

Italy

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current laws: 1995 (pension reform), 2005, 2008, 2009, 2010, 2011, 2012, 2013, 2013, and 2016.

Type of program: Social insurance, notional defined contribution (NDC), and social assistance system.

Note: In 1996, the social insurance system was closed to new entrants and replaced by an NDC system. Workers with less than 18 years of contributions when the NDC system was introduced are covered under a transitional (mixed) system. From 1996 to 2011, workers with at least 18 years of contributions when the NDC system was introduced could choose to remain in the old social insurance program; those who did not are now covered under the transitional (mixed) system.

Coverage

Social insurance and NDC: Private-sector employees, including household employees, and self-employed persons.

Voluntary coverage for contract and professional workers.

Social assistance: Citizens of Italy, citizens of the European Union residing in Italy, and non-European Union citizens residing in Italy for 10 consecutive years with a residence permit.

Source of Funds

Insured person

Social insurance and NDC: 9.19% of covered earnings; 9.89% for those in the performing arts and dancers.

The minimum daily earnings used to calculate contributions are the general legal daily minimum wage or the sectoral minimum wage set by collective agreement, whichever is higher.

The general legal daily minimum wage is €48.20.

For those insured before 1996, contributions are calculated on all earnings. For persons entering the system on or after January 1, 1996, the maximum annual earnings used to calculate contributions are €101,427.

Social assistance: None.

Self-employed person

Social insurance and NDC: 24% to 34.23% of annual covered declared income, depending on the type of self-employment and coverage.

The minimum annual income used to calculate contributions is €15,710.

The maximum annual income used to calculate contributions is €77,717.

Social assistance: None.

Employer

Social insurance and NDC: 23.81% of covered payroll; 25.81% for employees who are in the performing arts and dancers. (A lower contribution rate is paid by some employers, including employers in certain economically depressed areas.)

The minimum daily earnings used to calculate contributions are the general daily minimum wage or the sectoral minimum wage set by collective agreement, whichever is higher.

The general daily minimum wage is €48.20.

For those insured before 1996, contributions are calculated on all earnings. For persons entering the system on or after January 1, 1996, the maximum annual earnings used to calculate contributions are €101,427.

Social assistance: None.

Government

Social insurance and NDC: Finances any deficit; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance and NDC): Age 66 and 7 months (rising to age 67 in 2019 and thereafter, gradually rising based on increases in life expectancy), with at least 20 years of paid or credited contributions (or at least 15 years of paid or credited contributions, including five years before 1995, for persons who choose to receive a NDC pension instead of a mixed pension). For workers first insured on or after January 1, 1996, the notional account balance must be sufficient to provide a pension of at least 1.5 times the monthly old-age social allowance (assegno sociale) or the insured must reach age 70 and 7 months and have at least five years of contributions, regardless of the notional account balance.

The monthly old-age social allowance (assegno sociale) is €453.

Guaranteed minimum pension: Paid to social insurance or mixed program pensioners with a monthly pension lower than the living minimum income.

The living minimum income is €507.42.

Employment must cease (except for self-employed persons).

Early pension: At any age with at least 42 years and 10 months (men) or at least 41 years and 10 months (women) of contributions. For workers first insured on or after January 1, 1996, age 63 and 7 months with at least 20 years of contributions if the notional account balance is sufficient to provide a pension of at least 2.8 times the monthly old-age social allowance (assegno sociale).

Employment must cease (except for self-employed persons).

The old-age pension and early pension (minus income-tested minimums and supplements) are payable abroad.

Old-age social allowance (assegno sociale, social assistance, income tested): Age 66 and 7 months (rising to age 67 in 2019 and thereafter, gradually rising based on increases in life expectancy), does not qualify to receive a social insurance or NDC old-age pension, and has at least 10 consecutive years of residence in Italy.

Income test: Annual income must not exceed €5,889 for a single person; €11,788 for a couple.

The old-age social allowance is not payable abroad.

Low-income pension supplement (incremento della maggiorazione, social assistance, income tested): Paid to low-income old-age, disability, and survivor pensioners, and to beneficiaries of the disability allowance. Must be aged 70 or older (60 or older if disabled; 65 or older depending on the insured's years of contributions).

Income test: Annual personal income must not exceed €8,370.18 for a single person; €14,259.18 for a couple.

Disability pension (pensione di inabilità, social insurance and NDC): Must have a total (100%) and permanent incapacity for any work with at least five years of contributions, including three of the last five years before the claim is made.

Employment must cease.

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.

Low-income supplement (maggiorazione, income tested): Must be aged 60 or older, with personal income less than the annual old-age social allowance plus supplement and annual household income less than €12,619.75.

The annual old-age social allowance plus supplement is €6,023.29.

The disability pension is payable abroad.

Partial disability allowance (assegno ordinario di invalidità, social insurance and NDC, income tested): Must have an assessed loss of work capacity of at least two-thirds with at least five years of contributions, including three of the last five years before the claim is made.

Employment may continue.

Income test: A reduced benefit is paid if the insured has annual earnings exceeding four times the minimum annual pension.

The minimum annual pension is €6,596.46.

Minimum integration increment (integrazione al minimo): An increment is paid if the insured's personal income (including pensions) is less than €11,778 and the household income is less than €17,667.

Low-income supplement (maggiorazione, income tested): Must be aged 60 or older, with personal income less than the annual old-age social allowance plus supplement and annual household income less than €12,619.75.

The annual old-age social allowance plus supplement is €6,023.29.

If the insured meets the qualifying conditions for the old-age pension, the partial disability allowance ceases at the normal retirement age and is replaced by an old-age pension.

If the insured is also entitled to a work injury disability pension, only the part of the partial disability allowance that exceeds the work injury disability pension is paid.

The partial disability allowance is payable abroad.

Disability social pension (pensione di invalidità civile, social assistance, income tested): Must be aged 18 or older but younger than the normal retirement age and assessed with a total (100%) loss of work capacity. Must not be receiving any other social assistance benefit.

Employment may continue.

Income test: Annual income (including pensions) must be less than €16,664.36.

The disability social pension can be combined with a social insurance pension.

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

The disability social pension is payable abroad for up to six months.

Partial disability social allowance (assegno sociale di invalidità, social assistance, income tested): Must be aged 18 or older but younger than the normal retirement age and be assessed with a 74% to 99% assessed loss of work capacity. Must not be receiving any other social insurance or social assistance disability pension.

Employment must cease.

Income test: Annual income (including pensions) must be less than €4,853.29.

The partial disability social allowance can be combined with a social insurance pension that is not related to disability.

The partial disability social allowance is payable abroad for up to six months.

Survivor pension (social insurance and NDC, means tested): The deceased received an old-age or disability pension; or was still working and had at least 780 weeks of contributions or at least 260 weeks of contributions, including 156 weeks in the last five years before death.

Means test: For a survivor pension first awarded on or 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 survivor pension. The means test is waived for a widow(er) with children younger than age 18 (age 26 if a student), children younger than age 18 (age 26 if a student), or survivors with disabilities.

The minimum annual survivor pension is €6,596.46.

Eligible survivors include a widow(er) or civil partner; a separated spouse entitled to alimony; children, dependent nephews, nieces, or grandchildren 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); or, in the absence of the above, dependent parents older than age 65 or unmarried disabled dependent siblings, who are not entitled to a pension.

The survivor pension ceases upon remarriage.

Remarriage settlement: Paid when the widow(er) remarries.

Death grant (social insurance and NDC): Paid if the deceased had at least one year of contributions in the last five years but did not meet the qualifying conditions for the survivor pension.

Old-Age Benefits

Old-age pension (social insurance only): The pension is based on the insured's average annual earnings in the last five years, the number of contributions (up to 40 years), and a coefficient that varies depending on the level of annual earnings: from 2% for annual earnings up to €46,630 to 0.9% for annual earnings greater than €77,717. The social insurance pension has been phased out and is only paid to persons with accrued rights as of 2011.

Annual earnings used to calculate benefits are adjusted based on changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

Guaranteed minimum pension: The difference between the monthly old-age pension and the minimum living income is paid.

The minimum living income is €507.42.

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

Schedule of payments: Benefits are paid monthly, with a 13th payment in December. If the monthly pension is very low, benefits are paid every six months or every year.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Old-age pension (NDC): The pension is based on notional contributions, adjusted annually based on the average rate of increase in gross domestic product in the last five years, and an actuarial coefficient that varies depending on the insured's age (from 4.246% at age 57 to 6.378% at age 70 or older).

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

Schedule of payments: Benefits are paid monthly, with a 13th payment in December. If the monthly pension is very low, benefits are paid every six months or every year.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Old-age 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.

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.

Guaranteed minimum pension: The difference between the monthly old-age pension and the minimum living income is paid.

The minimum living income is €507.42.

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

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Old-age social allowance (assegno sociale, social assistance, means tested): Up to €453 a month is paid to an unmarried pensioner with annual income less than €5,889 or a couple with an annual income less than €11,788, plus an additional €12.92 a month if aged 65 or older with an annual income less than €5,889 (for a single person) or €12,485.46 (for a couple), or an additional €190.86 a month if aged 70 or older with an annual income less than €8,370 (for a single person) or €14,259.18 (for a couple).

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Low-income pension supplement (incremento della maggiorazione, social assistance, income tested): Up to €136.44 a month is paid to an eligible pensioner.

The maximum monthly pension (with all supplements) is €643.86.

Permanent Disability Benefits

Disability pension (pensione di inabilità, social insurance only): The pension is based on the insured's average annual earnings in the last five years, the number of contributions (up to 40 years), and a coefficient that varies depending on the level of annual earnings: from 2% for annual earnings up to €46,630 to 0.9% for annual earnings greater than €77,717. The social insurance pension has been phased out and is only paid to persons with accrued rights as of 2011.

Annual earnings used to calculate benefits are adjusted based on changes in the cost-of-living index for years before 1993 and changes in the retail price index for years after 1992.

An increment is paid based on the difference between the insured's age on the date the disability began and the normal retirement age.

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.

Low-income supplement (maggiorazione, income tested): Up to €10.33 a month is paid to eligible pensioners younger than age 65; higher if aged 65 or older.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Disability pension (pensione di inabilità, NDC): The pension is based on notional contributions, adjusted annually based on the average rate of increase in gross domestic product in the last five years, and an actuarial coefficient that varies depending on the insured's age (from 4.246% at age 57 to 6.378% at age 70 or older). If the disability began before age 57, the coefficient corresponding to age 57 is used.

An increment is paid based on the difference between the insured's age on the date the disability began and age 60, up to a maximum of 40 years (2,080 weeks of contributions).

The minimum monthly disability pension is €507.42 for a pensioner aged 60 or older with personal income less than €13,192.92 and household income less than €26,385.84. There is no minimum disability pension otherwise.

There is no maximum disability pension.

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.

Low-income supplement (maggiorazione, income tested): Up to €10.33 a month is paid to eligible pensioners younger than age 65; higher if aged 65 or older.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Disability pension (pensione di inabilità, 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 disability pension, above; for the contribution period beginning January 1, 1996, the pension is calculated in the same way as the NDC disability pension, above.

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 disability pension.

Low-income supplement (maggiorazione, income tested): Up to €10.33 a month is paid to eligible pensioners younger than age 65; higher if aged 65 or older.

Partial disability allowance (assegno ordinario di invalidità, social insurance and NDC, means tested): A social insurance, mixed, or NDC disability pension (minus any increment for years between date of disability and the normal retirement age) 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.

Income test: The partial disability allowance is reduced by 25% if the insured's annual earnings exceeds four times the minimum annual pension or by 50% if earnings exceed five times the minimum annual pension.

The minimum annual pension is €6,596.46.

If the insured is also entitled to a work injury disability pension, only the part of the partial disability allowance that exceeds the work injury disability pension is paid.

Minimum integration increment (integrazione al minimo, income tested): The difference between the annual disability allowance and the minimum annual pension is paid.

Low-income supplement (maggiorazione, income tested): Up to €10.33 a month is paid to eligible pensioners younger than age 65; higher if aged 65 or older.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Disability social pension (pensione di invalidità, social assistance, income tested): Up to €282.55 a month is paid.

Constant-attendance supplement: €516.35 a month is paid.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Partial disability social allowance (assegno sociale di invalidità, income tested): Up to €282.55 a month is paid.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

Benefit adjustment: Benefits are adjusted annually based on the average change in the cost-of-living index.

Low-income pension supplement (incremento della maggiorazione, social assistance, income tested): See Old-Age Benefits.

Survivor Benefits

Survivor pension (social insurance and NDC)

Spouse's pension (means tested): 60% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without children, 80% for a widow(er) with one child (including a dependent nephew, niece, or grandchild), and 100% for a widow(er) with two or more children.

Remarriage settlement: A lump sum of two years of the spouse's pension is paid.

Orphan's pension (not means tested): 70% of the old-age or disability pension the deceased received or was entitled to receive is paid to a full orphan (including a dependent nephew, niece, or grandchild); 80% for two full orphans; or 100% for three or more full orphans. The pension is split equally among all eligible orphans.

Other eligible survivor's pension (means tested): If there is no eligible widow(er) or orphan, 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each other eligible survivor.

Means test: For a survivor pension first awarded on or after September 1, 1995, the survivor pension is reduced by 25%, 40%, or 50% if the survivor's income exceeds three times, four times, or five times the minimum annual survivor pension, respectively. The means test is not applicable to widow(er)s with children younger than age 18 (age 26 if a student), orphans, or persons with disabilities.

The minimum annual survivor pension is €6,596.46.

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

Death grant (social insurance and NDC): For persons first insured before January 1, 1996, a lump sum of 45 times the deceased's total paid contributions is paid.

The minimum total contributions used to calculate the death grant is €22.31.

The maximum total contributions used to calculate death grant is €66.93.

For persons first insured on or after January 1, 1996, a lump sum of the monthly old-age social allowance (assegno

sociale) multiplied by the number of years of contributions is paid.

The monthly old-age social allowance (assegno sociale) is €453.

Low-income pension supplement (incremento della maggiorazione, social assistance, income tested): See Old-Age Benefits.

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 (<https://www.inps.it/>) collects contributions and 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), 2011 (sickness), 2012, and 2015 (birth grant).

Type of program: Universal (medical benefits and pregnancy grant), social insurance (cash benefits), employment-related (tuberculosis benefits), employer-liability (paternity leave), and social assistance (birth grant) system.

Note: Needy women may be eligible for a social assistance maternity allowance through the state (assegno di maternità dello stato) or municipality (assegno di maternità dei comuni) if they do not qualify for social insurance maternity benefits.

Coverage

Universal (medical benefits and pregnancy grant): Residents of Italy.

Social insurance (sickness benefits): Employed persons and contract workers.

Social insurance (maternity benefits): Employed persons, contract workers, household workers, and self-employed persons.

Employment-related (tuberculosis benefits): Public- and private-sector employees, pensioners, welfare beneficiaries, and certain self-employed persons.

Employer liability (paternity leave): Private-sector employees.

Social assistance (birth grant): Residents of Italy.

Source of Funds

Insured person

Universal and social assistance: None.

Social insurance (cash sickness benefits): None; some categories of contract workers make variable contributions.

Social insurance (cash maternity benefits): Variable contributions.

Employment-related: None.

Employer liability (paternity leave): None.

Self-employed person

Universal and social assistance: None.

Social insurance (cash sickness benefits): Variable contributions.

Social insurance (cash maternity benefits): Variable contributions.

Employment-related: None.

Employer liability (paternity leave): Not applicable.

Employer

Universal and social assistance: None.

Social insurance (cash sickness benefits): 2.22% of gross earnings for industrial workers; 2.44% of gross earnings for employees in commerce and the service sector; variable contributions for some categories of contract workers.

Social insurance (cash maternity benefits): 0.46% for industrial workers; 0.24% for employees in commerce and the service sector; variable contributions for some categories of contract workers.

Employment-related: The total cost.

Employer liability (paternity leave): None.

Government

Universal and social assistance: The total cost.

Social insurance (cash sickness benefits): None; contributes as an employer.

Social insurance (cash maternity benefits): Partially finances the cost of maternity benefits for all categories of workers; contributes as an employer.

Employment-related: The total cost.

Employer liability (paternity leave): None.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): There is no minimum qualifying period.

Paternity leave (employer liability): There is no minimum qualifying period.

Parental leave (social insurance): There is no minimum qualifying period.

Pregnancy grant (bonus mamma domani, universal): Paid upon the completion of seven months of pregnancy or childbirth, whichever occurs first, or for the adoption of a child.

Childcare voucher (universal): Paid for a child younger than age 3 who uses a public or private day care center (or who receives home care assistance if the child suffers from a chronic disease).

Tuberculosis benefits (employment-related): Must be diagnosed with tuberculosis and have at least 52 weeks of coverage.

Care and support allowance (means tested): Paid after the completion of post-sanatorium treatment, if earnings capacity has been reduced by at least 50%.

Christmas allowance: Must have been entitled to the tuberculosis benefit for at least one day in December.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 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 depending on 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 (or adoption) benefit (social insurance): 80% of the insured's average daily earnings in the last month before maternity (or adoption) leave is paid for a compulsory leave of five months. Maternity leave may be paid from one to two months before the expected date of childbirth.

For self-employed persons, 80% of average 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.

The maternity leave can be transferred to the father if the mother dies or becomes seriously ill.

Paternity leave (employer liability): 100% of the employee's average daily earnings in the last month before paternity leave is paid for four days. Paternity leave is compulsory and must be taken within five months of the date of childbirth; one additional day of leave may be paid after this five-month period.

Parental leave (social insurance): 30% of the insured's average daily earnings in the last month before leave is paid to a parent for up to six months before the child reaches age 6 (or up to six months after the adoption); if the employee's earnings are less than 2.5 times the minimum pension, up to a total of 10 months may be claimed before the child reaches age 8; thereafter unpaid leave may be taken until the child reaches age 12. For contract workers, 30% of earnings is paid for up to six months before the child reaches age 3. For self-employed workers, 30% of earnings is paid for up to three months before the child reaches age 1.

Childcare voucher (bonus asilo nido, universal): Up to €90.91 a month is paid (or a lump sum of up to €1,000 for a child suffering from a chronic disease).

Pregnancy grant (bonus mamma domani, universal): A lump sum of €800 is paid.

Tuberculosis benefits (employment-related)

Daily benefit: €13.28 a day (€6.64 if the beneficiary is a pensioner or the insured's dependent family member) is paid while receiving institutional care.

Post-sanatorium benefit: €22.14 a day (€11.07 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 60 days.

Care and support allowance (means tested): €89.34 a month is paid for up to 24 months after the end of the post-sanatorium benefit; renewable for an additional 24 months if the insured has at least a 50% assessed loss of earning capacity.

Christmas allowance: An additional 30 days of benefits are paid if the insured received benefits for at least one day in December.

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, post-sanatorium care, and rehabilitation.

Cost sharing: Patients pay a part of the cost according to a schedule in the law. Up to €36.15 is paid for outpatient specialist care and a flat rate of €10 is paid for each drug prescription (may vary by region). Copayments are waived for children younger than age 6, persons with disabilities, persons receiving minimum social benefits, persons with certain medical conditions or treatments, and in certain other circumstances.

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.salute.gov.it/>), and Ministry of Economy and Finance (<http://www.tesoro.it/>) provide general supervision.

National Social Security Institute (<https://www.inps.it/>) collects contributions and administers cash benefits.

National Health Service (<http://www.salute.gov.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), 2008 (occupational diseases), and 2013 (financial stability).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons in all manual jobs, dangerous occupations, and certain other professions, including household workers, artisans, teachers, and maritime workers; and students and apprentices.

Special systems for lawyers, firemen, military and police personnel, and certain other professions.

Source of Funds

Insured person: None; contract workers pay one-third of the employers' contribution.

Self-employed person: Pay variable contributions depending on the assessed degree of risk.

Employer: 0.04% to 1.3% of payroll, depending on the assessed degree of risk. The average contribution rate for

industrial workers in 2017 was 2.0% of covered payroll. Employers pay two-thirds of the contribution for contract workers.

Government: Provides subsidies to cover the costs of workers in certain sectors and workers with certain contract types; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. 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 the insured's 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 an assessed degree of disability greater than 10%.

The pension is based on average earnings in 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 €16,195.20.

The maximum annual earnings used to calculate benefits are €30,076.80.

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 permanent disability pension is payable abroad.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree based on 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 in the year before 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 permanent disability 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: €533.22 a month is paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree based on changes in consumer prices.

Permanent disability pension (domestic accidents after March 1, 2001): Must be 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: €256.39 a month is paid to supplement the permanent disability pension if the insured is younger than age 65, has an assessed degree of disability or loss of psycho-physical integrity of more than 20%. (If the work injuries and occupational diseases was assessed before January 1, 2007, must be younger than age 65 and have an assessed degree of disability of at least 34%, have lost all capacity for work, or be a risk to co-workers or workplace safety.)

Benefit adjustment: Benefits are adjusted annually in July by ministerial decree based on 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 of 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 insured's average daily wage received in the 30 days before leaving the harmful work position is paid. If the insured has changed employment, the amount is 66.7% of the difference between the insured's average daily wage received in the 30 days before leaving the harmful work position and the remuneration received in the new employment.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; appliances; and rehabilitation.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the deceased's average earnings is paid.

Average earnings are based on the deceased's earnings in the year before the date of the accident or the onset of the occupational disease that resulted in 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).

Average earnings are based on the deceased's earnings in the year before the date of the accident or the onset of the occupational disease that resulted in death.

Other dependent's pension: If there is no eligible widow(er) or orphan, 20% of the deceased's average earnings is paid to each dependant parent or to dependent brothers and sisters living with the deceased.

Average earnings are based on the deceased's earnings in the year before the date of the accident or the onset of the occupational disease that resulted in death.

The maximum combined survivor pension is 100% of the deceased's average earnings (up to €30,076.80 if the death occurred on or after January 12, 2014).

Funeral grant: A lump sum of €2,136.50 is paid to the person who paid for the funeral.

Fatal accident lump-sum 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 (<https://www.inail.it/>) administers the program through provincial offices and collects contributions for all workers outside of the agricultural sector. National Social Security Institute (<https://www.inps.it/>) collects contributions for agricultural workers.

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, 2012, 2014, 2015 (involuntary unemployment), and 2016.

Type of program: Social insurance system.

Coverage

Private-sector employees and apprentices. Certain self-employed persons and workers with atypical contracts, including doctorate students, are covered for the DIS-COLL unemployment benefit only.

Exclusions: Certain self-employed persons and most public-sector workers.

Source of Funds

Insured person: None; 0.3% of gross earnings (special wage supplement) in companies with more than 50 employees.

Self-employed person: 0.51% of income (DIS-COLL).

Employer: 1.61% of gross earnings plus an additional 1.4% of gross earnings for workers with fixed-term contracts. For the special wage supplement, an additional 0.6% of gross earnings for employers with less than 50 employees or 2.0% for employers with 50 or more employees. For employers not covered by the special or ordinary wage supplement, 0.45% to 0.65% for the wage supplement funds, depending on the number of employees. Additional contributions from 9% to 15% are paid for employers with a history of higher unemployment costs.

There are no maximum earnings used to calculate contributions.

Government: Covers administrative costs and provides subsidies (disoccupazione agricola) for agricultural workers.

Qualifying Conditions

Full unemployment benefits

General unemployment benefit (NASpI): Must have at least 13 weeks of coverage in the last four years, including at least 30 days in the last 12 months before unemployment began. Must be involuntarily unemployed or have resigned for just cause with the agreement of the employer; be registered at an employment office and capable of, and available for, work; not be receiving any other benefits, and have annual income from work of up to €8,145 from the last year. The claim must be made within 68 days after unemployment began.

Unemployment benefit for atypical workers (DIS-COLL): Must be involuntarily unemployed and have at least three months of contributions in the last calendar year before unemployment began, including at least one month of contributions in the year that unemployment began.

Partial unemployment benefits

Ordinary wage supplement (CIGO, cassa integrazione guadagni ordinaria): Paid to industry and construction workers 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 (CIGS, cassa integrazione guadagni straordinaria): Awarded by ministerial decree to insured persons with at least 90 days of employment with the company and 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.

Bilateral and alternative bilateral solidarity funds (fondi di solidarietà bilaterali and fondi di solidarietà bilaterali alternativi): Paid to insured persons working in firms with more than five employees, who are not covered by the ordinary or special wage supplement, if there is a reduction in the work week due to restructuring or a change in activity.

Supplement wage fund (fondo di integrazione salariale): Paid to persons working in firms with more than five employees, who are not covered by wage supplements or a bilateral solidarity fund.

Unemployment Benefits

Full unemployment benefits

General unemployment benefit (NASpI): 75% of the insured's average monthly earnings up to €1,208.15, plus 25% of average monthly earnings above €1,208.15, is paid after an eight-day waiting period for the first three months. Thereafter, the benefit is reduced by 3% for each additional month, up to 24 months. The total duration is half the number of weeks of contributions in the four years before unemployment began.

Average monthly earnings are based on the insured's earnings used to calculate contributions in the last four years.

The maximum monthly general unemployment benefit is €1,314.30.

Unemployment benefit for atypical workers (DIS-COLL): 75% of the insured's average monthly earnings up to €1,208.15, plus 25% of average monthly earnings above €1,208.15, is paid for three months. The benefit is reduced by 3% for each additional month, up to six months (depending on the number of months of contributions).

The maximum monthly unemployment benefit for atypical workers is €1,314.30.

Partial unemployment benefits

Ordinary wage supplement (CIGO, cassa integrazione guadagni ordinaria): 80% of lost earnings caused by a reduction in contractual working hours is paid for up to 12 months if the employer is insolvent (may be renewed for an additional six months); up to 48 months if the employer restructures or changes activity.

The maximum monthly ordinary wage supplement is €1,180.76 (€982.40 if the insured's gross earnings before unemployment were less than €2,125.36).

Special wage supplement (CIGS, cassa integrazione guadagni straordinaria): 80% of lost earnings caused by a reduction in contractual working hours is paid for up to 24 months.

The maximum monthly special wage supplement is €1,180.76 (€982.40 if the insured's gross earnings before unemployment were less than €2,125.36).

Bilateral and alternative bilateral solidarity funds (fondi di solidarietà bilaterali and fondi di solidarietà bilaterali alternativi): Calculated in the same way as the ordinary and special wage supplements; alternatively, a solidarity allowance (assegno di solidarietà) may be paid up to 26 weeks in a two-year period.

The maximum monthly benefit is €1,111.80 (€925.03 if the insured's gross earnings before unemployment were less than €2,125.36).

Supplement wage fund (fondo di integrazione salariale): Calculated in the same way as the ordinary and special wage supplement; alternatively, a solidarity allowance (assegno di solidarietà) is paid up to 24 months in five-year period.

The maximum monthly benefit is €1,111.80 (€925.03 if the insured's gross earnings before unemployment were less than €2,125.36).

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 (<https://www.inps.it/>) collects contributions and administers the program through its branch offices and administers or provides supervision of the bilateral funds.

Family Allowances

Regulatory Framework

First law: 1937.

Current laws: 1955, 1961, 1988 (family allowances), 1999, 2006, 2007, 2008, 2013, 2016 (civil partnerships), and 2017 (poverty reduction).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including employees, contract workers, and self-employed agricultural workers; welfare beneficiaries; and pensioners of the special system for self-employed agricultural workers.

Social assistance: Needy citizens of Italy, the European Union, and residents from some other countries. Must have resided continuously in Italy for at least the last two years.

Source of Funds

Insured person

Social insurance: None; contract workers pay 0.72% of gross covered earnings.

The minimum daily earnings used to calculate contributions are €48.20.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 0.68% of gross covered payroll.

The minimum daily earnings used to calculate contributions are €48.20.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Government

Social insurance: Information not available; contributes as an employer.

Social assistance: The total cost (state and local governments).

Qualifying Conditions

Family allowances (assegno al nucleo familiare, social insurance, income tested): Must be a salaried worker; a part-time worker; a cooperative member; a household worker; a self-employed person; 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 non-divorced or non-legally separated spouse or a civil partner; 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 under age 18 (no limit if disabled), and dependent orphaned brothers, sisters, nieces, and nephews (if ineligible for a survivor pension).

Income test: Total family taxable income (except for pensions and social benefits) must not exceed an amount adjusted annually based on changes in the retail price index. At least 70% of the total family taxable income must come from employment.

Municipal large family allowance (assegno dei comuni, social assistance, means tested): Paid to needy families with at least three dependent children for up to 13 months.

Means test: Must have an equivalent economic situation indicator (ISEE) value less than or equal to €8,650.11.

The ISEE is an indicator used to assess a household's economic situation based on household income, property, and size, the age of people in the household, rental or mortgage costs, special needs (persons with disabilities, large families, single parents), and certain other conditions.

Inclusion income allowance (reddito di inclusione, REI, social assistance, means tested): Paid to households who meet the means test who are not receiving any unemployment benefits. Before July 1, 2018, the allowance was only paid to needy families with children, persons with disabilities, pregnant women after four months of pregnancy, and unemployed persons aged 55 or older (2018).

Means test: Must have an equivalent economic situation indicator (ISEE) value less than or equal to €6,000 and meet certain other means tests.

The ISEE is an indicator used to assess a household's economic situation based on household income, property, and size, the age of people in the household, rental or mortgage costs, special needs (persons with disabilities, large families, single parents), and certain other conditions.

Family Allowance Benefits

Family allowances (assegno al nucleo familiare, social insurance, income tested): From €0.12 to €2,294.38 a month is paid, depending on the number of family members, household income, and certain other criteria (including the number of parents and disabled family members).

Income test: The benefit is reduced with an annual income greater than €14,383.37 (for a couple with one child). Higher thresholds apply for single parents and parents with disabilities.

Municipal large family allowance (assegno dei comuni, social assistance, means tested): €142.85 a month is paid.

Schedule of payments: Benefits are paid monthly, with a 13th payment in December.

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

Inclusion income allowance (reddito di inclusione, REI, social assistance, means tested): Up to €187.50 a month is paid for a one-member household for up to 18 months (may be extended for an additional 12 months); €294.50 for two members; €382.50 for three members; €461.25 for four members; €534.37 for five members; and €539.82 for six or more members.

Means test: The benefit is reduced after a threshold.

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 and finances the municipal large family allowance (assegno dei comuni).

National Social Security Institute (<https://www.inps.it/>) collects contributions and administers the program through the Central Family Allowances Fund.

Municipalities evaluate eligibility for the municipal large family allowance (assegno dei comuni).

Employers pay allowances directly to employees (except in agriculture and for household workers).

Jersey

Exchange rate: US\$1.00 = 0.74 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1974 (social security), implemented in 1975; 2001 (old-age and survivor benefits); 2004 (incapacity); 2005 (social security); 2007 (income support), implemented in 2008; and 2012 (long-term care and home carer's allowance).

Type of program: Universal (long-term care) and social insurance system.

Coverage

Old-age and survivor benefits: Employed and self-employed persons, and certain nonemployed persons.

Disability and long-term care benefits: Residents of Jersey.

Source of Funds

Insured person: 6% of covered earnings.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £4,290.

Nonemployed persons contribute 12.5% of monthly covered income from £908 to £4,290 plus 2% of monthly covered income from £4,290 to £14,188.

The maximum monthly contribution for nonemployed persons is £734.21.

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

Self-employed person: 12.5% of monthly covered earnings from £908 to £4,290 plus 2% of monthly covered earnings from £4,290 to £14,188.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £14,188. The maximum monthly contribution is £734.21.

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

Employer: 6.5% of monthly covered payroll from £908 to £4,290 plus 2% of monthly covered payroll from £4,290 to £14,188.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £14,188.

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

Government: Finances the long-term care program through an earmarked tax on income; contributes as an employer.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (gradually rising by two months every 10 months from 2020 until reaching age 67 in 2031) or age 60 (women insured before 1975) with at least 45 years (gradually rising to 47 years from 2020 to 2031) or 44 years (women insured before 1975) of paid or credited contributions. The pension paid for a widow or a woman married before April 2001 is based either on her or her husband's contribution record.

Employment may continue.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Partial pension: Paid with at least 4 years and 6 months but less than 45 years (gradually rising to 47 years from 2020 to 2031) or 44 years (women insured before 1975) of paid or credited contributions, including at least six months of paid contributions.

Early pension: Age 63 (gradually rising to age 65 from 2020 to 2031) with at least 45 years (gradually rising to 47 years from 2020 to 2031) of paid or credited contributions.

Dependent's supplement: Paid for a dependent wife younger than the normal retirement age who married the insured before April 2001 and does not receive any other contributory social security benefits.

The old-age pension may be combined with income support benefits (see Family Allowances).

The old-age pension is payable abroad.

Incapacity pension (social insurance): Must be aged 18 or older, be assessed with a permanent incapacity for any work (including voluntary work), and have paid or credited contributions in at least 10% of the period from the date the insured first entered the system to the date the work incapacity began, including at least six months of paid

contributions. The benefit is paid after 52 weeks of work incapacity (during which the short-term incapacity is paid, see Sickness and Maternity).

Contributions are credited for the years from the date the incapacity for work began up to the normal retirement age. In addition, contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Partial pension: A reduced pension is paid if the insured does not meet the contribution requirements for a full pension.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

The incapacity pension ceases at the normal retirement age.

Dependent's supplement: Paid for a dependent wife younger than age 65 who married the insured before April 2001 and does not receive any other contributory social security benefits.

The incapacity pension may be combined with income support benefits (see Family Allowances).

The incapacity pension is payable abroad.

Long-term incapacity allowance (social insurance):

Must be assessed with a total (100%) degree of disability and have at least six months of contributions, including one month of contributions in the quarter before the quarter in which the claim is made.

Partial incapacity allowance: A reduced pension is paid if the assessed degree of disability is at least 16% but less than 100%.

Employment may continue.

A medical board consisting of at least one doctor assesses the degree of disability, and may do periodic follow-up assessments.

The long-term incapacity allowances ceases at the normal retirement age.

Dependent's supplement: Paid for a dependent spouse or a civil partner with a dependent child younger than age 5.

Incapacity gratuity: Paid if the assessed degree of disability is at least 5% but less than 16%.

The long-term incapacity allowance may be combined with income support benefits (see Family Allowances).

The long-term incapacity allowance is payable abroad for 13 weeks with no reciprocal agreement; may be paid for a longer period under a reciprocal agreement.

Long-term care benefit (universal): Must be aged 18 or older and a resident of Jersey for at least 10 years

immediately before applying for care, or at least 10 continuous years at any time with at least one additional year immediately before applying. Paid once the standard care cost exceeds £55,300 a year (£82,950 a year for a couple).

Must have a permanent incapacity and require level 1 (moderate support required at least every three hours with certain physical activities and psychological needs), level 2 (high level of support required more frequently than every three hours), level 3 (very high level of support required hourly), or level 4 (extremely high level of support requiring specialist care or constant assistance) care assistance.

The care institution or provider must be registered and approved according to law.

Long-term care support (universal, asset tested): Total assets must be less than £419,000.

Long-term care property loan (universal, asset tested):

Must own the family home and have total assets of more than £419,000.

Home carer's allowance (social insurance, income tested):

Paid to a caregiver younger than the normal retirement age when care responsibilities begun, with at least six months of paid contributions, 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. Must have substantially reduced working time because of their caring commitments.

Income test: Weekly earnings must be less than £153.

The home carer's allowance may be combined with income support benefits (see Family Allowances).

Survivor allowance (social insurance): The deceased received an old-age or incapacity pension at the time of death or had paid or credited contributions in at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner. The widow(er), civil partner, or the insured must have been younger than age 65 at the time of death.

The survivor allowance ceases upon remarriage or cohabitation.

The survivor allowance may be combined with income support benefits (see Family Allowances).

Survivor pension (social insurance): The deceased received an old-age or incapacity pension at the time of death or had paid or credited contributions in at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death. The survivor pension is paid after the survivor allowance has been paid for one year.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include 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 with him or her.

The survivor pension ceases upon remarriage or cohabitation and at the normal retirement age.

The survivor pension may be combined with income support benefits (see Family Allowances).

The survivor pension is payable abroad. Contributions paid abroad count toward the contribution requirement under reciprocal agreement.

Death grant (social insurance): The deceased resided in Jersey at the time of his or her death. The deceased must have at least one year of paid or credited contributions or less than one year of contributions with a contribution paid in the month the death occurred. Under certain conditions, the contribution requirements are waived.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Old-Age Benefits

Old-age pension (social insurance): £209.93 a week is paid every four weeks.

Partial pension: The benefit is proportionally reduced for each year of contributions less than the number required for a full pension.

The minimum weekly old-age pension is £20.99.

Early pension: The pension is reduced by 0.58% a month for each month it is claimed before the normal retirement age.

Dependent's supplement: £138.60 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 pension is claimed before the normal retirement age. The supplement is paid to the insured until the dependent wife reaches the normal retirement age; subsequently, it is paid directly to the dependent wife.

Benefit adjustment: Pensions are adjusted annually in October based on changes in the Jersey earnings index and the retail price index for pensioners.

Permanent Disability Benefits

Incapacity pension (social insurance): £209.51 a week is paid every four weeks if the insured has 45 years of paid or credited contributions.

Partial pension: The pension is proportionately reduced for each year of paid or credited contributions less than 45 years.

The minimum weekly incapacity pension is £20.95.

Dependent's supplement: £138.32 a week is paid (reduced proportionately if less than 45 years of contributions).

Long-term incapacity allowance (social insurance): £209.51 a week is paid every four weeks.

Partial incapacity allowance: A percentage of the full pension is paid depending on the assessed degree of disability.

Dependent's supplement: £138.32 a week is paid.

Incapacity gratuity: A lump sum is paid. The amount varies depending on the insured's age.

Benefit adjustment: Benefits are adjusted annually based on changes in the earnings index.

Long-term care benefit (universal): Up to the standard care cost exceeding £55,300 a year (£82,950 a year for a couple) is paid.

The standard weekly care cost is £374.78 for level 1 care assistance, £571.97 for level 2, £826.77 for level 3, or £1024.10 for level 4.

Cost sharing: The insured must pay the standard care cost up to £55,300 a year (£82,950 a year for a couple) plus a standard weekly copayment of £331.94 if the insured resides in a registered long-term care institution.

There is no limit to duration.

Long-term care support (universal, asset tested): The amount of support varies depending on income, family situation, and assessed level of care assistance.

Long-term care support may be used to cover the standard care cost (weekly rates vary depending on level of care assistance) and the standard weekly copayment of £331.94.

Long-term care property loan (universal, asset tested): The amount of the loan varies depending on income, family situation, and assessed level of care assistance.

Long-term care support may be used to cover the standard care cost (weekly rates vary depending on level of care assistance) and the standard weekly copayment of £331.94.

Home carer's allowance (social insurance, income tested): £838.04 is paid every four weeks.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Survivor Benefits

Survivor allowance (social insurance): £251.44 a week is paid every four weeks for up to 52 weeks after the insured's death.

Partial allowance: The survivor allowance is proportionately reduced if the deceased had less than a full contribution record at the date of death.

Survivor pension (social insurance): £209.51 a week is paid every four weeks after entitlement to the spouse's allowance ceases.

Partial pension: The survivor allowance is proportionately reduced if the deceased had less than a full contribution record at the date of death.

Death grant (social insurance): A lump sum of £838.04 is paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) collects contributions and administers the programs.

Jersey Taxes Office collects long-term care taxes on behalf of the Social Security Department.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1967 (health insurance); 1974 (social security), implemented in 1975; 2004 (incapacity benefits); and 2007 (income support), implemented in 2008.

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

Coverage

Social insurance (cash benefits): Employed persons, self-employed persons, and certain nonemployed persons.

Universal (medical benefits): Residents of Jersey.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): 0.8% of covered earnings.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): 2% of declared earnings.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): 1.2% of covered payroll.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £4,290.

Government

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): The total cost of hospital care; contributes as an employer.

Qualifying Conditions

Short-term incapacity allowance (social insurance):

Must have at least three months of contributions in the past, including paid contributions in all three months on earnings above £908 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £908 in only one or two months of the qualifying quarter.

Employment must cease.

Dependent's supplement: Paid for a dependent spouse or a civil partner with a dependent child younger than age 5.

The short-term incapacity allowance may be combined with income support benefits (see Family Allowances).

Cash maternity allowance (social insurance): Must have at least 13 weeks of paid contributions in the quarter one year before the expected date of maternity leave. A reduced benefit is paid if contributions were paid on earnings above £908 in only one or two months of the qualifying quarter.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

The insured can work up to 10 days after the second week following childbirth for the duration of the allowance.

Dependent's supplement: Paid for a husband or partner who is claiming Home Responsibility Protection and is residing with the insured.

The maternity allowance cannot be combined with the short- or long-term incapacity allowance, the incapacity pension, or survivor's benefits.

The maternity allowance is payable abroad under reciprocal agreement.

Maternity and adoption grant (social insurance): At least one of the parents must have three months of paid contributions. The claim must be made from 13 weeks before the expected date of childbirth to six months after childbirth or three months after adoption.

Medical benefits (universal): 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 (social insurance): £209.51 a week is paid with three months of paid contributions; £139.67 a week with two months; and £69.83 a week with one month. The allowance is paid after a one-day waiting period for up to 363 days.

Dependent's supplement: £138.32 a week is paid (proportionately reduced with 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 in October based on changes in the earnings index.

Maternity allowance (social insurance): Up to £209.51 a week is paid for up to 18 weeks, starting up to 11 weeks before the expected date of childbirth. Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Dependent's supplement: £138.32 a week is paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Maternity and adoption grant (social insurance): A lump sum of £628.53 is paid for the birth (or adoption) of a child.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care subject to residential conditions.

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 (<https://www.gov.je/Government/Departments/SocialSecurity/>) collects contributions and administers social insurance benefits.

Department of Health and Social Services (<https://www.gov.je/health/>) administers hospital care.

Work Injury

Regulatory Framework

First law: 1930.

Current laws: 1974 (social security), implemented in 1975; 2004 (incapacity benefits); and 2007 (income support), implemented in 2008.

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 and long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: Must be assessed as permanently incapable of any work (including voluntary work) and have 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, including at least six months of paid contributions.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

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.

Survivor allowance: The deceased had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner. The widow(er), civil partner, or the insured must have been younger than age 65 at the time of death.

The survivor allowance may be combined with income support benefits.

Survivor pension: The deceased had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner younger than 65 at the time of the insured's death who was

either born on or before December 31, 1957, or has a dependent child (up to age 25 if a student) living with him.

The survivor pension is payable abroad.

The survivor pension may be combined with income support benefits.

Death grant: The deceased resided in Jersey at the time of their death. The deceased must have at least one year of paid or credited contributions or less than one year of contributions with a contribution paid in the month the death occurred.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Temporary Disability Benefits

Short-term incapacity allowance: See Sickness and Maternity.

Permanent Disability Benefits

Long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: £209.51 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 normal 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 until the normal retirement age.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

The minimum weekly pension is £20.95.

Dependent's supplement: £138.60 a week is paid (reduced proportionately if less than 45 years of contributions).

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care, subject to residential conditions.

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

Survivor allowance: £251.44 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 a full contribution record at the date of death.

The survivor allowance ceases upon remarriage or cohabitation.

Survivor pension: £209.51 a week is paid after entitlement to the survivor allowance ceases. The pension is reduced proportionately if the deceased had less than a full contribution record at the date of death.

The pension ceases upon remarriage or cohabitation; otherwise, paid until the normal retirement pension age when it is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Death grant: A lump sum of £838.04 is paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) administers social insurance benefits.

Department of Health and Social Services (<https://www.gov.je/health/>) administers hospital care.

Unemployment

Regulatory Framework

First law: 1930.

Current laws: 2007 (income support), implemented in 2008; and 2012 (insolvency benefit).

Type of program: Social assistance system.

Coverage

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: Must have been employed primarily in Jersey and become unemployed 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.

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. The benefit may be paid in a lump sum, or split into multiple or periodic payments.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) administers social insurance benefits.

Back to Work at the Social Security Department provides advice and support to help job seekers find suitable employment.

Family Allowances

Regulatory Framework

First law: 1972 (family allowances).

Current laws: 2007 (income support), implemented in 2008; and 2014 (child personal care benefit).

Type of program: Social assistance system.

Coverage

Residents of Jersey.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Must be a resident of Jersey for at least five consecutive years immediately before the claim is made or 10 consecutive years at any time and have limited means. All adult household members younger than the normal retirement age and not caring for a child younger than age 4 must be employed full time, actively seeking employment, or exempt from full-time employment.

The benefit has several components:

Adults and children component: Paid to help with personal costs for an adult or dependent child.

Accommodation component: Paid to help with the cost of rental payments or with the cost of building insurance for homeowners. Persons younger than age 25 must have a dependent child living with them, or have a good reason why the child cannot live in the family home.

Medical and disability component: Paid to assist with care, mobility, and additional medical costs for persons assessed with an illness or disability that has lasted or is expected to last at least six months.

Childcare component: Paid to assist with childcare costs for a parent who is working, studying, or assessed with an illness or disability that restricts his or her ability to care for a child.

Child personal care benefit: At least one child younger than age 16 in the household must have a physical, sensory, emotional, and/or cognitive condition that is expected to last at least six months and requires the constant attendance of an adult to perform daily functions (personal care level 3) or attendance of an adult to perform a wide range of family functions (personal care level 2). At least one parent must have at least five years of residency in Jersey.

Family Allowance Benefits

Income support (income tested): The amount paid includes the total household benefit (including all relevant components) minus total household income.

The benefit has several components:

Adults and children component: Up to £94.85 a week is paid for an adult, £65.87 a week for a dependent child, and £52.85 a week for a household.

Accommodation component: Up to £410.48 a week is paid for private rental; up to £13.16 a week for homeowners. Public housing rentals are provided for at full cost.

Medical and disability component: Up to £149.52 a week is paid for personal care costs; up to £47.32 a week for mobility expenses; £48.57 a week to a caregiver; and up to £6.58 a week for medical costs.

Childcare component: £6.79 an hour is paid for children under age 3, £5.30 an hour for children aged 3 to 11.

Special lump-sum amounts may be paid for major expenditures and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are reviewed annually.

Child personal care benefit: £145.25 a week is paid for a child assessed with a personal care level 3; £101.15 a week is paid for a child assessed with a personal care level 2.

The benefit is paid until the school year in which the child reaches age 16 or until improvement or recovery.

The child personal care benefit can be combined with the income support benefit and the home carer's allowance.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) administers the program.

Latvia

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1995 (social insurance); 1997 (social insurance); 2000 (individual accounts); and 2002 (social assistance), implemented in 2003.

Type of program: Universal (disabled person care allowance), social insurance (disability benefits), notional defined contribution (NDC), mandatory individual account, and social assistance system.

Note: Municipalities provide social assistance benefits (means tested and conditional) to the needy.

Coverage

Social insurance (disability pension): Employed and self-employed persons, persons caring for a child younger than age 18 months, and persons receiving maternity, paternity, or parental benefits.

Voluntary coverage for the spouse of a self-employed person younger than the normal retirement age and not receiving an old-age pension; and for micro-enterprise employees.

NDC (old-age and survivor benefits): Employed and self-employed persons, unemployed persons with disabilities, recipients of certain social insurance benefits, spouses of military personnel and diplomatic personnel abroad, and persons who perform temporary public work.

Voluntary coverage for permanent residents of Latvia aged 15 or older who are not subject to compulsory insurance and receive no old-age pension, for the spouse of a self-employed person younger than the normal retirement age and receiving no old-age pension, and for micro-enterprise employees.

Mandatory individual account (old-age pension):

Employed and self-employed persons younger than age 30 on July 1, 2001.

Voluntary coverage for persons aged 30 to 49 on July 1, 2001.

Universal and social assistance: Resident citizens of Latvia and noncitizens with permanent residence permits and a personal identity number.

Source of Funds

Insured person

Social insurance, NDC, mandatory individual account: 11% of covered earnings, plus administrative fees for the individual account.

Of the combined insured person and employer contribution of 35.09% of covered earnings, 14% finances the NDC pension and 6% is directed to the individual account.

The combined insured person and employer contribution also finances disability pensions, sickness and maternity benefits, parental benefits, medical benefits, work injury benefits, and unemployment benefits.

For salaried workers, the minimum annual 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 annual minimum wage is €5,160.

The legal hourly minimum wage based on a 40-hour week is €2.69.

The maximum annual earnings used to calculate contributions are €55,000.

Universal and social assistance: None.

