the normal retirement age, and by 0.5% thereafter.

Contributory old-age pension (social insurance): The pension is based on the length of coverage and the insured's average pensionable earnings from 2002 until the day of application.

Average pensionable earnings are the insured's total monthly covered earnings from 2002 until the day of application multiplied by the accrual rate.

The accrual rate varies depending on the number of years of contributions (0.77% for 15 years, and 2% for 39 years).

There is no minimum monthly old-age pension.

There is no maximum monthly old-age pension if the pension is claimed on or after May 13, 2016.

The maximum monthly old-age pension is €2,000 (if the pension is claimed before May 13, 2016).

Deferred pension: A deferred pension is paid.

Benefit adjustment: Pensions are adjusted annually based on changes in the GDP growth rate and the consumer price index.

Social solidarity allowance (social assistance, income tested): €35 a month is paid with net annual income up to €7,720.

Benefit adjustment: Benefits are adjusted by ministerial decree.

Permanent Disability Benefits

Disability pension: The pension consists of two components: a national pension and a contributory benefit.

National disability pension (universal): For an assessed degree of disability of at least 80%, 100% of the full national old-age pension is paid; for a 67% to 79.99% degree of disability, 75% of the full national old-age pension; for a 50% to 66.99% degree of disability, 50% of the full national old-age pension; and for a degree of disability of up to 49.99%, 40% of the full national old-age pension.

The full national old-age pension is €384 a month.

The full national old age pension is reduced by 2% for each year of contributions less than 20 years.

Contributory disability pension (social insurance): The pension is calculated in the same way as the contributory old-age pension.

For a severe disability, 100% of the contributory old-age pension is paid; for an ordinary disability, 75% of the pension is paid.

Constant-attendance allowance: A monthly allowance is paid.

Partial disability: 50% of the contributory old-age pension is paid.

There is no minimum monthly disability pension.

There is no maximum monthly disability pension if the pension is claimed on or after May 13, 2016.

The maximum monthly disability pension is €2,000 (if the pension is claimed before May 13, 2016).

Special disability allowance (social assistance): The allowance is 20 times the legal daily minimum wage of an unskilled worker.

The legal daily minimum wage of an unskilled worker is €33.57.

Benefit adjustment: Benefits are adjusted based on changes in the consumer price index.

Survivor Benefits

Survivor pension (social insurance and universal)

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid for three years beginning the month following the death (no limit if not working or receiving any other pension; caring for a dependent child; assessed with a mental or physical disability of at least 67%; or aged 55 or older at the time of death); thereafter, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid if the surviving spouse is working or receives any other pension.

If the survivor reaches age 55 while receiving the spouse's pension, the benefit is paid for three years and is renewed once the widower reaches age 67.

The pension is reduced if the marriage took place after the deceased reached the normal retirement age.

The minimum monthly spouse pension is €360.

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.

The minimum monthly orphan's pension is €360.

The maximum combined monthly survivor benefit is 100% of the old-age pension the deceased received or was entitled to receive.

Schedule of payments: 12 payments a year.

Benefit adjustment: Benefits are adjusted based on changes in the consumer price index.

Funeral grant (social insurance): A lump sum of €760 to €1,200 is paid.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Unified Social Security Fund (EFKA) (<http://www.efka.gov.gr/>), managed by a governor and a board of directors, collects contributions and administers the program through branch offices.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 1951 (social security), 1983 (health), 2011 (health system reform), 2011 (social security reform), 2012 (economic adjustment), 2012 (fiscal strategy), 2012 (parental leave), and 2014 (fiscal strategy).

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and related occupations; self-employed persons; agricultural workers; public-sector employees; and certain other categories of persons. Pensioners and their dependents are covered for medical benefits.

Source of Funds

Insured person: 0.4% of monthly covered earnings (cash benefits) and 2.15% of monthly covered earnings (medical benefits). Pensioners contribute 6% of the monthly pension.

The insured person's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Self-employed person: 0.65% of monthly covered earnings (cash benefits) and 6.45% of monthly covered earnings (medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Employer: 0.25% of monthly covered payroll (cash benefits) and 4.3% of monthly covered payroll (medical benefits).