Self-employed person

Social insurance, NDC, mandatory individual account: 32.15% of covered declared earnings.

Of the self-employed person's total contribution, 14% of covered declared earnings finances the NDC pension and 6% is directed to the individual account. The self-employed person's contribution also finances sickness and maternity benefits, parental benefits, and medical benefits.

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

The legal annual minimum wage is €5,160.

The maximum annual declared earnings used to calculate contributions are €55,000.

Universal and social assistance: None.

Employer

Social insurance, NDC, mandatory individual account: 24.09% of covered earnings.

Of the combined insured person and employer contribution of 35.09% of covered earnings, 14% finances the NDC pension and 6% is directed to the individual account. The combined insured person and employer contribution also finances disability pensions, sickness and maternity benefits, parental benefits, medical benefits, work injury benefits, and unemployment benefits.

For salaried workers, the minimum annual 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 annual minimum wage is €5,160.

The legal hourly minimum wage is €2.69.

The maximum annual earnings used to calculate contributions are €55,000.

Universal and social assistance: None.

Government

Social insurance, NDC, mandatory individual account:

Contributes for residents of Latvia who receive certain social insurance benefits or are caring for a child younger than age 18 months, for unemployed persons with disabilities, and for temporary workers in the public sector as well as spouses of military personnel and diplomatic personnel abroad; contributes as an employer.

Universal and social assistance: The total cost.

Qualifying Conditions

Old-age pension (NDC and mandatory individual account): Age 63 and three months (gradually rising by three months a year until reaching age 65 in 2025) with at least 15 years (rising to 20 years in 2025) of coverage.

Special conditions apply to certain persons with disabilities, parents or guardians of large families (five or more children) or children with a disabilities, persons who worked under hazardous or dangerous conditions before 1996, certain persons affected by the Chernobyl disaster, and politically repressed persons.

Early pension: Paid from up to two years before the normal retirement age with at least 30 years of coverage.

Employment must cease until the normal retirement age.

Deferred pension: The pension may be deferred. There is no age limit.

The old-age pension is payable abroad.

State social security old-age benefit (valsts sociala nodroshinajuma pabalsts vecuma gadijuma, social assistance, income tested): Age 67 and nine months with less than 15 years of coverage and not entitled to a social insurance or NDC pension or work injury benefits (except for a survivor pension for a disabled person). Must have resided in Latvia for at least 60 months, including continuously for the last 12 months.

Employment must cease.

Disability pension (invaliditates pensija, 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 (moderate disability).

State Medical Commission for the Assessment of Health Conditions and Working Ability assesses the degree of disability.

The disability pension is payable abroad under reciprocal agreement.

State social security disability benefit (valsts sociala nodroshinajuma pabalsts invaliditates gadijuma, social assistance, income tested): Must be aged 18 or older, assessed with a disability, not employed, and not entitled to a social insurance or NDC pension or work injury benefits (except for a survivor pension for a disabled person). Must have resided in Latvia for at least 60 months, including continuously for the last 12 months.

Employment must cease.

The disability must be certified by the State Medical Commission for the Assessment of Health Condition and Working Ability.

Disabled person care allowance (universal): Must be aged 18 or older with a disability and in need of special care.

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

The insured is credited with the pension that would have been accumulated at the normal retirement age.

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 since childhood); and dependent brothers, sisters, and grandchildren younger than age 18 (age 24 if a full-time student; no limit if disabled since childhood) whose biological parents are incapable of working.

The survivor pension is payable abroad.

Spouse benefit (NDC): Paid to a surviving spouse receiving an NDC old-age, disability, or work injury pension if the NDC pensioner died after January 1, 2007.

Death allowance (apbedishanas pabalsts, NDC): 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 six months after the date of death.

State social security orphan's benefit (valsts sociala nodroshinajuma pabalsts apgadnieka zaudejuma gadijuma, social assistance, income tested): Paid to a surviving unmarried child younger than age 18 (age 21 if a student or in vocational training; age 25 if a full-time university student) who is not entitled to a social insurance or NDC pension or work injury benefits.

Old-Age Benefits

Old-age pension (vecuma pensija, NDC): The pension is based on the insured's contributions, annual capital growth adjusted based on changes in the earnings index, and average life expectancy.

The minimum monthly old-age pension with up to 20 years of coverage is €70.43 (€117.39 if disabled since childhood); with 21 to 30 years, €83.24 (€138.74 if disabled since childhood); with 31 to 40 years, €96.05 (€160.08 if disabled since childhood); and with at least 41 years, €108.85 (€181.42 if disabled since childhood).

Early pension: 50% of the old-age pension is paid.

The early pension ceases at the normal retirement age and is replaced by the old-age pension.

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

Benefit adjustment: Benefits are adjusted annually on October 1 based on changes in the consumer price index and the contribution wage index.

Old-age pension (2nd pillar, 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 old-age benefit (valsts sociala nodroshinājuma pabalsts vecuma gādījuma, social assistance, income tested): €64.03 a month is paid. The benefit is proportionally reduced if the beneficiary receives a foreign pension.

Permanent Disability Benefits

Disability pension (invaliditātes pensija, social insurance): The pension is 0.45 times (Group I) or 0.40 times (Group II) the insured's average earnings in any 36 consecutive months in the last five years plus the insured's average earnings multiplied by the ratio of actual contribution years to the total possible number of years of coverage from age 15 to retirement multiplied by 0.1. For a Group III disability, the pension is the state social security benefit of €64.03 a month; €106.72 a month if disabled since childhood.

The minimum monthly disability pension is €102.45 (€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 12 times the legal monthly minimum wage.

The legal monthly minimum wage is €430.

The maximum annual earnings used to calculate benefits are €55,000.

Benefit adjustment: Benefits are adjusted annually on October 1 based on changes in the consumer price index and the contribution wage index.

State social security disability benefit (valsts sociala nodroshinājuma pabalsts invaliditātes gādījuma, social assistance, income tested): €64.03 to €83.24 a month (€106.72 to €106.72 a month if disabled since childhood) is paid, depending on the assessed disability group. The benefit is proportionally reduced if the beneficiary receives a foreign pension.

Disabled person care allowance (universal): €213.43 a month is paid.

Survivor Benefits

Survivor pension (NDC): 50% of the deceased's old-age pension is paid for one eligible survivor; 75% split equally for two eligible survivors; 90% split equally for three or more eligible survivors. The pension for a full orphan is based on the old-age pensions of both parents.

The minimum monthly survivor pension for each child up to age 6 is €92.50 (€106.72 if disabled); €111.00 if aged 7 or older.

Benefit adjustment: Benefits are adjusted annually on October 1 based on changes in the consumer price index and the contribution wage index.

Spouse benefit (NDC): A lump sum of two months of the deceased's NDC old-age, disability, or work injury pension is paid.

Death allowance (apbedishanas pabalsts, NDC): The allowance is twice the deceased's monthly average covered earnings in the last 12 months starting two months before the death if the deceased was employed or self-employed, or the deceased's NDC old-age, disability, or work injury pension if the deceased was a pensioner. For the death of a dependent family member or an unemployed person, the allowance is three times the state social security benefit; for a state social security beneficiary, twice the state social security benefit.

The state social security benefit is €64.03 a month; €106.72 a month if disabled since childhood.

State social security orphan's benefit (valsts sociala nodroshinājuma pabalsts apgadnieka zaudejuma gādījuma, social assistance, income tested): At least €92.50 (€106.72 if disabled) a month is paid for each eligible child up to age 6; €111.00 a month if aged 7 or older. The benefit is proportionally reduced if the beneficiary receives a foreign pension.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv/>) provides general supervision.

State Social Insurance Agency (<https://www.vsaa.lv/>) administers cash benefits and individual accounts.

Latvia

State Revenue Service (<https://www.vid.gov.lv/>) collects contributions.

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 laws: 1995 (maternity and sickness benefits); 1997 (social insurance); and 2017 (health care financing), implemented in 2018.

Type of program: Social insurance system.

Note: The 2017 law on health care financing introduced contributions for medical benefits (see Old Age, Disability, and Survivors). Starting in 2019, coverage for medical benefits will be restricted to those paying contributions and certain defined groups.

Coverage

Cash benefits: Employed and self-employed persons.

Voluntary coverage for 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 normal retirement age.

Medical benefits: Resident Latvian citizens and noncitizens with residence permits. Coverage will change as of 2019.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors; the voluntarily insured pay 3.65% of covered earnings (sickness and maternity), 1.34% of covered earnings (parents' benefit); and 1% (rising to 3% in 2019 and to 5% in 2020) of covered earnings (medical benefits).

For salaried workers, the minimum annual 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 annual minimum wage is €5,160.

The legal hourly minimum wage is €2.69.

The minimum annual earnings used to calculate contributions for voluntarily insured persons are €4,440.

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: Finances state-guaranteed health care services through the annual state budget; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must have at least three months of contributions in the last six months before the month in which the incapacity began or six months of contributions in the last 24 months.

Cash benefits (except sickness and parental benefits) and medical benefits: There is no minimum qualifying period.

Parental benefit: Must be currently insured and caring for at least one child up to age 1 or age 18 months, depending on the duration of benefits chosen.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average earnings in the last 12 months is paid after a 10-day waiting period until recovery or for 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 of incapacity for work 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 the legal annual minimum wage.

The legal annual minimum wage is €5,160.

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 the legal annual minimum wage.

The legal annual minimum wage is €5,160.

The maternity benefit must be claimed within six months after the first day of the maternity leave period.

The maternity benefit is 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 the legal annual minimum wage.

The legal annual minimum wage is €5,160.

Parental benefit: The amount depends on the chosen duration of the benefit: 60% of the insured's average monthly earnings is paid until the child reaches age 1; or 43.75% of the insured's average monthly earnings until the child reaches age 18 months.

Average monthly earnings are based on earnings in the 12-month period starting two months before the child care leave.

If a beneficiary resumes employment or self-employment, 30% of the benefit is paid.

The minimum annual earnings used to calculate benefits for self-employed persons and voluntarily insured persons are the legal annual minimum wage.

The legal annual minimum wage is €5,160.

Workers' Medical Benefits

State-owned, municipality-owned, and private hospitals under contract with the National Health Service provide benefits. 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; from €7.11 to €21.34 for various treatments; and from €1.42 to €35.57 for diagnostic examinations. Rates vary for a home visit by a general practitioner.

Cost sharing is limited to €569.15 a year (cost sharing for operations are not credited).

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 (<https://www.vsaa.lv/>) administers cash benefits.

National Health Service (<http://www.vmnvd.gov.lv/>) administers medical benefits.

State Revenue Service (<http://www.vid.gov.lv/>) collects contributions.

Work Injury

Regulatory Framework

First law: 1927.

Current laws: 1995 (work injury and occupational disease) and 1997 (social insurance).

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: 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: Finances state-guaranteed health care services through the annual state budget. Contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are not covered (except if the employer provides the transportation). 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 1st 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). (In case of an accident at work, the employer pays at least 80% of the insured's average earnings for the first 10 days.)

The temporary disability benefit is paid after the State Social Insurance Agency certifies that the insured is incapable of work.

Permanent Disability Benefits

Permanent disability pension: For a 100% assessed loss of earning capacity, 80% of the insured's average monthly earnings in the last 12 months is paid.

Partial disability: For an assessed loss of earning capacity of 90% to 99%, 75% of the insured's average monthly earnings in the last 12 months is paid; 70% average earnings for an assessed loss of earning capacity of 80% to 89%; 65% for a loss of 70% to 79%; 60% for a loss of 60% to 69%; 55% for a loss of 50% to 59%; 50% for a loss of 40% to 49%; 45% for a loss of 30 to 39%; and 35% for a loss of 25% to 29%.

The Health and Working Capacity Medical Expert Commission assesses the loss of earning capacity.

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

Survivor pension

Spouse's pension: Up to 25% of the deceased's average monthly earnings in the last 12 months is paid for one eligible widow(er).

The minimum monthly spouse's pension is the state social security benefit.

The state social security benefit is €64.03 a month; €106.72 a month if disabled since childhood.

The maximum monthly spouse's pension is 80% of the deceased's average monthly earnings in the last 12 months.

Orphan's pension: Up to 25% of the deceased's average monthly earnings in the last 12 months is paid for one eligible child; up to 35% for two; up to 45% for three; and up to 55% for four or more.

Full orphan's pension: Up to 40% of the deceased's average monthly earnings in the last 12 months is paid for one eligible full orphan; up to 50% for two; up to 60% for three; and up to 70% for four or more.

Other eligible survivors may include dependent brothers, sisters, and grandchildren.

Death allowance: If the deceased was employed, a lump sum of twice the deceased's last monthly average earnings used to calculate contributions is paid; if the deceased received a temporary or permanent disability pension, a lump sum of twice the monthly pension is paid.

Eligible survivors include a widow(er), child, parent, or the person who paid for the cost of the funeral.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv/>) provides general supervision.

State Social Insurance Agency (<https://www.vsaa.lv/>) administers benefits.

State Revenue Service (<https://www.vid.gov.lv/>) collects contributions.

Unemployment

Regulatory Framework

First law: 1991.

Current laws: 1997 (social insurance) and 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 age 18 months (age 18 if disabled); 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 1.84% of €71.14 a month for spouses of active military personnel and 1.84% of €171.00 a month for residents of Latvia caring for a child younger than age 18 months (age 18 if disabled); contributes as an employer.

Qualifying Conditions

Must have at least one year of coverage, including 12 months in the 16 months before unemployment, and be registered at the state employment office.

There is no minimum qualifying period for persons caring for a child younger than age 18 months (age 18 if disabled), formerly disabled persons who regained the capacity to work before the unemployment began, and military personnel. Must be registered at the state employment office.

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 next three months, and 50% for the last three months.

Persons caring for a child younger than 18 months (age 18 if disabled) and formerly disabled persons who have regained the capacity to work before the unemployment began receive 60% of twice the monthly state social security benefit for the first three months, 45% for the next three months, and 30% for the last three months.

The state social security benefit is €64.03 a month; €106.72 a month if disabled since childhood.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv/>) provides general supervision.

State Social Insurance Agency (<https://www.vsaa.lv/>) and local insurance offices administer benefits.

State Employment Agency (<http://www.nva.gov.lv/>) and local employment offices are responsible for job placements, training, and retraining.

State Revenue Service (<https://www.vid.gov.lv/>) collects contributions.

Family Allowances

Regulatory Framework

First law: 1990.

Current laws: 1997 (social security); and 2002 (social benefits), implemented in 2003.

Type of program: Universal system.

Coverage

Resident citizens of Latvia and noncitizens with permanent residence permits.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (gimenes valsts pabalsts): Paid for unmarried children older than age 1 but younger than age 15 (age 20 if a full-time student; age 18 if disabled).

Foster family allowance: Paid to families providing foster care to children.

Child-raising allowance: Paid to a parent caring for a child younger than age 2. The benefit is not paid if the child's other parent receives the maternity or paternity benefit for the same period of time.

Child-raising allowance supplement: Paid in the event of multiple births.

Childbirth allowance (berna piedzimšanas pabalsts): Paid for the birth of a child or when a child is taken into guardianship. The benefit must be claimed within six months after the eighth day of the child's life or from the day guardianship was established (but no later than age 1) if the child has been taken under guardianship.

Disabled child-raising allowance (berna invalida kopšanas pabalsts): Paid to persons raising children younger than age 18 assessed with severe disabilities.

Disabled child supplement: Paid to persons receiving family allowances for a child with disabilities younger than age 18.

Adoption benefit: Paid to a person who has adopted a child. The adoption must have been approved by a court.

Legal guardian allowance: Paid to the appointed legal guardian of a child.

Legal guardian duties benefit: Paid to the appointed legal guardian of a child.

Family Allowance Benefits

Family allowance (gimenes valsts pabalsts): €11.38 a month is paid for one eligible child; €22.76 a month for two children; €34.14 a month for three children; and €50.07 a month for four or more children.

Foster family allowance: €171 a month is paid for one foster child; €222.30 a month for two foster children; and €273.60 a month for three or more foster children.

Child-raising allowance: €171 a month is paid for an eligible child younger than age 18 months; €42.69 a month for a child aged 18 months to age 2.

Child-raising allowance supplement: €171 a month is paid for a child younger than age 18 months; €42.69 a month for a child aged 18 months to age 2.

Childbirth allowance (berna piedzimšanas pabalsts): A lump sum of €421.17 is paid.

Latvia

Disabled child-raising allowance (berna invalida kopshanas pabalsts): €213.43 a month is paid for each eligible child.

Disabled child supplement: €106.72 a month is paid for each eligible child.

Adoption benefit: A lump sum of €1,422.87 is paid for each eligible child.

Legal guardian allowance: €107.50 a month is paid for each eligible child younger than age 7; €129 a month if aged 7 to 18.

Legal guardian duties benefit: €54.07 a month per household is paid, regardless of the number of children.

Administrative Organization

Ministry of Welfare (<http://www.lm.gov.lv/>) provides general supervision.

State Social Insurance Agency (<https://www.vsaa.lv/>) administers benefits.

Liechtenstein

Exchange rate: US\$1.00 = 0.98 Swiss francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1952 (old age and survivors), implemented in 1954; 1960 (disability); 1965 (support and care allowance); and 1988 (mandatory occupational pensions).

Type of program: Social insurance, mandatory occupational pension, and social assistance system.

Coverage

Social insurance: Residents of Liechtenstein.

Mandatory occupational pension: Employed persons aged 19 or older (23 if born from 1994 to 1996; 22 if born from 1997 to 1998) who are covered by social insurance and have annual earnings greater than 13,920 Swiss francs.

Voluntary coverage for self-employed persons.

Social assistance: Residents of Liechtenstein, including citizens of the European Union and certain other countries.

Source of Funds

Insured person

Social insurance: 3.95% of gross earnings (old age and survivors) and 0.75% of gross earnings (disability).

A nonemployed person contributes annually according to income, from 243 Swiss francs to 8,100 Swiss francs (old age) and from 45 Swiss francs to 1,500 Swiss francs (disability) plus 2.5% of the total contribution amount (administrative fees).

There are no maximum earnings used to calculate contributions.

Mandatory occupational pension: 8% of covered income. Additional voluntary contributions are possible.

The minimum annual income used to calculate contributions is 13,920 Swiss francs.

The maximum annual income used to calculate contributions is 83,520 Swiss francs.

Social assistance: None.

Self-employed person

Social insurance: A flat rate of 234 Swiss francs (old age and survivors) for annual income up to 3,000 Swiss francs plus 2.5% of the total contribution amount (administrative fees); 8.1% of annual income (old age and survivors)

and 1.5% of annual income (disability) for annual income greater than 3,000 Swiss francs plus 2.5% of the total contribution amount (administrative fees).

There is no maximum income used to calculate contributions.

Mandatory occupational pension: Voluntary contributions plus administrative fees.

Social assistance: None.

Employer

Social insurance: 4.15% of payroll (old age and survivors) and 0.75% of payroll (disability) plus 2.5% 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 covered payroll.

The employer's contribution must be at least equal in value to the insured person's contribution.

The minimum annual income used to calculate contributions is 13,920 Swiss francs.

The maximum annual income used to calculate contributions is 83,520 Swiss francs.

Social assistance: None.

Government

Social insurance: Contributes 30 million Swiss francs annually. The government's contribution is adjusted annually based on changes in prices.

Mandatory occupational pension: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Altersrente, social insurance): Age 65 if born since January 1, 1958 (age 64 if born before January 1, 1958), and meets a contribution requirement that varies based on the insured's age cohort.

Partial pension (Teilrente): Paid at the normal retirement age if the insured has at least one year of contributions but does not meet the contribution requirement for a full pension.

Early pension (Rentenvorbezug): Age 60 with at least one year of contributions.

Deferred pension (Rentenaufschub): The pension may be deferred until age 70.

Child's supplement (Kinderrente): Paid for dependent children younger than age 18 (up to age 20 if a student or in vocational training).

Attendance allowance (Hilflosenentschädigung): Age 65 with a moderate degree of helplessness (requires help with most daily chores) or severe degree of helplessness (requires the constant attendance of others to perform daily functions).

Old-age pension (Altersrente, Betriebliche Personalvorsorge, mandatory occupational pension): Age 65 if born since January 1, 1958; age 64 if born before January 1, 1958.

Early pension (Rentenvorbezug): Age 60 and receiving the social insurance early old-age pension.

Deferred pension (Rentenaufschub): The pension may be deferred.

Disability pension (Invalidenrente, social insurance): Must be assessed with at least a 67% loss of working capacity (a total disability) and meet a contribution requirement that varies based on the insured's age cohort.

Partial pension: Paid if the insured has at least one year of contributions but does not meet the contribution requirement for a full pension.

Partial disability (Halbe-/Viertelsrente): Must be assessed with at least a 40% but less than a 67% loss of working capacity and have at least one year of contributions.

Disability supplement: Paid if the insured was younger than age 45 when the disability began.

Child supplement (Kinderrente): Paid for dependent children younger than age 18 (age 20 if a student or in vocational training).

Attendance allowance (Hilflosenentschädigung): Paid to a caregiver who cares for a person aged 2 to 65 with a mild degree of helplessness (requires permanent help with at least two daily chores), moderate degree of helplessness (requires help with most daily chores), or severe degree of helplessness (requires the constant attendance of others to perform daily functions).

Disability pension (Invalidenrente, Betriebliche Personalvorsorge, mandatory occupational pension): Must be assessed with at least a 67% loss of working capacity (a total disability) that began before age 65.

Child supplement (Kinderrente): Paid for dependent children younger than age 18 (age 20 if a student or in vocational training).

The mandatory occupational disability pension ceases at the normal retirement age and is replaced by the mandatory occupational old-age pension.

Home support and care allowance (Betreuungs- und Pflegegeld für Häusliche Betreuung, social assistance): Must be assessed with a need for help from others to perform daily functions that is expected to last for at least

three months. The allowance is paid for remunerated home care provided by third persons.

Department for Home Support and Care assesses the need for help.

Survivor pension (Hinterlassenrente, social insurance): The deceased met a contribution requirement that varies based on the insured's age cohort.

Eligible survivors include a widow(er) aged 45 or older who was married to the deceased for at least five years at the time of death, a divorced spouse entitled to alimony, and children younger than age 18 (age 25 if a student or in vocational training).

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

Temporary survivor pension: Paid to a widow(er) who was married to the deceased for less than five years at the time of death.

Partial spouse's pension: Paid if the deceased had at least one year of contributions but did not meet the contribution requirement for a full pension.

Partial orphan's pension: Paid if the deceased had at least one year of contributions but did not meet the contribution requirement for a full pension.

Survivor pension (Hinterlassenrente, Betriebliche Personalvorsorge, mandatory occupational pension): Paid if the deceased received or was entitled to receive a mandatory occupational pension.

Eligible survivors include a widow(er), a divorced spouse entitled to alimony, and orphans younger than age 18 (age 25 if a student or in vocational training).

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

Old-Age Benefits

Old-age pension (Altersrente, social insurance): 1,160 Swiss francs to 2,320 Swiss francs a month is paid, depending on the insured's average annual earnings.

Average annual earnings are calculated based on the insured's employment income, contributions made while nonemployed, and recognized caregiving periods for children or persons in need of care. If married, the average annual earnings are split equally among both spouses for the marriage period.

Partial pension: The pension is proportionately reduced depending on the number of years of contributions.

Early pension (Rentenvorbezug): The pension is reduced for each year it is claimed before the normal retirement age. For persons born before 1956, 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 since 1956, 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 (Rentenaufschub): The pension is increased by 5.22% to 40.71% depending on the length of deferral for insured persons born before 1958; 4.5% to 26.1% for insured persons born since 1958.

Child's supplement (Kinderrente): 40% of the minimum old-age pension paid to the insured's age cohort is paid for each eligible child.

Attendance allowance (Hilflosenentschädigung): For a moderate degree of helplessness, 696 Swiss francs a month is paid; for a severe degree of helplessness, 928 Swiss francs a month is paid.

Christmas bonus (Weihnachtsgeld): 100% of the monthly old-age pension is paid in December.

Benefit adjustment: Benefits are adjusted periodically based on 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 (Altersrente, Betriebliche Personalvorsorge, mandatory occupational pension): Benefits may be paid as an annuity, as a lump sum, or as a combination of both, depending on the pension plan's regulations. Annuity rates are defined by pension plan regulations.

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

Deferred pension (Rentenaufschub): Calculated in the same way as the old-age pension.

Permanent Disability Benefits

Disability pension (Invalidenrente, social insurance): 1,160 Swiss francs to 2,320 Swiss francs a month is paid, depending on the insured's average annual earnings and the years of contributions required for the insured's age cohort.

Average annual earnings are calculated based on the insured's employment income, contributions made while nonemployed, and recognized caregiving periods for children or persons in need of care. If married, the average annual earnings are split equally among both spouses 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: The pension is proportionately reduced depending on the number of years of contributions.

Partial disability (Halbe-/Viertelsrente): 50% of the full disability pension is paid for an assessed permanent loss of working capacity of at least 50% but less than 67%; 25% for an assessed permanent loss of working capacity of at least 40% but less than 50%.

Disability supplement: The benefit amount varies depending on the value of the insured's average annual earnings.

Child's supplement (Kinderrente): 40% of the minimum monthly disability pension paid to the insured's age cohort is paid for each child.

Attendance allowance: For a mild degree of helplessness, 464 Swiss francs a month is paid; for a moderate degree of helplessness, 696 Swiss francs a month is paid; for a severe degree of helplessness, 928 Swiss francs a month is paid.

Christmas bonus (Weihnachtsgeld): 100% of the monthly disability pension is paid in December.

Benefit adjustment: Benefits are periodically adjusted based on 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 (Invalidenrente, Betriebliche Personalvorsorge, mandatory occupational pension): Benefits may be paid as an annuity or as a lump sum, depending on the pension plan's regulations. The full pension must be at least 30% of the insured's average annual covered earnings.

Child supplement (Kinderrente): An annuity of 6% of the insured's annual covered earnings is paid for each eligible child.

Partial disability: A reduced pension is paid depending on the assessed loss of working capacity.

Home support and care allowance (Betreuungs- und Pflegegeld für Häusliche Betreuung, social assistance): A daily allowance is paid that varies depending on the level of need for care, from up to 10 Swiss francs (care level I) to up to 180 Swiss francs (care level VI).

Survivor Benefits

Survivor pension (Hinterlassenenrente, social insurance)

Spouse's pension: 80% of the social insurance 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.

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: The spouse's pension is proportionately reduced depending on the number of years of contributions.

Orphan's pension: 40% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each orphan; full orphans receive a pension for each insured parent.

Partial orphan's pension: The orphan's pension is proportionately reduced depending on the number of years of contributions.

Benefit adjustment: Benefits are periodically adjusted based on changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3%.

Survivor pension (Hinterlassenenrente, Betriebliche Personalvorsorge, mandatory occupational pension)

Spouse's pension: Benefits may be paid as an annuity or as a lump sum, depending on the pension plan's regulations. 60% of the deceased's old-age or disability occupational pension is paid if the deceased was a pensioner at the time of death.

The minimum spouse's pension is 18% of the deceased's covered annual earnings.

Orphan's 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 occupational pension is paid if the deceased was a pensioner at the time of death.

The minimum orphan's pension is 6% of the deceased's covered annual earnings for each orphan.

Administrative Organization

Social insurance: Old Age, Survivor, and Disability Insurance Institute (<https://www.ahv.li/>) administers and collects contributions for the social insurance program.

Mandatory occupational pension: Financial Market Authority (<https://www.fma-li.li/>) supervises and regulates pension institutions and ensures compliance for the mandatory occupational pension program.

Private pension institutions, under government supervision, administer and collect contributions to the mandatory occupational pension plans.

Social assistance: Department for Home Support and Care (<https://www.familienhilfe.li/FachstellefuehrhaeuslicheBetreuungundPflege.aspx>) administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First law: 1910.

Current laws: 1971 (sickness and maternity), implemented in 1972; and 1981 (maternity allowance), implemented in 1982.

Type of program: Social insurance system.

Note: A birth grant is paid under Family Allowances.

Coverage

Social insurance (cash benefits): Employed persons.

Voluntary coverage for self-employed persons.

Social insurance (medical benefits): Employed persons and residents of Liechtenstein.

Social assistance (cash maternity allowance, income tested): Residents of Liechtenstein, including citizens of the European Union and certain other countries.

Source of Funds

Insured person

Social insurance: An average of 1.5% to 2% of monthly covered earnings or an average of 311 Swiss francs a month for persons aged 21 or older; an average of 155.50 Swiss francs a month for persons aged 17 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 148,200 Swiss francs.

Social assistance: None.

Self-employed person

Social insurance: Voluntary contributions.

Social assistance: None.

Employer

Social insurance: 155.50 Swiss francs a month for employees aged 20 or older; 77.75 Swiss francs a month for employees aged 16 to 20.

Social assistance: None.

Government

Social insurance: 50% of the cost of medical benefits (90% for children younger than age 16); a subsidy for low-income insured persons.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Krankengeld, social insurance): Must have a total loss of work capacity and be contributing to a health insurance fund.

Partial benefit: Must have at least a 50% loss of work capacity and be contributing to a health insurance fund.

Cash maternity benefit (Mutterschaftsleistung, social insurance): Must be a member of a health insurance fund for at least 270 days (with no more than three months of interruption) before the pregnancy began.

Cash maternity allowance (Mutterschaftszulage, social assistance, income tested): Paid to a woman who gives birth and does not qualify for a cash maternity benefit or

who receives a cash maternity benefit that is lower than the maternity allowance she would be entitled to receive. The cash maternity allowance can be claimed up to three years after childbirth.

Income test: The parents' combined annual income must not exceed 100,000 Swiss francs with one child (increasing by 5,000 Swiss francs for each additional child).

Medical benefits (social insurance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Krankengeld, social insurance): 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 benefit: A reduced sickness benefit is paid.

Maternity benefit (Mutterschaftsleistung, social insurance): At least 80% of the insured's covered earnings is paid for 20 weeks, including at least 16 weeks after the expected date of childbirth.

Maternity allowance (Mutterschaftszulage, social assistance, income tested): A lump sum of 500 Swiss francs to 4,500 Swiss francs, depending on the taxable income of both spouses (or the woman's taxable income if a single parent), is paid to a woman ineligible for the maternity benefit. If the woman is eligible for the maternity benefit, the difference between the maternity 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 person pays 500 Swiss francs each calendar year plus 20% of all costs exceeding the set fee, up to 900 Swiss francs. Pensioners pay 10% of all costs exceeding the set fee, up to 450 Swiss francs. There are no copayments for insured persons younger than age 20, or for medical services related to 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.llv.li/#/1908/amt-fur-gesundheit/>) supervises and regulates Health Insurance Funds and ensures compliance.

Health Insurance Funds accredited by the government and the Federation of Health Insurance Funds collect contributions and administer 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 depending on the required coverage and the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 Swiss francs.

Employer: Contributions vary depending on the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 Swiss francs.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

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 working capacity of 25% to 50%.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

Permanent Disability Benefits

Permanent disability benefits (Invalidenrente): 80% of the insured's earnings is paid for a total loss of working capacity.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

Constant-attendance allowance (Hilflosenentschädigung): An allowance is paid if the insured requires the constant attendance of others to perform daily functions.

Integrity damage grant (Integritätsentschädigung):

A lump sum of up to 148,200 Swiss 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 based on changes in the consumer price index. 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

Survivor pension (Hinterlassenenrente)

Spouse's pension: 40% of the deceased's covered earnings is paid to a surviving widow(er) aged 45 or older or living with dependent children or with an assessed degree of disability of at least 67%.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

Spouse's pension for a divorced dependent spouse: 20% of the deceased's covered earnings or the value of the alimony owed to the separated or divorced spouse (whichever is lower) is paid.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

Orphan's pension: 15% of the deceased's covered earnings is paid for each orphan; 25% for a full orphan.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

The maximum combined survivor benefit is 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 based on changes in the consumer price index. Pensions may be adjusted if the annual consumer price index increases by more than 3% in one year.

Spouse's grant (Abfindung): A lump sum is paid to a widow(er) or to a divorced or separated spouse who ineligible for a survivor pension. The lump sum is from one

to five times the annual survivor pension, depending on the duration of marriage; one year of the pension is paid if the marriage lasted less than one year; three years of the pension is paid if the marriage lasted at least one year but less than five years; five years of the pension is paid if the marriage lasted at least 5 years.

Administrative Organization

Office for Health (<http://www.llv.li/#/1908/amt-fur-gesundheit/>) supervises and regulates Accident Insurance Funds and ensures compliance.

Registered Compulsory Accident Insurance Funds collect contributions and administer 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 Swiss francs (10,500 Swiss 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 Swiss francs (10,500 Swiss francs a month).

Government: Under certain conditions, up to 20% of the cost of benefits; finances up to 20% of the cost of any deficit; contributes as an employer.

Qualifying Conditions

Unemployment benefit (Arbeitslosenentschädigung): Must have at least 12 months of coverage in the two years before claiming unemployment benefits, be available for work, and satisfy any other necessary requirements.

Short-time work compensation (Kurzarbeitsentschädigung): Must have 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 (Arbeitslosenentschädigung): 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 18 months if aged 50 to 59; 500 days for 22 months if aged 60 to 65 (64 for insured persons born before January 1, 1958). 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 Swiss francs.

Benefits are calculated based on the insured's last salary (in certain cases based on the insured's average salary in the last six to 12 months).

The maximum benefit is 85% of the insured's daily covered earnings (including supplements for dependents).

Short-time work compensation (Kurzarbeitsentschädigung): 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.llv.li/#/12481/amt-fur-volkswirtschaft/>) administers the program.

Old Age, Survivor, and Disability Insurance Institute and National Family Allowances Fund (<https://www.ahv.li/>) jointly collect contributions.

Family Allowances

Regulatory Framework

First law: 1958.

Current laws: 1984 (social assistance), implemented in 1985; and 1985 (social insurance), implemented in 1986.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons.

Social assistance: Residents of Liechtenstein, including citizens of Liechtenstein and of countries under a welfare agreement, recognized refugees, and certain other persons.

Source of Funds

Insured person

Social insurance: None for employed persons; nonemployed persons make variable annual contributions of 57 Swiss francs to 1,900 Swiss francs, based on their assets and income, plus 2.5% of the total contribution amount for administrative fees.

Social assistance: None.

Self-employed person

Social insurance: 1.9% of gross earnings plus 2.5% of the total contribution amount for administrative fees.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Employer

Social insurance: 1.9% of gross payroll plus 2.5% of the total contribution amount for administrative fees.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Government

Social insurance: Finances any deficit.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Kinderzulage, social insurance): Paid for children up to age 18.

Single-parent supplement (Alleinerziehendenzulage, social insurance): Paid for children up to age 18. The parent must be single, widowed, or divorced, and living alone.

Birth grant (Geburtszulage, social insurance): Paid for births (including stillbirth), or for adopted children younger than age 5.

Subsistence allowance (Wirtschaftliche Sozialhilfe, social assistance, means tested): Paid to households with monthly incomes less than the minimum monthly subsistence level.

The minimum monthly subsistence level for a one-person household is 1,110 Swiss francs; 1,700 Swiss francs for two persons; 2,070 Swiss francs for three; 2,375 Swiss francs for four; 2,660 for five; and an additional 280 Swiss francs for each additional person.

Family Allowance Benefits

Family allowance (Kinderzulage, social insurance): 280 Swiss francs a month is paid for each of the first two eligible children younger than age 10; 330 Swiss francs a

month for each of the first two children aged 10 or older; 330 Swiss francs a month for the third and each subsequent child or for twins.

Single-parent supplement (Alleinerziehendenzulage, social insurance): 110 Swiss francs a month is paid for each eligible child.

Birth grant (Geburtszulage, social insurance): A lump sum of 2,300 Swiss francs is paid for each eligible child; 2,800 Swiss francs for each child for multiple births.

Subsistence allowance (Wirtschaftliche Sozialhilfe, social assistance, means tested): The monthly allowance is the difference between the minimum monthly subsistence level and the household's monthly income.

The minimum monthly subsistence level for a one-person household is 1,110 Swiss francs; 1,700 Swiss francs for two persons; 2,070 Swiss francs for three; 2,375 Swiss francs for four; 2,660 for five; and an additional 280 Swiss francs for each additional person.

If eligible parents receive family allowances from another country that are paid at a lower rate than those paid in Liechtenstein, only the difference between the amounts is paid.

Administrative Organization

National Family Allowances Fund (<https://www.ahv.li/>) administers the social insurance program and collects contributions jointly with the Old-age, Survivors, and Disability Insurance Institute.

Office of Social Services (<https://www.llv.li/#/11915/amt-fur-soziale-dienste/>) administers the social assistance program jointly with municipalities.

Lithuania

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

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. Employees contribute 2% of monthly earnings, employers contribute 2% of monthly payroll (diverted from their social insurance contributions), and the government provides a subsidy of 2% of the employee's average monthly salary in the previous calendar year.

Coverage

Universal: Residents of Lithuania.

Social insurance: Public- and private-sector employees, self-employed persons, military personnel, conscripts, the clergy, at-home caregivers for persons with disabilities.

Social assistance: Needy residents of Lithuania.

Source of Funds

Insured person

Universal: None.

Social insurance: 3% of monthly earnings.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Self-employed person

Universal: None.

Social insurance: 25.3% of monthly declared earnings.

Social assistance: None.

Employer

Social insurance: 22.3% of monthly payroll.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Government

Universal: The total cost.

Social insurance: Finances any deficit; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Senatves pensija, social insurance): Age 63 and eight months (men, gradually rising by two months a year until reaching age 65 in 2026) or age 62 and four months (women, gradually rising by four months a year until reaching age 65 in 2026) with at least 15 years of contributions. The full pension is paid with at least 30.5 years (gradually rising to 35 years in 2027) of contributions.

Early pension: Must be up to five years younger than the normal retirement age with at least 30.5 years (gradually rising by six months a year until reaching 35 years in 2027) of contributions.

Deferred pension: The pension may be deferred for up to five years after the normal retirement age if the insured meets the contribution requirement for a full pension.

The old-age pension is 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, income tested):

Age 63 and eight months (men, gradually rising by two months a year until reaching age 65 in 2026) or age 62 and four months (women, gradually rising by four months a year until reaching age 65 in 2026) and not entitled to the social insurance old-age pension.

Disability pension (Netekto darbingumo pensija, social insurance):

Must have an assessed loss of working capacity of at least 45%. The minimum coverage period increases with age: at least two months of contributions if younger than age 22; increasing by two months a year from age 22 to 35; and increasing by six months a year from age 36 to 63, until reaching 15 years of contributions. The full pension is paid with at least one year of contributions if younger than age 24, increasing by four months a year from age 24 to age 29; by six months a year from age 30 to 33; by eight months a year from age 34 to 39; and by 12 months a year from age 40 onwards, up to 30.5 years of

contributions. The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

The disability pension is payable abroad under reciprocal agreement; otherwise, benefits are payable abroad to insured persons with at least 15 years of contributions.

Social assistance benefit (Pinigine Socialine Parama, social assistance, means tested): Paid for children younger than age 18 (age 24 if a student) under guardianship or with assessed needs for special care; for persons assessed with disabilities before age 24; for caregivers who have provided constant attendance to a person with a disability for at least 15 years; for mothers with at least a 60 percent loss of work capacity who have given birth to five or more children and raised them up to age 8; and for persons with a disability who have reached the normal retirement age or who are registered as unemployed.

If a child also receives an orphan's pension or any other periodic benefit, the social assistance benefit is reduced.

Means test: Family income and assets must not exceed certain limits.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Long-term care allowance (Slaugos Ir Pagalbos Islaidu Tiklines Kompensacijos, universal): Paid to persons with a need for permanent care, including children assessed with a moderate or severe degree of disability, persons of working age with an assessed loss of work capacity of at least 60%, and persons who have reached the normal retirement age.

Survivor pension (Nasliu pensija, social insurance): Paid if the deceased received or was entitled to receive a social insurance old-age or disability pension and had at least 15 years of contributions.

Eligible survivors include a widow(er) who has reached the normal retirement age; a widow(er) who was assessed with a disability before, or within five years after, the spouse's death, or before reaching the normal retirement age; a widow(er) without children who was married to the deceased for at least five years; and dependent children younger than age 18 (age 24 if a student; no limit if disabled since childhood). If there is no widow(er), a partner who had children with the deceased or provides at-home care for the deceased's children.

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

The survivor pension is 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 (Senatves pensija, social insurance):

The monthly pension consists of a general pension and an individual pension.

General pension: The pension is calculated as the ratio of the insured's years of contributions to the years of contributions required for a full pension, multiplied by the amount of the basic monthly pension.

The basic monthly pension is €152.92.

Individual pension: The pension is the total of the insured's accumulated pension points multiplied by the pension point value.

A pension point is earned if contributions are paid on an income of 12 times the national average monthly wage (partial pension points are possible). Up to five pension points can be earned in a year.

The national average monthly wage is €876.40.

The pension point value is €3.27.

Early pension: The pension is reduced by 0.4% for each month the pension is claimed before the normal retirement age.

Deferred pension: The pension is increased by 8% for each full year the pension is deferred after the normal retirement age.

Benefit adjustment: Benefits are adjusted based on changes in the value of the basic pension and the pension point value.

Old-age pension (social assistance, income tested):

0.9 times the basic monthly pension is paid.

The basic monthly pension is €152.92.

Permanent Disability Benefits

Disability pension (Netekto darbingumo pensija, social insurance): The monthly pension consists of a general pension and an individual pension.

General pension: The pension is the ratio of the insured's years of contributions to the years of contributions required for a full pension, multiplied by the amount of the basic monthly pension and a loss of work capacity factor.

The basic monthly pension is €152.92.

Individual pension: The pension is the total of the insured's accumulated pension points multiplied by the pension point value and a loss of work capacity factor that varies depending on the assessed loss of work capacity.

A pension point is earned if contributions are paid on an income of 12 times the national average monthly wage (partial pension points are possible). Up to five pension points can be earned a year.

The national average monthly wage is €876.40.

The pension point value is €3.27.

There is no minimum or maximum disability pension.

Benefit adjustment: Benefits are adjusted based on changes in the value of the basic pension and the pension point value.

Social assistance benefit (Pinigine Socialine Parama, social assistance, 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 monthly state supported income is €122.

Lump-sum grants for housing, heating, water, and drainage expenses are also paid.

Long-term care allowance (Slaugos Ir Pagalbos Islaidu Tikslines Kompensacijos, universal): 2.5 times the target compensation base is paid if assessed with a special need for care; one times the target compensation base for children with a severe disability and persons of working age with an assessed loss of work capacity of at least 75%; 0.5 times the target compensation base for children with a moderate disability, persons of working age with an assessed loss of work capacity of at least 60% up to 70%, and persons who have reached the normal retirement age.

The target compensation base is €112.

Survivor Benefits

Survivor pension (Nasliu pensija, social insurance)

Spouse's pension: The survivor basic pension is paid.

The survivor basic pension is €22.46 a month.

Benefit adjustment: Survivor benefits are adjusted based on changes in the value of the survivor basic pension.

Orphan's pension (Naslaiciu pensija): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid; 100% for full orphans.

The maximum combined orphan's benefit is 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: The orphan's pension is adjusted based on changes in the value of the basic pension and the pension point value.

Administrative Organization

Ministry of Social Security and Labor (<http://www.socmin.lt/>) supervises the programs.

State Social Insurance Fund Board (<http://www.sodra.lt/>) administers the programs, collects contributions, and pays benefits.

Sickness and Maternity

Regulatory Framework

First law: 1925

Current laws: 1991 (social insurance), 1996 (health insurance), and 2000 (sickness and maternity).

Type of program: Social insurance system.

Coverage

Cash benefits: Certain public-sector employees, private-sector employees, and self-employed persons.

Special programs for certain public-sector employees.

Medical benefits: Residents of Lithuania.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: 6% of earnings.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Self-employed person

Cash benefits: 3.6% of earnings.

Medical benefits: 9% of earnings.

Employer

Cash benefits: 3.6% of payroll.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Medical benefits: 3% of monthly payroll.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Government

Cash benefits: Finances any deficit.

Medical benefits: Contributes on behalf of certain groups of persons.

Qualifying Conditions

Cash sickness benefit (Ligos ismokai): 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 benefit (Profesine reabilitacija): 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.

Cash maternity benefit (Motinystes ismoka): Must have at least 12 months of contributions in the last 24 months before the first day of maternity leave.

Paternity benefit (Tevystes ismoka): Must have at least 12 months of contributions in the last 24 months before the first day of paternity leave.

Child care benefit (Ismoka vaikui priziureti): Paid to one parent (including an adoptive parent) or guardian caring for a child younger than age 1 or 2, depending on the payment option selected. The insured must have at least 12 months of contributions in the last 24 months before the first day of childcare.

Pregnancy grant (Vienkartine ismoka nesciai moteriai): Paid to a pregnant unemployed woman not entitled to the maternity benefit.

Sickness and Maternity Benefits

Sickness benefit (Ligos ismokai): 80% of the insured's average monthly earnings in the quarter 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 monthly earnings for the first two days.)

The minimum sickness benefit is 15% of the national average monthly wage in the previous quarter.

The maximum sickness benefit is two times the national average monthly wage in the previous quarter.

The national average monthly wage is €876.40.

Occupational rehabilitation benefit (Profesine reabilitacija): 85% of the insured's average earnings is paid for up to 180 days.

Maternity benefit (Motinystes ismoka): 100% of the insured's average monthly earnings in the year before the maternity leave began is paid for 126 days (may be extended for an additional 14 days for complicated child-births and multiple births).

The minimum maternity benefit is 15% of the national average monthly wage in the previous quarter.

The national average monthly wage is €876.40.

There is no maximum maternity benefit.

Paternity benefit (Tevystes ismoka): 100% of the beneficiary's average income during 12 consecutive calendar months before childbirth is paid for 28 days.

The minimum paternity benefit is 15% of the national average monthly wage in the previous quarter.

The maximum paternity benefit is two times the national average monthly wage in the previous quarter.

The national average monthly wage is €876.40.

Child care benefit (Ismoka vaikui priziureti): The parent may choose to receive the benefit for one or two years.

For one year, 100% of the insured's average earnings is paid until the child reaches age 1. For two years, 70% the insured's average earnings is paid until the child reaches age 1; thereafter, 40% is paid until the child reaches age 2.

The minimum monthly child care benefit is 15% of the national average monthly wage in the previous quarter.

The maximum monthly child care benefit is two times the national average monthly wage in the previous quarter.

The national average monthly wage is €876.40.

Pregnancy grant (Vienkartine ismoka nesciai moteriai): A lump sum of two times the monthly basic social benefit is paid 70 days before the expected date of childbirth.

The monthly basic social benefit is €38.

Workers' Medical Benefits

Benefits include health care services and partial reimbursement of medicine. Emergency health care is provided for all residents.

Dependents' Medical Benefits

Dependents are insured in their own right.

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

Public- and private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.18% to 1.8% of earnings, based on four employment categories.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average monthly earnings is paid from the day the disability began until rehabilitation or certification of permanent disability.

The minimum temporary disability benefit is 15% of the national average monthly wage in the previous quarter.

The maximum temporary disability benefit is two times the national average monthly wage in the previous quarter.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Permanent Disability Benefits

Permanent disability pension (Netekto darbingumo pensijos): For an assessed loss of working capacity of at least 30%, 50% of the assessed loss in working capacity multiplied by the compensation coefficient and the national average monthly wage is paid.

The compensation coefficient is the ratio of the insured's average monthly covered earnings to the national average monthly wage in the year before the disability began. The coefficient must be at least 0.25 but not exceed three.

The national average monthly wage is €876.40.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Disability grant: For an assessed loss of working capacity of 5% to 19%, a lump sum of 10% of the insured's average monthly earnings in the last 24 months is paid. With a loss of working capacity of 20% to 29%, a lump sum of 20% of the insured's average monthly earnings in the last 24 months is paid.

The minimum disability grant is 15% of the national average monthly wage in the previous quarter.

The maximum disability grant is two times the national average monthly wage in the previous quarter.

The national average monthly wage is €876.40.

The Disability and Capacity for Work Establishment Office assesses the loss of working capacity.

Survivor Benefits

Survivor pension (Nasliu pensija): 100% of the permanent disability pension the deceased received or was entitled to receive is paid.

Eligible survivors include a widow(er) who has reached the normal retirement age or is disabled, children younger than age 18 (age 24 if a student), and other dependent persons.

Benefit adjustment: Benefits are adjusted annually.

Survivor allowance: A lump sum of 60 times the national average monthly wage is paid to the deceased's family.

The national average monthly wage is €876.40.

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; 2006 (employment support); and 2016 (social insurance).

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: 1.4% of payroll; 2.8% for fixed-term contracts.

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

The legal monthly minimum wage is €400.

There are no maximum earnings used to calculate contributions.

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Unemployment benefit (Nedarbo ismoka): Must be registered at the local labor exchange as unemployed and have at least 12 months of paid contributions in the last 30 months; no contribution requirement if the insured is involuntarily unemployed or has just completed compulsory basic military service or state defense service.

Unemployment Benefits

Unemployment benefit (Nedarbo ismoka): The monthly benefit consists of a fixed amount and a variable amount. The fixed amount is 30% of the legal monthly minimum wage. The variable amount is 50% of the insured's average salary in the last two years for the first three months; 40% of the insured's average salary in the last two years from months four to six; 30% of the insured's average salary in the last two years from months seven to nine.

The legal monthly minimum wage is €400.

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 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 and social assistance system.

Note: A long-term care allowance for children with disabilities is paid under Old-age, Disability, and Survivors.

Coverage

Permanent residents of Lithuania.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (Ismoka vaikui, social assistance, income tested): Paid for children up to age 18 (age 21 if a student or in training).

Income test: Monthly income per family member must not exceed 1.5 times the monthly state supported income. There is no income limit for families with at least three dependent children.

The monthly state supported income is €122.

Birth and adoption grant (Vienkartine ismoka vaikui, universal): Paid to a family for each birth or adoption of a child.

Family Allowance Benefits

Child benefit (Ismoka vaikui, social assistance, income tested): 0.75 times the monthly basic social benefit is paid for each eligible child younger than age 2; 0.40 times the monthly basic social benefit for each child aged 2 to 18 (age 21 if a student or in training).

The monthly basic social benefit is €38.

Birth and adoption grant (Vienkartine ismoka vaikui, universal): A lump sum of 11 times the monthly basic social benefit is paid.

The monthly basic social benefit is €38.

Administrative Organization

Municipalities administer the program.

Luxembourg

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

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), and 2012 (pension).

Type of program: Social insurance system.

Coverage

Economically active persons in the private sector, including self-employed persons, farmers and apprentices; and public-sector employees who entered the labor force after December 31, 1998.

Voluntary coverage is available.

Special systems for railway employees and 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 monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Self-employed person: 16% of covered income.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Employer: 8% of covered payroll.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Government: 8% of covered earnings; contributes as an employer for public-sector workers who entered the labor force after December 31, 1998.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Qualifying Conditions

Old-age pension: Age 65 with at least 120 months of paid contributions (including voluntary contributions and contributions paid retroactively).

Contributions may be credited for periods of study or apprenticeship from age 18 to age 27, periods caring for a child younger than age 6 (age 18 if disabled) or for a recipient of long-term care or disability benefits (since 1990), and periods the insured received sickness, maternity, work injury (since 2011), or unemployment benefits, or the minimum income guarantee.

Contributions may be paid retroactively for periods of no or reduced work for family responsibilities if the insured is a resident of Luxembourg, younger than age 65 with at least 12 months of contributions, and is not entitled to any pension.

Employment may continue.

Early pension (earnings tested): Age 60 with at least 480 months of paid or credited contributions, including at least 120 months of paid contributions (including voluntary contributions and contributions paid retroactively); age 57 with at least 480 months of paid contributions (excluding voluntary contributions and contributions paid retroactively).

Earnings test: The early pension is subject to recovery if the insured's average monthly salary in the last year is at least one-third of the legal monthly social minimum.

The legal monthly social minimum wage is €1,998.59.

Guaranteed minimum pension: Paid with at least 20 years of paid or credited contributions.

Old-age gratuity (allocation de fin d'année): Paid to new pensioners.

The old-age pension is payable abroad.

Old-age settlement: Age 65 with less than 120 months of paid contributions.

Disability pension: Must be younger than age 65, have at least 12 months of coverage in the three years before the disability began, and be unable to work in his or her usual occupation or any other similar occupation. There is no minimum qualifying period for a disability that is the result of an accident (including work-related accidents) or an occupational disease.

Employment may continue if the insured's monthly earnings do not exceed one-third of the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

Guaranteed minimum pension: Paid with at least 20 years of paid or credited contributions.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

Disability gratuity (allocation de fin d'année): Paid to new pensioners.

The disability pension is payable abroad.

Survivor pension (earnings tested): The deceased had at least 12 months of coverage in the three years before death or received an old-age or disability pension at the time of death. There is no minimum qualifying period if the death is due to an accident (including work-related accidents) or occupational disease.

Eligible survivors include a widow(er) or declared partner (also a divorced widow(er) or separated partner if not remarried before the deceased's death) if the date of marriage or legal declaration of partnership was at least one year before the date of the deceased's retirement or death and the deceased 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, the widow(er) or partner had children with the deceased, or the marriage or partnership lasted at least 10 years (at least one year if the age gap between the two spouses or partners was less than 15 years).

Other eligible survivors include children younger than age 18 (age 27 if a student or in vocational training) and, if there is no surviving spouse or partner, the deceased's dependent parent or close relative older than age 40 who lived with the deceased for at least five years before the deceased's death.

Guaranteed minimum pension: Paid with at least 20 years of paid or credited contributions.

Earnings test: The survivor pension is subject to recovery if the insured's average monthly salary in the last year is at least one-third of the legal monthly social minimum.

The legal monthly social minimum wage is €1,998.59.

The widow(er)'s pension ceases upon remarriage or entering into a civil partnership.

Remarriage settlement: Paid when the widow(er) or partner remarries or enters a civil partnership.

Survivor gratuity (allocation de fin d'année): Paid to new pensioners.

Survivor pensions are payable abroad.

Old-Age Benefits

Old-age pension: The monthly pension consists of a flat-rate amount and an income-related supplement.

Flat-rate amount (majorations forfaitaires): €478.25 a month is paid with at least 40 years of coverage. The amount

is reduced by 1/40 for each year of coverage less than 40 years.

Income-related supplement (majorations proportionnelles): 1.813% (gradually decreasing by 0.006% a year until reaching 1.6% by 2052) of the insured's adjusted lifetime total earnings plus 0.013% (gradually rising to 0.025% by 2052) of adjusted lifetime total earnings for each year the insured's age and years of coverage exceeds 93 years (gradually rising by one year every six years until reaching 100 by 2052) is paid.

Guaranteed minimum pension: The difference between the old-age pension and €1,780.45 is paid with at least 40 years of coverage. If the insured contributed for at least 20 years but less than 40 years, the guaranteed minimum pension is reduced by 1/40 for each year of coverage less than 40 years.

The maximum monthly old-age pension is €8,242.81.

Early pension (earnings tested): Calculated in the same way as the old-age pension.

Earnings test: If the insured's average monthly salary for the year is at least one-third of the legal monthly social minimum wage but less than the insured's average monthly salary in the best five years of earnings, the pension is reduced such that the sum of earnings and the pension does not exceed the average monthly salary in the best five years of earnings. No pension is paid if the insured's average monthly salary for the year exceeds the insured's average monthly salary over the best five years of earnings.

The legal monthly social minimum wage is €1,998.59.

Old-age gratuity (allocation de fin d'année): A lump sum of €760.56 is paid with at least 40 years of coverage. The amount is reduced by 1/40 for each year of coverage less than 40 years.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and periodically based on changes in wages.

Old-age settlement: A lump sum of the total employer and employee contributions, adjusted based on changes in the cost of living, is paid.

Permanent Disability Benefits

Disability pension: The monthly pension consists of a flat-rate amount and an income-related supplement.

Flat-rate amount (majorations forfaitaires): €478.25 a month with at least 40 years of coverage. The amount is reduced by 1/40 for each year of coverage less than 40 years.

Income-related supplement (majorations proportionnelles): 1.813% (gradually decreasing by 0.006% annually until reaching 1.6% by 2052) of the insured's adjusted lifetime total earnings. The income-related supplement is increased by 0.013% (gradually rising to 0.025% by 2052) for each year the insured's age and years of coverage exceeds

93 years (gradually rising by one year every six years until reaching 100 by 2052).

An additional flat-rate amount is paid based on the years of coverage the insured would have had by age 65 if he or she had not been assessed with a disability (majorations forfaitaires spéciales). If the disability began before age 55, an additional income-related supplement is paid based on the income the insured would have received by age 55 if he or she had not been assessed with a disability (majorations proportionnelles spéciales).

Guaranteed minimum pension: The difference between the disability pension and €1,780.45 is paid with at least 40 years of coverage. If the insured contributed for at least 20 years but less than 40 years, the guaranteed minimum pension is reduced by 1/40 for each year of coverage less than 40 years.

The maximum monthly disability pension is €8,242.81.

Disability gratuity (allocation de fin d'année): A lump sum of €760.56 is paid with at least 40 years of coverage. The amount is reduced by 1/40 for each year of coverage less than 40 years.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and periodically based on changes in wages.

Survivor Benefits

Survivor pension (earnings tested)

Spouse's pension: If the deceased was an old-age or disability pensioner, 100% of the pension's flat-rate amount (majorations forfaitaires) plus 75% of the income-related supplement (majorations proportionnelles) is paid.

If the deceased was actively insured, the spouse's pension is based on the old-age or disability pension the insured was entitled to receive: 100% of the flat-rate amounts of the pension (majorations forfaitaires and majorations forfaitaires spéciales) plus 75% of the income-related supplements (majorations proportionnelles and majorations proportionnelles spéciales) is paid.

The spouse's pension for an eligible divorced spouse or separated partner is calculated based on the years of contributions accrued during the marriage or partnership.

Earnings test: The spouse's pension is reduced if the total income including other pension income exceeds a given amount.

Guaranteed minimum pension: The difference between the spouse's pension and €1,780.45 is paid with at least 40 years of coverage. If the insured contributed for at least 20 years but less than 40 years, the guaranteed minimum pension is reduced by 1/40 for each year of coverage less than 40 years.

Remarriage settlement: A lump sum of 60 times the monthly spouse's pension is paid if the widow(er) was younger than age 50 at the time of remarriage or civil

partnership; 36 times the monthly spouse's pension if older than age 50.

Survivor gratuity (allocation de fin d'année): A lump sum of €760.56 is paid with at least 40 years of coverage. The amount is reduced by 1/40 for each year of coverage less than 40 years. If there is more than one widower(er), the gratuity is split equally.

Orphan's pension: If the deceased was an old-age or disability pensioner, 33% of the flat-rate component of the old-age pension (majorations forfaitaires) and the survivor gratuity (allocation de fin d'année) plus 25% of the income-related supplement (majorations proportionnelles) is paid.

If the deceased was actively insured, the orphan's pension is based on the old-age or disability pension the insured was entitled to receive: 33% of the flat-rate components of the pension (majorations forfaitaires and majorations forfaitaires spéciales) and the survivor gratuity (allocation de fin d'année) plus 25% of the income-related supplements (majorations proportionnelles and majorations proportionnelles spéciales) is paid.

Full orphans receive a double pension.

Guaranteed minimum pension: The difference between the orphan's pension and €484.97 is paid with at least 40 years of coverage. If the insured contributed for at least 20 years but less than 40 years, the guaranteed minimum pension is reduced by 1/40 for each year of coverage less than 40 years.

Earnings test: The orphan's pension is reduced if the total income (including other pension income) exceeds a certain amount.

The maximum combined survivor benefit is 100% of the deceased's old-age or disability pension.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and periodically based on 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 (<https://ape.gouvernement.lu/>) administers the program for civil servants.

Sickness and Maternity

Regulatory Framework

First law: 1901.

Current laws: 1992 (sickness insurance and health sector), 2008 (single fund), and 2010 (health care system).

Type of program: Social insurance and employer-liability system.

Note: A 2017 amendment to the labor code (2006) requires employers to pay fathers 100% of daily earnings for up to 10 days in the two months following the birth (paternity leave).

Coverage

Social insurance: Public- and private-sector employees, social security beneficiaries, and self-employed persons, including artists and agricultural workers.

Voluntary coverage is available (health care and maternity benefits only).

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance (cash benefits): 0.25% of monthly covered earnings.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Social insurance (medical benefits): 2.8% of monthly covered earnings; pensioners contribute 2.8% of the pension.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Social insurance (attendance benefits): 1.4% of gross monthly income.

There are no maximum earnings used to calculate contributions.

Employer liability: None.

Self-employed person

Social insurance (cash benefits): 0.5% of monthly covered income (the earnings base is fixed for agricultural workers).

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Social insurance (medical benefits): 5.6% of monthly covered income.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Social insurance (attendance benefits): 1.4% of gross monthly income.

There are no maximum earnings used to calculate contributions.

Employer liability: Not applicable.

Employer

Social insurance (cash benefits): 0.25% of monthly covered payroll.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Social insurance (medical benefits): 2.8% of monthly covered payroll.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Social insurance (attendance benefits): None.

Employer liability: The total cost for the first two days.

Government

Social insurance (cash benefits): Provides a subsidy of 740% of contributions.

Social insurance (medical benefits): Provides a subsidy of 40% of contributions.

Social insurance (attendance benefits): Provides a subsidy of 40% of the cost of long-term care.

Employer liability: The total cost from the 3rd day; contributes as an employer.

Qualifying Conditions

Cash sickness, medical, and attendance benefits

(social insurance): Must be a member of a sickness fund. For attendance benefits, the insured must require the constant attendance of others to perform daily functions.

Cash maternity benefit and adoption leave (social insurance): Must be a member of a fund for at least six months in the year before the year of the expected date of childbirth or adoption leave. An adopted child must be younger than age 12.

Cash paternity benefit (employer liability): Paid for the birth of a child or the adoption of a child younger than age 16.

Parental leave allowance (congé parental, universal): See Family Allowances.

Prenatal, birth, and postnatal allowance (allocation de naissance, universal): See Family Allowances.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 100% of the insured's average daily covered earnings is paid after a 77-day waiting period (no waiting period for self-employed persons) until full recovery or certification of permanent incapacity for work or for up to a total of 52 weeks within a 104-week period, whichever is less (the employer pays 100% of the insured's salary for the first 77 days).

Average daily covered earnings are based on the insured's earnings in the last three calendar months before the sick leave began.

The minimum monthly sickness benefit is the legal social minimum wage.

The maximum monthly sickness benefit is five times the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

Attendance benefits (social insurance): €71.51 an hour is paid for care provided at home by a professional, €67.30 an hour for care provided in a mobile health center, from €12.50 to €262.50 a week depending on the amount of hours per week for care provided at home by a relative or friend, and from €54.03 to €59.88 an hour for care provided in an institution.

Maternity benefit (social insurance): 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 childbirth for a premature birth, multiple births, or if the mother is breastfeeding her child).

Average daily covered earnings are based on the insured's earnings in the last three calendar months before the start of maternity leave.

The minimum monthly maternity benefit is the legal monthly social minimum wage.

The maximum monthly maternity benefit is five times the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

Paternity benefit (employer liability): 100% of the employee's daily earnings is paid for up to 10 days in the two months after the birth.

Adoption leave (social insurance): 100% of the insured's average daily covered earnings is paid for 12 weeks.

Average daily covered earnings are based on the insured's earnings in the last three calendar months before the start of maternity leave.

The minimum monthly adoption leave is the legal monthly social minimum wage.

The maximum monthly adoption leave is five times the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

Parental leave allowance (congé parental, universal): See Family Allowances.

Prenatal, birth, and postnatal allowance (allocation de naissance, universal): See Family Allowances.

Workers' Medical Benefits

Doctors and hospitals provide services under collective agreements based on 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 reimburses most of the cost of medical benefits. The insured pays 20% for a doctor's visit, 12% for other outpatient services, 12% for dental care fees that exceed €60 a year, €21.45 a day for hospitalization for up to 30 days, and either 20% or 60% of the cost of medicines (waived for certain products used to treat serious and chronic diseases). Fees for medical and dental care are waived for patients with limited income.

The maximum annual medical costs paid by the insured is 2.5% of annual insurable income in the previous year (or the minimum income level, whichever is less).

Dependents' Medical Benefits

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

Eligible dependents include a spouse or declared partner, children younger than age 30 who are recognized as dependent by the tax authorities, and, if there is no spouse or partner, a dependent parent or close relative that manages the insured's household.

Administrative Organization

Ministry of Social Security (<http://www.mss.public.lu/>) provides general supervision.

National Health Fund (<https://cns.public.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: 0.90% of covered income.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Employer: 0.90% of covered payroll.

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

The legal monthly social minimum wage is €1,998.59.

The maximum monthly earnings used to calculate contributions are €9,992.93.

Government: No information; contributes an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

See sickness benefit under Sickness and Maternity.

Permanent Disability Benefits

Permanent disability pension: 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 disability began is paid up to age 65.

The minimum monthly disability pension is the legal monthly social minimum wage.

The maximum monthly disability pension is five times the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

Partial disability: A lump sum is paid for an assessed degree of disability of less than 20%.

An insured person assessed by the Medical Control Service (contrôle médical de la sécurité sociale) 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 the insured's current earnings and the insured's earnings in the 12 months before the disability 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

Survivor pension: See Old Age, Disability, and Survivors. The insured is credited with the pension that would have been accumulated at the normal retirement age.

Survivor grant (indemnité pour dommage moral forfaitaire): A lump-sum of €3,649 is paid for a spouse or declared partner and each child younger than age 18 (age 27 if a student or in vocational training); €2,189 for each of the deceased's surviving parents; €1,459 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.

Funeral grant: A lump sum of €1,032.90 is paid.

Administrative Organization

Ministry of Social Security (<http://www.mss.public.lu/>) provides general supervision.

Accident Insurance Association (<https://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 revenues.

Qualifying Conditions

Must have at least 26 weeks of work in the last 12 months; self-employed must have at least six months of work and at least two years of paid contributions (excluding voluntary contributions and contributions paid retroactively); recent graduates depending on their age, after a 26-week waiting period of registered unemployment. Must register at the employment office, and be capable of and willing to work. Must not receive an old-age, disability, or work injury pension. Unemployment must not be due to voluntary leaving or the refusal of a suitable job offer.

Periods during which the insured received sickness and maternity benefits or took parental leave, are taken into account for the calculation of the work period.

Unemployment Benefits

80% of the insured's average earnings in the three months before unemployment (85% with a dependent child; 90% if participating in training programs), up to 2.5 times the legal monthly social minimum wage, is paid.

The legal monthly social minimum wage is €1,998.59.

The maximum unemployment benefit is 2.5 times the legal monthly social minimum wage (2 times the legal social minimum wage after nine months of unemployment). The maximum benefit is reduced to twice the legal monthly social minimum wage after 182 days; 1.5 times the legal monthly social minimum wage after 365 days.

Young unemployed persons receive 70% of the legal monthly social minimum wage (40% is paid if aged 16-17) after a waiting period of 36 weeks (26 weeks if a student).

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.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Administrative Organization

Ministry of Labor, Employment, and the Social and Solidarity Economy (<https://mteess.gouvernement.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), 1985 (family allowance), 1986 (beginning of school year allowance), 1988 (education allowance), 1999 (parental leave and minimum income), and 2008 (social security).

Type of program: Universal and social assistance system.

Coverage

Residents of Luxembourg.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (allocation pour l'avenir des enfants, universal): Paid for children younger than age 18 (age 25 if a student in general or technical secondary education or disabled).

Supplementary allowance (allocation spéciale supplémentaire): Paid for children with serious disabilities.

Beginning of school year allowance (allocation de rentrée scolaire, universal): Paid to families with one or more children aged 6 to 18 (age 25 if a student in general or technical secondary education or disabled) who qualify for the family allowance.

Prenatal, birth, and postnatal allowance (allocation de naissance, universal): Paid if a mother and child undergo prescribed medical examinations.

Parental leave allowance (congé parental, universal): Paid to a parent receiving the family allowance for a child younger than age 6. Must have been working in Luxembourg at the time of the child's birth. The parent must allocate more than half of his or her normal working time to raising the child, must have been employed by the same employer (or insured, for a self-employed person) in the

12 months immediately before the parental leave began, and must be covered by health insurance.

Minimum income guarantee (social assistance, income tested): Must be aged 25 or older.

Earnings test: Monthly household earnings must not exceed €1,401.18 for one adult (€2101.8 for a couple) plus €127.37 for each eligible child.

Special allowance (allocation de la vie chère, social assistance, income tested): Paid to needy households (to compensate for subsistence costs).

Income test: Annual household earnings must not exceed €24,026.89 for one adult (€36,040.33 for a couple) plus €7,208.07 for each additional family member.

Family Allowance Benefits

Family allowance (allocation pour l'avenir des enfants, universal): €265.00 a month is paid for each child eligible on or after August 1, 2016 (due to birth date, parent's employment status, or place of residence).

For children eligible before August 1, 2016, €265.00 a month is paid for one child, €594.48 for two, €1,033.38 for three, €1,472.08 for four, or €1,910.80 for five. An additional €20.00 a month is paid for each child aged 6 to 11 and €50.00 for each child aged 12 or older.

Supplementary allowance (allocation spéciale supplémentaire): €200.00 a month is paid.

Beginning of school year allowance (allocation de rentrée scolaire, universal): A lump sum of €115.00 is paid for each eligible child aged 6 to 11; €235.00 if aged 12 or older.

Prenatal, birth, and postnatal allowance (allocation de naissance, universal): Three installments of €580.03 are paid.

Parental leave allowance (congé parental, universal): Parents have a choice of benefit amounts that vary depending on their previous employment status and working time. Full-time (at least 40 hours a week) workers may choose from: 100% of average earnings in the 12 months before the parental leave begins for up to six months; 50% for up to 12 months; 100% for up to four months within a 20-month period; or 100% for one day a week for up to 20 months.

Half-time (at least 20 hours a week) workers may choose from: 100% of average earnings in the 12 months before the parental leave begins for up to six months; or 50% for up to 12 months. For other workers and apprentices, 100% of average earnings in the 12 months before parental leave begins is paid for up to six months.

The minimum monthly parental leave paid to full-time workers is the legal monthly social minimum wage.

The legal monthly social minimum wage is €1,998.59.

The maximum monthly parental leave paid to full-time workers is 5/3 of the legal monthly social minimum wage.

The minimums and maximums are reduced for part-time workers.

Minimum income guarantee (social assistance, income tested): The monthly minimum income guarantee level or the difference between 130% of the monthly minimum income guarantee level and the gross monthly household income, whichever is less, is paid.

The monthly minimum income guarantee level is €1,401.18 for one adult (€2,101.80 for a couple) plus €127.37 for each eligible child.

Rental assistance: 10% of the minimum income benefit or €123.94, whichever is less, is paid.

Special allowance (allocation de la vie chère, social assistance, income tested): €1,320 a year is paid to an adult plus €330 a year for each additional family member, up to €2,640.

Benefit adjustment: All allowances are adjusted based on changes in the cost of living.

Administrative Organization

Ministry of Family, Integration, and Greater Region (<https://www.mfamigr.public.lu/>) provides general supervision.

Children's Future Fund (<https://cae.public.lu/>) administers the allowances.

Malta

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

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 law: 1987 (social security).

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

Coverage

Social insurance: Employed and self-employed persons, including students in certain work-study programs.

Voluntary coverage for unmarried persons not gainfully employed.

Exclusions: Full-time students.

Universal and social assistance: Resident citizens of Malta and their spouses, residents of Malta covered by the European Social Charter, and resident citizens of the European Union and certain other countries.

Exclusions: Married persons not gainfully employed.

Source of Funds

Insured person

Universal and social assistance: None.

Social insurance: 10% of gross weekly covered basic earnings; €6.62 a week if younger than age 18 with earnings up to the legal weekly minimum wage.

The legal weekly minimum wage is €172.51.

The minimum weekly contribution if aged 18 or older is €17.25.

The maximum weekly contribution is €34.94 for persons born before January 1, 1962, and €45.58 for persons born on or after January 1, 1962.

The maximum annual earnings used to calculate contributions are €18,167 for persons born before January 1, 1962; €23,701 for persons born on or after January 1, 1962.

The insured person's contributions also finance cash sickness, work injury, and unemployment benefits.

Self-employed person

Universal and social assistance: None.

Social insurance: From €29.41 to €68.37 a week, depending on net income from self-employment. Different rates apply for farmers and persons who receive income from rents, investments, or other income.

The maximum annual net income used to calculate contributions is €18,167 for persons born before January 1, 1962; €23,701 for persons born on or after January 1, 1962.

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

Employer

Universal and social assistance: None.

Social insurance: 10% of gross weekly covered basic payroll; €6.62 a week for employees younger than age 18 with earnings up to the legal weekly minimum wage.

The legal weekly minimum wage is €172.51.

The minimum weekly contribution for each employee aged 18 or older is €17.25.

The maximum weekly contribution is €45.58 for each employee born on or after January 1, 1962; €34.94 for each employee born before January 1, 1962.

The employer's contributions also finance cash sickness, work injury, and unemployment benefits.

Government

Universal and social assistance: The total cost.

Social insurance: 50% of the value of total contributions; contributes as an employer.

The government's contributions also finance cash sickness, work injury, and unemployment benefits.

Qualifying Conditions

Earnings-related old-age pension (social insurance):

Age 61 (men) or age 60 (women) if born before 1952; 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 in 1962 or later. Paid to 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 if born in 1961 or earlier; 40 years if born from 1962 to 1968; or 41 years if born in 1969 or later. Must have been gainfully employed for the 10 years immediately before retirement. If the insured is entitled to receive the earnings-related or flat-rate old-age pension, the old-age pension of the highest amount is paid.

Partial pension: Meets the age requirement for the earnings-related old-age pension and has at least 156 weeks of paid contributions, but has an annual average of at least 15 but less than 50 weeks of paid or credited contributions.

Child-raising credits: For an insured parent (including adoptive parents) born from 1952 to 1961, two years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, one year of contributions is credited on the condition that the parent returns to work for at least one year; four years of contributions are credited for each child with disabilities raised up to age 10.

For an insured parent (including adoptive parents) born in 1962 or later, four years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, two years of contributions are credited on the condition that the parent returns to work for at least two years; four years of contributions are credited for each child with disabilities raised up to age 10.

The parents must have legal custody. The credited periods can be shared between the parents.

Study credits: Credited to persons having a gap in their contributions due to time off from work to pursue studies. For an insured person born from 1952 to 1961, one to six months of contributions are credited, depending on the level of studies. For an insured person born in 1962 or later, one to 12 months of contributions are credited, depending on the level of studies.

Contributions may also be credited for periods of sickness, unemployment, widowhood, and disability.

Early pension: Age 61, regardless of date of birth. Must have at least 1,820 weeks (35 years) of paid or credited contributions if born from 1952 to 1961; 2,080 weeks (40 years) since age 18 if born from 1962 to 1968; or 2,132 weeks (41 years) since age 18 if born in 1969 or later.

Employment must cease.

Deferred pension: The pension may be deferred until age 65.

The earnings-related old-age pension is payable abroad.

Flat-rate old-age pension (social insurance): Age 61 (men) or age 60 (women) if born before 1952; 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 in 1962 or later. Paid to persons who were insured before 1979, receive an employer-provided pension or savings account (“service pension”), and have a low pensionable income. If the insured is entitled to receive the earnings-related or flat-rate old-age pension, the old-age pension of the highest amount is paid.

Child-raising credits: For an insured parent (including adoptive parents) born from 1952 to 1961, two years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, one

year of contributions is credited on the condition that the parent returns to work for at least one year; four years of contributions are credited for each child with disabilities raised up to age 10.

For an insured parent (including adoptive parents) born in 1962 or later, four years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, two years of contributions are credited on the condition that the parent returns to work for at least two years; four years of contributions are credited for each child with disabilities raised up to age 10.

The parents must have legal custody. The credited periods can be shared between the parents.

Contributions may also be credited for periods of sickness, unemployment, widowhood, and disability.

Early pension: Age 61, regardless of date of birth. Must have at least 1,820 weeks (35 years) of paid or credited contributions since age 18 (age 19 if born before May 5, 1958) if born from 1952 to 1961; 2,080 weeks (40 years) of paid or credited contributions since age 18 if born from 1962 to 1968; 2,132 weeks (41 years) of paid or credited contributions if after 1968.

Deferred pension: The pension may be deferred until age 65.

The flat-rate old-age pension is payable abroad.

Contributory retirement grant for non-pensioners (social insurance): Age 62 to 74 with at least 50 weeks of contributions but less than the minimum contributions required for an earnings-related or flat-rate old-age pension.

Supplementary allowance (social assistance, means tested): Paid to a head of a household whose annual household income is less than €9,103 (single persons) or €13,091 (couples).

Noncontributory age pension (social assistance, means tested): Paid if the insured person’s global income and assets do not exceed the minimum thresholds defined by a schedule in law.

Means test: Assets must not exceed €14,000 (single persons) or €23,300 (married couples).

The noncontributory age pension is not payable abroad.

Senior citizen grant (universal): Age 75 and resides alone or with relatives, in Malta or Gozo.

Earnings-related disability pension (social insurance): Must be aged 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% loss of work capacity), have at least 250 weeks of paid or credited contributions, including an annual average of at least 50 weeks of paid or credited contributions; and have been gainfully employed continuously in the 12 months before the date of the claim.

Contributions may be credited for periods of sickness, unemployment, widowhood, and disability.

Partial disability: Must be aged 16 or older but younger than the normal retirement age, assessed with a 20% to 89% loss of work capacity, and have at least 250 weeks of paid or credited contributions, including an annual average of at least 50 weeks of paid or credited contributions.

Partial pension: Must have an annual average of at least 20 weeks of contributions.

The disability pension is payable abroad.

Noncontributory disability allowances (social assistance): Must be aged 16 or older but younger than the normal retirement age. If the insured is entitled to receive the earnings-related or flat-rate disability pension, the disability pension of the highest amount is paid.

Total disability (means-tested): Must be assessed with a permanent total disability as follows: paralysis, severe mal-function, or a total disease, whether through amputation or otherwise of one of the limbs.

Severe disability (means-tested): Must be assessed as suffering from a severe mental disability, certain other severe disabilities, or cerebral palsy.

Increased severe disability (not means-tested): Must be assessed as suffering from a severe mental disability, certain other severe disabilities, or cerebral palsy, and must be highly dependent on assistance from others for daily living.

Noncontributory blind pension (social assistance, means tested): Paid for visually impaired persons aged 14 or older.

Noncontributory carer's allowance (social assistance, means tested): Paid to a single person or a widow(er) younger than normal retirement age who cares full-time for a disabled parent or parent-in-law, grandparent, brother or brother-in-law, sister or sister-in-law, uncle, or aunt who lives in the same household. If the insured is entitled to receive the noncontributory carer's allowance and the noncontributory increased carer's allowance, the carer's allowance of the highest amount is paid.

Means test: Assets must not exceed €14,000.

Noncontributory increased carer's allowance (universal): Paid to any person younger than the normal retirement age who cares full-time for a disabled spouse, parent or parent-in-law, grandparent, brother or brother-in-law, sister or sister-in-law, uncle, or aunt who lives in the same household. If the insured is entitled to receive the noncontributory carer's allowance and the noncontributory increased carer's allowance, the carer's allowance of the highest amount is paid.

The noncontributory increased carer's allowance is not payable abroad.

Earnings-related spouse's pension (social insurance): 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, including an annual average of at least

50 weeks of paid or credited contributions since age 19. The deceased must have had at least one week of contributions if the insured's death was the result of a work injury or an occupational disease. If the insured is entitled to receive the flat-rate spouse's pension, the spouse's pension of the highest amount is paid.

Partial pension: The deceased had at least 156 weeks of paid contributions at the time of death, including an annual average of at least 15 weeks of contributions.

The earnings-related spouse's pension ceases upon remarriage and is replaced by a flat-rate spouse's pension, which is paid based on the deceased's average annual contribution rate.

Spouse's supplement: Paid to a widow(er) with a child younger than age 18 (age 16 if the widow(er) is gainfully employed).

The earnings-related spouse's pension is payable abroad.

Flat-rate spouse's pension (social insurance): 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, including an annual average of at least 50 weeks of paid or credited contributions since age 19. The deceased must have had at least one week of contributions if the insured's death was the result of a work injury or an occupational disease. If the insured is entitled to receive the earnings-related spouse's pension, the spouse's pension with the highest rate of benefit is paid.

Partial pension: The deceased had an annual average of at least 20 weeks of paid or credited contributions.

Spouse's supplement: Paid to a widow(er) with a child younger than age 18 (age 16 and entitled to the child allowance if the widow(er) is gainfully employed; see Family Allowances).

The flat-rate spouse's pension is payable abroad.

Orphan's pension (social insurance): Paid for full orphans younger than age 16 (age 22 if not gainfully employed). One parent must have been insured with at least one week of contributions at the time of death.

The orphan's pension is payable abroad.

Old-Age Benefits

Earnings-related old-age pension (social insurance): Up to 66.7% of the insured's average annual earnings in the best three consecutive years in the 10 years before retirement (11 years for persons born from 1952 to 1955; 12 years for persons born from 1956 to 1958; 13 years for persons born from 1959 to 1961; or the average of the highest basic salaries earned in any ten years during the 40 years before retirement for persons born from 1962 to 1968; or the average of the highest basic salaries earned in any 10 years during the 41 years before retirement for persons born in 1969 or after) is paid to employed persons.

For self-employed persons, up to 66.7% of the insured's average annual declared net income in the 10 calendar years before retirement (11 years for persons born from 1952 to 1955; 12 years for persons born from 1956 to 1958; 13 years for persons born from 1959 to 1961; 10 years for persons born in 1962 or after) is paid.

Partial pension: A percentage of the full pension is paid, depending on the insured's annual average of weekly contributions.

Early pension: Calculated in the same way as the earnings-related old-age pension. The benefit is not reduced.

Deferred pension: Calculated in the same way as the earnings-related old-age pension. The benefit is not increased.

The maximum weekly earnings-related old-age pension is €234.65.

Flat-rate old-age pension (social insurance): €101.04 to €150.40 a week is paid, depending on the insured's marital status and the annual average of weekly contributions.

Early pension: Calculated in the same way as the flat-rate old-age pension. The benefit is not reduced.

Deferred pension: Calculated in the same way as the flat-rate old-age pension. The benefit is not increased.

Contributory retirement grant for non-pensioners (social insurance): €150 a year is paid until age 75 with 50 to 259 weeks of paid contributions; €250 a year with at least 260 weeks of paid contributions.

Supplementary allowance (social assistance, means tested): €2.43 a week is paid to a single person in employment living with his or her parents; up to €7.00 a week to a single person in employment living alone; up to €4.57 a week to a single person who is unemployed or a pensioner. Up to €12.54 a week is paid to a married couple with a combined annual income up to €11,272; up to €2,685.4 a week to a married couple with a combined annual income from €11,272 to €13,091.

Noncontributory age pension (social assistance, means tested): €110.46 a week is paid to a single person, and €143.23 a week is paid to a married couple. When only one member of a couple qualifies, €96.85 a week is paid.

Benefit adjustment: Benefits are adjusted based on increases in the cost of living allowance set annually by the government.

Senior citizen grant (universal): A lump sum of €300 a year is paid; for the first year the amount is pro-rated from the 75th birthday until the end of the year.

Permanent Disability Benefits

Earnings-related disability pension (social insurance): The flat-rate weekly pension varies depending on whether an employer-provided pension or savings account ("service pension") is paid and whether the insured is married and has a dependent spouse.

The minimum weekly disability pension is €100.61 (if single) or €106.54 (if married).

The maximum weekly disability pension is €106.54 (if single) or €144 (if married).

Partial disability: €16.00 to €71.19 a week is paid, depending on the degree of disability.

Partial pension: A percentage of the full or partial disability pension is paid, depending on the annual average of weekly contributions.

Noncontributory disability allowances (social assistance)

Total disability (means-tested): €77.77 a week is paid.

Severe disability (means-tested): €103.30 a week is paid.

Increased severe disability (not means-tested): €140 a week is paid.

Noncontributory blind pension (social assistance, means tested): €103.30 a week is paid.

Noncontributory carer's allowance (social assistance, means tested): €91.17 a week is paid.

Noncontributory increased carer's allowance (universal): €141.75 a week is paid.

Benefit adjustment: Benefits are adjusted based on increases in the cost of living allowance set annually by the government.

Survivor Benefits

Earnings-related spouse's pension (social insurance): Up to 55.6% of the deceased's average annual earnings in the best three consecutive years in the 11 years before the spouse's death or retirement is paid; 55.6% of average annual earnings in the best 10 consecutive years in the 11 years before the spouse's death or retirement if the insured was self-employed.

Since 2016, a widow(er) entitled to an old-age pension can receive up to 66.7% of the spouse's pension as compensation for forfeiting the old-age pension.

Partial pension: A percentage of the full pension is paid, depending on the deceased's annual average of weekly contributions.

Spouse's supplement: €4.54 a week is paid for each eligible child if the widow(er) is gainfully employed; €9.32 a week for each eligible child if the widow(er) is not gainfully employed.

Flat-rate spouse's pension (social insurance): €134.64 a week is paid.

Partial pension: €101.04 a week is paid with an annual average of 20 to 29 weeks of contributions; €113.64 a week is paid with an annual average of 30 to 39 weeks of contributions; €126.24 a week is paid with an annual average of 40 to 49 weeks of contributions.

Spouse's supplement: €4.54 a week is paid for each eligible child if the widow(er) is gainfully employed; €9.32 a week for each eligible child if the widow(er) is not gainfully employed.

Orphan's pension (social insurance): €60.94 a week is paid for each orphan younger than age 16; €103.28 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 weekly minimum wage, the allowance is reduced so that the allowance and gross earnings combined equal the legal weekly minimum wage.

The legal weekly minimum wage is €172.51.

Benefit adjustment: Benefits are adjusted based on increases in prices.

Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<https://socialsecurity.gov.mt/>) administers the programs.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1956 (sickness) and 1981 (maternity).

Current law: 1987 (social security).

Type of program: Universal (cash maternity and medical), social insurance (cash sickness), and employer-liability (cash maternity) system.

Coverage

Universal (cash maternity and medical benefits): Residents of Malta.

Social insurance (cash sickness benefit): Employed and self-employed persons.

Employer liability (cash maternity benefit): Employed persons.

Source of Funds

Insured person

Universal: None.

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

Employer liability: None.

Self-employed person

Universal: None.

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

Employer liability: None.

Employer

Universal: None.

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

Employer liability: The total cost.

Government

Universal: Maternity and medical benefits are funded from general revenue.

Social insurance: See source of funds under Old Age, Disability, and Survivors, for cash sickness benefits.

Employer liability: None.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have at least 50 weeks of paid contributions and at least 20 weeks of paid or credited contributions in the two years before the year in which the claim is made.

Cash maternity benefit (employer liability): Must be entitled to maternity leave under the Employment and Industrial Relations Act.

Cash maternity benefit (universal): Must be unemployed or self-employed and not entitled to the employer-liability cash maternity benefit.

Cash maternity leave benefit (universal): Must be employed and entitled to the employer-liability maternity benefit or must be self-employed and entitled to the universal cash maternity benefit.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): €20.51 a day is paid for a divorced person or a married person supporting a spouse (or ex-spouse) who is not employed full time, or a single parent with care and custody of a child; €13.28 a day 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.

Malta

Maternity benefit (employer liability): 100% of the employee's previous weekly earnings are paid for 14 weeks by the employer.

Maternity benefit (universal): €92.02 is paid for 14 weeks (at least five weeks must be taken after childbirth).

Maternity leave benefit (universal): €172.51 a week is paid for 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, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) supervises the cash benefits.

Department of Social Security (<http://socialsecurity.gov.mt/>) administers the cash benefits.

Ministry for Health (<https://deputyprimeminister.gov.mt/en/Pages/health.aspx/>) supervises the medical benefits.

Health Division administers the medical benefits.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

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

Must be assessed with a work injury or occupational disease. Must have at least one week of contributions.

Temporary Disability Benefits

€30.77 a day is paid for a divorced person or a married person supporting a spouse (or ex-spouse) who is not in full-time employment; €23.16 a day for other insured persons. The benefit is paid from the fourth day of disability for up to 12 months.

Permanent Disability Benefits

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 whether an employer-provided pension or savings account ("service pension") is paid. Benefits range from €73.07 to €133.94 a week.

For an assessed degree of disability from 20% to 89%, €16.00 to €71.19 a week is paid depending on the assessed degree of disability.

For an assessed degree of disability from 1% to 19%, a lump sum of €246.93 to €4,690.60 is paid depending on the assessed degree of disability.

Benefit adjustment: Benefits are adjusted based on increases in prices and wages.

Workers' Medical Benefits

Benefits include medical, surgical, and rehabilitative treatment and medicine.

Survivor Benefits

Survivor pensions are paid under Old Age, Disability, and Survivors.

Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<http://socialsecurity.gov.mt/>) administers the program.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

Unemployment

Regulatory Framework

First law: 1956.

Current law: 1987 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Residents of Malta.

Source of Funds

Insured person

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

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

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

Social assistance: None.

Government

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

Social assistance: The total cost.

Qualifying Conditions

Unemployment benefit (social insurance): Must have at least 50 weeks of paid contributions and 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.

Contributions may be credited for periods of sickness, unemployment, widow(er)hood, and disability.

Special unemployment benefit (social assistance, means tested): Paid instead of the unemployment benefit to a head of household who satisfies a means test.

Means test: Assets must not exceed €14,000 (single persons) or €23,300 (married couples).

Unemployment assistance (social assistance, means tested): Paid to persons aged 23 or older who are not entitled to the unemployment benefit; are registered as unemployed; are capable of, and available for, work; and satisfy a means test.

Means test: Assets must not exceed €14,000 (single persons) or €23,300 (married couples).

Tapering of unemployment assistance (social assistance, means tested): Paid to social assistance beneficiaries who find employment where they earn at least the legal weekly minimum wage and opt to receive tapering of unemployment assistance. Must have received social assistance, unemployment assistance, or special unemployment benefits for at least one year in the last three years.

The legal weekly minimum wage is €172.51.

Unemployment Benefits

Unemployment benefit (social insurance): €12.44 a day is paid to a single parent or a married person whose spouse is not employed full time; €8.13 a day 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 (social assistance, means tested): €20.89 a day is paid to a single parent or a married person whose spouse is not employed full time; €13.78 a day for other insured persons. The benefit is paid from the first day of unemployment for up to 156 days; thereafter, only if the 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 insured first entered the system.

Unemployment assistance (social assistance, means tested): Up to €104.38 a week is paid plus an additional €8.15 for each additional member of the household. The benefit is reduced by all annual income derived from investments exceeding €104.38. If weekly income exceeds the weekly benefit, no benefit is paid.

Tapering of unemployment assistance (social assistance, means tested): 65% of the last social assistance benefit rate received, excluding bonuses, for the first year; 45% for the second year; and 25% for the third year.

For employees, an additional 25% of the rate is paid to the employer for a period of three years.

Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<https://socialsecurity.gov.mt/>) administers the program.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

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: Universal and social assistance system.

Coverage

Resident citizens of Malta, residents of Malta covered by the European Social Charter, and citizens of the European Union and certain other countries.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child allowance (universal, income tested): Paid to households with children younger than age 16 (age 21, if a full-time student who is not: 1) receiving an educational stipend, 2) gainfully employed (now or previously), 3) registered as unemployed, or 4) entitled to any other social assistance benefits).

Care allowance for foster children (universal): Paid to foster parents for each foster child up to age 21 provided the foster child is still under the care of the foster parents. The child must be certified by a competent authority as a foster child or under the care of an institution.

Disabled child allowance (universal): Paid to 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 (age 14 for a child with a visual impairment) and may be replaced by the non-contributory disability pension or blind pension.

In-work benefit (social assistance, income tested): Paid to working parents with children younger than age 23 who are living at the same address. Must not be receiving tapering of unemployment assistance.

Income test: For married couples with two employed parents, must have annual household earnings from €10,000 to €24,000, and the individual annual earnings of each parent must be at least €3,000. For married couples with one employed parent and for employed single parents, must have annual household earnings from €6,600 to €16,500.

Family Allowance Benefits

Child allowance (universal, income tested): The benefit for one child is calculated as the difference between €24,924 and the parents' combined income multiplied by 6%. The benefit increases by another 6% for each child. If household income does exceed €24,924, a flat rate of €8.66 a week for each child is paid.

Care allowance for foster children (universal): €100 a week is paid.

Disabled child allowance (universal): €20 a week is paid.

In-work benefit (social assistance, income tested): From €190 to €1,200 a year is paid for each child to a couple with two employed parents; from €52 to €350 a year is paid for each child for a couple with one employed parent; and from €680 to €1,250 a year is paid for each child for an employed single parent.

Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<https://socialsecurity.gov.mt/>) administers the program.

Moldova

Exchange rate: US\$1.00 = 17.06 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), 1999 (social assistance), 2000 (social insurance), 2001 (pension calculations), and 2008 (civil servants).

Type of program: Social insurance and social assistance system.

Note: A 2016 law extended coverage of the social insurance program to most civil servants.

Coverage

Social insurance: Employed persons, agricultural workers, certain self-employed persons, and certain civil servants.

Special systems for certain civil servants, military personnel, and workers in aviation.

Social assistance: Residents of Moldova.

Source of Funds

Insured person

Social insurance: 6% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

The insured person's contributions also finance cash sickness and maternity benefits, unemployment benefits, and family allowances.

Social assistance: None.

Self-employed person

Social insurance: An annual flat-rate contribution of 7,512 lei; 1,920 lei for agricultural landowners.

The self-employed person's contribution also finances cash sickness and maternity benefits, unemployment benefits, and family allowances.

Social assistance: None.

Employer

Social insurance: 23% of gross monthly payroll; 16% for the 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, and family allowances.

Social assistance: None.

Government

Social insurance: 6% of gross monthly earnings for agricultural workers; contributes as an employer.

The government's contributions also finance cash sickness and maternity benefits, work injury benefits, unemployment benefits, and family allowances for agricultural workers.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensie pentru limita de vârstă, social insurance):

Age 62 and 4 months (gradually rising to age 63 by 2019) with at least 33 years and six months of coverage (men, rising to 34 years in July 2018) or age 57 and 6 months (gradually rising to age 63 by 2028) with at least 30 years and six months of coverage (women, gradually rising to 34 years by 2024).

The retirement age is reduced by three years for women who have given birth to and raised at least five children.

Partial pension: Age 62 and 4 months (men, gradually rising to age 63 by 2019) or age 57 and 6 months (women, gradually rising to age 63 by 2028) with at least 15 years of coverage.

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

Old-age social pension (Alocatii sociale de stat, social assistance):

Age 62 and 4 months (men, gradually rising to age 63 by 2019) or age 57 and 6 months (women, gradually rising to age 63 by 2028) and does not meet the coverage requirements for a social insurance old-age pension.

The old-age social pension is not payable abroad.

Disability pension (Pensie de dizabilitate, social insurance):

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 (incapacity for usual work) disability.

The required coverage period varies depending on the insured's age when the disability began: at least one year of coverage if younger than age 23; four years if aged 23 but younger than 29; seven years if aged 29 but younger than 33; 10 years if aged 33 but younger than 37; 13 years if aged 37 but younger than 41; or at least 15 years if aged 41 or older.

The National Council for Determining Disability and Work Capacity assesses the loss of work capacity.

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 (Alocatii sociale de stat, social assistance): Paid to persons with a severe, significant, or medium disability that began in childhood; children younger than age 18 with a severe, significant, or medium disability; and persons assessed with a Group I, II, or III disability who do not meet the coverage requirements for a social insurance disability pension.

The disability social pension is not payable abroad.

Caregiver's allowance (Alocatia pentru îngrijire, însotire si supraveghere, social assistance): 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.

Survivor pension (Pensie de urmas, social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death.

Eligible survivors include a widower aged 57 and 4 months or older or a widow aged 52 and 6 months or older (no age limit if severely disabled) who was married to the deceased for at least 15 years, or caring for a child younger than age 3 and not employed; and children younger than age 18 (age 23 if a student; no limit if disabled).

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

The survivor pension is payable abroad under bilateral agreement.

Survivor social pension (Alocatii sociale de stat, social assistance): Paid to children younger than age 18 (age 23 if a student) when the family breadwinner dies and does not meet the coverage requirements for a social insurance old-age or disability pension.

The survivor social pension is not payable abroad.