The employer's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Government: Provides a guaranteed annual subsidy.

Qualifying Conditions

Cash sickness benefit: Must have at least 120 days of contributions (100 days if working in construction) in the calendar year before the incapacity began or in the last 15 months excluding the last quarter; 300 days of contributions in the last two years or in the last 27 months excluding the last quarter; at least 1,500 days, including at least 600 days in the last five years; or a total of 4,500 days.

Cash maternity benefit: The insured woman must have at least 200 days of contributions in the last two years before the expected date of childbirth.

Birth grant for home births: Paid to a woman who chooses to give birth at home. The insured woman must have at least 50 days of contributions in the last 15 months before childbirth.

Medical benefits: Must have at least 50 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, depending on 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.

Maternity benefit: 50% of daily earnings in the last 30 days of the previous year of coverage 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 €47.47 (2017) with no dependents; €66.46 (2017) with dependents.

Birth grant for home births: A lump sum of €900 is paid for a single birth, €1,200 for twins, and €1,600 for triplets.

Workers' Medical Benefits

The facilities of the National Organization for Health Care Services Provision (EOPYY) 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.

Prenatal and postnatal care are provided free of charge at public hospitals and medical centers of the National Organization for Health Care Services Provision (EOPYY).

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.

Unified Social Security Fund (EFKA) (<http://www.efka.gov.gr/>) collects contributions and administers cash-sickness benefits.

National Organization for Health Care Services Provision (EOPYY) (<https://www.eopyy.gov.gr/>), managed by a governor and tripartite governing body, administers medical benefits through branch offices.

National Organization for Health Care Services Provision operates its own dispensaries, clinics, and hospitals and uses other public and private facilities.

Work Injury

Regulatory Framework

First law: 1914.

Current laws: 1951 (social security) and 2016 (pension reform).

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and related occupations; agricultural workers; public-sector employees; and certain other categories of persons.

Exclusions: 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 an additional contribution depending on the reported accident rate.

Government: Provides a guaranteed annual subsidy. The total cost of the national disability pension.

Qualifying Conditions

Work injury: Must be assessed with a work injury or occupational disease. The injury must be reported in the five days following the accident. Accidents that occur while travelling 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 Disability Certification Center of the Unified Social Security Fund determines eligibility.

Temporary Disability Benefits

50% of daily earnings is paid, according to wage class. The benefit is paid after a three-day waiting period (no waiting period for accidents at work) for 182 days to 720 days, depending on 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: The pension consists of two components: a national pension and a contributory benefit.

National disability pension: For an assessed degree of disability of 80% or more (severe), 100% of the full national old-age pension is paid; for an assessed degree of disability of 67% to 79.9% (ordinary), 75% of the full national old-age pension is paid.

The full national old-age pension is €384.

Reduced national disability pension: The full national old age pension is reduced by 2% for each year of contributions below 20 years.

Partial disability: For an assessed degree of disability of 50% to 66.9%, 50% of the full national old-age pension is paid.

Contributory disability pension: Paid for a degree of disability of at least 50%. The pension is calculated using the insured's average pensionable earnings over the whole contribution period.

The insured can request that the degree of disability be assessed every six months.

The Disability Certification Center of the Unified Social Security Fund assesses the degree of disability.

The minimum national and contributory disability pension is €768.

Schedule of payments: 12 payments a year.

Constant-attendance allowance: Paid if the insured is assessed with a severe disability and requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted based on changes in the consumer price index.

Workers' Medical Benefits

The facilities of the National Organization for Health Care Services Provision (EOPYY) 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

Survivor pension

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid for three years beginning the month following the death (no limit if not working or receiving any other pension; caring for a dependent child; assessed with a mental or physical disability of at least 67%; or aged 55 or older at the time of death). If the survivor reaches age 55 while receiving the spouse's pension, the benefit is paid for three years and is renewed once the widower reaches age 67.

The pension is reduced if the marriage took place after the deceased reached the normal retirement age.