Death grant (Ajutor de deces, social insurance): Paid when the insured, one of the insured's dependents, or a social insurance pensioner dies. The benefit is paid to an eligible survivor, a named survivor, or the person who paid for the funeral.

Death grant (Ajutor de deces, social assistance): Paid when a person dies and he or she is not entitled to a social insurance death grant. 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 (Pensie pentru limita de vârsta, social insurance): 1.35% of the insured's average monthly earnings period multiplied by the number of years of contributions is paid.

Average monthly earnings are the insured's average indexed monthly earnings for all years of contributions since January 1, 1999.

There are no minimum or maximum earnings used to calculate benefits.

The minimum monthly old-age pension is 961 lei (1,021 lei as of April 1, 2018).

There is no maximum monthly old-age pension.

Partial pension: The pension is proportionally reduced for each year of coverage less than 33 years and six months (men, rising to 34 years in July 2018) or 30 years and six months (women, gradually rising to 34 years by 2024).

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices and average earnings in the previous year.

Old-age social pension (Alocatii sociale de stat, social assistance): 153.95 lei a month is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Permanent Disability Benefits

Disability pension (Pensie de dizabilitate, social insurance): The pension is calculated based on the insured's average monthly covered earnings, the number of years of coverage, and a coefficient related to the assessed degree of disability.

The coefficient is 0.42 for a Group I disability; 0.35 for a Group II disability; and 0.20 for a Group III disability.

The minimum monthly disability pension is 720.75 lei for a Group I disability; 672.70 lei for a Group II disability; and 480.50 lei for a Group III disability (768.75 lei, 717.50 lei, and 512.50 lei, respectively, as of April 1, 2018).

There is no maximum monthly disability pension.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices and average earnings in the previous year.

Disability social pension (Alocatii sociale de stat, social assistance): 615.80 lei a month is paid to a person with a severe disability that began in childhood or who is younger than age 18; 574.75 lei a month for a significant disability; and 410.54 lei a month for a medium disability.

For persons assessed with a Group I, II, or III disability who do not meet the coverage requirements for a social insurance disability pension, 202.51 lei a month is paid with a Group I disability; 195.55 lei a month for Group II; and 137.70 lei a month for Group III.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Caregiver's allowance (Alocatia pentru îngrijire, însotire si supraveghere, social assistance): 769.76 lei a month is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Survivor Benefits

Survivor pension (Pensie de urmas, social insurance): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible survivor.

There is no minimum or maximum survivor pension.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices and average earnings in the previous year.

Survivor social pension (Alocatii sociale de stat, social assistance): 307.90 lei is paid to each eligible orphan. The pension is doubled for full orphans.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Death grant (Ajutor de deces, social insurance): A lump sum of 1,100 lei is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Death grant (Ajutor de deces, social assistance): A lump sum of 1,100 lei is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Administrative Organization

Ministry of Health, Labor, and Social Protection (<https://msmps.gov.md/>) is responsible for social security policy.

National Office of Social Insurance (<http://www.cnas.md/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1993.

Current laws: 1995 (health); 1998 (health insurance); 1999 (social insurance); and 2004 (temporary disability benefits), implemented in 2005.

Type of program: Social insurance (cash and medical benefits) and social assistance (medical benefits only) system.

Coverage

Social insurance (cash 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.

Social insurance (medical benefits): Employed and self-employed persons.

Social assistance (medical benefits): Old-age, disability, and survivor pensioners; children up to age 18; women receiving prenatal or postnatal care; persons with disabilities; certain categories of students; unemployed persons; and certain other persons.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 4.5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: None.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): An annual flat-rate contribution of up to 4,056 lei.

Social assistance: None.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 4.5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: None.

Government

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): None; contributes as an employer.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (Indemnizatie pentru incapacitate temporara de munca, social insurance): Must have at least nine months of contributions in the last 24 months or a total of three years of contributions before the date of sick leave.

Sick child benefit (medical leave, social insurance): Paid to an insured person caring for a sick child younger than age 10 (younger than age 16 for a child with a short-term incapacity that is not the result of, or related to, an assessed disability).

Cash maternity benefit (Indemnizatie de maternitate, social insurance): Paid to an insured woman and the non-working, dependent wife of an insured man. The insured husband or partner of an uninsured woman must have at least nine months of contributions in the last 24 months or a total of three years of contributions before the expected date of childbirth; there is no minimum qualifying period for an insured woman.

Medical benefits (social insurance and social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Indemnizatie pentru incapacitate temporara de munca, social insurance): 60% of the insured's average monthly 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 monthly earnings are based on the insured's earnings in the last 12 months before the incapacity began; with less than 12 months of coverage, average earnings are based on a reference wage for each particular job or the legal monthly minimum wage on the day the incapacity began.

The legal monthly minimum wage is 2,380 lei (May 2017).

Sick child benefit (medical leave, social insurance): The benefit is calculated in the same way as the sickness benefit.

Maternity benefit (Indemnizatie de maternitate, social insurance): 100% of the insured's average monthly earnings is paid from the 30th week of pregnancy for 126 days.

For the adoption of a child, the benefit is paid from the day of the adoption for up to 56 days after the date of childbirth.

Average monthly earnings are based on the insured's earnings in the last 12 months before the incapacity began; with less than 12 months of coverage, average earnings are based on a reference wage for each particular job or the legal monthly minimum wage on the day the incapacity began.

The legal monthly minimum wage is 2,380 lei (May 2017).

Workers' Medical Benefits

Medical services are provided by the state through health service providers. Benefits include general, emergency and outpatient medical care, and hospitalization.

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 (<https://msmps.gov.md/>) provides general supervision of the health care system and makes health care policy.

National Office of Social Insurance (<http://www.cnas.md/>) administers the cash benefits.

National Health Insurance Company (<http://www.cnam.md/>) administers the medical benefits.

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 system.

Coverage

Employed persons, including elected or appointed officials in government; members of cooperatives; students; and persons undergoing professional training.

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: See source of funds under Old Age, Disability, and Survivors for agricultural workers; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period. 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 assessed disability must be the result of a work injury or occupational disease.

The National Council for Determining Disability and Work Capacity assesses the loss of work capacity.

Temporary Disability Benefits

100% of the insured's average monthly earnings in the six months before the work injury or occupational disease 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 consists of a basic pension and supplemental pension.

Basic pension: The social insurance disability pension under Old-Age, Disability, and Survivors is paid, based on the degree of disability.

Supplemental pension: 66.6% of the difference between the insured's average monthly covered earnings in the six months before the work injury or occupational disease occurred and the basic pension is paid.

Lump-sum benefit: A lump sum that varies depending on the degree of disability is paid by the employer.

Workers' Medical Benefits

Public health facilities provide medical services directly to patients. Benefits include general, emergency, and specialist care, hospitalization, surgeries listed by the Ministry of Health, laboratory services, functional and vocational rehabilitation, transportation, and basic medicine.

Survivor Benefits

Survivor pension (Pensie de urmas): See Old Age, Disability, and Survivors.

Death grant (Indemnizatie de deces): A lump sum is paid depending on the category and number of dependents.

Eligible survivors include a widower aged 62 and 4 months or older (no age limit if severely disabled), an unemployed widow or the deceased's parents if caring for a child younger than age 3; and children younger than age 18 (age 23 if a student; no limit if disabled).

The minimum death grant is three times the national average monthly wage.

The maximum death grant is 24 times the national average monthly wage.

The national average monthly wage is 6,150 lei.

Administrative Organization

Ministry of Health, Labor, and Social Protection (<https://msmps.gov.md/>) provides general supervision.

National Office of Social Insurance (<http://www.cnas.md/>) administers and pays cash benefits.

National Health Insurance Company (<http://www.cnam.md/>) administers medical benefits.

Unemployment

Regulatory Framework

First and current laws: 1992 (employment) and 2003 (employment and social protection for job seekers).

Type of program: Social insurance system.

Coverage

Residents of 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: Provides subsidies as needed; see source of funds under Old Age, Disability, and Survivors for agricultural workers; contributes as an employer.

Qualifying Conditions

Must be registered at an employment office, have at least nine months of covered employment in the 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%, 40%, or 50% of the insured's average wage in the last place of work is paid, depending on the cause and circumstances of unemployment.

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 after a seven-day waiting period (three months if voluntarily unemployed) for up to 12 months.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 2,380 lei (May 2017).

The maximum monthly unemployment benefit is the national average monthly wage.

The national average monthly wage is 6,150 lei.

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

Administrative Organization

Ministry of Health, Labour, and Social Protection (<https://msmps.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

Social insurance: Employed persons, agricultural workers, certain self-employed persons, and certain civil servants.

Social assistance: Residents of Moldova.

Source of Funds

Insured person

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

Social assistance: None.

Self-employed person

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

Social assistance: None.

Employer

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

Social assistance: None.

Government

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

Social assistance: The total cost.

Qualifying Conditions

Child care allowance (Indemnizatia lunara pentru cresterea copilului, social insurance): Paid to an insured person or another eligible person (a parent, grandparent,

or other relative or guardian, regardless of family income) caring for a child younger than age 3. The insured person must have at least nine months of contributions in the last 24 months or a total of three years of contributions before the child's birth.

Child care allowance (Indemnizatia lunara pentru ingrijirea copilului, social assistance): Paid to a person caring for a child younger than age 2 who does not meet the contribution requirements for the social insurance child care allowance.

Birth grant (Indemnizatia unica la nasterea copilului, social insurance and social assistance): Paid for each live birth, regardless of family income.

Family Allowance Benefits

Child care allowance (Indemnizatia lunara pentru cresterea copilului, social insurance): 30% of the insured's average monthly earnings in the 12 months before the child's month of birth is paid.

The minimum monthly child care allowance is 540 lei.

An additional grant is paid for multiple births or the adoption of two children at the same time.

Child care allowance (Indemnizatia lunara pentru ingrijirea copilului, social assistance): 540 lei a month is paid.

An additional grant is paid for multiple births or the adoption of two children at the same time.

Birth grant (Indemnizatia unica la nasterea copilului, social insurance and social assistance): A lump sum of 5,600 lei is paid for each child.

Administrative Organization

Ministry of Health, Labor, and Social Protection (<https://msmps.gov.md/>) coordinates and supervises the program.

National Office of Social Insurance (<http://www.cnas.md/>) administers the program.

Monaco

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

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1944 (workers) and 1958 (self-employed persons).

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 minimum retirement allowance, and death allowance).

The maximum monthly earnings used to calculate contributions are €4,760.

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) plus 1.12% of covered payroll (adjusted annually) finances contributions for periods during which workers paid no contributions.

The maximum monthly earnings used to calculate contributions are €4,760.

For disability benefits, see source of funds under Sickness and Maternity.

Government: None.

Qualifying Conditions

Old-age pension (Pension directe): Age 65 with at least 10 calendar years of coverage, including at least 60 months of employment and at least 151 to 173 hours of work a year (depending on the year of employment).

Periods of paid sick, maternity, paternity, or adoption leave, and periods of disability or unemployment, are counted toward years of coverage.

Employment may continue.

Early pension (Pension anticipée): Age 60; age 55 for a woman who has raised three children for at least eight years before the children reach age 16. Must not be receiving sickness, work injury, or unemployment benefits.

Employment must cease immediately before retirement; thereafter, employment may continue under certain conditions.

Deferred pension (Pension majorée): The pension can be deferred.

Spouse's allowance (Allocation pour conjoint, income tested): Paid if the insured has at least 60 pension points. The spouse must live with the insured.

Income test: Total annual household income (including the spouse's allowance) must not exceed €26,539.20.

Pension points for each month of coverage are calculated by dividing the insured's monthly covered earnings by the monthly reference salary; up to four pension points can be earned in a month.

Extraordinary allowance (Allocation exceptionnelle): Paid if the insured was employed in Monaco for at least 10 years and has at least 35 pension points. Must reside in Monaco or in the department of Alpes Maritimes in France.

The old-age pension is payable abroad.

Complementary minimum retirement allowance (Allocation complémentaire de retraite minimale, income tested): Must have at least 450 months of coverage and up to 775 pension points.

Pension points are calculated for each month of coverage by dividing the insured's monthly covered earnings by the monthly reference salary; up to four pension points can be earned in a month.

The monthly reference salary is €1,190.

The complementary minimum retirement allowance is payable abroad.

Disability pension (Pension d'invalidité): Must be younger than age 60 (age 62 if the insured does not qualify for an old-age pension in Monaco, France, or Italy), have a 100% assessed loss of earning capacity (total disability), and have at least 12 months of coverage in the last 15 months and at least 800 hours of employment in the last 12 months, including 200 hours in the last three months.

Partial disability: A reduced pension is paid if the insured has at least a 66.7% but less than a 100% assessed loss of earning capacity.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is payable abroad.

Survivor pension (Pension de survivants): The deceased was a pensioner or had at least 10 calendar years of coverage at the time of death, including at least 60 months of

employment and at least 151 hours to 173 hours of work a year (depending on the year of employment).

Periods of paid sick, maternity, paternity, or adoption leave, and periods of disability or unemployment, are counted toward years of coverage.

Eligible survivors include a widow aged 50 or older (any age if caring for a child) or a widower aged 65 or older (aged 60 if incapable of work; any age if caring for a dependent child); a divorced or separated widow(er) receiving alimony at the time of the insured's death; and children younger than age 18 (age 21 if a student or an apprentice or in the case of sickness). The widow(er) must have been married to the deceased for at least four years before the death or have a child with the deceased.

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 upon remarriage or cohabitation.

The survivor pension is payable abroad.

Death allowance (Allocation décès): 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 (Capital décès): 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 benefit is paid (in order of priority) to the deceased's surviving spouse; legitimate, recognized, fostered, or adopted children; parents; and grandparents.

Old-Age Benefits

Old-age pension (Pension directe): The annual pension is the insured's total lifetime pension points multiplied by the value of a pension point.

Pension points are calculated for each month of coverage by dividing the insured's monthly covered earnings by the monthly reference salary; up to four pension points can be earned in a month.

The monthly reference salary is €1,190.

The value of a pension point is €18.57.

Early pension (Pension anticipée): The pension is calculated in the same way as the old-age pension.

Deferred pension (Pension majorée): The pension is increased by 1.5% for each quarter of coverage after reaching the normal retirement age, up to 30%.

Spouse's allowance (Allocation pour conjoint, income tested): Up to €1,990 is paid if the insured had at least 360 pension points at retirement; a reduced amount is paid based on the number of pension points less than 360. The benefit is paid annually in the last quarter of the year.

Extraordinary allowance (Allocation exceptionnelle): Up to €299 a month is paid if the insured had at least 360 pension points at retirement; otherwise, a reduced amount is paid based on the number of pension points less than 360.

Schedule of payments: The old-age pension is paid monthly.

Benefit adjustment: Benefits are adjusted annually based on changes in the value of the pension point.

Complementary minimum retirement allowance (Allocation complémentaire de retraite minimale, income tested): The annual allowance is the difference between the insured's total lifetime pension points and 775, multiplied by the value of a pension point.

The full benefit is paid if the insured's total annual income (including the complementary minimum retirement allowance) is lower than the equivalent of 990 points (single person) or 1,440 points (couple).

The value of a pension point is €18.57.

Schedule of payments: The complementary minimum retirement allowance is paid monthly.

Benefit adjustment: Benefits are adjusted annually based on changes in the value of the pension point.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 50% of the insured's gross average monthly covered earnings in the 60 months before the disability began is paid for a total disability.

The maximum monthly disability pension is €4,250.

Partial disability: 30% of the insured's gross average monthly covered earnings in the 60 months before the disability began is paid.

The maximum monthly partial disability pension is €2,550.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 40% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted annually in January by ministerial decree.

Survivor Benefits

Survivor pension

Spouse's pension (Pension de réversion à la veuve/veuf): 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 based on the number of pension points acquired by the deceased while he or she lived with the surviving spouse.

Pension points are calculated for each month of coverage by dividing the deceased's monthly covered earnings by the

monthly reference salary; up to four pension points can be earned in a month.

The monthly reference salary is €1,190.

The value of a pension point is €18.57.

Orphan's pension (Pension de réversion à l'orphelin): 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible child; 50% of the deceased's pension (50% of the highest pension if both parents were pensioners) to each full orphan.

The maximum combined survivor pension is 100% of the deceased's old-age or disability pension.

Death allowance (Allocation décès): A lump sum of 25% of the deceased's annual old-age or disability pension, up to 150% of the reference salary in force at the time of death, is paid.

The monthly reference salary is €1,190.

Death grant (Capital décès): 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 death grant is €425.

The maximum death grant is €25,500.

Administrative Organization

Independent Employees' Pension Fund (CAR) (<https://www.caisses-sociales.mc/>), with representatives of government, employers, and employees, administers the employees' old-age insurance program.

Compensation Fund for Social Services (CCSS) (<https://www.caisses-sociales.mc/>), with representatives of government, employers, and employees, administers the employees' disability insurance and death grant program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1944, 1949, and 1971 (employees); 1982 (self-employed persons); 2003 (adoption leave); and 2006 (paternity leave).

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: 15.1% of covered payroll (plus 0.05% if the employer is insured with the Wage Guarantee Insurance Fund (CGCS)).

The maximum monthly earnings used to calculate contributions are €8,500.

The employer's contribution also finances disability benefits under Old Age, Disability, and Survivors, family allowances, and certain social benefits.

Government: None.

Qualifying Conditions

Cash sickness benefit: 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 last quarter. For a benefit that is paid for more than six months, the insured must have at least 12 months of contributions in the last 15 months with at least 800 hours of work in the last 12 months, including 200 hours in the last quarter.

Cash maternity benefit (Congé de maternité): Must have at least one month of coverage in the quarter before the date of conception with at least 75 hours of employment for each month of coverage from the date of conception until the pregnancy is confirmed medically.

Paternity benefit (Congé de paternité): Must have at least 120 hours of effective or deemed employment in the last month or 200 hours in the last quarter before childbirth. The leave period must begin within four months after the date of childbirth.

Adoption benefit (Congé d'adoption): Must have at least 120 hours of employment in the last month or 200 hours of effective or deemed employment in the last quarter before the adoption or adoption leave.

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 quarter 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 €141.67 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, depending on 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) based on a coefficient set by law.

Maternity benefit (Congé maternité): 90% of the insured's average daily earnings in the last 12 months, up to €255, 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 benefit (Congé de paternité): 90% of the father's average daily earnings in the 12 months before the date of childbirth, up to €255, 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 (Congé d'adoption): 90% of the insured person's average daily earnings in the 12 months before the date of birth, up to €255, is paid for up to eight weeks; 10 weeks for multiple adoptions or in households with at least two other dependent children. Adoption leave may be shared between two parents.

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 (CCSS) (<https://www.caisses-sociales.mc/>), with government, employer, and employee representatives, administers the program and collects contributions.

Work Injury

Regulatory Framework

First law: 1930.

Current laws: 1958 (work injury), 1967 (complementary compensation fund), and 1968 (supplementary funds).

Type of program: Mandatory private insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost. The cost of premiums varies depending on the reported risk rate. An additional contribution of 5% (December 2016) of the premiums is paid to the Complementary Compensation Fund.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. There is no minimum qualifying period.

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% (1/312) of 15 times the legal annual minimum wage.

The legal annual minimum wage is €20,036.64.

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.

A medical commission assesses the degree of disability.

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 €20,036.64.

Constant-attendance supplement: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability pension: An annual benefit is paid based on the insured's annual earnings in the 12 months before the accident occurred or the occupational disease began and the assessed degree of disability (of at least 10%).

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 based on 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

Survivor pension

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.

Eligible survivors including 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 spouse's pension ceases upon 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 survivor's pension: Each dependent parent and grandparent receives 10% of the deceased's annual earnings, up to 30%.

The maximum combined survivor benefit is 85% of the deceased's annual earnings.

Benefit adjustment: Pensions are adjusted according to a coefficient set by a ministerial decree.

Funeral allowance (Remboursement des frais funéraires): Up to €1,634.50 are paid to the person who paid for the funeral (2017).

Administrative Organization

Licensed private insurance companies administer the program and collect contributions.

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: Social insurance system.

Coverage

Employed persons and persons receiving unemployment benefits.

Exclusions: 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 (Allocation familiale): 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 an eligible working dependent aged 18 or older must not exceed €869.32 a month. The insured must have at least 75 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 (Allocation prénatale): The head of the household must be insured and have at least 75 hours of effective or deemed employment in the month(s) for which the prenatal allowance is claimed. 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 (Prime de scolarité): Paid to children aged 5 or older on December 31, 2017, who attend school in France or Monaco. Must have received family allowances for at least seven months in the last calendar year, including at least one month in the last four months of the last year.

New school year allowance (Allocation exceptionnelle de rentrée, means tested): The child must be eligible for family allowances and have received family allowances in July of the relevant year.

Means test: Household income in the year before the application for benefits must not exceed an amount that varies depending on the number of dependents.

End-of-year grant (Prime de fin d'année, means tested): Must have received family allowances for at least four months in the previous calendar year, including at least one month in the last three months of the last year.

Means test: Household income in the year before the application for benefits must not exceed an amount that varies depending on the number of dependents.

Housing allowance (Allocation logement, means tested): The benefit is paid to family allowance beneficiaries and to certain other categories of Monaco residents, depending on 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 (Allocation familiale): With 145 hours of covered work, €143.40 a month is paid for each eligible child younger than age 3; €215.20 for each child aged 3 to 5; €258.20 for each child aged 6 to 10; and €301.20 for each child aged 11 or older. With 75 to 144 hours, the amounts are in proportion to the number of hours worked. The benefit is paid monthly to the mother, the wife of the head of the household or the child's guardian.

The allowance is split between the parents if the child alternates between their residences.

Prenatal allowance (Allocation prénatale): With 145 hours of covered work, €143.40 a month is paid for

up to nine months; with 75 to 144 hours, the amount is in proportion to the number of 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 (Prime de scolarité): The amount varies depending on the level of the studies and whether the child attends school in Monaco (from €68 to €436) or France (from €37 to €436). The grant is paid in October to the mother, the head of the household's wife, or the child's guardian.

New school year allowance (Allocation exceptionnelle de rentrée, means tested): A lump sum of €133 is paid for a child younger than age 3; €197 for a child aged 3 to 5; €236 for a child aged 6 to 10; and €278 for a child aged 11 to 21 (2018-2019). The benefit is paid in August to the mother, the head of the household's wife, or the child's guardian.

End-of-year grant (Prime de fin d'année, means tested): A lump sum of €132 is paid in December.

Housing allowance (Allocation logement, means tested): A monthly benefit is paid.

Other benefits: A contribution toward the cost of child care provision outside of school hours and other forms of individual and family support may be provided.

Administrative Organization

Compensation Fund for Social Services (<https://www.caisses-sociales.mc/>), with representatives of government, employers, and employees, administers the program and collects contributions.

Netherlands

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

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 2005 (disability pension for employed persons), implemented in 2006.

Type of program: Social insurance system.

Coverage

Residents and persons working in the Netherlands.

Source of Funds

Insured person: 17.9% of covered earnings (old age) and 0.1% of covered earnings (survivors).

The maximum annual earnings used to calculate contributions are €33,994.

Self-employed person: 17.9% of covered earnings (old age) and 0.1% of covered earnings (survivors).

The maximum annual earnings used to calculate contributions are €33,994.

Employer: None (old age); 6.27% of covered payroll (disability); a variable contribution for persons receiving disability benefits since before 2006.

The maximum annual earnings used to calculate contributions (disability) are €54,614.

Government: Provides a subsidy to increase all benefits up to the applicable social minimum; the total cost of pensions for persons with a disability since childhood; contributes as an employer.

The social minimum varies depending on age, dwelling type, and family situation (a single person or a married couple).

Qualifying Conditions

Old-age pension (Algemene Ouderdomswet, AOW):

Age 66 (gradually rising to age 67 and three months by 2022) and a resident of the Netherlands or working in the Netherlands from age 16 (gradually rising to age 17 and three months by 2022) to age 66 (gradually rising to age 67 and three months by 2022); if income was earned, the insured must have paid contributions each year in this

period. Two persons sharing a household can qualify for a couple's pension if both have reached the normal retirement age.

Holiday allowance: Paid to old-age pensioners.

Partial pension: Meets the age requirement for the old-age pension but did not live or work continually in the Netherlands for the entire 50-year period preceding the normal retirement age.

Supplemental allowance for younger partners: Must have reached the normal retirement age before January 1, 2015, and live with a partner (same sex or opposite sex) who is younger than the normal retirement age with monthly income from employment less than €1,411.13 (or monthly income from benefits less than €782.95). The allowance is paid until the younger partner reaches the normal retirement age.

The supplemental allowance for younger partners is no longer paid to new AOW pensioners as of April 2015.

Supplemental allowance (means tested): Paid if the insured's family income is less than the applicable social minimum.

The social minimum varies depending on age, dwelling type, and family situation (a single person or a married couple).

Old-age benefits are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement. The supplemental allowance is not payable abroad.

Disability pension (Inkomensvoorziening Volledig Arbeidsongeschikten, IVA): Must be younger than the normal retirement age, be assessed with a full (at least 80%) and permanent incapacity for work, have an earning capacity of less than 20% of former earnings, have little or no prospect of recovery, and have been employed before the loss of work and earning capacity. Must no longer be receiving cash sickness benefits.

A medical doctor appointed by the Institute for Employee Benefits assesses the degree of disability.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

Wage-related partial disability pension (Werkhervatting Gedeeltelijk Arbeidsgeschikten, WGA): Paid to employees younger than the normal retirement age who are assessed with a partial (35% to 79%) temporary or permanent incapacity for work or a full (80% to 100%) but temporary incapacity for work with an earning capacity of less than 65% of former earnings. Must no longer be receiving cash sickness benefits.

Partial disability wage supplement (Loonaanvullingsuitkering, LAU): Paid to employees with wage-related income of at least 50% of their assessed residual earning capacity after the initial benefit payment period is exhausted.

Follow-up partial disability benefit (Vervolguitering, VVU): Paid to employees who earn a wage-related income of less than 50% of their assessed residual earning capacity.

Constant-attendance allowance: Paid if the insured is assessed with a full (at least 80%) temporary or permanent incapacity for work and requires the constant attendance of others to perform daily functions.

Supplemental allowance (means tested): Paid if the insured's family income is less than the applicable social minimum.

The social minimum varies depending on age, dwelling type, and family situation (a single person or a married couple).

Disability pension for young persons (wajong): Must be aged 18 to the normal retirement age, be assessed with an incapacity for work by age 17 (age 30 if a student for at least six months in the year before the disability began), and not currently be a student.

The disability pension for young persons ceases under certain conditions, such as if the insured is able to return to work, lives abroad, or reaches the normal retirement age.

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

Supplemental allowance (means tested): Paid if the insured's family income is less than the applicable social minimum.

The social minimum varies depending on age, dwelling type, and family situation (a single person or a married couple).

The disability pension for young persons is not payable abroad.

Survivor benefits (income tested): The deceased was insured in the social security system.

Eligible survivors include a widow(er) or unmarried permanent partner born before 1950, caring for children younger than age 18, or assessed with at least a 45% incapacity for work; and full orphans up to age 16 (age 18 if disabled, age 21 if a student).

Holiday allowance: Paid to a person receiving a survivor pension.

The survivor pension ceases upon remarriage, registered partnership, or cohabitation.

The survivor pension ceases at the normal retirement age 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, or a survivor pension beneficiary dies.

Survivor benefits are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement.

Old-Age Benefits

Old-age pension (Algemene Ouderdomswet, AOW): The full pension is paid with 50 years of coverage. €1,148.40 a month is paid to a person if living alone; €782.95 a month each is paid to persons living with another adult (other than the insured's child or parent) who have both reached the normal retirement age (€782.95 a month to the insured, if the other adult has not reached the normal retirement age).

The benefit is automatically increased by up to €24.93 a month.

Holiday allowance: An additional holiday allowance of 12 times €51.01 to €102.02, depending on the age and number of adults in the household, is paid once a year in May.

Partial pension: The full pension (including the automatic increase and holiday allowance) is reduced by 2% for each missing year of coverage.

Supplemental allowance for younger partners: Up to €782.95 a month is paid. The allowance is reduced by up to 10% if the couple's joint income is more than €2,760.87 a month and by 2% for each year from age 16 (gradually rising to age 17 and three months by 2022) to the normal retirement age that the younger partner was not covered.

The supplemental allowance for younger partners is no longer paid for new AOW pensioners as of April 2015.

Supplemental allowance (means tested): An allowance may be paid.

Benefit adjustment: Benefits are adjusted in January and July based on changes in the legal minimum wage.

Permanent Disability Benefits

Disability pension (Inkomensvoorziening Volledig Arbeidsongeschikten, IVA): 75% of the insured's daily wage before the disability began is paid. The benefit is normally paid after two years (104 weeks) of sick leave.

Wage-related partial disability pension (Werkhervatting Gedeeltelijk Arbeidsgeschikten, WGA): 75% of the insured's daily wage before the disability began 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 the insured's current earnings in the first two months and by 70% of earnings thereafter.

Partial disability wage supplement (Loonaanvullingsuitkering, LAU): 70% of the difference between the maximum daily wage and the insured's work-related income or assessed residual earning capacity (whichever is greater) is paid.

Follow-up partial disability benefit (Vervolguitering, VVU): 28% to 50.75% of the legal minimum wage is paid.

The legal daily maximum wage is €209.26.

Constant-attendance allowance: 85% to 100% of the insured's daily wage is paid.

Supplemental allowance (means tested): An allowance may be paid.

Benefit adjustment: Benefits are adjusted in January and July based on changes in the legal minimum wage.

Disability pension for young persons (wajong): A supplement is paid to bring the insured's total monthly income (earnings and benefit) up to at least 75% of the legal monthly minimum (youth) wage but no more than 100% of the legal monthly minimum wage. Following the determination of the insured's work capacity at age 27, 75% of the legal monthly minimum wage is paid to persons assessed with a full disability and no earnings.

The legal monthly minimum (adult) wage is €1,578.00 (if aged 22 or older).

The legal monthly minimum (youth) wage varies from €749.55 (if age 18) to €1,341.30 (if age 21).

The maximum daily disability pension for young persons is €72.55.

Constant-attendance allowance: 85% to 100% of the applicable legal monthly minimum wage is paid.

Supplemental allowance (means tested): An allowance may be paid.

Benefit adjustment: Benefits are adjusted twice a year based on changes in the legal minimum wage.

Survivor Benefits

Survivor pension

Spouse's pension: €1,178.38 a month is paid to a widow(er) or an eligible unmarried partner; €755.92 a month if there are other people aged 21 or older living in the household (excluding students and tenants).

Holiday allowance: An additional holiday allowance of 12 times €37.87 to €85.47, depending on the age and number of adults in the household, is paid once a year in May.

Partial pension: The full pension (including holiday allowance) is reduced for periods that the insured was not covered or did not live or work continually in the Netherlands.

Income test: Income from employment up to 50% of the legal monthly minimum wage plus 33.3% of all the insured's earnings in excess of this amount is disregarded. Income from benefits (including unemployment benefits, disability benefits, and sickness benefits) above this amount is deducted in full from the survivor pension. No benefit is paid if monthly income from employment is at least €2,556.57.

The legal monthly minimum wage is €1,578.00.

Orphan's pension: €377.08 a month is paid to each full orphan younger than age 10; €565.62 a month if aged 10 to 15; or €754.16 a month if aged 16 to 18 (age 21 if a student).

Holiday allowance: An additional holiday allowance of 12 times €27.35 to €54.70, depending on the orphan's age, is paid once a year in May.

A top-up of €16.92 a month is paid in addition to the spouse and orphan's benefit.

Death benefit: A lump sum of 100% of the insured's monthly earnings (up to €205.77 a day) is paid; up to the legal monthly 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 €1,524.60.

Benefit adjustment: Benefits are adjusted in January and July based on changes in the legal minimum wage.

Administrative Organization

Inspection SZW (<https://www.inspectieszw.nl/>) provides general supervision of contribution and collection and the payment of cash benefits.

Social Insurance Bank (<https://www.svb.nl/>) administers old-age and survivor pensions.

Employers pay disability benefits to employees for the first two years.

Institute for Employee Benefits (<https://www.uvw.nl/>) administers disability benefits.

National Revenue Department of the Tax and Customs Administration (<https://www.belastingdienst.nl/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1931.

Current laws: 1992 (sickness benefits); 1998 (maternity benefits for unemployed workers), implemented in 2001; 2005 (health insurance), implemented in 2006; and 2014 (long-term care), implemented in 2015.

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

Netherlands

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.

Voluntary coverage for persons who previously had mandatory coverage, including self-employed persons (cash sickness benefits).

Exclusions: Self-employed persons.

Special system for self-employed persons (maternity benefits only; Zelfstandig en Zwanger).

Medical and long-term care benefits: Residents of the Netherlands and persons who reside outside the Netherlands but conduct their professional activities in the Netherlands.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits: Persons aged 18 or older pay a flat-rate contribution set by the health insurer. Insured persons can choose to withhold their employer's contributions and pay an income-related contribution of 5.65% of the insured's annual earnings.

The maximum annual earnings used to calculate contributions are €54,614.

Long-term care benefits: 9.65% of annual earnings.

The maximum annual earnings used to calculate contributions are €33,994.

Self-employed person

Cash sickness and maternity benefits: Not applicable; for the voluntarily insured, the contribution depends on the level of coverage chosen.

Medical benefits: 5.65% of annual declared earnings.

The maximum annual earnings used to calculate contributions are €54,614.

Long-term care benefits: 9.65% of annual declared earnings.

The maximum annual earnings used to calculate contributions are €33,994.

Employer

Cash sickness and maternity benefits: See source of funds under Unemployment.

Medical benefits: 6.90% of covered payroll.

The maximum annual earnings used to calculate contributions are €54,614.

Long-term care benefits: None.

Government

Cash sickness and maternity benefits: None; contributes as an employer.

Medical benefits: Pays an annually determined contribution; a subsidy for low-income insured persons.

Long-term care benefits: No information available.

Qualifying Conditions

Cash sickness benefit: Must be employed or receiving unemployment benefits and incapable of performing normal work.

Cash maternity benefit: Must be employed or receiving unemployment benefits.

Medical benefits: Must be covered by an insurance policy with an authorized health insurer (private companies).

Long-term care benefits (Algemene Wet Bijzondere Ziektekosten, AWBZ): Must be assessed with a need for care.

The Care Needs Assessment Center (CIZ) assesses the need for care and the type and amount of care required.

Sickness and Maternity Benefits

Sickness benefit: 70% to 100% of the insured's earnings is paid for up to 104 weeks.

The minimum daily sickness benefit is the legal daily social minimum.

The legal daily social minimum is €53.87 for a single person aged 22 or older living alone.

The maximum daily sickness benefit is the legal daily maximum wage.

The legal daily maximum wage is €209.26.

Maternity benefit: 100% of the insured's earnings, up to the legal daily maximum wage, is paid for up to 16 weeks (up to 20 weeks for multiple births); may be extended if the child is hospitalized.

The legal daily maximum wage is €209.26.

Workers' Medical Benefits

Medical benefits: Doctors, specialists, hospitals, and pharmacists provide medical services, including general and specialist care, hospitalization, certain laboratory services, medicine, limited dental care, maternity care, appliances, rehabilitation, and transportation.

Cost sharing: A compulsory deductible of €385 a year for persons aged 18 or older.

There is no limit on duration (except for physiotherapy).

Long-term care benefits (Algemene Wet Bijzondere Ziektekosten, AWBZ): Benefits include intensive care or supervision in an institution or at home. Benefits in kind are also provided.

Dependents' Medical Benefits

All individuals are insured in their own right.

Administrative Organization

Inspection SZW (<https://www.inspectieszw.nl/>) provides general supervision of cash benefits.

Authorized private insurance companies administer and provide sickness insurance.

Dutch Health Care Authority (<https://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: 1986.

Type of program: Social insurance and social assistance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.85% of covered payroll for the general unemployment fund (Awf). For employers in certain sectors, variable contribution rates, depending on sector, are paid to the redundancy payment fund. The average contribution is 1.37% of covered payroll.

The maximum daily earnings used to calculate contributions are €210.05.

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

Government: None; contributes as an employer.

Qualifying Conditions

Salary-related benefit (WW-uitkering, social insurance):

Must be younger than the normal retirement age, have a loss of income, and have 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 not refuse suitable employment.

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 month if the insured had at least 52 days (or 208 hours) 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.

Supplemental allowance (means tested): Paid if unemployment benefits and the insured's family income is less than the applicable social minimum.

The social minimum varies depending on age, dwelling type, and family situation (a single person or a married couple).

Older worker benefit (Inkomensvoorziening Oudere Werklozen, IOW, social assistance, income tested):

Paid after the salary-related benefit (WW) or wage-related partial disability pension (WGA) is exhausted to persons aged 60 or older at the time the benefit (WW or WGA) was first received. Must be younger than the normal retirement age and not receive any other income or benefits. The salary-related benefit (WW) or wage-related partial disability pension (WGA) must have begun before January 1, 2020. The benefit will be phased out in January 1, 2030.

Partially incapacitated older worker benefit (Inkomensvoorziening Oudere en gedeeltelijk Arbeidsongeschikte werkloze werknemers, IOAW, social assistance, income tested): Paid after the salary-related benefit

(WW) or wage-related partial disability pension (WGA) is exhausted to persons with a partial (35% to 79%) incapacity for work who were aged 50 or older at the time the benefit (WW or WGA) was first received. Household income must be less than the applicable social minimum. The benefit is being gradually phased out and is only available for persons born before January 1, 1965.

The social minimum varies depending on age, dwelling type, and family situation (a single person or a married couple).

Unemployment Benefits

Salary-related benefit (WW-uitkering, social insurance):

For the first two months, the benefit is 75% of the average

salary in the 12 months before unemployment, up to the legal daily maximum wage; thereafter, 70%. After the first three months, the insured receives one month of benefits for each year of employment in the first 10 years, and a half month of benefits for each subsequent year, up to 32 months (gradually decreasing by one month per quarter until reaching 24 months by April 2019). Years of employment include years from the time the insured was age 18 up to 1997, years with at least 52 days or 208 hours of paid employment a year from 1998 onward, child-raising years (if the child was younger than age 5), and years of informal caregiving after 1998.

The legal daily maximum wage is €209.26.

Supplemental allowance (means tested): An allowance may be paid.

Older worker benefit (Inkomensvoorziening Oudere Werklozen, IOW, social assistance, income tested): Up to 70% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is €1,578.00.

Partially-incapacitated older worker benefit (Inkomensvoorziening Oudere en gedeeltelijk Arbeidsongeschikte werkloze werknemers, IOAW, social assistance, means tested): A means-tested supplement may be paid.

Administrative Organization

Inspection SZW (<https://www.inspectieszw.nl/>) provides general supervision.

National Revenue Department of the Tax and Customs Administration (<https://www.belastingdienst.nl/>) collects contributions.

Institute for Employee Benefits (<https://www.uwv.nl/>) administers unemployment benefits.

Social security agencies provide benefits on a contractual basis.

Family Allowances

Regulatory Framework

First law: 1939.

Current laws: 1962 (child benefits), 2000 (care allowances for children with disabilities), 2004 (child care allowance), and 2007 (child budget).

Type of program: Universal system.

Coverage

Residents and persons working in the Netherlands.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (algemene kinderbijslagwet, AKW)

Children younger than age 16: The children must be a member of the insured's household (except under certain conditions).

Children aged 16 or 17: The children must comply with the school attendance rules and pursue a basic qualification, be exempt from the obligation to pursue a basic qualification by the school attendance officer, or already have a basic qualification. Unemployed children must have a basic qualification. No benefit is paid for children who are employed with earnings of at least €1,265 a quarter or who receive a student grant or loan under the Dutch Student Financing Act.

Family allowances are payable abroad if residing in a European Union country; otherwise, under reciprocal agreement.

Disabled child care allowance: Paid for children aged 3 to 17 with long-term physical or mental disabilities who live at home. The children 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): Paid for children younger than age 18 who qualify for the child benefit.

Child care allowance (kinderopvangtoeslag): Paid to assist with childcare costs for a parent who is working, studying, or enrolled in an approved training, job search program, or integration course. The child must be registered in an approved child care or preschool facility.

Family Allowance Benefits

Child benefit (algemene kinderbijslagwet, AKW): 70% of the basic quarterly child benefit is paid for each child younger than age 6, 85% for each child aged 6 to 11, and 100% for each child aged 12 to 17.

The basic quarterly child benefit is €287.21.

These amounts may be doubled for eligible children not living at home because of study or disability.

Benefit adjustment: Benefits are adjusted twice a year based on changes in the price index.

Disabled child care allowance: €201.05 a quarter is paid from birth until the child reaches age 6; €244.13 a quarter until the child reaches age 11; and €287.21 a quarter until the child reaches age 18.

The disabled child care allowance is paid in addition to family allowances.

Benefit adjustment: Benefits are adjusted twice a year based on changes in the price index.

Child budget allowance (means tested): Up to €1,152.00 a year is paid for one eligible child; €2,129.00 a year for two children; €2,417.00 a year for three children; plus an additional €288.00 a year for the fourth and each subsequent child. An additional €236 a year is paid for each eligible child aged 12 to 15; €236 a year if aged 16 to 17. Single parents receive an additional benefit up to of €3,101 a year.

Child care allowance (kinderopvangtoeslag): From €5.91 to €7.45 an hour is paid for up to 230 hours per month per household.

Administrative Organization

Inspection SZW (<https://www.inspectieszw.nl/>) provides general supervision.

Social Insurance Bank (<https://www.svb.nl/>) administers family allowance benefits (except the child budget allowance).

National Revenue Department of the Tax and Customs Administration (<https://www.belastingdienst.nl/>) administers the child budget and child care allowance.

Norway

Exchange rate: US\$1.00 = 8.20 kroner.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1936.

Current laws: 1997 (national insurance); 2005 (mandatory occupational pension); and 2009 (pensions reform), implemented in 2011.

Type of program: Universal, social insurance, notional defined contribution (NDC), and mandatory occupational pension 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 pension. 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

Universal: Persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf.

Social insurance and NDC: Employed and self-employed persons.

Special systems for seamen, fishermen, railway employees, and public-sector employees.

Mandatory occupational pension: Private-sector employees.

Voluntary coverage for self-employed persons.

Special systems for public-sector employees.

Source of Funds

Insured person

Universal, social insurance, and NDC: 8.2% of gross covered earnings (including in-kind payments); 5.1% of covered personal income (such as pensions).

The minimum annual earnings used to calculate contributions are 54,650 kroner.

There are no maximum earnings used to calculate contributions.

The maximum contribution is 25% of annual gross earnings (including in-kind payments) above 54,650 kroner.

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

Mandatory occupational pension: None; up to 4% of salary for defined benefit schemes.

The minimum annual earnings used to calculate contributions are the annual base amount.

The maximum annual earnings used to calculate contributions are 12 times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Self-employed person

Universal, social insurance, and NDC: 11.4% of gross covered income from self-employment; 5.1% of personal income (such as pensions).

The minimum annual income used to calculate contributions is 54,650 kroner.

There is no maximum income used to calculate contributions.

The maximum contribution is 25% of annual gross income from self-employment above 54,650 kroner.

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

Mandatory occupational pension: Up to 4% of income for defined benefit schemes.

The minimum annual income used to calculate contributions are the annual base amount.

The maximum annual income used to calculate contributions are 12 times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Employer

Universal, social insurance, and NDC: 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.

Mandatory occupational pension: At least 2% of payroll for defined contribution schemes; fully funded for defined benefit schemes.

The minimum annual earnings used to calculate contributions are the annual base amount.

The maximum annual earnings used to calculate contributions are 12 times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Government

Universal, social insurance, and NDC: Finances any deficit. The government's contributions also finance unemployment benefits.

Mandatory occupational pension: None.

Qualifying Conditions

Old-age pension (alderspension, old system): The pension consists of a basic pension and an earnings-related pension.

Basic pension (grunnpensjon, universal): Age 67 with at least 40 years of coverage from age 16 to age 66.

Partial pension: Age 67 with at least three but less than 40 years of coverage from age 16 to age 66.

Early pension: Age 62 with sufficient coverage to provide total pension income (from the basic pension, earnings-related pension, and other supplements) at age 67 of at least the full basic pension (at the rate of a single person, regardless of marital status). The lowest pension level can be prorated in relation to the duration of affiliation in countries with which Norway has a bilateral agreement.

The basic pension for a single person is 100% of the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Employment may continue.

Earnings-related pension (tilleggspensjon, social insurance): Age 67 with at least 40 years of pension points.

Pension points are earned when the insured's annual income (including income from unemployment benefits and certain other social security benefits) exceeds the annual base amount; annual income in excess of 12 times the annual base amount is disregarded. Pension points may be credited for unpaid work caring for others.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Partial pension: Age 67 with at least three but less than 40 years of pension points.

Early pension: Age 62 with sufficient coverage to provide total pension income (from the basic pension, earnings-related pension, and other supplements) at age 67 of at least the full basic pension (at the rate of a single person, regardless of marital status). The lowest pension level can be prorated in relation to the duration of affiliation in countries with which Norway has a bilateral agreement.

Employment may continue.

Pension supplement (pensjonstillegg, income tested): Paid to persons with limited work history, low income, or who receive a small or no earnings-related pension.

Dependent's supplement (forsørgingstillegg, income tested): Paid for a dependent spouse (or cohabiting partner under certain conditions) who does not receive an old-age or disability pension in his or her own right (nor is entitled to receive a full old-age pension), and each dependent child younger than age 18. The pensioner must be aged 67 or older.

Income test: The dependent's supplement is subject to recovery if family income exceeds an exemption amount that varies depending on family situation.

Old-age pension (alderspension, new system): The pension consists of a guarantee pension and an income pension.

Guarantee pension (garantipensjon, universal, income tested): Age 67 with at least 40 years of coverage from age 16 to age 66.

Income test: The guarantee pension is subject to recovery if the insured receives an income pension.

Partial pension: Age 67 with at least three years but less than 40 years of coverage from age 16 to age 66.

Early pension: Age 62 with sufficient coverage and/or a sufficient notional account balance to provide total pension income (from the guarantee pension and income pension) at age 67 of at least the level of the guarantee pension with 40 years of coverage (at the rate of a single person, regardless of marital status). The lowest pension level can be prorated in relation to the duration of affiliation in countries with which Norway has a bilateral agreement.

The annual guarantee pension for a single person with 40 years of coverage is 175,739 kroner.

Employment may continue.

Income pension (inntektpensjon, NDC): The retirement age is flexible, from age 67 to age 75.

Contributions may be credited for periods of unpaid work caring for others, mandatory military or civilian service, and unemployment benefits.

Early pension: Age 62 with sufficient coverage and/or a sufficient notional account balance to provide total pension income (from the guarantee pension and income pension) at age 67 of at least the level of the guarantee pension with 40 years of coverage (at the rate of a single person, regardless of marital status). The lowest pension level can be prorated in relation to the duration of affiliation in countries with which Norway has a bilateral agreement.

The annual guarantee pension for a single person with 40 years of coverage is 175,739 kroner.

Employment may continue.

The old-age pension (guarantee pension and income pension) is payable abroad.

Old-age pension (mandatory occupational pension):

Age 67 (may be lower for certain occupational groups, such as pilots or nurses). For defined benefit schemes, must have

from 30 to 40 years of contributions to receive a full pension (varies by scheme).

Early pension: Age 62.

Deferred pension: The pension may be deferred up to age 75.

Disability pension (uføretrygd, universal, income tested): Must be aged 18 to 67, have an total (100%) loss of earning capacity, and have at least 40 years of coverage from age 16 to age 66. (Coverage is credited for the period from the date the disability began to the normal retirement age.)

Income test: The disability pension is subject to recovery if the insured's annual earnings (or income from certain care or parental benefits) exceeds 0.4 times the annual base amount (the limit may vary for a partial disability or under certain other conditions).

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Partial disability: A reduced pension is paid with an assessed loss of earning capacity of at least 50% (40% if receiving the work assessment allowance) but less than 100%.

Partial pension: A reduced pension is paid with at least three years but less than 40 years of coverage from age 16 to age 66 (including coverage credited for the period from the date the disability began to the normal retirement age).

The National Insurance Administration assesses the loss of earning capacity.

Child supplement (barnetillegg, income tested): Paid for dependent children younger than age 18.

Basic supplement (grunnstønad): Paid if the insured has certain extra expenses due a permanent illness, injury, or deformity.

Constant-attendance supplement (hjelpstønad): Paid to cover the need for special attention or nursing.

The disability pension is payable abroad under special conditions.

Work assessment allowance (arbeidsavklaringspenger, universal): Must be aged 18 to 67, have an assessed loss of earning capacity of at least 50%, and have at least three years of coverage (one year in certain cases) immediately before the claim is made. The insured must be undergoing or have had treatment or vocational training, be considered employable, and be seeking employment with the assistance of the Norwegian Labor and Welfare Administration.

Child supplement (barnetillegg): Paid for dependent children younger than age 18.

Spouse's pension (gjenlevendepensjon, income tested): The pension consists of a basic pension, an earnings-related pension, and a special supplement.

Basic pension (grunnpensjon, universal): The deceased had at least 40 years of coverage from age 16 to age 66. (Coverage is credited for the period from the date of death to the normal retirement age.) The coverage requirement is waived if the death was a result of a work injury or occupational disease.

Partial pension: A reduced pension is paid with at least three years but less than 40 years of coverage from age 16 to age 66 (including coverage credited for the period from date of death to the normal retirement age).

Earnings-related pension (tilleggspensjon, social insurance): The deceased had at least 40 years of pension points. Coverage requirements are waived if the death was a result of a work injury or occupational disease.

Pension points are earned when the deceased's annual income (including income from unemployment benefits and certain other social security benefits) exceeds the annual base amount; annual income in excess of 12 times the annual base amount is disregarded. Pension points may be credited for unpaid work caring for others.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Partial pension: A reduced pension is paid with at least three but less than 40 years of pension points.

Special supplement (sært tillegg): The deceased was not entitled to an earnings-related pension or was entitled to an earnings-related pension less than a certain amount.

Eligible survivors include a widow(er) who was married to the deceased for at least five years, a cohabiting partner who lived with the deceased for at least five years and was previously married to the deceased, a widow(er) or cohabiting partner who had children with the deceased, and a divorced spouses or separated partner under certain conditions. Length of marriage and cohabitation requirements are waived if the death was a result of a work injury or occupational disease. All survivors must be younger than the normal retirement age.

Income test: The spouse's pension (all components) is subject to recovery if the survivor's annual income from employment exceeds 50% of the annual base amount. A surviving spouse younger than age 55 is expected to continue employment and have annual income from employment of at least two times the annual base amount.

The spouse's pension ceases if he or she remarries, has children with a cohabitant, receives a pension in his or her own right (including certain collective agreement pensions), or reaches the normal retirement age.

Child care benefit (stønad til barnetilsyn, income tested): Paid if the surviving parent is a student or works outside the home and must leave the child in the care of another.

The spouse's pension is payable abroad if either the survivor or the deceased resided in that country for at least 20 years.

Transitional survivor benefit (overgangsstønad til gjenlevende ektefelle/partner, income tested): Paid to a surviving spouse who does not qualify for the spouse's pension and is a student (or becomes a student within two years of the death), is caring for the deceased's children, or is in a transitional phase because of the death. A surviving spouse is considered to be in a transitional phase for 12 months after the death (6 months if married to the deceased for less than 12 months). The income test is the same as that for the spouse's pension.

Orphan's pension (barnepensjon, universal): The deceased had at least three years of coverage from age 16 to age 66.

Eligible survivors include children younger than age 18 (age 20 if a full orphan and a student; age 21 if a student and the parent died from a work injury).

Funeral grant (gravferdsstønad, means tested): Paid to cover the cost of the funeral. There is no means test if the deceased was younger than age 18.

Old-Age Benefits

Old-age pension (alderspensjon, old system): The pension consists of a basic pension and an earnings-related pension.

Basic pension (grunnpensjon, universal): 100% of the annual base amount is paid; 90% if the insured has a spouse or cohabiting partner who receives a pension or has annual income exceeding twice the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Partial pension: The pension is proportionately reduced for each year of coverage less than 40 years.

Early pension: Calculated in the same way as the basic pension.

Earnings-related pension (tilleggspensjon, social insurance): The pension is 42% of the annual 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 points, the average of all years with pension points is used.

The number of pension points earned in a year equals the difference between the insured's annual covered income and the annual base amount, divided by the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

The maximum annual income used to calculate benefits is six times the annual base amount plus 33% of annual income from six times to 12 times the annual base amount; annual income exceeding 12 times the annual 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.

The total pension (basic pension and earnings-related pension) is adjusted based on a life expectancy factor, which is calculated based on the life expectancy of the insured's cohort and the age at which the insured claims the pension.

In each year of retirement, a pensioner may choose to receive 0%, 20%, 40%, 50%, 60%, 80%, or 100% of his or her total pension (basic pension and earnings-related pension).

Partial pension: The pension is proportionately reduced.

Early pension: Calculated in the same way as the earnings-related pension.

Pension supplement (pensjonstillegg, income tested): The difference between the insured's old-age pension income (basic pension and earnings-related pension) and the minimum pension level is paid.

The minimum pension level is adjusted annually by the Norwegian parliament.

Dependent's supplement (forsørgingstillegg, income tested): 25% of the minimum annual pension level (high rate) is paid for an eligible spouse; 20% for each eligible child.

The minimum annual pension level (high rate) is 181,744 kroner.

Income test: The total dependent's supplement is reduced by 50% of the difference between annual family income and an exemption amount that varies depending on family situation.

If the insured has less than 40 years of coverage, the dependent's supplement and the exemption amount are proportionately reduced.

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are indexed to average wage growth minus 0.75%.

Old-age pension (alderspensjon, new system): The pension consists of a guarantee pension and an income pension.

Guarantee pension (garantipensjon, universal, income tested): Up to 180,744 kroner a year is paid; 167,196 kroner a year if the insured has a spouse or cohabiting partner who receives a pension or has annual income exceeding twice the annual base amount.

Income test: The pension is reduced by 80% of the amount of the income pension received.

Partial pension: The pension is proportionately reduced for each year of coverage less than 40 years.

Early pension: Calculated in the same way as the guarantee pension.

Income pension (inntektspensjon, NDC): The pension is calculated based on 18.1% of the covered income earned in each year from age 13 to 75, adjusted based on wages and life expectancy.

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The maximum annual income used to calculate benefits is 7.1 times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

The total pension (guarantee pension and income pension) is adjusted according to a life expectancy factor, which is calculated based on the life expectancy of the insured's cohort and the age at which the insured claims the pension.

In each year of retirement, a pensioner may choose to receive 0%, 20%, 40%, 50%, 60%, 80%, or 100% of his or her total pension (guarantee pension and income pension).

Early pension: Calculated in the same way as the income pension.

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are indexed to average wage growth minus 0.75%.

Old-age pension (mandatory occupational pension)

Defined contribution schemes: The insured must purchase an annuity, either for life, or for a fixed period of at least 10 years. Lump-sum benefits are prohibited.

Early and deferred pension: An actuarially reduced or increased pension is paid.

Defined benefit schemes: Replacement rates vary by fund (in 2012, most were between 58% and 70%).

Partial pension: A percentage of the full pension is paid depending on the number of years of contributions.

Early and deferred pension: An actuarially reduced or increased pension is paid.

Benefit adjustment: Benefits are adjusted based on investment returns unless there is a binding agreement to follow the national pension scheme indexation.

Permanent Disability Benefits

Disability pension (uføretrygd, universal, income tested): If the insured is assessed with a total (100%) loss of earning capacity and has at least 40 years of residence from age 16 to age 66, the benefit is 66% of the insured's average annual covered earnings in the best three of the last five years before the disability began.

Coverage is credited for the period from the date the disability began to the normal retirement age.

The minimum annual disability pension is 2.28 times the annual base amount for couples (2.66 times if the disability that began before age 26); 2.48 times the annual base amount for single persons (2.91 if the disability began before age 26).

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

The maximum annual earnings used to calculate benefits are six times the annual base amount.

Partial disability: A percentage of the full disability pension is paid based on the assessed loss of earning capacity.

Partial pension: The pension is proportionately reduced for each year of residence less than 40 years.

Child supplement (barnetillegg, income tested): 40% of the annual base amount is paid for each eligible child. The child benefit is proportionately reduced to family income and not paid if the child's own income (including from capital) exceeds the annual base amount.

The maximum combined disability benefit and child supplement is 95% of the insured's average covered income before the disability began.

Basic supplement (grunnstønad): 678 kroner to 3,383 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Constant-attendance supplement (hjelpetønad): 1,130 kroner, 1,215 kroner, 2,430 kroner, 4,860 kroner, or 7,290 kroner a month is paid. The three highest rates are paid only to persons younger than age 18.

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are adjusted automatically based on changes in general price and income levels.

Work assessment allowance (arbeidsavklaringspenger, universal): The annual allowance is 66% of the insured's pensionable income in the year before the disability began or of the insured's average pensionable income in the three years before the disability began, whichever is greater. The allowance is paid five days a week for up to three years; may be extended for an additional two years under certain conditions.

The minimum annual work assessment allowance is twice the annual base amount; 2.44 times the annual base amount for persons with a disability that began before age 16.

The maximum annual earnings used to calculate benefits are six times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Child supplement (barnetillegg): 27 kroner a day is paid five days a week for each eligible child.

Supplemental allowances are provided to insured persons aged 16 to 67, to fully or partially compensate for expenses related to vocational training.

Schedule of payments: The allowance is paid monthly.

Survivor Benefits

Spouse's pension (gjenlevendepensjon, income tested): The pension consists of a basic pension, an earnings-related pension, and a special supplement.

Basic pension (grunnpensjon, universal): Up to 100% of the annual base amount is paid to the surviving spouse; 90% if the surviving spouse has cohabited with a new partner for

at least 12 months in the last 18 months. There are special provisions for a widow(er) whose husband died as a result of a work injury.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Partial pension: The pension is proportionately reduced for each year of coverage less than 40 years.

Earnings-related pension (tilleggspensjon, social insurance): 55% of the earnings-related old-age or disability pension the deceased received or was entitled to receive (projected as if the deceased worked to age 67) is paid.

Special supplement (sært tillegg): 100% of the annual base amount is paid if the deceased was not entitled to an earnings-related pension; a proportionately reduced supplement is paid if the deceased had less than 40 years of coverage.

There is no minimum spouse's pension.

Income test: If the surviving spouse's annual income from employment exceeds 50% of the annual base amount, the pension equals the difference between the full pension (basic pension and earnings-related pension) and 40% of the spouse's annual income from employment above 50% of the annual base amount.

Child care benefit (stønad til barnetilsyn, income tested): The benefit paid depends on the survivor's annual income, child care expenses, and the number of children.

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are adjusted on May 1 each year to changes in general price and income levels.

Transitional survivor benefit (overgangsstønad til gjenværende ektefelle/partner, income tested): The spouse's pension is paid for up to 12 months (up to six months if the surviving spouse was married to the deceased for less than 12 months); longer if the surviving spouse is caring for the deceased's children (younger than 18) or is studying.

Orphan's pension (barnpensjon, universal): 40% of the annual base amount is paid for the first eligible child, 25% for each additional child. For full orphans, the full spouse's pension (basic pension plus earnings-related pension) based on whichever parent's pension (the one the parent received or were entitled to receive) is higher; 40% of the annual base amount is paid for the second full orphan; 25% for each additional full orphan. The pension is split equally if there are two or more eligible children. There are special provisions for a surviving child of a person who died as a result of a work injury.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are adjusted on May 1 each year based on changes in general price and income levels.

Funeral grant (gravferdsstønad, means tested): A lump sum of up to 23,337 kroner is paid.

Administrative Organization

Ministry of Health and Care Services (<https://www.regjeringen.no/en/dep/hod/id421/>), Ministry of Children and Equality (<https://www.regjeringen.no/en/dep/bld/id298/>), and Ministry of Labor and Social Affairs (<https://www.regjeringen.no/en/dep/asd/id165/>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<https://www.nav.no/>) administers the programs nationally.

NAV Local Services administer the programs locally.

The local tax office in each municipality normally collects contributions.

The Financial Supervisory Authority of Norway (<https://www.finanstilsynet.no/>) provides general supervision of the mandatory occupational pension program.

Registered occupational pension funds administer their own mandatory occupational pension programs.

Sickness and Maternity

Regulatory Framework

First law: 1909.

Current laws: 1997 (national insurance) and 2011 (health and care services).

Type of program: Universal and social insurance system.

Coverage

Universal (medical benefits): Residents of Norway, including noncitizen seamen serving on Norwegian ships.

Special medical benefits for seamen and military personnel.

Social insurance (cash benefits): Employed and self-employed persons.

Special cash benefits for fisherman, casual workers, the temporarily unemployed, and persons aged 67 to 70.

Source of Funds

Insured person

Universal: None.

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

Self-employed person

Universal: None.

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

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Employer

Universal: None.

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

Government

Universal: The total cost.

Social insurance: Finances any deficit; the total cost of the maternity grant.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have earned at least 50% of the annual base amount and worked at least 28 days (four weeks) before the incapacity began. (The employer must pay cash sickness benefits to workers at all income levels for the first 16 calendar days of incapacity.) There are no qualifying conditions if the incapacity is due to a work injury or occupational disease.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Sick child care leave (omsorgsdager, social insurance): Paid to a parent who cares for a sick child younger than age 12 (age 18 if disabled, or chronically or seriously ill). The parent must have earned at least 50% of the base amount and worked at least 28 days (four weeks) before the claim is made.

Parental cash benefit (pleiepenger for pleie av sykt barn, social insurance): Paid to a parent who provides constant care to a more seriously ill child younger than age 18. The parent must have earned at least 50% of the base amount and worked at least 28 days (four weeks) before the claim is made.

Cash maternity and paternity benefits (social insurance): Must have earned at least 50% of the annual base amount and worked for at least six months in the last 10 months. The mother, father, or both parents may be eligible.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Maternity grant (social insurance): Paid to insured mothers who are not entitled to cash maternity benefits.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 100% of the insured's covered earnings is paid after a 16-day waiting period for up to 52 weeks; thereafter, the insured may receive a work assessment allowance or disability pension (The employer pays 100% of the insured's covered earnings for the first 16 days.) There is no waiting period if the incapacity is due to a work injury or occupational disease.

The maximum income used to calculate benefits is six times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Self-employed persons receive 75% 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).

Sick child care leave (omsorgsdager, social insurance):

100% of the insured's covered earnings is paid for up to 10 days to each parent (20 days for a single parent); for more than two children younger than age 12, 15 days each (30 days for a single parent); and for a disabled or chronically ill child younger than age 18, 20 days each (40 days for a single parent). (The employer pays the first 10 days.) Self-employed persons are entitled to parental care leave after a 10-day waiting period.

Parental cash benefit (pleiepenger for pleie av sykt barn, social insurance): 100% of the insured's covered earnings is paid from the first day of care. The benefit can be paid for up to 1300 days for each eligible child or until the child reaches age 18.

Maternity and paternity benefit (social insurance):

There is a choice of benefits: 100% of the insured's covered earnings is paid for 49 weeks or 80% of the insured's covered earnings is paid for 59 weeks. The insured parents may decide how to split the total benefit period, but 13 weeks are reserved for the mother, including the three weeks before the expected date of childbirth and the six weeks immediately after childbirth; 10 weeks of the total benefit period are reserved for the father.

In case of adoption, there is a choice of benefits for the insured parents: 100% of the insured's covered earnings is paid for 46 weeks or 80% of the insured's covered earnings is paid for 56 weeks.

A partial maternity and paternity benefit may be paid with reduced weekly working hours. The benefit is proportionately reduced, and the duration is proportionally increased.

Part of the benefit may be postponed, but it must be taken within three years of the birth or adoption.

Maternity grant (social insurance): A lump sum of 63,140 kroner is paid if the insured is not receiving a maternity benefit (also paid for the adoption of a child); 2,550 kroner is paid for giving birth at home.

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 152 kroner for each consultation with a general practitioner; 345 kroner with a specialist) and free care in a public hospital. Patients pay 39% of expenses for listed essential medicine (up to 520 kroner for each prescription),

a percentage of costs of laboratory services, and 149 kroner (or in some cases, 400 kroner) for each required trip to hospital, as well as a percentage of transportation costs above these amounts. 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 2,258 kroner a year; an additional 2,205 kroner a year for certain higher-cost medical services. The ceilings are set annually by parliament.

There are no copayments for pensioners receiving the minimum pension.

There is no limit to duration.

Dependents' Medical Benefits

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

There are no copayments for children up to age 16.

Administrative Organization

Ministry of Health and Care Services (<https://www.regjeringen.no/en/dep/hod/id421/>), Ministry of Children and Equality (<https://www.regjeringen.no/en/dep/bld/id298/>), and Ministry of Labor and Social Affairs (<https://www.regjeringen.no/en/dep/asd/id165/>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<https://www.nav.no/>) administers cash benefits nationally.

NAV Local Services administer the program locally.

Norwegian Directorate of Health (<https://helsedirektoratet.no/>) administers medical benefits nationally.

The local tax office in each municipality normally collects contributions.

Work Injury

Regulatory Framework

First law: 1894.

Current laws: 1989 (worker's compensation) and 1997 (national insurance).

Type of program: Universal, social insurance, and employer-liability (compulsory insurance through a private carrier) system.

Note: Labor law requires employers to purchase private insurance to cover the loss of earnings and expenses not compensated by the National Insurance Scheme.

Coverage

Social insurance: 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.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Voluntarily insured persons contribute 0.4% of taxable income.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors; part of the cost is refunded from the employer-liability premiums.

Employer liability: Pays the total cost of premiums for mandatory private insurance.

Government

Social insurance: Finances any deficit.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered if the employer arranged the transportation.

Temporary Disability Benefits

Sickness benefit (social insurance): See Sickness and Maternity.

Temporary disability benefit (yrkesskadeforsikringen, employer liability): The difference between the sickness benefit and 100% of the insured's last monthly earnings is paid.

Permanent Disability Benefits

Permanent disability pension (uføretrygd, universal): If the insured is assessed with a total (100%) disability, 66% of the insured's estimated annual earnings is paid. (The pension is not reduced for a coverage period shorter than 40 years.)

Estimated annual earnings are either the insured's earnings when the disability began or the insured's average annual covered earnings in the best three of the last five years before the disability began, whichever is greater.

The minimum annual pension is 2.28 times the annual base amount for couples (2.66 times if the disability began

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before age 26); 2.48 times the annual base amount for single persons (2.91 if the disability began before age 26).

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

The maximum annual earnings used to calculate benefits are six times the annual base amount.

Partial disability: For an assessed loss of earning capacity of at least 30% but less than 100%, a percentage of the full disability pension is paid based on the assessed loss of earning capacity.

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 annual 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 annual pension for couples plus 25% of the annual base amount.

The annual base amount for couples is 85% of the annual base amount.

The maximum combined disability benefit and child supplement is 95% of the insured's average covered income before the disability began.

Basic supplement (grunnstønad): 678 kroner to 3,383 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Constant-attendance supplement (hjelpstønad): 1,130 kroner, 1,215 kroner, 2,430 kroner, 4,860 kroner, or 7,290 kroner a month is paid. The three highest rates are paid only to persons younger than age 18.

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are adjusted automatically based on changes in general price and income levels.

Compensation for non-economic loss (menerstatning):

For an assessed loss of earning capacity of at least 15%, an annual benefit of 7% to 75% of the annual base amount, depending on the assessed loss of earning capacity, is paid.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Workers' Medical Benefits

Comprehensive care is provided, including medical or assistive devices.

There is no cost sharing.

There is no limit to duration.

Survivor Benefits

Survivor pension (social insurance): See Old Age, Disability, and Survivors.

Survivor benefit (yrkesskadeforsikring, employer liability)

Spouse's benefit: 15 times the annual base amount is paid if the deceased was younger than age 47. The benefit is reduced by 5% for each year above age 46, up to a maximum reduction of 80%.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Eligible survivors include a widow(er) who was married to the deceased for at least two years or a widow(er) or cohabiting partner who had children with the deceased.

Orphan's benefit: One times (if the orphan is aged 18 to 19) to 6.5 times (if the orphan is younger than age 1) the annual base amount is paid. The benefit is doubled if the deceased was a single parent.

Eligible survivors include children younger than age 20.

Funeral grant (means tested): See Old Age, Disability, and Survivors.

Funeral grant (employer liability): A lump sum of up to half the annual base amount is paid.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Eligible survivors include a widow(er) who was married to the deceased for at least two years or a widow(er) or cohabiting partner, or an orphan younger than age 20; if there is no surviving spouse or child, the pension is paid to the administrator of the deceased's estate.

Administrative Organization

Ministry of Health and Care Services (<https://www.regjeringen.no/en/dep/hod/id421/>), Ministry of Children and Equality (<https://www.regjeringen.no/en/dep/bld/id298/>), and Ministry of Labor and Social Affairs (<https://www.regjeringen.no/en/dep/asd/id165/>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<https://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. Must be a legal resident of Norway.

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

Must have reduced working hours by at least 50% and have annual earnings of at least 1.5 times the annual base amount in the last year before unemployment or of at least three times the annual base amount in the last three years before unemployment. Must be registered at a public employment office as a genuine job seeker for at least three of the last 15 days and submit an employment status form every 14 days. Unemployment must not be 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 annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Child's supplement: Paid for dependent children younger than age 18.

Unemployment Benefits

0.24% of the calculation basis is paid daily, five days a week, for up to 52 weeks if annual income before unemployment was less than two times the annual base amount; 104 weeks if annual income was at least two times the annual base amount.

The calculation basis is the insured's annual income in the last year (or the average of the last three years before unemployment began) up to six times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

Child's supplement: 17 kroner a day is paid five days a week for each eligible child.

The maximum unemployment benefit (including the child's supplement) is 90% of the insured's previous annual income.

Administrative Organization

Ministry of Health and Care Services (<https://www.regjeringen.no/en/dep/hod/id421/>), Ministry of Children and Equality (<https://www.regjeringen.no/en/dep/bld/id298/>), and Ministry of Labor and Social Affairs (<https://www.regjeringen.no/en/dep/asd/id165/>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<https://www.nav.no/>) administers the program nationally.

The local tax office in each municipality normally collects contributions.

Family Allowances

Regulatory Framework

First law: 1946.

Current laws: 1998 (cash benefits for small children) and 2002 (child benefits).

Type of program: Universal system.

Coverage

Residents of Norway.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (barnetrygd): Paid for children younger than age 18.

Single-parent supplement (utvidet barnetrygd): Paid to single parents (unmarried, widowed, divorced, or separated) who live with a child younger than age 18.

Care allowance for young children (kontantstøtte): Paid for children aged 13 months to 23 months (younger than age 6 who have not started school for adopted children) who do not attend a publicly subsidized day care centre or who attend less than 20 hours a week. Each parent must have at least five years of coverage.

Additional benefit for single parents (overgangsstonad, income tested): Paid to a single parent (unmarried, widowed, divorced, or separated) who is the sole carer of one or more children younger than age 8 and has at least three years of coverage immediately before the claim is made. For a child aged 1 or older, the parent must work or study at least 50% of the time or be registered at a public employment office as a genuine job seeker.

Norway

Child care benefit (stønad til barnetilsyn, income tested): A benefit may be paid to cover the cost of child care.

Income test: Annual income must not exceed six times the annual base amount.

The annual base amount is 93,634 kroner (96,883 kroner as of May 1, 2018).

School supplies supplement: Paid to cover the cost of school supplies.

Family Allowance Benefits

Child benefit (barnetrygd): 970 kroner a month is paid for each eligible child.

Single-parent supplement (utvidet barnetrygd): An additional 970 kroner a month is paid to the single parent (only one supplement is paid for all children). If the single parent lives with one or more children younger than age 3 and is entitled to a full additional benefit for single parents or transitional survivor benefit (see Old-Age, Disability, and Survivors), an additional 660 kroner a month is also paid.

Care allowance for young children (kontantstøtte): 7,500 kroner a month is paid for each eligible child who does not attend a publicly subsidized day care center; 3,750 kroner a month for each children who attends up to 19 hours a week. The allowance is paid for up to 11 months; may be extended for adopted children who have not started school.

Additional benefit for single parents (overgangsstønad, income tested): Up to 2.25 time the monthly base amount

is paid for up to three years; may be extended for up to two years if the parent is a student, for up to three years if the parent is a student and caring for three or more children or became a single parent before age 18, or for other periods under certain conditions.

The monthly base amount is 7,803 kroner (8,074 kroner as of May 1, 2018).

Income test: The benefit is subject to recovery if the beneficiary's annual income exceeds 46,000 kroner.

Child care benefit (stønad til barnetilsyn, income tested): Up to 46,646 kroner a year is paid for one child, 60,888 kroner a year for two children, or 68,988 kroner a year for three or more.

School supplies supplement: A benefit is paid.

Administrative Organization

Ministry of Health and Care Services (<https://www.regjeringen.no/en/dep/hod/id421/>), Ministry of Children and Equality (<https://www.regjeringen.no/en/dep/bld/id298/>), and Ministry of Labor and Social Affairs (<https://www.regjeringen.no/en/dep/asd/id165/>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<https://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 = 3.48 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); 2008 (old-age pension); and 2016 (social insurance funds pensions).

Type of program: Social insurance, notional defined contribution (NDC), and individual account systems (old-age benefits); social insurance system (disability and survivor benefits); and social assistance.

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

Social insurance, notional defined contribution (NDC), and individual account system: Economically active persons.

Voluntary coverage is available.

Special systems for individual farmers, military personnel, and police personnel.

Social assistance: Residents of Poland.

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 4,271.51 zlotys (2017).

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 4,271.51 zlotys (2017).

Of the combined insured person and employer contributions (old age), 12.22% is allocated to the main NDC account and 7.3% to an NDC sub-account.

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 4,271.51 zlotys (2018).

Of the combined insured person and employer contributions (old age), 12.22% is allocated to the main NDC account, 4.38% to an NDC sub-account, and 2.92% to the individual account.

Social assistance: None.

Self-employed person

Social insurance: 19.52% of declared covered earnings (old age) and 8% (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 4,271.51 zlotys (2017).

NDC only: 19.52% of declared covered earnings (old age) and 8% (disability and survivors).

Of the self-employed person's contribution (old age), 12.22% is allocated to the main NDC account and 7.3% to an NDC sub-account.

NDC and individual account:

NDC: 16.6% of declared covered earnings (old age) and 8% (disability and survivors).

Of the self-employed person's contribution (old age), 12.22% is allocated to the main NDC account and 4.38% to an NDC sub-account.

Individual account: 2.92% of declared covered earnings (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 4,271.51 zlotys (2017).

Social assistance: None.

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 4,271.51 zlotys (2017).

The employer pays an additional 1.5% of covered payroll for workers engaged in certain forms of hazardous employment to finance the old-age bridging pension.

NDC only: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

Of the combined insured person and employer contributions, 12.22% is allocated to the main NDC account and 7.3% to an NDC sub-account.

NDC and individual account:

NDC: 9.76% of covered payroll (old age) and 6.5% (disability and survivors).

Of the combined insured person and employer contributions, 12.22% is allocated to the main NDC account and 4.38% to an NDC sub-account.

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 4,271.51 zlotys (2017).

Social assistance: None.

Government

Social insurance, NDC only, and NDC and individual account: 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. None for the individual account.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 with at least 25 years of coverage (men) or age 60 with at least 20 years of coverage (women). 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.

Employment must cease immediately before retirement; thereafter employment may continue under certain conditions.

Early pension: The normal retirement 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 with at least 25 years of coverage (men) or at least 20 years of coverage (women) if the old-age social insurance pension is less than the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

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) or age 60 (women) with at least one day of contributions.

Guaranteed minimum pension: Paid with at least 25 years of coverage (men) or at least 20 years of coverage (women) if the NDC old-age benefit is insufficient to finance the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

Old-age pension (NDC and individual account):

Age 65 (men) or age 60 (women) with at least one day of contributions.

Guaranteed minimum pension: Paid with at least 25 years of coverage (men) or at least 20 years of coverage (women) 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 1,029.80 zlotys (as of March 1, 2016).

Disability pension (social insurance): 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 20 years (women) 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 (waived if the insured has 25 years (men) or 20 years (women) of coverage).

Partial disability pension: Paid for a partial disability (greatly impaired earning capacity or total incapacity for usual work).

Nursing allowance: Must be 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.

Survivor pension (social insurance): 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 (social insurance): 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 3,731.13 zlotys (as of March 1, 2018).

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

The maximum monthly old-age pension is 3,731.13 zlotys (as of March 1, 2018).

Early pension: Calculated in the same way as the old-age pension. There is no minimum pension.

Reduced pension: Calculated in the same way as the old-age pension. There is no minimum pension.

Guaranteed minimum pension: The difference between the old-age social insurance pension and the minimum old-age pension set by law is paid.

The minimum monthly old-age pension set by law is 1,029.80 zlotys (as of March 1, 2018).

Nursing allowance: 208.67 zlotys a month is paid (as of March 1, 2016).

Earnings test: For pensioners younger than the normal 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 4,271.51 zlotys (2017).

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.

Guaranteed minimum pension: The difference between the old-age NDC pension and the minimum old-age pension set by law is paid.

The minimum monthly old-age pension set by law is 1,029.80 zlotys (as of March, 2018).

Old-age pension (individual account): The pension is based on the individual account balance divided by average life expectancy at retirement.

Permanent Disability Benefits

Disability pension (social insurance): 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, years spent raising children or receiving certain benefits), 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 3,731.13 zlotys (as of March 1, 2018).

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 4,271.51 zlotys (2017).

The disability pension is replaced by an old-age pension at the normal retirement age.

The minimum monthly pension for a total disability is 1,029.80 zlotys (as of March 1, 2018).

Partial disability pension: 75% of the disability pension is paid.

Nursing allowance: 323.76 zlotys a month is paid (as of March 1, 2018).

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): 856.03 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 (social insurance): 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 4,271.51 zlotys (2017).

The minimum monthly survivor pension is 1,029.80 zlotys (as of March 1, 2016).

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 (social insurance): A lump sum of up to 4,000 zlotys is paid.

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision.

Social Insurance Institution (<http://www.zus.pl/>) collects contributions and administers the social insurance and NDC programs.

Polish Financial Supervision Authority (<https://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), 2002 (cash benefits), 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: Employed persons.

Voluntary coverage for self-employed persons.

Medical benefits: 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 4,599.72 zlotys (as of February 2018).

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: Provides subsidies for medical benefits.

Qualifying Conditions

Cash sickness benefit, rehabilitation benefit, compensatory allowance, and care allowance: Must be 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 and paternity benefits: Must be currently insured. There is no minimum qualifying period.

Parental leave: Must be currently insured.

Medical benefits: Must be currently insured or receiving social benefits.

Sickness and Maternity Benefits

Sickness benefit (Zasilek chorobowy): 80% of the insured's average earnings (70% for hospitalization unless older than age 50) 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 (15th day if older than age 50) for up to 182 days (may be extended to 270 days if there are complications arising from pregnancy or for tuberculosis). The employer pays the benefit for the first 33 days (14 days if older than age 50).

Rehabilitation allowance (Swiadczenie rehabilitacyjne): 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 90 days and 75% thereafter; 100% if the incapacity for work began during pregnancy. The benefit is paid for up to 12 months.

Compensatory allowance (Zasilek wyrównawczy): 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 (Zasilek opiekuńczy): 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 (Zasilek macierzyński): 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).

Paternity benefit (Urlop ojcowski): 100% of the insured's average earnings in the last 12 months is paid for two weeks. The paternity leave period must be claimed before the child is age 24 months.

Parental leave: 100% of the insured's average earnings in the last 12 months is paid to either parent for the first six weeks of parental leave (eight weeks for multiple births) following the end of maternity leave, then 60% of the insured's average earnings in the last 12 months 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). Part-time workers are entitled to 64 weeks (68 weeks for multiple births) of total maternity and parental leave.

Part of the benefit may be claimed later, but must be taken within six years of birth or adoption.

Workers' 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 Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) supervises cash benefits.

Social Insurance Institution (<http://www.zus.pl/>) collects contributions and administers cash benefits.

Ministry of Health (<https://www.gov.pl/zdrowie/>) 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

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: 1.8% 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 4,599.72 zlotys (as of February 2018).

For the voluntarily insured, the maximum basis for assessment is 250% of the insured's average monthly income from the preceding quarter.

Employer: From 0.4% to 3.6% of gross payroll, depending on the assessed degree of risk and the number of employees.

There are no maximum earnings used to calculate contributions.

Government: The cost of specialized procedures promoting good public health practices.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while travelling 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: 100% of the insured's earnings is paid for up to 12 months if recovery is likely and the insured is no longer eligible for a temporary disability benefit.

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 or while receiving certain benefits), 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 3,731.13 zlotys (as of March 1, 2018).

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 permanent disability benefit is 120% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 1,029.80 zlotys (as of March 1, 2018).

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 normal retirement age.

The national average monthly earnings are 4,599.72 zlotys (February 2018).

Nursing allowance: 323.76 zlotys a month is paid (as of March 1, 2018).

Partial disability pension: At least 60% of the insured's earnings is paid.

The minimum monthly partial disability pension is 926.82 zlotys (as of March 1, 2018).

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 benefit 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 1,029.80 zlotys (as of March 1, 2016).

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 854 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 14,950 zlotys is paid (as of April 1, 2018).

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 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).

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision of cash benefits.

Social Insurance Institution (<http://www.zus.pl/>) collects contributions and administers the program.

Ministry of Health (<https://www.gov.pl/zdrowie/>) 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: Finances any deficit.

Qualifying Conditions

Unemployment benefit (Zasilek dla bezrobotnych):

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 legal 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 (Swiadczenie przedemerytalne):

Age 61 with at least 25 years of coverage (men) or age 56 with at least 20 years of coverage (women) with at least six years of service with the same employer and unemployed due to employer insolvency; age 60 with at least 35 years of coverage (men) or age 55 with at least 30 years of coverage (women) with at least six months of service with the same employer and involuntarily unemployed; 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).

Age 60 with at least 25 years of contributions (men) or age 55 with at least 20 years of contributions (women) and has received the disability pension for at least five years.

The benefit is paid after receiving the unemployment benefit for six months. During this time, the insured person must be registered as unemployed and not refuse any suitable offer of employment.

Unemployment Benefits

Unemployment benefit (Zasilek dla bezrobotnych):

A flat-rate base amount is paid 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 831.10 zlotys a month for the first three months; thereafter, 652.60 zlotys a month. The benefit is paid for six to 18 months, depending on the unemployment rate in the region.

Preretirement benefit (Swiadczenie przedemerytalne): 1,070.99 zlotys a month is paid (as of March 1, 2018).

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://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 laws: 2003 (family benefits) and 2016 (child-raising benefit).

Type of program: Universal and social assistance 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 (Zasilek rodzinny, social assistance, means tested): Paid to a mother, father, or guardian of a child younger than age 18 (age 21 if a full-time secondary school student, age 24 if a full-time university student, disabled, or a student living alone).

Means test: The family's average per capita monthly income in the previous calendar year must not exceed 674 zlotys; 764 zlotys for families with a child with a disability. In some cases, a family with income slightly above this means test will receive a reduced family allowance benefit.

Childbirth lump-sum aid: Paid to a mother, father, or guardian for each child born after April 30, 2004. Monthly family income must not exceed 1,922 zlotys. The mother must have attended regular medical check-ups from the 10th week of pregnancy.

Childbirth lump-sum supplement: Paid to a mother, father, or guardian for each child.

Parental leave supplement: Paid to a mother, father, or guardian for the care of a child younger than age 4 (age 18 if disabled).

Single parent's child supplement: 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: Paid to a mother, father, or guardian for the third and each subsequent child.

Education and rehabilitation supplement: 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: Paid to a mother, father, or guardian in September each year for each eligible child.

School travel and board supplement: Paid to a mother, father, or guardian for 10 months (from September to June) for each eligible child.

Nursing allowance (Zasilek pielagnacyjny, social assistance, means tested): Paid to persons incapable of living independently, children younger than age 16 with a disability (at any age if severely disabled), adults with a moderate degree of disability whose disability began before age 21, and persons aged 75 or older. Must not be living in a care institution. Eligible persons must choose between the nursing allowance, the nursing benefit, and the special nursing benefit.

Nursing benefit (Swiadczenie pielagnacyjne, universal): 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. Eligible persons must choose between the nursing allowance, the nursing benefit, and the special nursing benefit

Special nursing benefit (Specjalny zasilek opiekunczy, social assistance, 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. Monthly family income must not exceed 764 zlotys. Eligible persons must choose between the nursing allowance, the nursing benefit, and the special nursing benefit

Child-raising benefit (Rodzina 500 plus, universal): Paid for the second and each subsequent child younger than age 18 (age 25 if disabled or still living at home and with siblings younger than age 18); paid from the first child if family per capita income is less than 800 zlotys (1,200 zlotys with a disabled child).

Family Allowance Benefits

Family allowances (Zasilek rodzinny, social assistance, means tested): The amount paid depends on the child's age: up to 95 zlotys for a child up to age 5; up to 124 zlotys if aged 6 to 18; up to 135 zlotys if aged 19 to 24.

Childbirth lump-sum aid: 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: 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: 193 zlotys a month is paid for each child (273 zlotys a month for each child with a disability), up to 386 zlotys for each family.

Multiple children family supplement: 95 zlotys a month is paid for the third and each subsequent child.

Education and rehabilitation supplement: 90 zlotys a month is paid for a child younger than age 5; 110 zlotys if aged 5 to 24.

Beginning of school year supplement: A lump sum of 100 zlotys is paid.

School travel and board supplement: 113 zlotys a month is paid from September to June each year (69 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 (Zasilek pielęgnacyjny, social assistance, means tested): 153 zlotys a month is paid.

Nursing benefit (Swiadczenie pielęgnacyjne, universal): 1,477 zlotys a month is paid.

Special nursing benefit (Specjalny zasilek opiekunczy, social assistance, means tested): 520 zlotys a month is paid.

Child-raising benefit (Rodzina 500 plus, universal): 500 zlotys a month is paid for each eligible child.

Administrative Organization

Ministry of Family, Labor, and Social Policy (<https://www.mpips.gov.pl/>) provides general supervision.

Municipal authorities administer benefits.

Portugal

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

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.

Note: In January 2018, a new social assistance disability benefit (social benefit for inclusion) was introduced to replace the disability social pension. Some components of the benefit have not yet been implemented.

Coverage

Social insurance: Employed persons; self-employed persons with gross annual income greater than six times the monthly social benefit rate.

Voluntary coverage for self-employed persons with gross annual income up to six times the monthly social benefit rate and for persons not covered by any other compulsory contributory program.

The monthly social benefit rate is €428.90.

Special systems are being gradually unified with the general system.

Social assistance: Residents of Portugal, including citizens of Australia, Brazil, Canada, Cabo Verde, and the European Union.

Source of Funds

Insured person

Social insurance: 11% of gross monthly earnings.

Of the combined insured person and employer contributions (34.75%), 20.21% finances old-age benefits, 4.29% finances disability benefits, and 2.44% finances survivor benefits.

There are no minimum or maximum earnings used to calculate contributions.

The insured person's contributions also finance sickness and maternity, occupational disease, and unemployment benefits.

Social assistance: None.

Self-employed person

Social insurance: 29.6% of the monthly reference income; 34.75% for special categories of self-employed persons (sole proprietors and owners of Single Member Limited Liability Companies as well as their spouses or partners).

The self-employed person chooses the reference income used to calculate contributions, which can range from one to 11 times the monthly social benefit rate.

The monthly social benefit rate is €428.90.

The self-employed person's contributions also finance sickness and maternity, and occupational disease benefits; for special categories of self-employed persons, the contributions also finance unemployment benefits.

Social assistance: None.

Employer

Social insurance: 23.75% of gross monthly payroll; 10% of the monthly reference income for self-employed persons who are economically dependent on an employer (if he or she receives 80% of total annual income from the employer).

Of the combined insured person and employer contributions (34.75%), 20.21% finances old-age benefits, 4.29% finances disability benefits, and 2.44% finances survivor benefits.

There are no minimum or maximum earnings used to calculate contributions.

The employer's contributions also finance sickness and maternity, occupational disease, and unemployment benefits.

Social assistance: None.

Government

Social insurance: Partially finances the program through a portion of the value-added tax.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensão de Velhice, social insurance):

Age 66 and four months with at least 15 calendar years of contributions; age 60 with at least 48 calendar years of contributions (46 calendar years if contributory employment began before age 15); certain workers, such as miners, seamen, fishermen, air traffic controllers, dancers, and dock workers, may retire earlier with at least 15 calendar years of contributions.

The normal retirement age is adjusted annually based on increases in life expectancy.

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.

Employment must cease.

Early pension: Age 60 with at least 40 calendar years of contributions.

Deferred pension: The pension may be deferred until age 70.

Unemployed worker's old-age pension: Age 62 with at least 15 calendar years of contributions and unemployed; or age 57 with at least 22 calendar years of contributions and unemployed. Unemployment must have begun since age 57 (with 15 calendar years of contributions) or age 52 (with 22 calendar years of contributions), and the insured must have exhausted entitlement to unemployment benefits.

Dependent spouse's supplement: Paid to pensioners with a dependent spouse who first received a pension before January 1, 1994.

Long-term care supplement (Complemento por dependência, income tested): 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 severe dementia). For a first-degree dependence, the insured's monthly income must not exceed €600.

The old-age pension is payable abroad.

Old-age social pension (Pensão Social de Velhice, social assistance, means tested): Age 66 and four months and not entitled to receive a contributory old-age benefit.

Means test: Monthly income must not exceed 40% (for a single person) or 60% (for a couple) of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Solidarity supplement (Complemento extraordinário de solidariedade): Paid to persons receiving an old-age social pension.

Long-term care supplement (Complemento por dependência): 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 severe dementia).

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

Solidarity supplement for the elderly (Complemento Solidário para Idosos, social assistance, means tested): Paid to old-age and survivor pensioners who have reached the normal retirement age; to recipients of the social benefit for inclusion (until September 2018); and to recipients of the disability pension not receiving a social benefit for inclusion (as of October 2018). The insured must

have resided in Portugal for at least six consecutive years before the claim is made.

Means test: Annual income must not exceed €5,175.82 (for a single person) or €9,057.69 (for a couple).

Disability pension (Pensão de Invalidez, social insurance): Must be younger than age 65 and have a total disability (100% assessed loss of earning capacity) with at least three calendar years of contributions or a partial disability (at least a 66.7% assessed loss of earning capacity) with at least five 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.

A special disability pension is paid to persons with permanent disabilities who cannot work even with the help of assistive devices.

Long-term care supplement (Complemento por dependência, income tested): 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 severe dementia). For a first-degree dependence, the insured's monthly income must not exceed €600.

The disability pension ceases at age 65 and is replaced by the old-age pension.

Social benefit for inclusion (Prestação Social para a Inclusão, social assistance, means tested): Must be aged 18 to the normal retirement age and assessed with a degree of disability of at least 60%.

Disability supplement (income tested): Must be assessed as needy.

Long-term care supplement (Complemento por dependência): 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 severe dementia).

The social benefit for inclusion is payable abroad under reciprocal agreement.

Survivor pension (Pensão de Sobrevivência, social insurance): The deceased had at least 36 months of contributions at the time of death.

Eligible survivors include a widow(er), ex-spouse, or common-law partner who has cohabited with the deceased for more than two years, and children (including adopted children) younger than age 18 (age 27 if a student; no limit if disabled or if receiving a social pension).

The survivor pension is payable abroad.

Spouse's social pension (Pensão de Viuvez, social assistance, means tested): Paid if the deceased was receiving an old-age or disability social pension.

Means test: Monthly income must not exceed 40% (for a single person) or 60% (for a couple) of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Orphan's social pension (Pensão de Orfandade, social assistance, means tested): Paid if the deceased was receiving an old-age or disability social pension.

Means test: Monthly income must not exceed 40% (for a single person) or 60% (for a couple) of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Death grant (Subsídio por Morte, social insurance): Paid when an insured person dies. The grant may be paid to a widow(er), a partner who has cohabitated with the deceased for more than two years, a divorced spouse receiving alimony, a child up to age 18 (age 27 if a student; no limit if disabled) or a dependent stepchild up to age 18, a parent, a grandparent, or to the next of kin.

The death grant is payable abroad under reciprocal agreement.

Funeral grant (Subsídio de Funeral, social assistance, means tested): Paid to the person who paid for the funeral if he or she is not entitled to receive a death grant. The deceased must have been a resident of Portugal.

Old-Age Benefits

Old-age pension (Pensão de Velhice, social insurance): 2% of reference earnings for each calendar year of contributions is paid with less than 21 calendar years of contributions; with at least 21 calendar years of contributions, the percentage of reference earnings paid for each calendar year of contributions, up to 40 years, varies depending on the reference earnings (from 2% to 2.3% of reference earnings based on five earnings brackets).

Reference earnings are the insured's average monthly earnings for all calendar years of contributions, up to 40 years.

The minimum monthly old-age pension is a fixed monthly amount that varies depending on the insured's calendar years of contributions (ranging from €269.08 with up to 15 calendar years of contributions to €389.34 with at least 31 calendar years).

The maximum old-age pension is 92% of the reference earnings used to calculate the pension.

Early pension: The pension is reduced by 0.5% for each calendar month the pension is claimed before the normal retirement age. (For each calendar year of contributions greater than 40 calendar years, four months of reductions are waived.) The early pension amount is also multiplied by the financial sustainability factor.

The financial sustainability factor is the average life expectancy at age 65 in 2000 divided by the average life expectancy at age 65 in the year before the pension is claimed.

Deferred pension: The pension is increased for each calendar month of contributions from the normal retirement age to age 70 (from 0.33% a month with 15 to 24 calendar years of contributions to 1% a month with at least 40 calendar years of contributions) plus 0.65% for each calendar month from the eligibility age for an early pension without a reduction and the normal retirement age.

Unemployed worker's old-age pension: If aged 62 or older with at least 15 calendar years of contributions, the pension is calculated in the same way as the old-age pension. If aged 57 or older with at least 22 calendar years of contributions, the pension is reduced by 0.5%.

Dependent spouse's supplement: €37.80 a month is paid.

Long-term care supplement (Complemento por dependência, income tested): €103.51 a month is paid for a first-degree dependence; €186.31 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 based on changes in the gross domestic product (GDP) growth rate and the consumer price index without housing.

Old-age social pension (Pensão Social de Velhice, social assistance, means tested): €207.31 a month (plus additional payments in July and December) is paid.

Solidarity supplement (Complemento extraordinário de solidariedade): €18.02 a month is paid if younger than age 70; €36.02 if aged 70 or older.

Long-term care supplement (Complemento por dependência): €93.15 a month is paid for a first-degree dependence; €175.96 for a second-degree dependence.

Solidarity supplement for the elderly (Complemento Solidário para Idosos, social assistance, means tested): The annual supplement is the difference between the insured's annual income and the annual supplement threshold.

The annual supplement threshold is €5,175.82 (for a single person) or €9,057.69 (for a couple).

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and the consumer price index without housing.

Permanent Disability Benefits

Disability pension (Pensão de Invalidez, social insurance): 2% of reference earnings for each calendar year of contributions is paid with less than 21 calendar years of contributions; with at least 21 calendar years of contributions, the percentage of reference earnings paid for each calendar year of contributions, up to 40 years, varies

depending on the reference earnings (from 2% to 2.3% of reference earnings based on five earnings brackets).

Reference earnings are calculated as the average monthly earnings for all years of coverage, up to 40 years.

The minimum disability pension is a fixed monthly amount depending on the number of calendar years of contributions, from €269.08 with less than 15 calendar years of contributions to €389.34 with 31 years or more.

The maximum disability pension is 92% of the reference earnings used to calculate the pension.

Long-term care supplement (Complemento por dependência, income tested): €103.51 a month is paid for a first-degree dependence; €186.31 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 based on changes in the GDP growth rate and consumer's price index without housing.

Social benefit for inclusion (Prestação Social para a Inclusão, social assistance, means tested): The social benefit for inclusion consists of three components: A basic social benefit, a supplement (paid as of October 2018), and a top-up benefit (paid as of October 2018).

The monthly amount of the basic social benefit varies depending on the beneficiary's degree of disability and reference income, and an annual reference value of the base component.

The maximum basic social benefit is €264.32 (2017).

Disability supplement (income tested): A monthly supplement is paid based on the beneficiary's household income.

Long-term care supplement (Complemento por dependência): €93.15 is paid for a first-degree dependence; €175.96 for a second-degree dependence.