The minimum monthly spouse pension is €360.

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.

The minimum monthly orphan's pension is €360.

The maximum combined monthly survivor benefit is 100% of the old-age pension the deceased received or was entitled to receive.

Schedule of payments: 12 payments a year.

Benefit adjustment: Benefits are adjusted based on changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Unified Social Security Fund, (<http://www.efka.gr/>), managed by a governor and a board of directors, collects contributions and administers the program through branch offices.

Unemployment

Regulatory Framework

First law: 1954.

Current laws: 1985 (unemployment benefit), 1989, 1990, and 2012 (fiscal strategy).

Type of program: Social insurance system.

Coverage

Persons employed in industry, commerce, and related occupations; persons aged 20 to 29 who have never worked; and self-employed persons.

Special systems for seamen and workers in the printing industry.

Source of Funds

Insured person: From 0% to 6.96% of covered or gross earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Self-employed person: €10 a month.

Employer: 3.17% of covered or gross earnings for employees.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for unmarried blue-collar workers.

The legal monthly minimum wage for unmarried blue-collar workers is €586.08; €510.95 if younger than age 25 with less than three years of employment.

The maximum monthly earnings used to calculate contributions are €5,860.80.

Government: Provides 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; or 200 days in the last two years (for a first-time beneficiary, at least 80 days in each of the last two years). Self-employed persons must have at least three years of contributions, with annual personal income in each of the two years before unemployment up to €20,000, and annual family income up to €30,000.

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.

Dependent's allowance: Paid for a dependent spouse and a dependent child younger than age 18.

Young person's benefit: Aged 20 to 29, unemployed, and registered at an employment office for at least one year.

Special unemployment benefit (means tested): Paid to unemployed persons aged 20 to 66 with children if the insured is ineligible for or 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 €10,000 (plus €586.06 for each child).

Special seasonal allowance: Paid to seasonal workers. Must have at least 100 days of contributions in the last 14 months (12 months for persons who have worked at least two consecutive seasons), excluding working days in the last two months (for a first time beneficiary, at least 80 days in each of the last two years).

Dependent's allowance: Paid for a dependent spouse and a dependent child younger than age 18.

Unemployment Benefits

Unemployment benefit: €360 a month is paid after a six-day waiting period for up to five months if the insured has at least 125 days of work; for up to six months with at least 150 days; for up to eight months with at least 180 days; for up to 10 months with at least 220 days; and for up to 12 months with at least 250 days or at least 210 days if aged 49 or older.

Dependent's allowance: 10% of the insured's earnings is paid for each dependent, up to 70%.

Self-employed persons receive €360 a month for three months (with at least three years of contributions) to nine months (with at least 15 years of contributions).

Young person's benefit: €73.37 a month is paid for five months at the single-person rate plus a supplement for each child.

Special unemployment benefit (means tested): €200 a month is paid for up to 12 months.

Special seasonal allowance: A lump sum of €458.15 to €916.30 is paid depending on the insured's occupation and number of days of contributions.

Dependent's allowance: 10% of the insured's earnings is paid for each dependent, up to 70%.

Benefit adjustment: Benefits are adjusted annually based on 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.

Unified Social Security Fund (<http://www.efka.gr/>), managed by a governor and board of directors, collects contributions.

Family Allowances

Regulatory Framework

First and current laws: 1958, 1999, 2012, 2013, 2014, and 2018.

Type of program: Social assistance system.

Coverage

Residents of Greece.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child support benefit (income tested): The child must be younger than age 18 (age 24 if a student or disabled) and unmarried.

Income test: Annual family income for families with one child must not exceed €26,500; €30,000 for families with

two children; €33,750 for families with three children; plus an additional €1,500 a year for each child.

Family Allowance Benefits

Child support benefit (income tested): Up to €70 a month is paid for each child, depending on income and family situation.

Administrative Organization

Ministry of Labor and Social Security (<http://www.ypakp.gr/>) provides general supervision.

Organization of Welfare Benefits and Social Solidarity (OPEKA) (<https://opeka.gr/oikogeneies/>) administers the program.