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and the consumer price index without housing.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência, social insurance)

Spouse's pension (Pensão de viuvez): 60% of the social insurance old-age or disability pension the deceased received or was entitled to receive (70% if both a widow(er) and a divorced spouse are eligible) is paid. For a widow(er) younger than age 35, the pension is paid for five years or, if the widow(er) has a child, until the youngest child is no longer entitled to receive an orphan's pension. There is no limit if the widower(er) has a total disability or is aged 35 or older.

Orphan's pension (Pensão de orfandade): 20% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for one eligible child; 30% for two children; 40% for three or more children. The pension is doubled for full orphans.

Other eligible survivor's pension (Pensão para os ascendentes a cargo do beneficiário falecido): If there are no other eligible survivors, 30% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for one eligible parent or grandparent; 50% for two; 80% for three.

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

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

Spouse's social pension (Pensão Social de Velhice, social assistance, means tested): 60% of the monthly social pension is paid.

The monthly social pension is €207.01.

Orphan's social pension (Pensão de Orfandade, social assistance, means tested): 20% of the monthly social pension is paid for one eligible child; 30% for two children; 40% for three or more children. The pension is doubled for full orphans.

The monthly social pension is €207.01.

Death grant (Subsídio por Morte, social insurance): A lump sum of three times the monthly social benefit rate is paid.

The monthly social benefit rate is €428.90.

Benefit adjustment: Benefits are adjusted annually based on changes in the GDP growth rate and the consumer price index without housing.

Funeral grant (Subsídio de Funeral, social assistance, means tested): A lump sum of €214.93 is paid.

Administrative Organization

Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>) provides general supervision through the State Secretariat for Social Security.

Social Security Institute (<http://www.seg-social.pt/>) administers the program through the National Pension Center.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip/>) collects and manages contributions.

Sickness and Maternity

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1979 (National Health Service); 1990 (Framework Law on Health); 2004, 2005, 2009 (sickness); 2007 (social security); 2009 (contributory schemes); 2009 (parental benefits); 2010 (means test); and 2011 (copayments).

Type of program: Universal (medical benefits), social insurance (cash benefits), and social assistance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Portugal, including illegal immigrants.

Cash sickness benefit (Subsídio de Doença, social insurance): Employed and self-employed persons, including household workers.

Voluntary coverage for certain categories of persons not covered by any other compulsory contributory program.

Cash maternity, paternity, and adoption benefits (Subsídio Parental; Subsídio por Adoção; social insurance): Employed and self-employed persons.

Exclusion: Short-term workers with up to 70 days of employment a year with the same employer.

Voluntary coverage for certain categories of persons not covered by any other compulsory contributory program.

Cash maternity, paternity, and adoption benefits (Subsídio Social Parental; Subsídio Social por Adoção; social assistance): Needy residents of Portugal.

Source of Funds

Insured person

Universal: None.

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

Of the combined insured person and employer contributions (34.75%), 1.41% finances sickness benefits and 0.76% finances maternity benefits.

Social assistance: None.

Self-employed person

Universal: None.

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

Of the total self-employed person's contribution, a portion finances sickness and maternity benefits.

Social assistance: None.

Employer

Universal: None.

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

Of the combined insured person and employer contributions (34.75%), 1.41% finances sickness benefits and 0.76% finances maternity benefits.

Social assistance: None.

Government

Universal: The total cost.

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Subsídio de Doença, social insurance): Must have at least six months of contributions, including 12 days of paid or credited contributions in the four months before the month in which the incapacity began.

Contributions may be credited for periods the insured received cash sickness, maternity, paternity, or adoption benefits and for compulsory military or community service.

Cash maternity, paternity, and adoption benefits (Subsídio Parental; Subsídio por Adoção; social insurance): Must have at least six months of contributions. For an adoption, the child must be younger than age 15. 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.

Maternity risk allowance (Subsídio por Risco Clínico durante a Gravidez, social insurance): Paid for an at-risk pregnancy to insured women with at least six months of contributions before ceasing work because of the pregnancy. A medical certification is required.

Special maternity social allowance (Subsídio por Riscos Específicos, social insurance): Must have at least six months of contributions and work at night or be exposed to workplace health and safety risks, and be pregnant, recently have given birth, or be breastfeeding an infant.

Grandparent's benefit (Subsídio para Assistência a Neto, social insurance): Must have at least six months of contributions, the adolescent parent must be younger than age 16, and the child must live with the grandparents.

Disabled or sick child allowance (Subsídio para Assistência a Filho, social insurance): Paid to a parent with at least six months of contributions who takes care of a child due to sickness or accident. Both parents must be working.

Cash maternity, paternity, and adoption benefits (Subsídio Social Parental; Subsídio Social por Adoção, social assistance, means tested): Must not qualify for social insurance maternity or paternity benefits.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate, and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Prenatal family allowance (Abono de Família Pré-natal, social assistance, means tested): Paid to a resident pregnant mother from the 13th week of the pregnancy for six months or until childbirth. Must provide a medical certificate.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed €101,116.80.

Maternity risk social allowance (Subsídio Social por Risco Clínico durante a Gravidez, social assistance, means tested): Paid for at-risk pregnancies to women who do not qualify for social insurance benefits. A medical certification is required stating the length of the leave.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Special maternity allowance (Subsídio Social por Riscos Específicos, social assistance, means tested): Paid to a resident mother not entitled to the social insurance special maternity allowance who works at night or is exposed to workplace health and safety risks, and is pregnant, recently gave birth, or breastfeeds an infant.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Sickness and Maternity Benefits

Sickness benefit (Subsídio de Doença, social insurance): 55% of the insured's average daily earnings is paid for the first 30 days of incapacity; 60% from the 31st day up to the 90th day; 70% from the 91st day up to the 365th day; thereafter, 75%.

If the insured's monthly reference salary is €500 or less, if the insured has three or more children up to age 16 (age 24 if receiving family allowances), or if the insured receives family allowances (abono de família), 60% of the insured's average daily earnings is paid for the first 30 days of

incapacity; 65% from the 31st day up to the 90th day; 70% from the 91st day 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 average net daily earnings (minus social insurance contributions and taxes) in the six months before the two months before the incapacity began.

The minimum sickness benefit is 30% of the monthly social benefit rate or 100% of the insured's average daily earnings, whichever is lower.

The monthly social benefit rate is €428.90.

The maximum sickness benefit is 100% of the insured's average daily earnings used for cash sickness benefit calculation.

Maternity and paternity benefit (Subsídio Parental, 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 30 days if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births). The insured can opt for a 150-day leave period paid at 80% of average daily earnings (may be extended for 30 days at 83% if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births).

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 average net daily earnings in the six months before the 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 nonemployed mothers).

The benefit must be paid to the father for at least 15 days (five days immediately after childbirth and ten days in the 30 days following childbirth); may be extended by two days for each child for multiple births.

The benefit may be paid for up to an additional three months.

If one parent is unable to take leave due to physical or mental illness or death, 100% of the that parent's benefit is paid to the other parent.

The daily minimum maternity and paternity benefit is 80% of 1/30 of the monthly social benefit rate (40% for an extended benefit).

The monthly social benefit rate is €428.90.

Adoption benefit (Subsídio por Adoção, 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 30 days if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births). The insured can opt for a 150-day leave period paid at 80% of average daily earnings (may be extended for 30 days at 83% if the leave is shared by both parents in separate periods, and by 30 days for each additional child for multiple births).

Average daily earnings are the insured's average net daily earnings in the six months before the two months before the adoption.

The benefit may be paid for up to an additional three months.

The daily minimum benefit is 80% of 1/30 of the monthly social benefit rate (40% for an extended benefit).

The monthly social benefit rate is €428.90.

Maternity risk allowance (Subsídio por Risco Clínico durante a Gravidez, social insurance): 100% of the insured's average daily earnings is paid to an insured mother; the duration is determined by the medical certificate.

Average daily earnings are based on the insured's average net daily earnings in the six months before the two months before the expected date of childbirth.

Special maternity allowance (Subsídio por Riscos Específicos, social insurance): 65% of the insured's average daily earnings is paid.

Average daily earnings are based on the insured's average net daily earnings in the six months before the last two months before the expected date of childbirth.

The daily minimum special maternity allowance is 80% of 1/30 of the monthly social benefit rate (40% for an extended benefit).

The monthly social benefit rate is €428.90.

Grandparent's benefit (Subsídio para Assistência a Neto, 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; 65% of the insured's average daily earnings for up to 30 days a year for the sickness or accident of a dependent grandchild younger than age 18 (no limit if disabled).

Average daily earnings are the insured's average net daily earnings in the six months before the two months before the expected date of childbirth.

Disabled or sick child allowance (Subsídio para Assistência a Filho, 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 (no limit for a child with disability) in need of care and living with the insured; 15 days for children aged 12 to 18 (at any age if dependent and 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 average net daily earnings in the six months before the two months before the month the incapacity began.

Maternity, paternity, and adoption benefits (Subsídio Social Parental, Subsídio Social por Adoção, social assistance, means tested): 80% of the daily social benefit rate is paid for a 120-day parental leave period; 64% for a 150-day parental leave period; 66% for a 180-day shared leave period.

The monthly social benefit rate is €428.90.

Prenatal family allowance (Abono de Família Pré-natal, social assistance, means tested): €95.08 to €146.42 a month is paid for one eligible child for six months; €190.16 to €292.84 for twins; and €285.24 to €439.26 for triplets; the benefit is increased by 35% for single parents. The allowance varies depending on the income bracket.

Maternity risk social allowance (Subsídio Social por Risco Clínico durante a Gravidez, social assistance, means tested): 80% of the daily social benefit rate is paid.

The monthly social benefit rate is €428.90.

Special maternity social allowance (Subsídio Social por Riscos Específicos, social assistance): 80% of the daily social benefit rate is paid.

The monthly social benefit rate is €428.90.

Workers' Medical Benefits

The National Health Service (NHS) provides medical services through hospitals, local health services, health centers, and groups of health centers. Benefits include general and specialist care, maternity care, hospitalization, surgery, approved medications, transportation, and long-term care.

Cost sharing: Patients pay €4.50 for a general practitioner visit; €3.50 for a nurse (€4.50 at the hospital); €7.00 for a specialist; €9.00 (€9.50 primary care) for a home visit; and €14.00 for an emergency visit in NHS hospitals. There is no cost sharing for certain groups, including pregnant women, minors, certain needy persons, and certain unemployed persons.

No cost sharing for hospitalisation.

The government pays a portion of the cost of certain medicine; the total cost for listed essential medicine (such as insulin and immunomodulators). Needy elderly people may

be fully reimbursed for dentures, medicine, glasses, and contact lenses.

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, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>), through the State Secretariat for Social Security, provides general supervision.

Social Security Institute (<http://www.seg-social.pt/>) administers the cash benefits.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Regional health administrations administer the medical benefits and are supervised by the Ministry of Health.

Work Injury

Regulatory Framework

First law: 1913.

Current law: 2009 (work injury and occupational diseases).

Type of program: Social insurance (occupational diseases) and employer-liability (work injury) system.

Coverage

Employed and self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

Social insurance (occupational diseases): See source of funds under Old Age, Disability, and Survivors.

Employer liability (work injury): None.

Self-employed person

Social insurance (occupational diseases): See source of funds under Old Age, Disability, and Survivors.

Employer liability (work injury): The total cost (pays insurance premiums to a private carrier).

Employer

Social insurance (occupational diseases): See source of funds under Old Age, Disability, and Survivors.

Employer liability (work injury): The total cost (pays insurance premiums to a private carrier).

Government

Social insurance (occupational diseases): None.

Employer liability (work injury): None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

70% of the insured's reference earnings is paid for 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.

The minimum reference earnings to calculate benefits are three times the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Partial disability: 70% of the insured's lost earning capacity is paid.

Permanent Disability Benefits

Permanent disability pension (social insurance and employer liability): For a total (100%) assessed loss of work capacity, 80% of the insured's reference earnings plus 10% for each dependent, up to 100%, is paid. For a total assessed loss of work capacity in the usual profession, 50% to 70% of the insured's reference earnings is paid, depending on the insured's residual earning capacity.

Reference earnings are based on the insured's gross annual wage.

Partial disability: For an assessed loss of working capacity of at least 30% but less than total, 70% of the insured's lost earning capacity is paid annually; for an assessed loss of work capacity of less than 30%, a lump sum is paid.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência, social insurance and employer liability)

Spouse's pension (Pensão de viuvez): 30% of the deceased's reference earnings is paid to a widow(er), 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 disease).

Orphan's pension (Pensão de orfandade): 20% of the deceased's reference earnings is paid for one child younger than age 18 (age 22 if in secondary education; age 25 if in higher education; no limit if disabled); 40% for two

children; 50% for three or more children. 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 disease).

Parent's pension (Pensão para os ascendentes a cargo do beneficiário falecido): 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 disease).

Funeral grant (Subsídio por Despesas de Funeral, social insurance and employer liability): The cost of the funeral is paid, up to four times 1.1 times the monthly social benefit rate; the grant is doubled if transportation costs are necessary.

The monthly social benefit rate is €428.90.

Death grant (Subsídio por Morte, social insurance and employer liability): A lump sum of 12 times 1.1 times the monthly social benefit rate is paid (50% to the widow(er) and 50% to the children; 100% with only one dependent survivor).

The monthly social benefit rate is €428.90.

Certain other allowances are paid under certain conditions, such as the need for constant attendance or training.

Administrative Organization

Work Injury: Ministry of Finance (<https://www.portugal.gov.pt/>), through the Insurance and Pension Funds Supervision Authority (ASF), provides general supervision.

Insurance companies manage work accident insurance policies.

Occupational disease: Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>) provides general supervision of the program.

Social Security Institute (<http://www.seg-social.pt/>), through the National Occupational Disease Insurance Fund, administers the program.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Unemployment

Regulatory Framework

First law: 1975.

Current laws: 2006 and 2010 (unemployment), 2009 (contributory schemes), and 2010 (means test).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons; previously disabled persons reassessed as capable of work; and certain categories of self-employed persons, including sole proprietors and owners of Single Member Limited Liability Companies and their spouses or partners, and persons who are economically dependent on an employer (if he or she receives 80% of total annual income from the employer).

Source of Funds

Insured person

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

Of the combined insured person and employer contributions (34.75%), 5.14% finances unemployment benefits.

Social assistance: None.

Self-employed person

Social insurance: Of the total contribution to Old Age, Disability, and Survivors (see above), a portion finances unemployment benefit.

Social assistance: None.

Employer

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

Of the combined insured person and employer contributions (34.75%), 5.14% finances unemployment benefits.

10% of reference income for self-employed persons who are economically dependent on an employer (if he or she receives more than 80% of total annual income from the employer or 7% for the other situations).

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Unemployment benefit (Subsídio de Desemprego, social insurance): Must have at least 360 days of contributions in the 24 months before unemployment (720 days in

the last 48 months if self-employed), register at an employment office, and be capable of and available for work. Unemployment must be involuntary.

Unemployment social benefit (Subsídio Social de Desemprego, social assistance, means tested): Must have at least 180 days of contributions in the 12 months before unemployment and be ineligible for or have exhausted unemployment benefits. The insured must register at an employment office and be capable of and available for work. Unemployment must be involuntary.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the value of the monthly social benefit rate and monthly household per capita income must not exceed 80% of the monthly social benefit rate.

The monthly social benefit rate is €428.90.

Part-time unemployment benefit (Subsídio de Desemprego Parcial, social insurance): The insured must receive unemployment benefits and work part-time from 20% to 70% of normal weekly working time with earnings less than the unemployment benefit.

Unemployment Benefits

Unemployment benefit (Subsídio de Desemprego, social insurance): 65% of the insured's average earnings is paid for the first 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 before the two months before the month unemployment began.

For self-employed persons, 65% of the reference earnings (based on earnings from one to 11 times the monthly social benefit rate) multiplied by the percentage of the insured's level of economic dependency is paid.

The monthly social benefit rate is €428.90.

The minimum monthly unemployment benefit is the monthly social benefit rate.

The maximum monthly unemployment benefit is 2.5 times the monthly social benefit rate or 75% of the net amount of the reference earnings used for the calculation of the unemployment benefit (for self-employed persons).

The net amount of the reference earnings used for the calculation of the unemployment benefit for self-employed persons is the net monthly income.

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 29, from 150 up to 330 days (30 extra days for every five years of registered earnings in the last 20 years); if aged 30 to 39, from 180 up to 420 days (30 extra days for every five years of registered earnings in the last 20 years);

if aged 40 to 49, from 210 up to 540 days (45 extra days for every five years of registered earnings in the last 20 years); if aged 50 or older, from 270 up to 540 days (60 extra days for every five years of registered earnings in the last 20 years).

If the insured had 450 days of contributions by March 31, 2012, the benefit is paid for a period ranging from 270 to 900 days for the first period of unemployment.

See Old Age, Disability, and Survivors for early old-age pension for long-term unemployed persons.

Unemployment social benefit (Subsídio Social de Desemprego, social assistance, means tested): 80% of the monthly social benefit rate is paid to a single person; 100% with dependents.

The monthly social benefit rate is €428.90.

The duration of benefits depends on the beneficiary's age when contributory unemployment benefits cease. If aged 40 or older, the duration is the same as the social insurance unemployment benefit; if under age 40, the duration is half of the social insurance unemployment benefit.

The social assistance unemployment benefit may be renewed until early retirement age provided the insured became unemployed at age 52 or later.

Part-time unemployment benefit (Subsídio de Desemprego Parcial, social insurance): 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 insurance unemployment benefit.

Administrative Organization

Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>) 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.

Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Employment centers review claimants' eligibility.

Family Allowances

Regulatory Framework

First law: 1942.

Current laws: 1997, 1999, and 2003 (family benefits); 2007 (social security); and 2010 (means test).

Type of program: Social insurance and social assistance system.

Note: In October 2017, the Social Benefit for Inclusion replaced the Lifelong Allowance (Subsídio Mensal Vitalício). See Old Age, Disability, and Survivors.

Coverage

Citizens of Portugal, foreign citizens, refugees, and noncitizen residents of Portugal.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (Abono de Família para Crianças e Jovens, social assistance, means tested): Paid for children younger than age 16 (age 24 if a student) who are not in gainful activity.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 240 times the monthly social benefit rate, and annual household reference income must not exceed €9,006.90 (or €15,011.50 for children up to 36 months).

The monthly social benefit rate is €428.90.

Constant-attendance supplement (Subsídio por assistência de terceira pessoa): Paid for each child with a disability who requires the constant attendance of others to perform daily functions.

Education supplement (Montante adicional): Paid each September to help with school fees for children aged 6 to 16 in low-income households.

Education allowance (Bolsa de estudo): Paid to secondary school students younger than age 18 in households with total annual income less than €6,004.60.

Disability supplement (Bonificação por Deficiência, social insurance and social assistance): Paid for financially dependent family members younger than age 24 with an assessed physical or mental disability. The disabled dependent must not work under the compulsory social insurance system.

For the social insurance benefit, 12 months of contributions in the last 14 months are required.

For the social assistance benefit, the disabled dependent must not work under the compulsory social insurance system and monthly family income must be less than 1.5 times the monthly social benefit rate or the individual monthly income must not exceed €128.67.

The monthly social benefit rate is €428.90.

Special education allowance (Subsídio de educação especial): Paid to children with a disability younger than age 24 attending special education or private school, kindergarten, or receiving support from a specialized institution.

Minimum income (Rendimento Social de Inserção, social assistance, means tested): Paid to needy families.

Means test: Total household assets (bank accounts, stocks, investment funds, etc.) must not exceed 60 times the monthly social benefit rate, and monthly household per capita income must not exceed €183.84 for a single person plus €128.69 for each additional adult and €91.92 for each dependent child.

The monthly social benefit rate is €428.90.

Family Allowance Benefits

Family allowances (Abono de Família para Crianças e Jovens, social assistance, means tested): An allowance is paid depending on the reference family income and the age of each eligible child.

Reference family income is calculated by dividing the total income of all working family members by the number of eligible children plus one. Reference income is grouped into five levels indexed to the monthly social benefit rate.

The monthly social benefit rate is €428.90.

If the reference family income is up to 50% of the monthly social benefit rate multiplied by 14, €146.42 a month is paid for each child up to age 12 months; €73.21 to €146.41 a month is paid for each child aged 12 to 36 months, depending on the number of children; and €36.60 a month for each child older than age 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 monthly social benefit rate multiplied by 14, €120.86 a month is paid for each child up to age 12 months; €60.43 to €120.87 a month for each child aged 12 to 36 months, depending on the number of children; and €30.22 a month for each child older than age 36 months. If the reference family income is 101% to 150% of the monthly social benefit rate multiplied by 14, €95.08 a month is paid for each child up to age 12 months; €49.93 to €104.62 a month for each child aged 12 to 36 months, depending on the number of children; and €27.35 a month for each child older than age 36 months.

For families whose income is 151% to 250% of the monthly social benefit rate multiplied by 14, an amount of €18.91 is paid for each child older than age 36 months.

Constant-attendance supplement (Subsídio por assistência de terceira pessoa): €101.68 a month is paid for each eligible child.

Education supplement (Montante adicional): An additional family allowance benefit is paid in September.

Education allowance (Bolsa de estudo): If the reference family income is 51% to 100% of the monthly social benefit rate times 14, €36.60 a month is paid (€49.41 to single-parent families); if the reference family income is from 101% to 150% of the monthly social benefit rate times 14, €30.22 a month is paid (€40.80 to single-parent families).

Disability supplement (Bonificação por Deficiência, social insurance and social assistance): €61.57 a month is paid for each eligible child up to age 14 (€83.12 for single-parent family); €89.67 a month for each child aged 14 to 18 (€121.05 for single-parent family); €120.04 a month for each child aged 18 to 24 (€162.05 for single-parent family).

Special education allowance (Subsídio de educação especial): A variable amount is paid depending on household income.

Minimum income (Rendimento Social de Inserção, social assistance, means tested): The difference between the minimum monthly income and the monthly household income per capita is paid for 12 months.

The minimum monthly income is €186.68.

Administrative Organization

Ministry of Labor, Solidarity, and Social Security (<https://www.portugal.gov.pt/pt/gc21/area-de-governo/trabalho-solidariedade-e-seguranca-social/>), through the State Secretariat for Solidarity and Social Security, provides general supervision.

Social Security Institute (<http://www.seg-social.pt/>) administers the programs. Social Security Financial Management Institute (<http://www.seg-social.pt/igfss-ip-instituto-de-gestao-financeira-da-seguranca-social-ip>) collects and manages contributions.

Romania

Exchange rate: US\$1.00 = 3.88 lei.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1912.

Current laws: 2004 (mandatory individual accounts); 2010 (public pension system), implemented in 2011; and 2015 (fiscal code).

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

Coverage

Social insurance: Employed persons with individual labor contracts; civil servants; unemployment benefit recipients; self-employed persons with average net monthly income of at least 1,900 lei; and certain other workers.

Voluntary coverage is available.

Exclusions: Self-employed persons with average net monthly income of less than 1,900 lei.

Special systems for certain professions, including lawyers, notaries, and the clergy; and military personnel.

Mandatory individual account: Employed and self-employed persons younger than age 35 on January 1, 2008.

Voluntary coverage for employed and self-employed persons aged 35 to 45 on January 1, 2008.

Source of Funds

Insured person

Social insurance: 25% of gross earnings (social insurance only); 21.25% of gross earnings (social insurance and mandatory individual account).

The maximum monthly earnings used to calculate contributions are 20,810 lei (for unemployment benefit recipients only).

Mandatory individual account: 3.75% of gross earnings (including administrative fees).

The maximum monthly earnings used to calculate contributions are 20,810 lei (for unemployment benefit recipients only).

Self-employed person

Social insurance: 25% of covered earnings (social insurance only); 21.25% of covered earnings (social insurance and mandatory individual account).

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

The national monthly minimum gross wage is 1,900 lei.

There are no maximum earnings used to calculate contributions.

Mandatory individual account: 3.75% of gross earnings (including administrative fees).

There are no maximum earnings used to calculate contributions.

Employer

Social insurance: 4% of gross payroll for employees who work in arduous conditions; 8% for employees who work in very arduous conditions; none for other types of employees.

There are no maximum earnings used to calculate contributions.

Mandatory individual account: None.

Government

Social insurance: Finances any deficit.

Mandatory individual account: None.

Qualifying Conditions

Old-age pension (social insurance and mandatory individual account): Age 65 (men) or age 60 and nine months (women, gradually rising to age 63 by 2030) with at least 15 years of contributions. The full pension is paid with at least 35 years (men) or 30 years and nine months (women, gradually rising to 35 years by 2030) of contributions.

Lower age requirements apply to persons employed in arduous and very arduous work, and to certain categories of disabled persons.

Contributions may be credited for periods during which social insurance benefits are received, periods of university study or military service, and certain other periods.

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.

The old-age pension is payable abroad.

Disability pension (Pensia de invaliditate, social insurance): Must have at least a 50% assessed loss 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 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.

For students and apprentices, only disabilities resulting from work are covered. The contribution requirements vary depending on the insured's age when the disability began, and are waived if the disability is the result of a work accident, an occupational disease, neoplasia, schizophrenia, HIV/AIDS, or military service.

Constant-attendance supplement: Paid if the insured is assessed with a Group I disability.

The disability pension is payable abroad.

Disability pension (mandatory individual account):

Must be assessed with a permanent disability and incapacity for any work.

Survivor pension (Pensia de urmas, social insurance):

The insured received or was entitled to receive a social insurance old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who has reached the normal retirement age and was married to the deceased for at least 15 years at the time of death; at any age if the widow(er) is disabled and was married to the deceased for at least one year before the death, if the death was caused by a work accident or occupational disease (income tested), or has a dependent child up to age 7 (income tested); and children up to age 16 (age 26 if a student, depending on the duration of studies; no limit if disabled).

The survivor pension is payable abroad under bilateral agreement.

Survivor pension (mandatory individual account): Paid if the insured dies before receiving a benefit from the individual account.

Funeral grant (Ajutorul de deces, 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.

Old-Age Benefits

Old-age pension (Pensie pentru limita de varsta, social insurance): The monthly pension is the insured's lifetime average accumulated score (based on pension points) multiplied by the pension point value at the date of retirement.

The lifetime average accumulated score is calculated by dividing the insured's total pension points by the years of contributions required for a full pension. Pension points are calculated by dividing the insured's average gross monthly earnings in a year by the national average gross monthly wage for that year.

The pension point value is 1,000 lei (1,100 lei as of July 1, 2018).

The national average gross monthly wage is 4,162 lei.

Employment may continue.

Early pension: The pension is calculated in the same way as the old-age pension except that credited contributions are not taken into account.

Partial early pension: The pension is reduced for each month it is claimed before the normal retirement age, depending on the number of years of contributions: by 0.50% a month if the insured has less than one year of contributions exceeding the years of contributions required for the full pension; by 0.45% with at least one but less than two years; by 0.40% with at least two but less than three years; by 0.35% with at least three but less than four years; by 0.30% with at least four but less than five years; by 0.25% with at least five but less than six years; by 0.20% with at least six but less than seven years; and by 0.15% with at least seven but less than eight years. Credited contributions are not taken into account for pension calculation purposes.

The minimum monthly old-age pension is 520 lei (640 lei as of July 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the pension point value, which is adjusted annually based on 100% of the change in the inflation rate plus 50% of the real growth in the average wage.

Old-age pension (mandatory individual account): The account balance is paid as a lump sum. If the accumulated capital is sufficient to finance a monthly pension above a prescribed monthly minimum, a monthly pension may be paid for up to five years.

Permanent Disability Benefits

Disability pension (Pensia de invaliditate, social insurance): The pension is the insured's lifetime average accumulated score (based on pension points) multiplied by the value of the pension point at the time the claim is made.

The lifetime average accumulated score is calculated by dividing the insured's total pension points by the years of contributions required for a full pension. Pension points are calculated by dividing the insured's average gross monthly earnings in a year by the national average gross monthly wage for that year. Additional credits may be given for missed contributions due to a Group I or II disability.

The pension point value is 1,000 lei (1,100 lei as of July 1, 2018).

The national average gross monthly wage is 4,162 lei.

Constant-attendance supplement: A lump sum of 80% of the pension point value is paid.

The disability pension ceases at the normal retirement age and is replaced by the social insurance old-age pension.

The minimum monthly disability pension is 520 lei (640 lei as of July 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the pension point value, which is adjusted annually based on 100% of the change in the inflation rate plus 50% of the real growth in the average wage.

Disability pension (mandatory individual account): The account balance is paid as a lump sum. If the accumulated

lifetime capital is sufficient to finance a monthly pension is above a certain monthly minimum, a monthly pension may be paid for up to five years.

Survivor Benefits

Survivor pension (Pensia de urmas, social insurance): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid 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 meet the eligibility requirements.

If the deceased did not qualify for the social insurance old-age pension or received a disability, early, or early partial old-age pension, the survivor pension is based on a disability pension for a Group I disability.

If the survivor is entitled to receive a social insurance 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.

The minimum monthly survivor pension is 520 lei (640 lei as of July 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the pension point value, which is adjusted annually based on 100% of the change in the inflation rate plus 50% of the real growth in the average wage.

Survivor pension (mandatory individual account):

The value of the insured's 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 (Ajutorul de deces, social insurance): A lump sum of 4,162 lei is paid for the insured's funeral; the grant is reduced by 50% for the funeral of the insured's dependent.

Administrative Organization

Ministry of Labor and Social Justice (<http://www.mmuncii.ro/>) is responsible for general supervision and policy development for the social insurance program.

National House of Public Pensions (<https://www.cnpp.ro/>) administers the social insurance program.

Financial Supervisory Authority (<https://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), 2006 (health reform), and 2015 (fiscal code).

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

Coverage

Social insurance (cash benefits): Employed persons with individual labor contracts; civil servants; unemployment benefit recipients; self-employed persons; and certain other workers.

Social insurance (medical benefits): Employed persons.

Social assistance (medical benefits): Residents of Romania not covered by social insurance, including children up to age 18 (age 26 if a full-time student), persons with disabilities, unemployed persons, prisoners, and women receiving prenatal or postnatal care.

Source of Funds

Insured person

Social insurance (cash benefits): None.

Social insurance (medical benefits): 10% of monthly earnings.

There are no maximum earnings used to calculate contributions.

Social assistance (medical benefits): None.

Self-employed person

Social insurance (cash benefits): 1% of taxable income.

There are no maximum earnings used to calculate contributions.

The national monthly minimum gross wage is 1,900 lei.

Social insurance (medical benefits): 10% of earnings.

The minimum monthly earnings used to calculate contributions are 12 times the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

There are no maximum earnings used to calculate contributions.

The self-employed person's contributions for medical benefits also finance work injury medical benefits.

Social assistance (medical benefits): None.

Employer

Social insurance (cash benefits): 2.25% of average gross monthly income.

The employer's contribution also finances work injury and unemployment benefits.

Approximately 40% of the employer's contribution is allocated to the Unique National Fund of Health Insurance for cash sickness benefits.

Social insurance (medical benefits): None.

Social assistance (medical benefits): None.

Government

Social insurance (cash benefits): None; contributes as an employer.

Social insurance (medical benefits): Provides subsidies.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (Concediu medical si indemnizatie pentru incapacitate temporara de munca, social insurance): Must have at least six months of contributions in the 12 calendar months before the incapacity began; no contribution requirement for emergency surgery and in cases of contagious diseases, tuberculosis, neoplasia, or AIDS.

Cash maternity benefit (Concediu medical si indemnizatie pentru maternitate, social insurance): Must have at least six months of contributions in the 12 months before the maternity leave began.

Maternity risk benefit (Indemnizatia de risc maternal, social insurance): Paid to a pregnant worker or breastfeeding woman who is exposed to certain workplace-related risks. There is no minimum qualifying period.

Child care allowance (Concediu medical si indemnizatie pentru ingrijirea copilului bolnav, social insurance): Paid for providing care to a sick child younger than age 7 (age 16 if seriously ill; age 18 if disabled). Must have at least six months of contributions in the 12 calendar months before the month in which the medical leave began.

Medical benefits (social insurance and social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Concediu medical si indemnizatie pentru incapacitate temporara de munca, social insurance): 75% of the insured's average gross monthly earnings in the last six months (100% for emergency surgery, tuberculosis, neoplasia, AIDS, and other contagious diseases) is paid after a five-day waiting period for up to 183 days a year for each illness; may be extended in some cases. (The employer pays benefits for the first five days.)

The maximum monthly earnings used to calculate benefits are 12 times the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

Maternity benefit (Concediu medical si indemnizatie pentru maternitate, social insurance): 85% of the insured's average gross 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 12 times the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

Maternity risk benefit (Indemnizatia de risc maternal, social insurance): 75% of the insured's average gross monthly earnings in the six months before the expected date of childbirth is paid for up to 120 days.

The maximum monthly earnings used to calculate benefits are 12 times the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

Child care allowance (Concediu medical si indemnizatie pentru ingrijirea copilului bolnav, social insurance): 85% of the insured's average gross monthly earnings in the six months before the claim is made is paid for up to 45 days for each calendar year (may be extended in case of surgery, neoplasia, immobilization due to plaster casts, and certain other contagious diseases).

The maximum monthly earnings used to calculate benefits are 12 times the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

Workers' Medical Benefits

Social insurance: Providers under contract with health insurance funds provide medical services directly to patients. Medical benefits include general and specialist care, primary medical assistance, dental care, outpatient care, hospitalization, medicine, appliances, rehabilitation, preventive medical care, maternity care, and transportation.

Social assistance: Medical benefits include a minimum package of health care services, including emergency care, maternity care, and family planning.

Dependents' Medical Benefits

Dependents are entitled to the social assistance medical benefits for insured workers.

Administrative Organization

National Health Insurance House (<http://www.cnas.ro/>) administers cash sickness, maternity, and medical benefits.

Work Injury

Regulatory Framework

First law: 1912.

Current laws: 2002 (work injury); 2006 (safety and health); and 2010 (social insurance), implemented in 2011.

Type of program: Social insurance system.

Coverage

Certain residents of Romania, including 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.

Self-employed person: A contribution is paid.

The minimum monthly income used to calculate contributions is the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

For work injury medical benefits 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.

Qualifying Conditions

Temporary and permanent disability benefits (social insurance): Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Illness prevention and rehabilitation for work benefit (social insurance): Must have at least six months of contributions in the 12 calendar months before the month in which medical leave began.

Temporary Disability Benefits

Temporary disability benefit (Indemnizatie pentru incapacitate temporara de munca): 80% of the insured's average wage in the six calendar months before the disability began (or during the entire insured period, if shorter) is paid from the first day of disability for up to 183 days a year (may be extended up to 270 days); 100% if the insured has to undergo emergency medical treatment. The benefit is paid by the employer until recovery or certification of permanent disability.

Illness prevention and rehabilitation for work benefit (social insurance): A monthly benefit of up to 25% of the

insured's average monthly gross earnings in the six months before the incapacity began is paid for up to 90 days a year.

An additional benefit of 75% of the insured's average gross monthly earnings in the six months before the incapacity began is paid to persons who are in quarantine.

The maximum monthly earnings used to calculate benefits are 12 times the national monthly minimum gross wage.

The national monthly minimum gross wage is 1,900 lei.

Permanent Disability Benefits

Permanent disability pension (Pensia de invaliditate):

See Old Age, Disability, and Survivors.

Workers' Medical Benefits

Providers under contract with health insurance funds provide medical services directly to patients. Medical benefits include general and specialist care, outpatient care, hospitalization, medicine, appliances, glasses, hearing aids, rehabilitation, preventive medical care, maternity care, and transportation.

Survivor Benefits

Survivor pensions are paid under Old Age, Disability, and Survivors.

Funeral grant (Ajutor de deces): A lump sum of four times the insured's monthly average gross earnings is paid when the insured dies.

Administrative Organization

Ministry of Labor and Social Justice (<http://www.mmuncii.ro/>) is responsible for general supervision and policy development.

National House of Public Pensions (<https://www.cnpp.ro/>) administers the program.

National Agency for Fiscal Administration (<https://www.anaf.ro/>) collects contributions.

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 persons.

Source of Funds

Insured person: None.

Self-employed person: 0.45% of covered declared earnings.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage.

The national average gross monthly wage is 4,162 lei.

Employer: See source of funds under Sickness and Maternity.

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Unemployment benefits (income tested): Must be involuntarily unemployed, have at least 12 months of contributions in the 24 months before unemployment, be aged 16 to the normal retirement age, 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.

Income test: Monthly income must be below the monthly reference social index.

The monthly reference social index is 500 lei.

Unemployment Benefits

Unemployment benefit (income tested): 75% of the monthly reference social index plus 3% to 10% of the insured's average gross monthly earnings in the last 12 months is paid for six months if the insured has at least one year of contributions; nine months with at least five and up to 10 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.

The monthly reference social index is 500 lei.

An unemployed person who resumes full-time employment before the awarded benefit period ends receives 30% of the benefit during the remaining period.

Additional benefits may be paid if the new workplace is more than 50 kilometers from the insured's home or if relocation is necessary.

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 (<http://www.anofm.ro/>) 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), 2004 (children's rights), 2006 (rights of people with disabilities), 2006 (asylum), 2010 (family support), 2010 (parental leave and child raising benefit), 2011 (social assistance), and 2011 (social protection in the cold season).

Type of program: Universal and social assistance system.

Coverage

Residents of Romania.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child allowance (Alocatie de stat pentru copii, universal): Paid for children younger than age 18 (older if a full-time student or trainee).

Family income supplement (Alocatie pentru sustinerea familiei, social assistance, income tested): Paid to families with children younger than age 18.

Income test: Average monthly per capita family net income must not exceed 530 lei.

Single-parent allowance (social assistance, income tested): Paid to single parents.

Income test: Average monthly per capita family net income must not exceed 530 lei.

Parental leave benefit (Concediu si indemnizatie pentru cresterea copilului): Paid to a parent caring for a child younger than age 2 (age 3 if disabled). The parent must have earned income from work or have received social security benefits for at least 12 months in the two years before childbirth.

Insertion incentive (Stimulent de insertie): Paid to parents receiving the parental leave benefit for returning to work before the end of the parental leave period.

Care allowance for disabled children and parents

(universal): Paid to persons who care for a child aged 3 to 7 and for parents with disabilities raising a child.

Monthly placement allowance (Alocatia de plasament, universal): Paid for each child placed in the care of a foster parent, guardian, family member, or authorized residential care facility.

Benefits for persons diagnosed with HIV/AIDS (Alocatiilor de hrana pentru bolnavii HIV/SIDA, universal): Paid to persons diagnosed with HIV/AIDS.

Benefits for disabled persons (universal): Paid to persons with disabilities, depending on the degree of disability.

Attendance allowance (universal): Paid to persons assessed as blind if they require the assistance of others to perform daily functions.

Guaranteed minimum income (Nivelul veniturii minim garantat, social assistance, means tested): Paid to families and persons with income below a legally defined threshold.

Means test: The means test is based on family income and property.

Home heating allowance (Ajutor pentru energia termica, social assistance, income tested): Paid to single persons and households with per capita income less than a fixed amount (the amount varies depending on the type of energy source).

Family Allowance Benefits

Child allowance (Alocatie de stat pentru copii, universal): 200 lei a month is paid for each eligible child up to age 2; 84 lei a month for each child aged 3 to 18 (older if a full-time student or trainee); and 200 lei a month for each disabled child aged 3 to 18.

Family income supplement (Alocatie pentru sustinerea familiei, social assistance, income tested): If average monthly per capita family net income is up to 200 lei, 82 lei a month is paid for one child; 164 lei for two; 246 lei a month for three; or 328 lei a month for four or more children. If average monthly per capita family income is 201 lei to 530 lei, 75 lei a month is paid for one child; 150 lei a month for two; 225 lei a month for three; or 300 lei a month for four or more children.

Single-parent allowance (social assistance, income tested): If average monthly per capita family net income is up to 200 lei, 107 lei a month is paid for one child; 214 lei a month for two; 321 lei a month for three; or 428 lei a month for four or more children. If average monthly per capita family net income is 201 lei to 530 lei, 102 lei a month is paid for one child; 204 lei a month for two; 306 lei a month for three; or 408 lei a month for four or more children.

Parental leave benefit (Concediu si indemnizatie pentru cresterea copilului): 85% of the insured's average net income in the last 12 months is paid for each eligible child.

The minimum monthly benefit is 1,250 lei.

The maximum monthly benefit is 8,500 lei.

Insertion incentive (Stimulent de insertie): 650 lei a month is paid until the child reaches age 2 (age 3 if disabled); may be extended for up to one additional year if the insured returns to work at least 60 days before the end of the parental leave period.

Care allowance for disabled children and parents (universal): 188 lei to 1,250 lei a month is paid.

Monthly placement allowance (Alocatia de plasament, universal): 600 lei a month is paid.

Benefits for persons diagnosed with HIV/AIDS (Alocatiilor de hrana pentru bolnavii HIV/SIDA, universal): 15 lei a day is paid for an eligible child; 16 lei a day for an adult.

Benefits for disabled persons (universal): 325 lei a month is paid for a severe disability; 250 lei a month for a moderate disability. A monthly supplement of 125 lei, 100 lei, or 50 lei is paid under certain conditions.

Attendance allowance (universal): 1,160 lei a month is paid.

Guaranteed minimum income (Nivelul veniturii minim garantat, social assistance, means tested): The difference between household income and the guaranteed minimum income is paid.

The guaranteed minimum income varies depending on the size of the household: 142 lei a month for households with one person; 255 lei a month with two persons; 357 lei a month with three persons; 442 lei a month with four persons; 527 lei a month with five persons; plus 37 lei for each additional person above five persons.

Home heating allowance (Ajutor pentru energia termica, social assistance, income tested): Cash benefits range from 16 lei to 262 lei a month, depending on the type of energy source and household per capita income.

Emergency assistance may be paid to persons, including refugees, assessed as needy.

Administrative Organization

Ministry of Labor and Social Justice (<http://www.mmuncii.ro/>) is responsible for general supervision and policy development.

The National Agency for Payments and Social Inspection (<http://www.mmanpis.ro/>) administers all social benefits.

Local offices, local councils, and other institutions pay the benefits.

Russia

Exchange rate: US\$1.00 = 57.85 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; 2011 (funded pensions); 2013 (mandatory pension insurance), implemented in 2014; 2013 (insurance pensions), implemented in 2015; 2013 (funded pensions), implemented in 2015; and 2016 (tax code).

Type of program: Social insurance and social assistance system.

Note: A system of individual accounts was introduced in 2011 for persons born in 1967 or later. Currently, contributions to the individual accounts are diverted to the social insurance program.

Coverage

Social insurance: Employed and self-employed persons, including independent farmers.

Special systems for civil servants, military and police personnel, cosmonauts, war veterans, and victims of major industrial accidents.

Social assistance: Residents of Russia.

Source of Funds

Insured person: None.

Self-employed person: In general, an annual contribution of 26,545 rubles for annual earnings up to 300,000 rubles plus 1% of annual earnings above this amount. Different contribution rates apply for certain categories of self-employed persons.

Employer: 22% of payroll. Reduced rates of insurance contributions are applied to certain categories of employers.

The maximum annual earnings used to calculate contributions are 1,021,000 rubles plus 10% of payroll above this amount for general categories of employers.

Government: The total cost of social pensions. Regional and local governments may finance supplementary benefits.

Qualifying Conditions

Old-age pension (social insurance): Age 60 (men) or age 55 (women) with at least nine years of coverage (gradually rising by one year a year until reaching 15 years by 2024) and at least 13.8 pension points (gradually rising by 2.4 pension points a year until reaching 30 pension points by 2025).

The number of pension points is calculated based on the insured's number of contributions and the length of the insured's insurance record.

The qualifying conditions are reduced for persons who have worked in regions of the Far North and in certain other areas, or in hazardous or dangerous work, for mothers who have five or more children or have children with disabilities, and for some specified professional categories, such as teachers. Unemployed persons may claim the pension up to two years early (at age 58 or 59 for men or age 53 or 54 for women) with approval from the employment services.

Deferred pension: The pension may be deferred.

Retirement is not necessary. There is no income test for a working pensioner.

The old-age pension is payable abroad in accordance with national legislation and reciprocal agreements.

Old-age social pension (social assistance): Age 65 (men) or age 60 (women) and does not qualify for a social insurance old-age pension. Resident foreign nationals must have at least 15 years of residence.

Retirement is not necessary. There is no income test for a working pensioner.

The old-age social pension is not payable abroad.

Disability pension (social insurance): Must be assessed with a Group I disability (100% assessed loss of working capacity and requires constant attendance), a Group II disability (100% assessed loss of working capacity and does not require constant attendance), or Group III disability (at least a 50% assessed loss of working capacity and does not require constant attendance), and have at least one day of work.

Disability social pension (social assistance): Must be assessed with a Group I, II, or III disability and be younger than age 18 or have no work history.

Survivor pension (social insurance): Paid irrespective of the deceased's length-of-service and coverage periods.

Eligible survivors include a dependent, nonworking family member caring for a child younger than age 14 or disabled; children, brothers, sisters, and grandchildren up to age 18 (age 23 if a student, no limit if disabled since childhood); and widow(er)s, parents, or grandparents aged 60 or older (men) or aged 55 or older (women) or disabled.

The survivor pension is payable abroad in accordance with national legislation and reciprocal agreements.

Survivor social pension (social assistance): Paid to a child up to age 17 (age 23 if a full-time student) who has lost one or both parents or whose parents are unknown.

The survivor social pension is not payable abroad.

Old-Age Benefits

Old-age pension (social insurance): The pension consists of a basic flat-rate benefit and an earnings-related benefit.

Basic flat-rate benefit: For insured persons up to age 80, the monthly benefit is 4,982.90 rubles with no dependents, 6,643.87 rubles with one dependent, 8,304.84 rubles with two dependents, or 9,965.81 rubles with three or more dependents. For insured persons aged 80 or older, the monthly benefit is 9,965.80 rubles with no dependents, 11,626.77 rubles with one dependent, 13,287.74 rubles with two dependents; or 14,948.71 rubles with three or more dependents.

Earnings-related benefit: The monthly benefit is the insured's pension points multiplied by the value of a pension point in the year the pension is claimed.

The value of a pension point is 81.49 rubles.

For persons who contributed to an individual account, the individual account balance is paid in addition to the social insurance old-age pension.

Deferred pension: An increased pension is paid.

Benefit adjustment: Benefits are adjusted based on changes in the inflation rate

Old-age social pension (social assistance):

5,180.248 rubles (April 2018) a month is paid.

Benefit adjustment: Benefits are adjusted based on changes in the inflation rate.

Permanent Disability Benefits

Disability pension (social insurance): The pension consists of a basic flat-rate benefit and an earnings-related benefit.

Basic flat-rate benefit: For insured persons with no dependents, the monthly benefit is 9,665.80 rubles (Group I), 4,982.90 rubles (Group II), or 2491.45 rubles (Group III). For insured persons with one dependent, the monthly benefit is 11,626.77 rubles (Group I), 6,643.87 rubles (Group II), or 4,152.42 rubles (Group III). For insured persons with two dependents, the monthly benefit is 13,287.74 rubles (Group I), 8,304.84 rubles (Group II), or 5,813.39 rubles (Group III). For insured persons with three or more dependents, the monthly benefit is 14,948.71 rubles (Group I), 9,965.81 rubles (Group II), or 7,474.36 rubles (Group III).

Earnings-related benefit: The monthly benefit is the insured's pension points multiplied by the value of a pension point in the year the pension is claimed.

The value of a pension point is 81.49 rubles.

Benefit adjustment: Benefits are adjusted based on changes in the inflation rate and the average wage.

Disability social pension (social assistance):

12,432.44 rubles a month is paid if assessed with a Group I disability that began before age 18; 10,360.52 a month if assessed with a Group I disability that began since age 18 or with a Group II disability that began before age 18; 5,180.24 rubles a month if assessed with a Group II disability that began since age 18; or 4,403.24 a month if assessed with a Group III disability regardless of when it began (April 2018).

Benefit adjustment: Benefits are adjusted based on changes in the inflation rate and the average wage.

Survivor Benefits

Survivor pension (social insurance): The pension consists of a basic flat-rate benefit and an earnings-related benefit.

Basic flat-rate benefit: 2,491.45 rubles a month is paid for each eligible survivor; 4,982.90 a month for full orphans.

Earnings-related benefit: The monthly benefit is the insured's pension points multiplied by the value of a pension point in the year the pension is claimed.

The value of a pension point is 81.49 rubles.

The earnings-related benefit is split equally among all eligible survivors.

Survivor social pension (social assistance): Paid to a child up to age 17 (age 23 if a full-time student) who has lost one or both parents or whose parents are unknown.

The survivor social pension is not payable abroad.

Benefit adjustment: Benefits are adjusted based on changes in the inflation rate and the average wage.

Benefit adjustment: Benefits are adjusted based on 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 administers the programs.

Ministry of Labor and Social Protection of the Russian Federation (<https://rosmintrud.ru/>) is responsible for policy development.

Federal Tax Service (<https://www.nalog.ru>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 1995 (child benefits), 1999 (mandatory social insurance), 2001 (labor code), 2006 (sickness and maternity

benefits), 2011 (on health care), and 2014 (sickness and maternity).

Type of program: Social insurance system.

Coverage

Cash benefits: Employed persons, including temporary and permanent residents of Russia.

Exclusions: Self-employed persons.

Medical benefits: Citizens of Russia and refugees.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None. (The insured may contribute to voluntary supplemental 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 supplemental medical and maternity insurance. The rates vary by plan.)

Employer

Cash benefits: 2.9% of payroll; 1.8% of payroll for foreign citizens temporarily residing in Russia.

The maximum annual earnings used to calculate contributions are 815,000 rubles.

Medical benefits: 5.1% of payroll.

The employer's contributions for medical benefits also finance family allowances.

Government

Cash benefits: None; contributes as an employer.

Medical benefits: Federal and local governments provide partial funding.

Qualifying Conditions

Cash sickness, maternity, and adoption benefits and funeral grant: There is no minimum qualifying period.

Childbirth grant: Paid to an insured woman who registers with a medical facility at the beginning of a pregnancy.

Pregnancy registration supplement: Paid when an insured woman registers a pregnancy in the first 12 weeks.

Child care leave benefit: Paid to insured or unemployed parents for the care of children up to age 18 months.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The benefit varies depending on the length of the insured's coverage period: 60% of the insured's 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); up to the legal monthly minimum wage with less than six months.

For care of a sick child younger than age 7, the benefit is provided for the period of sickness, up to 60 days a year (90 days in certain cases); 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 monthly sickness benefit is 5,693.40 rubles.

The maximum average monthly sickness benefit is 61,375 rubles.

Maternity benefit: 100% of the insured's average gross monthly earnings in the last 24 months is paid for 70 days before the expected date of childbirth (84 in case of a pregnancy with multiples) and 70 days after childbirth (86 days in the case of complications at child birth; 110 days for multiple births).

The minimum monthly maternity benefit is 100% of the legal monthly minimum wage.

The legal monthly minimum wage is 9,489 rubles (February 2018).

The maximum total maternity benefit is 282,493.40 rubles (314,778.36 rubles in the case of complications at child birth; 391,455.14 rubles in the case of multiple births).

Childbirth grant: A lump sum of 16,759.09 rubles is paid. The local government pays an additional amount.

Pregnancy registration supplement: A lump sum of 628.47 rubles, increased by a factor that varies depending on region, is paid (February 2018).

Adoption benefit: A lump sum of up to 105,000 rubles is paid.

Child care leave benefit: 40% of the insured's average monthly earnings in the last 24 months is paid. The benefit must be at least 3,142.33 rubles a month for the first child and 6,284.65 rubles a month for the second and each subsequent child.

The maximum monthly child care leave benefit is 24,536.57 rubles.

Parents of a child with a disability also receive benefits for four vacation days a month.

Funeral grant: A lump sum of up to 5,701.31 rubles is paid, depending on local government financial resources.

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

Social Insurance Fund of the Russian Federation (<http://fss.ru/>) and regional social insurance funds administer most cash benefits.

Regional departments of social protection administer the cash maternity benefits for the unemployed and other non-working citizens.

Ministry of Health (<https://www.rosminzdrav.ru/>) and regional health departments implement state health care policy and develop health care programs.

Federal Compulsory Medical Insurance Fund (<https://www.rosminzdrav.ru/>) implements health care policy within the state social insurance system.

Regional governments administer medical insurance.

Federal Tax Service (<https://www.nalog.ru/>) collects contributions.

Medical services are provided through clinics, hospitals, maternity homes, and other medical facilities, including private health care providers.

Work Injury

Regulatory Framework

First law: 1903.

Current laws: 1995 (social protection of the disabled); 1998 (work injury and occupational diseases), implemented in 2000; 2001 (labor code); 2005 (risk classification); and 2015 (contributions).

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and permanent residents of Russia.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: From 0.2% to 8.5% of payroll based on 32 classes of professional risk related to 22 industry categories. Employers may finance supplemental benefits.

Government: None; regional and local governments may finance supplemental benefits.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

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 or assessed with a permanent disability.

Average gross earnings are based on the insured's earnings immediately before certification of the degree of disability.

The Medical and Social Assessment Service assesses the degree of disability once a year if assessed with a Group II or III disability; every two years if assessed with a Group I disability.

Lump-sum compensation: A lump sum of up to 96,368.45 rubles is paid depending on the assessed loss of working capacity (February 2018). The benefit is adjusted depending on regional environmental conditions.

Permanent Disability Benefits

Permanent disability pension: The pension amount varies depending on the assessed degree of disability.

Must have at least a 10% loss of work capacity.

The maximum monthly benefit is 74,097.66 rubles (February 2018) (set annually by the Social Insurance Fund).

Medical and Social Assessment Service assesses the degree of disability once a year if assessed with a Group II or III disability; every two years if assessed with a Group I disability.

Constant-attendance allowance: 1,200 rubles a month is paid if the insured requires special medical care; 225 rubles a day if the insured requires the attendance of others to perform daily functions.

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 supplemental insurance offered by the employer.

Survivor Benefits

Survivor pension: Survivor pensions are paid under Old Age, Disability, and Survivors.

Lump-sum compensation: In addition to the pension, a lump sum of 96,368.45 rubles (February 2018) is paid and split equally among all eligible survivors.

Death grant: A lump sum of up to 1,000,000 rubles is paid. (The employer may pay an additional benefit.)

Administrative Organization

Social Insurance Fund of the Russian Federation (<http://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.

Federal Tax Service (<https://www.nalog.ru/>) collects contributions.

Ministry of Health (<https://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.

Unemployment

Regulatory Framework

First law: 1921.

Current laws: 1991 (employment), 2001 (labor code), and 2004 (cash compensation).

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 supplemental benefits for unemployed persons and their dependents.

Qualifying Conditions

Unemployment benefit: 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.

Early pension for the unemployed: Paid to unemployed workers aged 58 to 59 (men) or aged 53 to 54 (women).

Unemployment Benefits

Unemployment benefit: 75% of the insured's average monthly wage is paid for the first three months, 60% for the next four months, 45% for the next five months, and thereafter (up to an additional 12 months) the local minimum subsistence level increased by a factor that varies depending on region.

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 unemployment benefit is 850 rubles.

The maximum monthly unemployment 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.

Early pension for the unemployed: The benefit is the same as the old-age pension under Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labor and Social Protection of the Russian Federation (<https://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), 2006 (on compulsory social insurance), and 2006 (families with children).

Type of program: Universal and social insurance.

Coverage

Universal: Citizens of Russia.

Social insurance: Employed persons, including temporary and permanent residents of Russia.

Exclusions: Self-employed persons.

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: The total cost of the family grant. Federal and local government budgets subsidize the cost of benefits. Regional and local governments may finance supplementary benefits.

Qualifying Conditions

Child allowance (social insurance, income tested): Paid for children from age 18 months to age 18 (age 23

if a full-time student). The children must reside in the household.

Income test: Family income must be less than the locally determined minimum subsistence level.

Sick child care allowance (social insurance): Paid to a parent caring for a sick child.

Family grant (maternal capital, universal): 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 or more children.

The family grant is paid only once.

Family Allowance Benefits

Child allowance (social insurance, income tested): An allowance that varies depending on geographic region is paid for each eligible child. The allowance is doubled for single-parent households.

Supplements are paid if a parent fails to pay alimony.

Sick child care allowance (social insurance): 60% to 100% of the insured's wages is paid for the first 10 days of illness; thereafter, 50% of wages is paid until the child's full recovery.

Family grant (maternal capital, universal): A lump sum of 453,026 rubles is paid.

Administrative Organization

Ministry of Labor and Social Protection of the Russian Federation (<https://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 the family grant.

Federal Tax Service (<https://www.nalog.ru/>) collects contributions for the child allowances.

San Marino

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1955 (social security system); 2011 (mandatory individual account), implemented in 2012; and 2017 (early retirement).

Type of program: Social insurance and mandatory individual account 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: 5.4% of gross earnings.

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

Mandatory individual account: 2% of gross earnings.

Self-employed person

Social insurance: 15% to 22% of gross income from €15,000 to €28,000 a year, depending on the category of self-employment.

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

Mandatory individual account: 4% of income.

Employer

Social insurance: 16.10% of payroll.

The employer's contributions also finance work injury benefits.

Mandatory individual account: 2% of payroll.

Government

Social insurance: 5% of total contributions (higher contributions are made for agricultural workers) or up to 25% to cover any deficit; contributes as an employer.

Government contributions also finance work injury benefits.

Mandatory individual account: Provides subsidies as needed; contributes as an employer.

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; age 60 with at least 40 years of contributions. For insured persons with at least 216 days of contributions before January 1, 2006, transitional provisions apply.

Partial pension: Age 60 with 35 to 39 years of contributions.

Early pension: Age 57 to the normal retirement age if the sum of the insured's age plus the insured's years of contributions is at least 100; age 59 years and 6 months with at least 35 years of contributions if the insured has exhausted all unemployment benefits, the place of employment has closed, or in the event of mass unemployment.

Deferred pension: The pension may be deferred. There is no age limit.

Old-age pension (mandatory individual account):

Age 65 (gradually rising to age 66 from 2019 to 2021) with at least 20 years of contributions.

Early withdrawals: Funds can be withdrawn before the normal retirement age to pay for health care costs, the purchase and renovation of a first home for the insured or the insured's children, or college expenses for the insured and his or her family members.

Early pension: Age 60 to the normal retirement age if the sum of the insured's age plus the insured's years of contributions is at least 100.

Disability pension (social insurance): Must have an assessed loss of working capacity of at least 65% and at least seven years of contributions, including at least two years in the last three years before the disability began. For insured persons with at least 216 days of contributions before January 1, 2006, transitional provisions apply.

A medical board of the National Social Security Institute assesses the loss of working capacity.

Disability pension (mandatory individual account):

Must have an assessed loss of working capacity of at least 65%.

A medical board of the National Social Security Institute assesses the loss of working capacity.

Survivor pension (social insurance): The deceased had at least seven years of contributions, including at least one year of contributions in the five years before death; or a total of at least 15 years of contributions.

Eligible survivors include a widow, an 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 upon remarriage.

Survivor pension (mandatory individual account): Paid on the death of the insured.

Eligible survivors include a widow, an unemployed widower with a disability, and children younger than age 18 (age 26 if a student or disabled). A widow(er) must have been married and living with the deceased at the time of death; a surviving partner must have lived with the deceased for at least 15 years.

Old-Age Benefits

Old-age pension (social insurance): The pension is 2% of half of the legally fixed amount for each year of contributions 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). For insured persons with at least 216 days of contributions before January 1, 2006, transitional provisions apply.

The legally fixed amount is €45,501.63.

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.

A minimum old-age pension is paid if the insured satisfies a means test.

The maximum monthly old-age pension is 100% of the insured's last monthly earnings before retirement.

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.

Early pension: The pension is reduced by 20% if the insured retires at age 57, by 15% at age 58, or by 10% at age 59.

Deferred pension: The pension is increased by 3% for each year of deferral after the normal retirement age.

Benefit adjustment: Benefits are adjusted based on changes in the cost-of-living index.

Old-age pension (mandatory individual account): An annuity is paid based on the account balance.

Early withdrawals: Up to 30% of the account balance may be withdrawn.

Early pension: The pension is reduced by 10%.

Permanent Disability Benefits

Disability pension (social insurance): The pension is 2% of half of the legally fixed amount for each year of contributions 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). For insured persons with at least 216 days of contributions before January 1, 2006, transitional provisions apply.

The legally fixed amount is €45,501.63.

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.

A minimum old-age pension is paid if the insured satisfies a means test.

The maximum disability pension is 100% of the insured's last monthly earnings before the disability began.

Benefit adjustment: Benefits are adjusted based on changes in the cost-of-living index.

Disability pension (mandatory individual account): An annuity is paid based on the account balance.

Survivor Benefits

Survivor pension (social insurance): 65% to 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) and children, depending on the number of survivors.

Survivor pension (mandatory individual account): A benefit is paid.

Administrative Organization

National Social Security Institute (<http://www.iss.sm/>) administers the social insurance program and collects contributions.

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), and 1990 (social security).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of San Marino.

Social insurance (cash benefits): Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Up to 4% of gross earnings, depending on the category of self-employment.

Employer: 5% of payroll.

Government: 50% of direct taxes (medical benefits) contributes as an employer (cash benefits).

Qualifying Conditions

Cash sickness and maternity benefits: There is no minimum qualifying period.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 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 (social insurance): 100% of the insured's monthly 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 monthly 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 and collects contributions.

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

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's average daily earnings in the month before the disability began is paid.

Permanent Disability Benefits

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: For an assessed degree of disability of at least 15% but less than a total disability, a percentage of the full permanent disability pension is paid depending on the assessed degree of disability.

Benefit adjustment: Benefits are adjusted based on changes in the cost-of-living index.

Workers' Medical Benefits

All necessary medical services and benefits are provided free of charge.

Survivor Benefits

Survivor 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 pension ceases if a widow(er) remarries.

Administrative Organization

National Social Security Institute (<http://www.iss.sm/>) administers the program and collects contributions.

State hospitals, or government-approved establishments, deliver medical services.

Unemployment

Regulatory Framework

First law: 1967 (unemployment).

Current laws: 2010 and 2017 (unemployment).

Type of program: Social insurance system.

Coverage

General unemployment benefits: Employed persons.

Exclusions: Self-employed persons and public-sector workers.

Temporary unemployment benefit: Employed persons in most sectors of work.

Exclusions: Self-employed persons and public-sector workers.

Source of Funds

Insured person

General unemployment benefits: 0.5% of gross earnings.

Temporary unemployment benefit: None.

Self-employed person

General unemployment benefits: Not applicable.

Temporary unemployment benefit: Not applicable.

Employer

General unemployment benefits: 1.9% of payroll.

Temporary unemployment benefit: 7% of payroll.

Government

General unemployment benefits: None.

Temporary unemployment benefit: None.

Qualifying Conditions

General unemployment benefits

Unemployment benefit (Indennità di disoccupazione): Must have worked at least 121 days in the last two years.

Special economic benefit (Indennità Economica Speciale per mobilità, IES): Paid in the event of mass unemployment or the closure of the place of employment.

Extraordinary unemployment benefit: Must have received the special economic benefit, be involuntarily unemployed,

and have at least six months of contributions in the last two years.

Temporary unemployment benefit: Paid for temporary unemployment that results from unforeseen circumstances, restructuring, or a short-term market downturn.

Unemployment Benefits

General unemployment benefits

Unemployment benefit (Indennità di disoccupazione): The benefit varies depending on the insured's 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 (Indennità Economica Speciale per mobilità, IES): 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.

Extraordinary unemployment benefit: The benefit varies depending on the insured's months of contributions in the last two years. With 6 months (121 days) to 12 months (242 days) of contributions, 40% of the insured's average earnings in the four months before unemployment is paid for up to 6 months; with more than 12 months (243 days) of contributions, 40% of the insured's average earnings in the four months before unemployment is paid for up to 9 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 and collects contributions.

Family Allowances

Regulatory Framework

First and current law: 1976 (family allowances) and 2009 (supplementary family allowance).

Type of program: Social insurance system.

Coverage

Employed persons, pensioners, and certain self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 2.8% of payroll.

Government: None.

Qualifying Conditions

Family allowance: Must reside in San Marino.

Eligible dependents include a spouse, children younger than age 16 (age 19 if a full-time student), and parents.

Family allowance supplement (dell'assegno familiare integrative, means tested): Must reside in San Marino and have annual household per capita income of up to €8,500.

Family Allowance Benefits

Family allowance: €69.50 a month is paid for the first dependent; €90.50 a month for the second; €112.50 a month for the third; €133.50 a month for the fourth; €160.50 a month for the fifth.

Family allowance supplement (dell'assegno familiare integrative, means tested): €69.50 a month is paid for the first dependent; €90.50 a month for the second; €112.50 a month for the third; €133.50 a month for the fourth; €160.50 a month for the fifth. For each child older than age 16 and in secondary education, the monthly benefit is increased by 5% to 10%.

Administrative Organization

National Social Security Institute (<http://www.iss.sm/>) administers the program and collects contributions.

Serbia

Exchange rate: US\$1.00 = 101.33 dinars

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922, implemented in 1937.

Current laws: 2003 (pension and disability insurance), 2004 (social insurance contributions), and 2009 (financing).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons, including farmers and contract workers.

Source of Funds

Insured person: 14% of covered earnings.

The minimum monthly earnings used to calculate contributions are 35% of the national average gross monthly wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Self-employed person: 26% of covered income.

The minimum monthly income used to calculate contributions is 35% of the national average gross monthly wage in the previous three months.

The maximum monthly income used to calculate contributions is five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Employer: 12% of covered payroll; a temporary reduced contribution rate for newly hired workers.

The minimum monthly earnings used to calculate contributions are 35% of the national average gross monthly wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Government: Covers any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (Starosna penzija): Age 65 (men) or age 62 (women, gradually rising by six months a year until reaching age 63 in 2020 and then by two months a year until reaching age 65 in 2032) with at least 15 years of coverage. At any age with at least 45 years of coverage.

Early pension (Pprevremena starosna penzija): Age 60 (men, gradually rising to age 60 by 2023) or age 56 and four months (women, gradually rising to age 60 by 2023) with at least 40 years (men) or 38 years (women, gradually rising to 40 years by 2023) of coverage.

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

Disability pension (Invalidska penzija): Must be younger than the normal retirement age, be assessed as incapable of all work (total disability), and have one year of coverage if younger than age 20 when the disability began; two years if aged 20 to 24; three years if aged 25 to 29; and at least five years if aged 30 or older. There is no minimum qualifying period for a disability resulting from a work injury or occupational disease.

If the insured is younger than age 58, work capacity must be reassessed within three years of original assessment.

Cash compensation for body impairment (Naknada za telesno oštećenje): Paid for a body impairment of at least 30% resulting from a work injury or occupational disease.

Constant-attendance supplement (Naknada za pomoć i negu drugog lica): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Porodичna penzija): The deceased was a pensioner or had at least five years of coverage.

Eligible survivors include a widow aged 53 or older or a widower aged 58 or older 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.

A widow(er) must have been married to the deceased for at least two years or had a child with the deceased if the deceased was age 65 or older (men) or age 60 or older (women) at the time of marriage.

The widow(er)'s pension does not cease upon remarriage.

The survivor pension is suspended if the survivor is working in covered employment or self-employment.

If a survivor is entitled to a pension in his or her own right, the survivor can only receive one pension.

The survivor pension is payable abroad under reciprocal agreement.

Funeral grant (Naknada pogrebnih troškova): Paid on the death of a pensioner to the person who paid for the funeral. The funeral grant is payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension (Starosna penzija): The pension is calculated based on the number of years of contributions (up to 45 years), the ratio of the individual's gross earnings to the national average annual wage in each year of contributions, and the value of the general point.

The value of the general point is 772.31 dinars (December 2017).

Early pension (Preвременa starosna penzija): The pension is reduced by 0.34% for each month it is claimed before the normal retirement age, up to 20.4%.

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 based on changes in the consumer price index in the previous six months.

Permanent Disability Benefits

Disability pension (Invalidska penzija): The pension is calculated based on the number of years of contributions, the ratio of the individual's gross earnings to the national average annual wage in each year of contributions, and the value of the general point.

The value of the general point is 772.31 dinars (December 2017).

Cash compensation for body impairment (Naknada za telesno oštećenje): A monthly benefit is paid.

Constant-attendance supplement (Naknada za pomoć i negu drugog lica): 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 based on changes in the consumer price index in the previous six months.

Survivor Benefits

Survivor pension (Porodicna penzija): 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 pension is split equally among all eligible survivors.

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 based on changes in the consumer price index in the previous six months.

Funeral grant (Naknada pogrebnih troškova): The cost of the funeral is paid, up to 150% of the average pension paid in the last quarter before the pensioner's death.

Administrative Organization

Ministry of Labor, Employment, Veteran, and Social Affairs (<http://www.minrzs.gov.rs/>) provides general supervision.

Republic Fund for Pension and Disability Insurance (<http://www.pio.rs/>) administers benefits.

Tax Administration under the Ministry of Finance (<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), 2005 (labor), and 2013 (health care for children and pregnant women).

Type of program: Social insurance system.

Coverage

Cash benefits: Employed and self-employed persons.

Medical benefits: Employed and self-employed persons, farmers, pensioners, persons aged 65 or older, children up to age 18 (age 26 if a full-time student), persons with mental or physical disabilities, pregnant women, and persons receiving unemployment, maternity, or social assistance benefits.

Voluntary coverage for medical benefits is available.

Special system for military personnel.

Source of Funds

Insured person: 5.15% of covered earnings; 10.3% of covered declared earnings (medical benefits only) for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 35% of the national average gross monthly wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Self-employed person: 10.3% of covered income.

The minimum monthly income used to calculate contributions is 35% of the national average gross monthly wage in the previous three months.

The maximum monthly income used to calculate contributions is five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Employer: 5.15% of covered payroll; a temporary reduced contribution rate for newly hired workers.

The minimum monthly earnings used to calculate contributions are 35% of the national average gross monthly wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Government: Finances any deficit; contributes as an employer; and pays social insurance contributions for persons aged 65 or older, children younger than 18 (26 if a full-time student), women during pregnancy and up to 12 months after childbirth, unemployed persons, persons with income below a certain threshold, and certain other persons.

Qualifying Conditions

Cash sickness benefit: Must have least three continuous months of coverage or six months of coverage in the last 18 months. There is no minimum qualifying period for an incapacity resulting from a work injury or an occupational disease. The benefit is also paid if the insured provides care to a sick family member (up to four months in one calendar year) or 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 benefit (Porodiljsko odsustvo): Paid for the birth or adoption of child to either of the child's parents, a guardian, or a foster parent.

Medical benefits: Must have at least three consecutive months of contributions or six months of contributions in the last 18 months.

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 after a 30-day waiting period until full recovery or the award of a disability pension. (The employer pays benefits for the first 30 days.)

The calculation base is the insured's average gross monthly earnings in the last three months, up to five times the national average gross monthly wage. If the benefit is paid for more than two months, the calculation base is adjusted each month based on changes in the average wage in the insured's place of employment. For self-employed persons, the calculation base is the insured's average covered income in the last three months.

The national average gross monthly wage is 65,866 dinars.

Maternity benefit (Porodiljsko odsustvo): A monthly benefit is paid based on the insured's average gross monthly earnings in the 18 months before the maternity leave began, up to three times the national average gross monthly wage (as of July 2018).

For the first and second child, the benefit is paid from 28 days before the expected date of childbirth for one year for the first and second child; for two years for each additional child.

The national average gross monthly wage is 65,866 dinars.

The minimum maternity benefit is the minimum monthly net wage.

The minimum monthly net wage is 26,312 dinars.

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 or occupational disease. Reduced copayments for disabled military war veterans and civil victims of war, 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.

Tax Administration under the Ministry of Finance (<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: 2004 (social insurance contributions), 2009 (unemployment insurance), 2009 (vocational rehabilitation), and 2015 (citizens employed abroad).

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 average gross monthly wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Self-employed person: 1.5% of covered income.

The minimum monthly earnings used to calculate contributions are 35% of the national average gross monthly wage in the previous three months.

The maximum monthly income earnings used to calculate contributions is five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Employer: 0.75% of covered payroll.

The minimum monthly earnings used to calculate contributions are 35% of the national average gross monthly wage in the previous three months.

The maximum monthly earnings used to calculate contributions are five times the national average gross monthly wage in the previous month.

The national average gross monthly wage is 65,866 dinars.

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Unemployment benefit (Novcana naknada): Must have at least 12 consecutive months of coverage or 12 months of coverage 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

Unemployment benefit (Novcana naknada): A monthly benefit is paid for a duration that varies depending 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 of coverage; up to nine months with 16 to 25 years of coverage; up to 12 months with more than 25 years of coverage; or up to 24 months if the insured will reach the normal retirement age within the next two years. The unemployment benefit is paid as a lump sum if the funds will be used as start-up capital for a new business.

The minimum monthly unemployment benefit 22,390 dinars.

The maximum monthly unemployment benefit is 51,905 dinars.

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

Administrative Organization

Ministry of Labor, Employment, Veteran, and Social Affairs (<http://www.minrzs.gov.rs/>) provides general supervision.

National Employment Service (<http://www.nsz.gov.rs/>) registers all employers and jobseekers and administers the program.

Tax Administration under the Ministry of Finance (<http://www.poreskauprava.gov.rs/>) collects contributions.

Institute for Social Insurance (<http://www.zso.gov.rs/>) coordinates the implementation of international social security agreements.

Republic Council for Employment advises the government on employment policy and legislation.

Family Allowances

Regulatory Framework

First law: 1949.

Current laws: 2002 (financial support to families).

Type of program: Universal and social assistance 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 (Roditeljski dodatak, universal): Paid to a mother (or, under certain conditions, a father if there is no mother) for the births of up to four children. Until June 2018, the mother must be covered for health insurance.

Child allowance (Deciji dodatak, social assistance, income test): Paid to a parent or guardian (or a foster parent until June 2018) for raising up to four children younger than age 19 (age 20 as of July 2018; age 26 if the child has special needs). Until June 2018, the parent, guardian, or foster parent must be covered for health insurance.

Income test: Monthly per capita family income must not exceed 8,605 dinars (December 2017); 10,326 dinars (December 2017) for a guardian, foster parent, single parent, or the parents of a child with a disability. Per capita family income levels are adjusted monthly based on changes in the cost of living.

Family Allowance Benefits

Parental allowance (Roditeljski dodatak, universal): A lump sum of 39,503 dinars (December 2017) is paid for the first eligible child; 154,473 dinars (December 2017) for the second child; 278,038 dinars (December 2017) for the third child; and 370,713 dinars (December 2017) for the fourth child. For the second, third, and fourth child, the lump sum is paid in 24 equal monthly instalments.

Benefit adjustment: Benefits are adjusted twice a year in April and October based on changes in the consumer price index in the previous six month.

Child allowance (Deciji dodatak, social assistance, income test): 2,761 dinars (December 2017) a month is paid for each eligible child, up to four children.

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 based on changes in the consumer price index in the previous six months.

Administrative Organization

Ministry of Labor, Employment, Veteran, and Social Affairs (<http://www.minrzs.gov.rs/>) provides general supervision. Municipal governments provide benefits.

Institute for Social Insurance (<http://www.zso.gov.rs/>) coordinates the implementation of international social security agreements.

Slovakia

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

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current laws: 1998 (funeral grant), implemented in 1999; 2003 (social insurance), implemented in 2004; 2003 (employment services), implemented in 2004; and 2004 (individual accounts), implemented in 2005.

Type of program: Universal (funeral grant), 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

Universal (funeral grant): Residents of Slovakia.

Social insurance and individual account system: Employed persons, and self-employed persons with annual earnings greater than 12 times the minimum monthly assessment basis.

The minimum monthly assessment basis is €456.

Voluntary coverage is available.

Special systems for certain intelligence, security, police, fire, customs, and military personnel.

Source of Funds

Insured person

Universal (funeral grant): None.

Social insurance: 4% of gross monthly covered earnings (old age) plus 3% (disability). Voluntarily insured persons also pay the employer's contributions.

There are no minimum earnings used to calculate contributions for employed persons.

The minimum monthly earnings used to calculate contributions for voluntarily insured persons are €456.

The maximum monthly earnings used to calculate contributions are €6,384.

Individual account: None. Voluntarily insured persons pay the employer's contribution.

Self-employed person

Universal (funeral grant): None.

Social insurance: 18% of monthly covered declared earnings (old age) plus 6% (disability) for social insurance only; 13.5% (gradually decreasing by 0.25% a year until reaching 12% in 2024) of monthly covered declared earnings (old age) plus 6% (disability) for social insurance and individual account.

The monthly declared earnings for self-employed persons with compulsory coverage is 1/1.486 of average monthly taxable income from the previous year. The voluntarily insured can choose their declared income.

The minimum monthly earnings used to calculate contributions are €456.

The maximum monthly earnings used to calculate contributions are €6,384.

Individual account: 4.5% (gradually rising by 0.25% a year until reaching 6% in 2024) of earnings plus administrative fees.

Employer

Universal (funeral grant): None.

Social insurance: 14% of gross monthly covered payroll (old age) plus 3% (disability) for insured persons who participate in social insurance only; 9.5% (gradually decreasing by 0.25% a year until reaching 8% in 2024) of gross monthly covered payroll (old age) plus 3% (disability) for insured persons who participate in social insurance and individual accounts.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €6,384.

Individual account: 4.5% (gradually rising by 0.25% a year until reaching 6% in 2024) of gross monthly payroll for insured persons with individual accounts.

Government

Universal (funeral grant): The total cost.

Social insurance: Finances any deficit; contributes for persons caring for children up to age 6 (age 18 with serious chronic health conditions), for maternity benefit recipients, and for disability benefit recipients (until the normal retirement age or until the early retirement pension is paid).

Individual account: Contributes for persons caring for children up to age 6 (age 18 with serious chronic health conditions), for maternity benefit recipients, and for disability benefit recipients (until retirement age or until the early retirement pension is paid).

Qualifying Conditions

Old-age pension (social insurance): Age 62 and 139 days (gradually rising based on increases in life expectancy) with at least 15 years of coverage. The retirement age is reduced for women with children and under certain other circumstances.

Employment may continue.

Guaranteed minimum old-age pension: Paid at the normal retirement age with at least 30 years of coverage if the insured's total monthly pension income (including from social insurance, individual accounts, and abroad) is less than the monthly minimum.

The monthly minimum is 136% of the legal monthly subsistence minimum plus 2% for each year of coverage from 30 to 39 years and 3% for each year of coverage exceeding 39 years.

The legal monthly subsistence minimum is €199.48.

Early pension: Paid from two years before the normal retirement age with at least 15 years of coverage. The total monthly early pension from social insurance and the individual account must be at least 1.2 times the legal monthly subsistence minimum.

The legal monthly subsistence minimum is €199.48.

The legal subsistence minimum is adjusted annually in July by the Ministry of Labor, Social Affairs, and Family.

Employment or self-employment must cease.

Deferred pension: The pension may be deferred. There is no age limit.

The old-age pension is payable abroad

Compensation allowance (social insurance): Must have at least 25 years of coverage before the dissolution of the Czech-Slovak Federative Republic on January 1, 1993, at least one year of coverage from 1993 to 2003, and have claimed all other pensions to which the insured was entitled.

Old-age pension (individual account): Age 62 years and 139 days (gradually rising based on increases in life expectancy) with at least 15 years of coverage. The retirement age is reduced for women with children and under certain other circumstances.

Early pension: The total monthly early pension from social insurance and the individual account must be at least 1.2 times the legal monthly subsistence minimum.

The legal monthly subsistence minimum is €199.48.

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.

The old-age pension is payable abroad.

Disability pension (social insurance): Must be assessed with a total disability (at least a 70% loss of earning capacity). The pension is paid with less than one year of coverage if younger than age 21; 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; or with at least 15 years if aged 46 or older. The insured must not qualify for an old-age pension.

Partial pension: Must be assessed with at least a 40% but less than a 70% loss of earning capacity.

Disability pensioners may continue to work.

A medical examiner of the Social Insurance Agency assesses the degree of disability.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value. The pension is increased to the value of the minimum old-age pension if it was lower.

The disability pension is payable abroad.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension or qualified for an early social insurance old-age pension at the time of death. There is no minimum qualifying period if the insured's death was the result of a work injury or an occupational disease.

Eligible survivors include a widow(er) who was married to the deceased, children younger than the age at which they can legally leave school (age 26 if a full-time student or disabled).

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

The survivor pension is payable abroad.

Survivor pension (individual account): Paid if the account holder died before receiving a benefit from the individual account, if they had received less than 84 monthly annuity payments, or if the annuity provided insurance for survivors.

The survivor pension is payable abroad.

Funeral grant (prispevok na pohreb, universal): Paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is the product of the average personal wage point, the years of coverage, and the current pension value (€11.9379).

The average personal wage point is the insured's total personal wage points earned during particular calendar years of coverage divided by the total years of coverage. The maximum average personal wage point is three.

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 the pension.

Guaranteed minimum old-age pension: The difference between the insured's total monthly pension income and the monthly minimum is paid.

The monthly minimum is 136% of the legal monthly subsistence minimum plus 2% for each year of coverage from 30 to 39 years and 3% for each year of coverage exceeding 39 years.

The legal monthly subsistence minimum is €199.48.

The legal subsistence minimum is adjusted annually in July by the Ministry of Labor, Social Affairs, and Family.

There is no maximum old-age pension.

Early pension: The old-age pension is reduced by 0.5% for each 30-day period the pension is claimed before the normal retirement age.

Deferred pension: The old-age pension is increased by 0.5% for each 30-day period the pension is claimed after the normal retirement age.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the pensioner consumer price index; until 2021, each increase must be at least 2%.

Compensation allowance (social insurance): The difference between the value of all pensions received and the old-age social insurance pension the insured would be entitled to receive based on total years of coverage (including years prior to 1993 when the current system was not in place) is paid.

Old-age pension (individual account): The account holder has three payment options: a life annuity, a fixed-term annuity, or programmed withdrawals. Life insurance companies pay annuities. Pension management companies pay programmed withdrawals.

Early pension: Calculated in the same way as the old-age pension (individual account). Life insurance companies take into account the age of account holder.

Deferred pension: Calculated in the same way as the old-age pension (individual account). Life insurance companies take into account the age of account holder.

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 (€11.9379).

The average personal wage point is the insured's total personal wage points earned during particular calendar years of coverage divided by the total years of coverage. The maximum average personal wage point is three.

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 the pension.

Partial disability: A percentage of the full disability pension is paid based on the assessed degree of disability.

There is no minimum monthly disability pension.

There is no maximum monthly disability pension.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the pensioner consumer price index; until 2021, each increase must be at least 2%.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 60% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid. The pension is paid for one year; 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, is at least age 52 and has raised two children, or has reached the normal retirement age.

There is no minimum survivor pension.

Orphan's pension: 40% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to eligible children.

There is no minimum orphan's pension.

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

Benefit adjustment: Benefits are adjusted annually in January based on changes in the pensioner consumer price index; the increase is at least 2%.

Survivor pension (individual account): If the account holder dies before receiving a benefit from the individual account, the value of the balance is paid. If the deceased was an old-age pensioner receiving a life annuity but had received less than 84 monthly payments, the difference between the sum of 84 monthly payments and the amount already received is paid. If the deceased bought an annuity with insurance for survivors, a survivor pension of the same amount as the deceased's pension is paid for the specified period (one or two years).

Funeral grant (prispevok na pohreb, universal): A lump sum of €79.67 is paid.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<https://www.employment.gov.sk/>) provides supervision of the social insurance and universal programs.

Slovakia

Social Insurance Agency (<https://www.socpoist.sk/>) administers the social insurance program and collects contributions for the social insurance and individual account programs.

Central Office of Labor, Social Affairs, and Family (<https://www.upsvar.sk/>) administers the universal program.

National Bank of Slovakia (<https://www.nbs.sk/>) licenses and supervises pension funds for the individual account program.

Licensed pension management companies (<http://www.adss.sk/>) manage the individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1888.

Current laws: 2003 (social insurance), implemented in 2004; 2003 (income replacement), implemented in 2004; 2004 (health care and services); 2004 (health insurance); 2011 (medical products and devices); and 2013 (childbirth allowances), implemented in 2014.

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Slovakia and employed persons.

Exclusions: Persons insured abroad and non-Slovak citizens working in Slovakia for employers with diplomatic privileges.

Social insurance (cash benefits): Employed persons; and self-employed persons with annual earnings greater than 12 times the minimum monthly assessment basis.

The minimum monthly assessment basis is €456.

Voluntary coverage is available for persons with voluntary coverage for old-age, disability, and survivor benefits.

Special systems for certain intelligence, security, police, fire, customs, and military personnel.

Source of Funds

Insured person

Universal: 4% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Social insurances: 1.4% of gross monthly covered earnings; 4.4% of monthly covered declared income for the voluntarily insured.

There are no minimum earnings used to calculate contributions for employees.

The minimum monthly earnings used to calculate contributions for the voluntarily insured are €456.

The maximum monthly earnings used to calculate contributions are €6,384.

Self-employed person

Universal: 14% of gross monthly covered declared income.

The minimum monthly earnings used to calculate contributions are €456.

There are no maximum earnings used to calculate contributions.

Social insurance: 4.4% of the monthly covered declared income.

The minimum monthly earnings used to calculate contributions is €456.

The maximum monthly earnings used to calculate contributions is €6,384.

Employer

Universal: 10% of gross monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Social insurance: 1.4% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €6,384.

Government

Universal: Contributes for nonemployed persons, and finances any deficit of the General Health Insurance Company.

Social insurance: Finances any deficit.

Qualifying Conditions

Cash sickness benefit (social insurance): 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.

Care for a sick relative benefit (osetrovné, social insurance): There is no minimum qualifying period for salaried workers; self-employed must not have outstanding contributions; voluntarily insured must have 270 days of contributions in the last two years. Must be caring for a sick child, spouse, parent or parent-in-law, or a healthy child younger than age 11.

Cash maternity benefit (social insurance): Must have at least 270 days of coverage in the two years before the date of childbirth. The benefit can also be paid to the child's father, the husband of the child's mother, and to certain other persons.

Birth allowance and multiple birth allowance (universal): See Family Allowances. Equalization benefit (social insurance): Paid to women who are exempt from some types of work while pregnant and who are transferred by their employers to other jobs paying lower wages.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): For employees, 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). For self-employed and voluntarily insured persons, 25% of the daily assessment basis is paid for the first three days; thereafter, 55%. The benefit is paid for up to 52 weeks.

The daily assessment basis is the insured's average daily earnings in the last year before the incapacity began.

Care for a sick relative benefit (oseetrovné, social insurance): 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 average daily earnings in the last year before the care leave began.

Maternity benefit (social insurance): 75% 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; 43 weeks for multiple births).

The daily assessment basis is the insured's average daily earnings in the last year before receiving the benefit.

Birth allowance and multiple birth allowance (universal): See Family Allowances.

Equalization benefit (social insurance): 55% of the difference between the insured woman's 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 (€0.07 per kilometer by ambulance); 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 (<https://www.employment.gov.sk/>) provides supervision.

Social Insurance Agency (<https://www.socpoist.sk/>) administers and collects contributions for the cash benefit program.

Ministry of Health (<http://www.health.gov.sk/>) and the Health Care Supervision Authority supervises the provision of medical benefits through health centers and clinics.

Health Insurance Companies administer and collect contributions for medical benefits.

Work Injury

Regulatory Framework

First law: 1887.

Current laws: 2001 (labor code), implemented in 2002; 2003 (income tax), implemented in 2004; 2003 (social insurance), implemented in 2004; 2004 (compensation); 2006 (minimum requirements); and 2006 (workplace security and health).

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 monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: Finances any deficit.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. 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: 55% of the daily assessment basis is paid from the first to the third day of incapacity; thereafter, 25%. The insured must be unable to work.

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

The temporary disability supplement is paid in addition to the cash 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 the insured's average daily 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

For an assessed loss of earning capacity of greater than 40%, the monthly benefit is 80% of 30.4167 times the daily assessment basis multiplied by the assessed loss of earning capacity.

The daily assessment basis is the insured's average daily 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 permanent disability benefit ceases at the normal retirement age and is replaced by the social insurance old-age pension.

Partial disability: For an assessed loss of earning capacity of 10% to 40%, a lump sum of 365 times the daily assessment basis multiplied by the assessed loss of earning capacity is paid.

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

Workers' Medical Benefits

Health care centers and clinics provide all necessary medical services directly to patients.

The insured is reimbursed up to €27,286.90 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 (jednorazové odškodnenie): 730 times the deceased's daily assessment basis is paid to the surviving spouse, up to €54,573.30. Children receive 50% of the amount paid to the surviving spouse, up to €54,573.30. The lump-sum benefit is reduced proportionately if the deceased had more than two children.

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

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 the normal retirement age.

Funeral grant: A lump sum of up to €2,729.30 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<https://www.employment.gov.sk/>) provides supervision.

Social Insurance Agency (<https://www.socpoist.sk/>) administers and collects contributions for the cash benefit program.

Ministry of Health (<http://www.health.gov.sk/>) and the Health Care Supervision Authority supervises the provision of medical benefits through health centers and clinics.

Health Insurance Companies administer and collect contributions for medical benefits.

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

Employed persons.

Voluntary coverage for persons with voluntary coverage for cash sickness and old-age, disability, and survivor benefits; and self-employed persons legally residing in Slovakia who are currently or were previously covered for mandatory cash sickness and old age, disability, and survivors insurance.

Source of Funds

Insured person: 1% of gross monthly covered earnings; 2% of monthly covered declared income for the voluntarily insured.

There are no minimum earnings used to calculate contributions for employees.

The minimum monthly earnings used to calculate contributions for the voluntarily insured is €456.

The maximum monthly earnings used to calculate contributions are €6,384.

Self-employed persons: 2% of the monthly covered declared income.

The minimum monthly earnings used to calculate contributions is €456.

The maximum monthly earnings used to calculate contributions is €6,384.

Employer: 1% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are €6,384.

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 four years.

Special allowance (Osobitný príspevok, social assistance, means tested): See Family Allowances.

Unemployment Benefits

Unemployment benefit: 50% of the daily assessment basis is paid for up to six months.

The daily assessment basis is the insured's average daily covered earnings in the two years before unemployment.

Special allowance (Osobitný príspevok, social assistance, means tested): See Family Allowances.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<https://www.employment.gov.sk/>) provides supervision.

Social Insurance Agency (<https://www.socpoist.sk/>) administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1945.

Current laws: 2003 (child allowances), implemented in 2004; 2003 (subsistence minimum); 2004 (employment service); 2005 (family and child care); 2009 (parental allowance); 2013 (assistance in material need); and 2013 (birth allowance).

Type of program: Universal and social assistance system.

Coverage

Universal: Residents of Slovakia.

Social assistance: Needy residents of Slovakia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child allowance (universal): Paid for a child up to age 16 (age 18 with chronic health problems, age 25 if a full-time student or disabled).

Child care allowance (príspevku na starostlivosť o dieťa, universal): Paid for children younger than age 3 (age 6 with chronic health problems) if the parents are working or studying and pay for child care from an accredited caregiver or home worker.

Parental allowance (rodicovský príspevok, universal): Paid for the care of at least one child up to age 3 (age 6 with chronic health problems). The child must not attend a nursery school. A parent must not receive the maternity benefit.

Birth allowance (príspevok pri narodení dieťaťa, universal): Paid for the birth of a child who lives at least 28 days.

Multiple birth allowance (príspevok na viac súčasne narodených detí, universal): Paid to parents on the birth of triplets or more children or the birth of two sets of twins in a two-year period.

Material need allowances (Príspevky k dávke, social assistance, means tested): Paid to needy households with incomes below the monthly subsistence minimum. Must have first claimed all social insurance and social assistance benefits to which they are eligible. Must be registered with the Office of Labor, Social Affairs, and Family.

The monthly subsistence minimum is €199.48 for the first adult in the household, plus €139.16 for each additional adult and €91.06 for each dependent child.

Basic benefit (Dávka v hmotnej núdzi): A benefit is paid.

Protecting Allowance (Ochranný príspevok): Paid to single persons who are at least four months pregnant and attend monthly preventive check-ups, care for a child younger than age 1, are sick for more than 30 days but less than 12 months, have reached normal retirement age, are disabled (at least a 70% loss in earning capacity), or care for a severely disabled person.

Activation allowance (Aktivacný príspevok): Must earn at least the minimum wage, be registered as a job seeker and enrolled in a back-to-work program, or studying with a child younger than age 3 and receiving a parental allowance.

Housing Benefit (Príspevok na bývanie): Paid to cover the cost of housing.

Allowance for a dependent child (Príspevok na nezaopatrené dieťa): Paid for a dependent child from age 6 to 16 who is enrolled in compulsory education.

One-off benefit (Jednorazová dávka, social assistance, means tested): Paid to partially cover the extraordinary expenses of the household receiving assistance in material need.

Special allowance (Osobitný príspevok, social assistance, means tested): Paid to unemployed persons with monthly earnings up to two times the legal monthly minimum wage who are starting a new job.

Family Allowance Benefits

Child allowance (universal): €3.68 a month is paid for each eligible child.

Child care allowance (príspevku na starostlivosť o dieťa, universal): Up to €280 a month is paid for each eligible child.

Parental allowance (rodicovský príspevok, universal): €214.70 a month is paid. May be increased for multiple births.

Birth allowance (príspevok pri narodení dieťaťa, universal): A lump sum of €829.86 is paid for each birth for the first, second, and third child; €151.37 for the birth of the fourth child 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 €75.69 for each child.

Multiple birth allowance (príspevok na viac súčasne narodených detí, universal): €110.36 a year is paid.

Material need allowances (Príspevky k dávke, social assistance, means tested)

Basic benefit (Dávka v hmotnej núdzi): The monthly benefit is the difference between the monthly subsistence minimum and the actual monthly family income, up to €61.60 (for a single person), €117.20 (for a single parent with up to four children), €171.20 (for a single parent with five or more children), €107.10 (for a couple), €160.40 (for a couple with up to four children), or €216.10 (for a couple with five or more children).

The benefit is reduced by €61.60 for each adult not in a gainful activity for at least 32 hours a month or not willing to accept offers of suitable work for 32 hours a month.

Protecting Allowance (Ochranný príspevok): Up to €63.07 a month is paid for an eligible person who has reached the normal retirement age, is disabled, or is caring for a person with a severe disability; up to €34.69 a month for an eligible sick person; up to €13.50 a month for an eligible pregnant woman and a single parent.

Activation allowance (Aktivacný príspevok): Up to €63.07 a month is paid.

Housing Benefit (Príspevok na bývanie): Up to €55.80 a month is paid for a single person; €89.20 a month for a household with two or more persons.

Allowance for a dependent child (Príspevok na nezaopatrené dieťa): Up to €17.20 a month is paid for each eligible child.

One-off benefit (Jednorazová dávka, social assistance, means tested): A lump sum of up to three times the monthly subsistence minimum is paid.

The monthly subsistence minimum is €199.48 for the first adult in the household, plus €139.16 for each additional adult and €91.06 for each dependent child.

Special allowance (Osobitný príspevok, social assistance, means tested): Up to €126.14 a month is paid for up to six months; €63.07 a month for up to an additional six months.

Administrative Organization

Ministry of Labor, Social Affairs, and Family (<https://www.employment.gov.sk/>) provides supervision.

Central Office of Labor, Social Affairs, and Family (<https://www.upsvar.sk/>) administers the programs.

Slovenia

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 2010 (social benefits), implemented in 2012; and 2012 (social insurance), implemented in 2013.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons; self-employed persons, including farmers; and recipients of unemployment benefits.

Voluntary coverage for permanent residents aged 15 or older not covered by compulsory insurance, certain categories of workers with low salaries, part-time workers, recipients of survivor and occupational pensions, and citizens of Slovenia working abroad.

Social assistance: Residents of Slovenia, including foreigners with permanent residence.

Source of Funds

Insured person

Social insurance: 15.5% of gross earnings; the voluntarily insured pay 24.35% of assessed income. (Contribution rates may vary in certain cases.)

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points a year until reaching 60% by 2021) of the insured's average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

The minimum assessed income used to calculate contributions for voluntarily insured persons is 60% of the insured's average monthly wage over the last year for which information is known.

Social assistance: None.

Self-employed person

Social insurance: 24.35% of assessed income; certain farmers contribute 15.5% of assessed income.

Assessed income is 75% of the profit made in the last year.

The minimum monthly assessed income used to calculate contributions is 60% of the insured's average monthly wage in the last year.

The maximum monthly assessed income used to calculate contributions is 3.5 times the insured's average monthly wage in the last year.

Social assistance: None.

Employer

Social insurance: 8.85% of gross payroll. (Contribution rates may vary in certain cases.)

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points a year until reaching 60% by 2021) of the insured's average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Government

Social insurance: Covers the cost for certain groups, including unemployed persons, beneficiaries of the parental allowance, 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 who are mandatorily or voluntarily insured.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 with at least 15 years of paid or credited contributions (including purchased contributions); age 64 (women, rising to age 64 and 6 months in 2019) with at least 20 years of paid or credited contributions (including purchased contributions) (being phased out in 2020); age 60 with at least 40 years of paid or credited contributions (excluding purchased contributions).

An insured person may purchase up to five years of contributions to qualify for or increase the amount of an old-age pension.

Early pension: Age 60 (men) or age 59 and 8 months (women, rising to age 60 in 2019) with at least 40 years of paid or credited contributions (excluding purchased contributions).

Employment must cease.

Deferred pension: The pension may be deferred if the insured is aged 60 or older with at least 40 years of paid or credited contributions (excluding purchased contributions). There is no age limit.

Partial pension: A reduced pension is paid if the insured continues to work part time.

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

Disability pension (social insurance): Must be assessed with a total loss of work capacity (total disability) and have at least three months of paid or credited contributions or been insured when the disability began if younger than age 21; at least 25% of the total possible years of paid or credited contributions (15 years) if aged 21 to 29; or at least 33.3% (20 years) if aged 30 or older. There is no minimum qualifying period if the disability is the result of a work injury or occupational disease.

Contributions may be credited for each complete contributory week the insured received the maternity or sickness benefit and for periods of occupational rehabilitation. If the disability began before age 60, contributions may be credited for 66.7% of the period from the date the disability began to age 60 and 50% of the period from age 60 to age 65. If the disability began after the insured reached age 60, contributions may be credited for 50% of the period from the date the disability began to age 65. In addition, for persons with a loss of work capacity of at least 70%, an additional 25% of compulsory paid contributions are credited.

Partial disability: Paid for a greatly reduced capacity for the usual or similar work (partial disability). Must meet the contribution requirement for the full disability pension.

A board of medical examiners of the Institute of Pension and Invalidity Insurance of Slovenia assesses and reviews the disability.

Constant-attendance allowance: Paid to permanent residents of Slovenia who require the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (social insurance): The deceased received or was entitled to receive an early, old-age, or disability pension. There is no minimum qualifying period if the death was the result of a work injury or occupational disease.

Eligible survivors include a widow(er) or cohabitating partner aged 56 or older (gradually rising by six months a year until reaching age 58 by 2022) (at any age if the deceased was disabled at the time of death or in the year before death); 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 60 (widower) or age 59 and 8 months (widow, gradually rising by four months a year until reaching age 60), except if assessed with a total incapacity for work.

The survivor pension is payable abroad under reciprocal agreement.

Death benefit (social assistance, income tested): Paid to a dependent family member when the insured dies.

Income test: The maximum assessed income varies depending on family composition, from €484.97 for a single person (€566.02 from June 1, 2018) to €1,077.06 for a couple with two children (€1,282.21 from June 1, 2018).

Funeral allowance (social assistance, income tested): Paid to the family member who paid for the insured's funeral with an assessed income of up to €617 for a single person and €925 for a family, depending on family composition.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 26% (men) or 29% (women) of the insured's average adjusted earnings for the first 15 years of 40 years of paid or credited contributions (including purchased contributions) plus 1.25% (men) or 1.38% (women, falling to 1.3% in 2020 and to 1.25% in 2023) of average adjusted earnings for each additional year of paid or credited contributions (including purchased contributions).

Average adjusted earnings are the insured's average monthly earnings in the best consecutive 24-year period of contributions after January 1, 1970. The insured's earnings used to calculate benefits are adjusted based on changes in average wages.

The minimum monthly average adjusted earnings used to calculate benefits are €797.16.

The maximum monthly average adjusted earnings used to calculate benefits are €3,188.64.

Early pension: The pension is reduced by 0.3% for each month it is claimed before age 65.

Deferred pension: The pension is increased by 1% for every three months of paid or credited contributions (excluding purchased contributions) beyond age 60 (men) or age 59 and 8 months (women) with at least 40 years of paid or credited contributions (excluding purchased contributions), for 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% up to the age 65.

Benefit adjustment: Benefits are adjusted once a year based on changes in the national average gross monthly wage and the average change in consumer prices.

Permanent Disability Benefits

Disability pension (social insurance): The monthly pension is 26% (men) or 29% (women) of the insured's average adjusted earnings for the first 15 years of paid or credited contributions plus 1.25% (men) or 1.38% (women) of average adjusted earnings for each additional year of paid or credited contributions.

Average adjusted earnings are the insured's average monthly earnings in the best consecutive 24-year period of contributions after January 1, 1970. The insured's earnings used to calculate benefits are adjusted based on changes in average wages.

If the disability began before age 60, contributions are credited for 66.7% of the period from the date the disability began to age 60 and 50% of the period from age 60 to age 65. If the disability began after the insured reaches age 60, contributions are credited for 50% of the period from the date the disability began to age 65.

The minimum monthly disability pension for a disability that began before age 65 is 36% (men) or 39% (women) of the insured's average adjusted earnings. The minimum monthly disability pension for a disability that began at age 65 or older is 26% (men) and 29% (women) of the insured's average adjusted earnings.

Average adjusted earnings are the insured's average monthly earnings in the best consecutive 24-year period of contributions after January 1, 1970.

The minimum monthly average adjusted earnings used to calculate benefits are €797.16.

The maximum monthly average adjusted earnings used to calculate benefits are €3,188.64.

Partial disability: 12.5% to 50% of the full disability pension is paid, depending on 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 average adjusted earnings is paid, depending on the assessed degree of disability and the assessed need for constant attendance.

Benefit adjustment: Benefits are adjusted once a year based on changes in the national average gross monthly wage and the average change in consumer prices.

Survivor Benefits

Survivor pension (social insurance): 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 or for full orphans. The benefit is split equally among a surviving spouse and children (lower amounts for other eligible dependents).

Benefit adjustment: Benefits are adjusted once a year based on changes in the national average gross monthly wage and the average change in consumer prices.

Death benefit (social assistance, income tested): A lump sum of €297.53 is paid.

Funeral allowance (social assistance, income tested):

The cost of the funeral, up to €595.06, 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 programs.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (<http://www.fu.gov.si/>).

Sickness and Maternity

Regulatory Framework

First laws: 1922 (sickness) and 1949 (maternity).

Current laws: 1992 (health care and health insurance) and 2014 (parental care and family benefits).

Type of program: Social insurance system.

Coverage

Cash sickness benefit: Employed and self-employed persons, including farmers.

Cash maternity benefit and medical benefits: Employed and self-employed persons, farmers, pensioners, recipients of unemployment benefits and 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).

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured's average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

Self-employed person: 12.92% of assessed income (sickness and medical benefits) for sole proprietors and persons carrying out professional activities; 6.36% of assessed income (sickness and medical benefits) for farmers or 18.78% of deemed income (medical benefits only) from land for farmers; and 0.2% of assessed income (maternity benefits).

Assessed income is 75% of the profit made in the last year.

The minimum monthly assessed income used to calculate contributions is 60% of the insured's average monthly wage in the last year.

The maximum assessed income used to calculate contributions is 3.5 times the insured's average monthly wage in the last year.

Employer: 6.56% of gross payroll (sickness and medical benefits), 0.53% of gross payroll (occupational disease and work injury), and 0.1% of gross payroll (maternity benefits).

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured's average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

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 benefit and medical benefits: There is no minimum qualifying period (some exceptions for certain medical services, like glasses, hearing aids, or dental appliances).

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.

Birth grant (pomoch ob rojstvu otroka, income tested): See Family Allowances.

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's average monthly gross wage in the year before the incapacity began is paid for a nonwork-related injury, for up to 90 days (80% thereafter); 80% for a nonwork-related sickness, for up to 90 days (90% thereafter); 80% if caring for a family member; 90% for quarantine periods or for a war invalid, or a civilian invalid of war, for up to 90 days (100% thereafter); 100% for an organ or blood donation for up to 90 days; 100% for a work-related injury or occupational disease until recovery or certification of a permanent disability.

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, if caring for a family member, for students in vocational training, for disabled persons who are in training, and for certain unemployed persons.

The minimum monthly sickness benefit is the legal monthly guaranteed wage.

The legal monthly guaranteed wage is €237.73.

Maternity benefit: 100% of the insured's average earnings in the year before the maternity leave began is paid

for 28 days before and 77 days after the expected date of childbirth.

In the event of multiple births or the birth of a child with a mental or physical disability, the maternity benefit may be extended for an additional 90 days for each child; for up to 280 days for a premature birth; for 30 days if the 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; or for 90 days if raising four or more children.

The minimum monthly maternity benefit is €588.25 (55% of the legal monthly minimum wage with adjustments).

The maximum monthly maternity benefit is two times the national average monthly wage with adjustments.

The national average monthly wage with adjustments is €1,431.42.

Paternity benefit: 90% of the insured's average earnings in the year before the paternity leave began is paid for 30 calendar days (15 days must be taken in the first six months after the child is born and 15 days after the childcare leave until the child finishes first grade of elementary school).

Child care benefit: 90% of the insured's average earnings in the year before the parental leave began is paid for up to 260 days, starting after the maternity benefit ceases.

Birth grant (pomoch ob rojstvu otroka, income tested): See Family allowances.

Workers' Medical Benefits

Benefits include general and specialist care, dental care, surgery, hospitalization, rehabilitation, transportation, medicine, and medical devices. A six-month coverage period is required for eyesight aids (e.g. eyeglasses), hearing aids, and dental appliances; and three months for other medical devices, including orthopaedic aids. Medical benefits are provided until rehabilitation.

The Health Insurance Institute provides resources for medical services.

Cost sharing: Compulsory health insurance covers 100% of the costs of services for children up to age 15 (age 18 if a full-time student or age 26 without coverage in their own right). For other family members, copayments vary depending on the type and complexity of the service provided. Compulsory insurance covers from 10% to 90% of the costs of certain medical benefits. There is no cost sharing from accidents at work and occupational diseases are covered.

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.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (<http://www.fu.gov.si/>).

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 1992 (health care and health insurance) and 2012 (pension and invalidity), implemented in 2013.

Type of program: Social insurance system.

Note: 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 Survivors' programs.

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: 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.

Employer: 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.

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: Covers any deficit caused by a decline in contributions for permanent disability benefits.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

See cash sickness benefit under Sickness and Maternity.

Permanent Disability Benefits

See Old Age, Disability, and Survivors.

Workers' Medical Benefits

See workers' medical benefits under Sickness and Maternity.

Survivor Benefits

See Old Age, Disability, and Survivors.

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 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.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (<http://www.fu.gov.si/>).

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, and persons during employment contract suspension.

Source of Funds

Insured person: 0.14% of gross earnings.

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured's average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

Self-employed person: 0.2% of assessed income.

Assessed income is 75% of the profit made in the previous year.

The minimum monthly assessed income used to calculate contributions are 60% of the insured's average monthly wage in the last year.

The maximum monthly assessed income used to calculate contributions is 3.5 times the insured's average monthly wage in the last year.

Employer: 0.06% of gross payroll.

The minimum monthly earnings used to calculate contributions are 54% (gradually rising by two percentage points until reaching 60% by 2021) of the insured's average monthly wage in the last year.

There are no maximum earnings used to calculate contributions.

Government: Contributes as an employer for recipients of unemployment benefits.

Qualifying Conditions

Must have been employed at least nine months in the 24 months before unemployment (six months for unemployed persons younger than age 30; for part-time employees, periods of work are converted into an equivalent full-time period). 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 next nine months; and 50% thereafter.

The duration of the benefit varies depending on the length of the coverage period. Benefits are paid for up to two months with at least six but less than nine months of

coverage (only for insured persons younger than age 30); for up to three months with at least nine months but less than five years of coverage; for up to six months with at least five years but less than 15 years of coverage; for up to nine months with at least 15 years but less than 25 years of coverage; for up to 12 months with at least 25 years of coverage; for up to 19 months if aged 50 to 54 with at least 25 years of coverage; or for up to 25 months if aged 55 or older with at least 25 years of coverage.

The minimum monthly unemployment benefit is €350.

The maximum monthly unemployment benefit is €892.50.

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 (<https://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.

Ministry of Finance collects contributions through the Financial Administration of the Republic of Slovenia (<http://www.fu.gov.si/>).

Family Allowances

Regulatory Framework

First law: 1949.

Current law: 2014 (family benefits).

Type of program: Universal system.

Note: Financial Social Assistance–(FSA) (denarna socialna pomoč) or Supplementary Allowance (SA) (varstveni dodatek) may be provided to needy individuals and families.

Coverage

Residents of Slovenia or the European Union (child benefit); permanent residents of Slovenia or the EU (birth grant, large family allowance, special child care allowance, and parent income supplement).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (otroški dodatek): Paid for children younger than age 18. The benefit is paid to a parent or guardian.

Single-parent supplement: Paid for children living in a single-parent family.

Child care supplement: Paid for preschool children who do not receive child care services.

Birth grant (pomoch ob rojstvu otroka, income tested): Paid to purchase clothing and other necessities for a newborn child.

Income test: Family per capita income must not exceed €659.30 (64% of the national average net wage).

Large family allowance (dodatek za veliko družino, income tested): Paid to a family with three or more children younger than age 18 (age 26 if a student).

Income test: Family per capita income must not exceed €659.30 (64% of the national average net wage).

Special child care allowance (dodatek za nego otroka): Paid for children younger than age 18 (age 26 if a student) who need special medical care.

The special child care allowance may be combined with the parent income supplement.

Parent income supplement (delno plachilo za izgubljeni dohodek): 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 parent income supplement may be combined with the special child care allowance.

Family Allowance Benefits

Child benefit (otroški dodatek): The monthly benefit is paid based on eight income categories and the number of children in the family.

The minimum monthly child benefit is paid for children in households with earnings from €844.74 to €1,019.86 per family member in the calendar year before the benefit is claimed. The minimum monthly child benefit for one child living with both parents is €19.88.

The maximum monthly child benefit is paid for children in households with earnings up to €185.43 per family member in the calendar year before the benefit is claimed. The maximum monthly child benefit for one child living with both parents is €114.31.

Higher rates are paid for the second and third child, depending on family income.

Single-parent supplement: The benefit is increased by 30%.

Child care supplement: The benefit is increased by 20%.

Birth grant (pomoch ob rojstvu otroka, income tested): A lump sum of €280 is paid.

Large family allowance (dodatek za veliko družino, income tested): €395 (for three children) and €480 (for four or more children) a year is paid.

Special child care allowance (dodatek za nego otroka): €100 a month is paid; €200 a month is paid for a child in need of constant care.

Parent income supplement (delno plachilo za izgubljeni dohodek): €734.15 a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on 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 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current law: 2015 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employees in industry, commerce, and services based on 11 occupational classes. Agricultural workers and household workers under certain conditions.

Voluntary coverage for insured persons who leave covered employment.

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 minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions for certain occupational classes are €125.04.

The insured person's contributions also finance sickness, maternity, and paternity benefits.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 23.6% of covered earnings.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018)..

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions are €125.04.

The employer's contributions also finance sickness, maternity, and paternity benefits.

Social assistance: None.

Government

Social insurance: Provides an annual subsidy.

Social assistance: Finances the total cost.

Qualifying Conditions

Old-age pension (Pensión de jubilación, social insurance): Age 65 and 6 months (gradually rising to age 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 six months (gradually rising to 37 years by 2027) of contributions). Age 65 with 36 years and six months of contributions (gradually rising by three months a year until reaching 38 years and six months in 2027).

The retirement age is lower for those working under hazardous, dangerous, or unhealthy conditions; and for persons with assessed disabilities of at least 65% (45% if the assessed disability is expected to reduce life expectancy).

Involuntary early retirement pension (Jubilación anticipada involuntaria): Age 61 and 6 months (gradually rising to age 63 by 2027) with at least 33 years (25 years if assessed with a disability of at least 33%) of contributions.

The insured must be involuntarily unemployed as a result of a restructuring or closing of a business because of economic conditions or the death, retirement, or disability of the business's owner; and be registered as a job seeker for at least six months before applying for the pension.

Voluntary early retirement pension (Jubilación anticipada voluntaria): Age 63 and 6 months (gradually rising to age 65 by 2027) with at least 35 years of contributions.

Partial pension (Jubilación parcial): Age 61 and 10 months (gradually rising to age 65 by 2027) with 33 years of contributions and working time reduced from 25% to 50% of full-time hours (75% if a full-time worker is hired as a replacement). Must have at least six years of employment with the same employer.

Deferred pension (Pensión diferida): The pension may be deferred 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 monthly old-age pension may earn up to €7,133.97 a year (excluding the old-age pension); €8,321.85 with a dependent spouse.

The minimum monthly old-age pension is €639.30 for a single person without dependents; €606.70 with a nondependent spouse; €788.90 with a dependent spouse.

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

Noncontributory old-age pension (Pensión de vejez no contributiva, social assistance, mean tested): Age 65 with at least 10 years of residence in Spain since age 16.

Disability pension (Pensión de incapacidad, social insurance): Must have a total incapacity for work in the usual occupation, an absolute incapacity for any work, or a severe disability requiring constant attendance. If younger than age 31, must have contributed in 33% of the period from age 16 to the date the disability began; if aged 31 or older, must have contributed in 25% of the period from age 20 to the date the disability began and have at least five years of contributions, with 20% of the contributions paid in the last 10 years. Must not qualify for an old-age pension.

Constant-attendance supplement (Complemento por gran invalidez): Paid if the insured is assessed with a severe disability and requires the constant attendance of others to perform daily functions.

Partial disability (Incapacidad parcial): Must be assessed with at least a 33% permanent loss of work capacity in the usual occupation. Must have at least 1,800 days of contributions within the 10 years immediately before the date the disability began and 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.

Earnings test: A disability pensioner who receives the minimum monthly disability pension may earn up to €7,133.97 a year (excluding the pension); €8,321.85 with a dependent spouse.

The minimum monthly disability pension is €639.30 for a single person without dependents; €606.70 with a nondependent spouse; €788.90 with a dependent spouse.

The disability pension is payable abroad under reciprocal agreement.

Noncontributory disability pension (Pensión de incapacidad no contributiva, social assistance, means tested): Must be aged 18 to 65 with at least a 65% permanent loss of work capacity and at least five years of residence in Spain.

Survivor pension (social insurance)

Spouse's pension (Pensión de viudedad): The deceased was paying social insurance contributions, had at least 500 days of contributions in the last five years, and died from a common illness; received 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 upon remarriage. The widow(er) or partner 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, the contribution requirement is waived.

Eligible survivors include a widow(er) who was married to the deceased for at least one year (including separated or divorced partners under certain conditions), cohabited with the deceased for a total of at least two years, or who had children with the deceased.

Orphan's pension (Pensión de orfandad): Paid to children younger than age 21 (age 25 if unemployed, earning less than the legal monthly minimum wage, or a student; no limit if disabled).

The legal monthly minimum wage is €735.90.

Other eligible survivor's pension (Otros sobrevivientes derechohabientes): Paid to (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 €7,133.97 a year (excluding the pension); €8,321.85 with a dependent spouse.

Funeral grant (Auxilio por defunción, social insurance): Paid to the person(s) who paid for the funeral.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension (Pensión de jubilación, social insurance): 50% of the insured's average earnings is paid for the first 15 years of contributions, plus 0.21% for each additional month of contributions up to 163 additional months and 0.19% for each additional month from 164 to 246 months.

Average earnings are the insured's total earnings in the last 21 years (252 months; rising by one year each year until reaching 25 years in 2022) divided by 294 (gradually rising to 350 by 2022). The earnings period used to calculate benefits may be adjusted to account for certain noncontributory periods, such as time spent caring for a dependent child.

An additional 5% of the old-age pension is paid to women with two children; 10% with three children; and 15% with at least four children.

The minimum monthly old-age pension is €639.30 for a single person without dependents; €606.70 with a nondependent spouse; €788.90 with a dependent spouse.

The maximum monthly old-age pension is €2,580.13 (€36,121.82 a year).

Involuntary early retirement (Jubilación anticipada involuntaria): The pension is reduced for each year the pension

is claimed before the normal retirement age, based on the number of years of contributions: by 7.5% a year with less than 38.5 years of contributions, by 7% with at least 38.5 but less than 41.5 years, by 6.5% with at least 41.5 but less than 44.5 years, or by 6% with at least 44.5 years.

Voluntary early retirement (*Jubilación anticipada voluntaria*): The pension is reduced for each year the pension is claimed before the normal retirement age, based on the number of years of contributions: by 8% a year with less than 38.5 years of contributions, by 7.5% with at least 38.5 but less than 41.5 years, by 7% with at least 41.5 but less than 44.5 years, or by 6.5% with at least 44.5 years.

The minimum monthly voluntary early retirement pension is €598 for a single person without dependents; €565.30 with a nondependent spouse; €739.50 with a dependent spouse.

Partial pension (*Jubilación parcial*): 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 (*Pensión diferida*): The pension is increased by 2% for each year of deferral after the normal retirement age with 15 to 24 years of contributions; 2.75% with 25 to 36 years; and 4% with 37 years or more.

The maximum monthly deferred pension (not including additional supplements) is €2,580.13 (€36,121.82 a year), the maximum monthly deferred pension (including any additional supplements) may not exceed the maximum annual earnings used to calculate contributions.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually in January based on 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 (*Pensión de vejez no contributiva, social assistance, means tested*): €92.48 to €369.90 a month is paid, depending on personal income and family composition.

Permanent Disability Benefits

Disability pension (*Pensión de incapacidad, social insurance*): 55% of the insured's monthly base earnings is paid for a total incapacity for work in the insured's usual occupation; may be increased to 75% if the insured is older than age 55 or is unlikely to be employed again in his or her usual occupation due to personal and professional circumstances. 100% of the insured's base earnings is paid for an absolute incapacity for any work.

If the disability is the result of a work-related accident or occupational disease, the monthly base earnings are the insured's average daily earnings in the last calendar month

(including average 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 common illness or the person is not covered, the monthly base earnings are the insured's earnings in the last 96 months divided by 112.

Constant-attendance supplement (*Complemento por gran invalidez*): 45% of the insured's monthly base earnings before the disability began plus 30% of the insured's last 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 €825.60 (€858.60 as of January 29, 2018).

The minimum monthly pension including the constant-attendance supplement is €959 (€1,183.40 with a dependent spouse; €910.10 if the spouse is not dependent).

The minimum monthly pension for an incapacity for work in the insured's usual occupation is €598 if aged 60 to 65 (€739.50 with a dependent spouse; €565.30 if the spouse is not dependent).

The minimum monthly pension for an incapacity for any work and for insured persons aged 65 or older is €639.30; €788.90 with a dependent spouse; €606.70 if the spouse is not dependent).

An additional 5% of the disability pension is paid to women with two children; 10% with three children; and 15% with four children or more.

Partial disability (*Incapacidad parcial*): A lump-sum of 24 months of the insured's monthly base earnings in the last calendar month before the disability began is paid.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually in January based on 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 (*Pensión de incapacidad no contributiva, social assistance, means tested*): €92.48 to €554.85 a month is paid, depending on personal income, family composition, and the need for constant care.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension (Pensión de viudedad): 52% of the deceased's monthly base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid; 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.

If the deceased was working at the time of death, the monthly base earnings are the deceased's earnings in the best continuous 24-month period in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly spouse's pension is €484.20 if younger than age 60; €598 if aged 60 to 64; €639.30 if aged 65 or older, or with a degree of disability of at least 65%; or €739.50 if the surviving spouse has other dependents.

An additional 5% of the spouse's pension is paid to women with two children; 10% with three children; and 15% with at least four children.

Schedule of payments: 14 payments a year.

Orphan's pension (Pensión de orfandad): 20% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly orphan's pension is €195.30 for a half-orphan (€384.40 if younger than age 18 with a degree of disability of at least 65%); €195.30 plus €484.20 for a full orphan. If there are two or more eligible full orphans, the €484.20 are split equally among all of them.

Schedule of payments: 14 payments a year.

The maximum combined spouse's and orphan's pension is 100% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive; if the combined pension exceeds this amount, the orphan's pension is reduced accordingly (the full spouse's pension is always paid).

Other eligible survivor's pension (Pensión en favor de familiares): 20% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid to other survivors based on 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.

If the deceased was working at the time of death, the monthly base earnings are the deceased's earnings in the best continuous 24-month period in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly survivor pension for each other eligible survivor is €195.30 (€472.10 in the absence of a widow(er) or orphan for one eligible survivor aged 65 or older; €444.90 for one eligible survivor aged younger than 65). If there is no eligible widow(er) or orphan and there are two or more eligible survivors, an increment of €288.90 is paid, which is split equally among all eligible survivors.

Earnings test: A survivor who receives the minimum pension may earn up to €7,133.97 a year.

The maximum combined survivor benefit is 100% of the deceased's base earnings.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually in January based on 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 (Auxilio por defunción, social insurance):

A lump sum of €46.50 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/>), an independent institution under the Ministry of Employment and Social Affairs, administers the social insurance program and pays benefits.

Institute of Elderly and Social Services (<http://www.imerso.es/>), under the Ministry of Employment and Social Affairs or most autonomous regions, administer 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: 2009 (maternity benefits), 2011 (child care), and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Pensioners are covered for medical benefits only.

Voluntary coverage for insured persons who leave covered employment.

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: Not applicable.

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

Government: An annual subsidy.

Qualifying Conditions

Cash sickness benefit (Prestaciones económicas por incapacidad temporal): Must have at least 180 days of contributions in the last five years. There is no minimum qualifying period for an incapacity resulting from an accident.

Contributory cash maternity benefit (Prestaciones de maternidad en dinero): There is no minimum contribution requirement if the insured is younger than age 21. 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 of contributions. 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 of contributions. The adopted or fostered child must be younger than age 6 (younger than age 18 with an assessed degree of disability of at least 33%).

Noncontributory cash maternity benefit (Prestación de maternidad en dinero): The insured does not qualify for the contributory cash maternity benefits.

Cash paternity benefits (Prestación de paternidad en dinero): Paid during the authorized leave period for the birth, adoption, or fostering of a child. 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 of contributions.

Maternity risk allowance (Prestaciones de riesgo durante el embarazo): Paid to an insured woman who is unable to continue in the usual or any similar job due to risks to the fetus during pregnancy or because the job is incompatible with breastfeeding. A medical certificate may be required. There is no minimum contribution requirement.

Nursing allowance (Subsidio de lactancia): Paid to a nursing mother who is unable to continue in the usual or any similar job to protect her child's or her own health. A medical certification may be required. There is no minimum contribution requirement.

Sick child care allowance (Cuidado de menores afectados por cáncer u otra enfermedad grave): Paid to parents who have reduced working hours by at least 50% to care for a severely ill child who requires long-term hospitalization or treatment. The insured person must have at least three months of contributions in the seven years before the claim is made if aged 21 to 25 (or a career total of at least six months); six months in the last seven years if aged 26 or older (or a career total of at least 12 months).

Medical benefits (Prestaciones médicas): 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 (Prestación económica por incapacidad temporal): 60% of the insured's average daily covered earnings in the last calendar month before the incapacity began is paid from the 4th to the 20th day; 75% from the 21st day for up to 12 months; may be extended for six months. (The employer pays from the 4th to the 15th day).

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Contributory maternity benefit (Prestaciones de maternidad en dinero): 100% of the insured's average daily earnings in the last calendar month before the maternity, adoption, or foster leave period is paid for 16 weeks (two additional weeks for each additional child born, adopted, or in foster care, 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 (except for the six weeks immediately after childbirth) and the leave period may be taken on a part-time basis.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Noncontributory maternity benefit (Prestación de maternidad en dinero): 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 or the child are disabled, or the child is born into a large family. The mother is also entitled to 16 weeks of unpaid maternity leave.

The IPREM is €537.84 a month.

Paternity benefit (Prestación de paternidad en dinero): 100% of the insured's average daily earnings in the last calendar month before the paternity, adoption, or foster leave period began is paid for four weeks; for multiple births (including adoption or foster care), may be extended by two days for each child.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Maternity risk allowance (Prestación de riesgo durante el embarazo): 100% of the insured's average daily earnings in the last calendar month plus the average daily earnings for extra hours worked in the last 12 months is paid from the day the work ceased until the date of childbirth (for a risk to the fetus) or until the child reaches age 9 months (for a risk to breastfeeding).

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Nursing allowance (Subsidio de lactancia): 100% of the insured's average daily earnings in the calendar month before the maternity leave period began plus the average daily earnings for extra hours worked in the last 12 months is paid from the day work ceases until the child reaches age 9 months or dies.

Sick child care allowance (Cuidado de menores afectados por cáncer u otra enfermedad grave): 100% of the insured's average daily earnings in the last calendar month before the claim is made plus the average daily earnings for extra hours worked in the last 12 months is paid in proportion to the reduced working hours. The benefit is paid until recovery or until the child reaches age 18.

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, depending on 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 €4.24 for each item. Medication is free for recipients of social assistance, including pensioners and unemployed persons who have exhausted unemployment benefits; for work injury beneficiaries; and for all insured persons when dispensed by social security facilities. If the price of a product exceeds the reference price (a standard maximum), the insured pays the difference.

Dependents' Medical Benefits

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/>) 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/>), an independent institution supervised by the Ministry of Employment and Social Affairs, administers the social insurance program and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msssi.gob.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 law: 2015 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for certain self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: A percentage of a contribution base, depending on the type of economic activity and occupation.

The minimum monthly contribution base is €825.60 (€858.60 as of January 29, 2018).

The maximum monthly contribution base is €3,751.20.

Employer: 0.90% to 7.15% of covered payroll, depending on the assessed degree of risk. The average contribution rate is 1.98% of covered payroll.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average daily earnings in the last calendar month before the disability began plus the average daily covered earnings for extra hours worked in the last 12 months is paid. The benefit is paid from the day after the disability began for up to 12 months; may be extended for six months if rehabilitation is anticipated.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Permanent Disability Benefits

Permanent disability pension (Pensión por incapacidad permanente): 55% of the insured's monthly base earnings is paid for a total incapacity for work in the insured's usual occupation; may be increased to 75% if the insured is older than age 55 and is unlikely to be employed again in his

or her usual occupation due to personal and professional circumstances. 100% of the insured's base earnings is paid for a total incapacity for any work or for a severe disability requiring constant attendance.

Monthly base earnings are the insured's average daily earnings in the last calendar month (including average earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

Constant-attendance supplement (Complemento por gran invalidez): If the insured is assessed with a severe disability, 45% of the insured's monthly base earnings plus 30% of the insured's last gross earnings used to calculate contributions is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018).

The minimum monthly pension for a total incapacity for work in the insured's usual occupation is €639.30 if aged 65 when the disability began (€788.90 with a dependent spouse; €606.70 if the spouse is not dependent).

The minimum monthly pension for a total incapacity for work in the insured's usual occupation is €598 if aged 60 to 64 when the disability began (€739.50 with a dependent spouse; €595.30 if the spouse is not dependent).

The minimum monthly pension for a total incapacity for any work is €639.30 (€788.90 with a dependent spouse; €606.70 if the spouse is not dependent).

The minimum monthly pension including the constant-attendance supplement is €959 (€1,183.40 with a dependent spouse; €910.10 if the spouse is not dependent).

Partial permanent disability benefit (Prestación por incapacidad permanente parcial): For an assessed loss of working capacity of at least 33% in the usual job, a lump sum of 24 months of the insured's average daily covered earnings in the last calendar month before the disability began plus the average daily earnings for extra hours worked in the last 12 months is paid.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Schedule of payments: 14 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 based on 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, social health care, dietetic products, appliances, rehabilitation, and transportation.

Medical services are provided to patients directly through the facilities of the National Health Institute or the regional autonomous health services.

There is no limit to duration.

Survivor Benefits

Survivor pension

Spouse's pension (Pensión de viudedad): 52% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid; 70% if there are dependent children and income is below a government-set level.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of the deceased's 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 €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly spouse's pension is €484.20 if younger than age 60; €598 if aged 60 to 64; €639.30 if aged 65 or older with an assessed degree of disability of 65% or more; and €739.50 if there are dependent family members.

A survivor who receives the minimum survivor pension may earn up to €7,133.97 a year (excluding the pension).

The pension ceases upon remarriage or cohabitation, except under certain conditions (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 (Pensión de orfandad): 20% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to each orphan; €679.5 a month is split equally among full orphans.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive 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 €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly orphan's pension is €195.30 for each orphan (€384.40 if assessed with at least a 65% degree of disability and younger than age 18); €195.30 plus €484.20 is split equally among two or more eligible full orphans.

Other eligible survivor's pension (Pensión en favor de familiares): If the sum of the spouse's and orphan's pension does not exceed 100% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive, 20% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to other survivors based on their order of priority (parents, siblings, grandchildren and grandparents); may be increased by the amount of the spouse's pension (52%) if there is no surviving spouse, cohabiting partner, divorced spouse, or eligible surviving child.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive 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 €825.60 (€858.60 as of January 29, 2018)

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly pension for other eligible survivors is €195.30 each. If there is no eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €472.10 if aged 65 or older (€444.90 if younger than age 65); €195.30 plus €288.90 is split equally among several beneficiaries.

Earnings test: A survivor who receives the minimum survivor pension may earn up to €7,133.97 a year (excluding the pension); €8,321.85 with a dependent spouse.

The maximum combined survivor benefit is 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 based on 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 (Indemnización a tanto alzado): A lump sum of six months of the deceased's base earnings is paid to a widow(er), cohabiting partner, or divorced spouse; one month for an eligible orphan; nine

months for a dependent parent (12 months if both parents were dependent on the deceased).

Funeral grant (Auxilio por defunción): A lump sum of €46.50 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/>) 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/>), an independent institution under the Ministry of Employment and Social Affairs, administers the social insurance program and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msssi.gob.es/>), under the Ministry of Health, Social Services and Equality, and autonomous regions provide medical services through health centers.

Unemployment

Regulatory Framework

First law: 1919.

Current laws: 1985 (unemployment) and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and services are covered based on 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 €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions for certain occupational classes are €125.04.

Self-employed person: 2.2% of covered earnings.

The minimum monthly earnings used to calculate contributions are €893.10.

The maximum monthly earnings used to calculate contributions are €3,751.20.

Employer: 5.5% of covered payroll; 6.7% for those employed under fixed-term contracts.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions for certain occupational classes are €125.04.

Government: Subsidizes the program.

Qualifying Conditions

Unemployment benefit (Prestación de desempleo):

Must have at least 360 days of contributions in the last six years and be registered at an employment office.

The benefit ceases if the insured refuses a suitable job offer or training.

Unemployment assistance (Subsidio por desempleo, income tested): Must have at least six months of contributions (at least three months if the insured has dependents) and have exhausted entitlement to (or does not qualify for) the contributory unemployment benefit.

Income test: Monthly income must not exceed 75% of the legal monthly minimum wage.

The legal monthly minimum wage is €735.90.

Unemployment Benefits

Unemployment benefit (Prestación de desempleo): 70% of the insured's average earnings in the last six months is paid for the first 180 days; thereafter, 50%.

The duration of the benefit varies depending on the number of days of contributions; from 120 days (with 360 days of contributions) up to 720 days (with at least 2,160 days of contributions).

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The minimum monthly unemployment benefit is €501.98; €671.40 with dependent children.

The maximum monthly unemployment benefit is €1,098.09; €1,254.96 with one dependent child; €1,411.83 with two or more dependent children.

Unemployment assistance (Subsidio por desempleo, income tested): €430.27 is paid for up to six months.

The benefit may be extended for two additional six-month periods; for up to a maximum of 30 months under special circumstances. If the beneficiary is older than age 55, the

benefit may be paid until retirement age under certain conditions.

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 (family) and 2015 (social security).

Type of program: 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 (Asignación económica por hijo o menor a cargo, income tested): Paid for dependent children (or adopted children) younger than age 18 (no limit with an assessed disability of at least 65%). Each child's annual earnings must not exceed €11,605.77, and the family must not receive any other state family or social security benefit for the child.

Income test: Annual family income must not exceed €11,605.77 for a family with one dependent child plus 15% for each additional child. For families officially designated as large, annual family income must not exceed €17,467.40 with three children plus €2,829.24 for each additional child. There is no income limit for a child younger than age 18 with an assessed disability of at least 33% or older than age 18 with an assessed disability of at least 65%.

Special family allowance (Prestación económica por nacimiento o adopción de hijo en supuestos de familias numerosas, monoparentales y de madres con discapacidad, income tested): Paid after the birth or adoption of a child in single-parent family, a family officially designated

as large, or a family with a disabled mother (with an assessed disability of at least 65%) if no other state family or social security benefits are paid for the child.

Income test: Annual family income must not exceed €11,605.77 for a family with one child plus 15% for each additional dependent child. For families officially designated as large, annual family income must not exceed €17,467.40 with three children plus €2,829.24 for each additional child. There is no income limit for a child younger than age 18 with an assessed disability of at least 33% or older than age 18 with an assessed disability of at least 65%.

Multiple births or adoptions grant (Prestación por parto o adopción multiples, 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 or social security benefit.

Family Allowance Benefits

Family allowances (Asignación económica por hijo o menor a cargo, income tested): €291 a year is paid for each eligible child; €1,000 a year for a dependent child with an assessed disability of at least 33%. €4,438.80 for each child older than age 18 with an assessed disability of at least 65%; €6,658.80 for each child with an assessed 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.

Special family allowance (Prestación económica por nacimiento o adopción de hijo en supuestos de familias numerosas, monoparentales y de madres con discapacidad, income tested): A lump sum of up to €1,000 is paid.

Multiple births or adoptions grant (Prestación por parto o adopción múltiples, no income test): A lump sum of four times the legal 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 legal monthly minimum wage is €735.90.

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/>), an independent institution under the Ministry of Employment and Social Affairs, administers the program and pays benefits.

Sweden

Exchange rate: US\$1.00 = 8.19 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: Universal, social insurance, notional defined contribution (NDC), 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

Universal: Residents of Sweden.

Social insurance (disability): Employed and self-employed persons.

NDC: Employed and self-employed persons born since 1954. Special transition rules apply to those born from 1938 to 1953.

Mandatory individual account: Employed and self-employed persons.

Source of Funds

Insured person

Universal: None.

Social insurance (disability): None.

NDC and mandatory individual account: 7% of assessable income (old age) plus an average of 0.030% of the NDC account value (2016) and an average of 0.35% of the mandatory individual account value (2016) for administrative fees; an additional cost for voluntary survivor benefits under the mandatory individual account program.

The minimum annual income used to calculate contributions is 19,247 kronor.

The maximum annual income used to calculate contributions is 504,375 kronor.

Of the combined insured person and employer contributions for old age (17.21%), 2.5% finances the mandatory individual account.

Self-employed person

Universal: None.

Social insurance (disability): See source of funds under Sickness and Maternity.

NDC and mandatory individual account: 17.21% of assessable income (old age) plus 0.70% (survivors) plus an average of 0.030% of the NDC account value (2016) and an average of 0.35% of the mandatory individual account value (2016) for administrative fees; an additional cost for voluntary survivor benefits under mandatory individual account program.

The minimum annual income used to calculate contributions is 19,247 kronor.

The maximum annual income used to calculate contributions is 504,375 kronor.

Of the self-employed person's contributions for old age, 2.5% finances the mandatory individual account.

Employer

Universal: None.

Social insurance (disability): See source of funds under Sickness and Maternity.

NDC and mandatory individual account: 10.21% of payroll (old age) and 0.70% of payroll (survivors).

Of the combined insured person and employer contributions, 2.5% finances the premium pension (mandatory individual account).

Government

Universal: The total cost.

Social insurance (disability): See source of funds under Sickness and Maternity.

NDC and mandatory individual account: Contributes as an employer; pays contributions for persons receiving sickness or disability benefits, student aid, or cash parental benefits.

Qualifying Conditions

Old-age pension (ålderspension): The pension consists of an income pension, a premium pension, and a guarantee pension.

Income pension (inkomstpension, NDC): The retirement age is flexible, beginning at age 61. The insured must have at least three years with annual earnings of at least the minimum earnings used to calculate contributions for each year.

The minimum earnings used to calculate contributions in 2018 is 19,247 kronor.

Premium pension (premiepension, mandatory individual account): The retirement age is flexible, beginning at age 61. The insured must have at least three years with annual earnings of at least the minimum earnings used to calculate contributions for each year.

Guarantee pension (garantipension, universal, income tested): Age 65 with at least 40 years of residence from age 16 to age 64.

Income test: The guarantee pension is subject to recovery if the insured receives monthly income from earnings-related pensions (including the income pension, premium pension, widow's pension, and foreign pensions) exceeding a certain amount.

Partial pension: A reduced guarantee pension is paid with at least three but less than 40 years of residence from age 16 to age 64.

The old-age pension is payable abroad.

Disability pension (sjukersättning): The pension consists of an earnings-related pension and a guarantee pension.

Earnings-related pension (inkomstrelaterad sjukersättning, social insurance): Must be aged 19 to 64 and have a total (100%) loss of work capacity, and have at least one year of covered income in Sweden within a certain period.

Partial disability: A reduced pension is paid if the insured is aged 30 to 64 with an assessed loss of work capacity of 25%, 50%, or 75%. The partial disability pension is not available to insured persons aged 19 to 29.

Guarantee pension (garantiersättning, universal, income tested): Must be aged 19 to 64, have a total (100%) loss of work capacity, be covered when the disability began, and have at least 40 years of residence from age 16 to age 64. (Years of residence are credited for the period from the date the disability began to the age 65.)

Income test: The guarantee pension is subject to recovery if the insured receives an earnings-related pension.

Partial pension: A reduced guarantee pension is paid with at least three but less than 40 years of residence from age 16 to age 64 (including years credited from the date the disability began to age 65).

Partial disability: A reduced pension is paid if the insured is aged 30 to 64 with an assessed loss of work capacity of 25%, 50%, or 75%. The partial disability pension is not available to insured persons aged 19 to 29.

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

The earnings-related disability pension is payable abroad. The guarantee disability pension is payable abroad to insured persons living in the European Union, European Economic Area, Switzerland, and, under certain conditions, Canada.

Widow's pension (änkepension, 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 spouse's adjustment pension ceases a widow may receive a widow's pension.

Supplement for young widows: Paid to eligible widows younger than age 65.

The widow's pension is payable abroad.

Spouse's adjustment pension (omställningspension): The pension consists of an earnings-related pension and a guarantee pension.

Earnings-related pension (inkomstrelaterad omställningspension, NDC): The deceased was a pensioner or had a notional account balance.

Guarantee pension (garantiepension till omställningspension, universal, income tested): The deceased had at least 40 years of residence from age 16 to age 64. (Years of residence are credited for the period from the date of death to age 65.)

Income test: The guarantee pension is subject to recovery if the insured receives an earnings-related pension.

Partial pension: A reduced guarantee pension is paid if the deceased had at least three but less than 40 years of residence from age 16 to age 64 (including years of residence credited for the period from the date of death to age 65).

Eligible survivors (for earnings-related pension and guarantee pension) include a widow(er) or civil partner (or a cohabiting partner who had a child with the deceased or was previously married to or a civil partnership the deceased) younger than age 65 who lived with the deceased for at least five consecutive years immediately before the death or was caring for a child younger than age 18 at the time of the death.

The pension (earnings-related pension and guarantee pension) ceases upon remarriage (on cohabiting under certain conditions) or when the survivor reaches age 65.

The earnings-related adjustment pension is payable abroad. The guarantee adjustment pension is payable abroad to insured persons living in the European Union, European Economic Area, Switzerland, and, under certain circumstances, Canada.

Spouse's premium pension (premiepension, mandatory individual account): Paid to the surviving spouse or partner if the insured elected coverage for this benefit.

The spouse's premium pension is payable abroad.

Orphan's pension (barnpension, NDC): Paid to a surviving child up to age 18 (age 20 if a student).

The orphan's pension is payable abroad.

Orphan's allowance (efterlevandestöd till barn, universal, income tested): Paid to a surviving child up to age 18 (age 20 if a student) with a small or no orphan's pension.

The orphan's allowance is payable abroad to insured persons living in the European Union, European Economic Area, and Switzerland.

Old-Age Benefits

Old-age pension (ålderspension): The pension consists of an income pension, a premium pension, and a guarantee pension.

Income pension (inkomstpension, NDC): The pension is based on lifetime earnings (including any disability pension payments received), an annual index of trends in average wages, 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.

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

Premium pension (premiepension, 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 based on account values and life expectancy.

Guarantee pension (garantipension, universal, income tested): Up to 96,912 kronor a year is paid to a single pensioner (86,448 kronor a year if married) born in 1938 or later; 99,252 kronor a year is paid to a single pensioner (88,428 kronor a year if married) born in 1937 or earlier.

Income test: The guarantee pension is gradually reduced depending on the amount of any earnings-related pension (including the income pension, premium pension, widow's pension, and foreign pensions) received.

Partial pension: The pension is proportionally reduced for each year of residence less than 40 years from age 16 to age 64.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Permanent Disability Benefits

Disability pension (sjukersättning): The pension consists of an earnings-related pension and a guarantee pension.

Earnings-related pension (inkomstrelaterad sjukersättning, social insurance): 64.7% of the insured's assumed future annual income is paid.

Assumed future income is based on the average of the insured's three best income years within a certain period immediately before the year of the claim.

The maximum annual income used to calculate benefits is 341,250 kronor.

The maximum annual earnings-related pension is 217,392 kronor (220,789 kronor as of March 1, 2018).

Partial disability: A reduced pension is paid at 75%, 50%, or 25% of the full pension depending on the assessed loss of working capacity.

Guarantee pension (garantiersättning, universal, income tested): 8,027 to 8,960 kronor a month is paid if aged 19 to 29 (8,152 to 9,100 kronor a month as of March 1, 2018; 8,455 to 9,403 kronor as of July 1, 2018), depending on the age; 9,147 kronor a month is paid if aged 30 or older (9,290 kronor a month as of March 1, 2018; 9,593 kronor a month as of July 1, 2018).

Income test: The guarantee pension is gradually reduced depending on the amount of any earnings-related pension received.

Partial pension: The guarantee pension is proportionally reduced for each year of residence less than 40 years.

Partial disability: A reduced pension is paid at 75%, 50%, or 25% of the full pension depending on the assessed loss of working capacity.

Constant-attendance supplement (handikappersättning): 69%, 53%, or 36% of the annual base amount is paid, depending on the level of care needed.

The annual base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Survivor Benefits

Widow's pension (änkepension, social insurance): 40% of the social insurance earnings-related old-age pension the deceased received or was entitled to receive is paid to the widow; 35% if the orphan's pension is paid.

Supplement for young widows: 90% of the annual base amount is paid to a widow aged 50 to 64 at the time of the death or with children younger than age 16. The amount is reduced by 6.7% a year for each year the widow is younger than age 50.

The annual base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

If the widow receives or is entitled to an old-age pension in her own right, the widow's pension is reduced proportionately.

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

Spouse's adjustment pension (omställningspension):

The pension consists of an earnings-related pension and a guarantee pension.

Earnings-related pension (inkomstrelaterad omställningspension, NDC): 55% of the old-age or disability income pension the deceased received or was entitled to receive is paid. If the deceased was younger than age 65, the old-age income pension is calculated as if he or she had worked to until age 65.

Guarantee pension (garantiepension till omställningspension, universal, income tested): 96,915 kronor a year is paid.

Income test: The guarantee pension is gradually reduced depending on the amount of any earnings-related pension received.

Partial pension: The guarantee pension is proportionally reduced for each year of residence less than 40 years.

The total pension (earnings-related pension and guarantee pension) is paid for up to 12 months to an eligible widow(er) or partner with no dependent children; up for 24 months to an eligible widow(er) or partner with a dependent child younger than age 18; or until the youngest child reaches age 12 to an eligible widow(er) or partner with a dependent child or children younger than age 12. The pension ceases if the widower(er) reaches age 65.

Benefit adjustment: Earnings-related benefits are adjusted annually based on changes in wages. Guaranteed benefits are adjusted annually based on changes in prices.

Spouse's premium pension (premiepension, mandatory individual account): If the insured dies after retiring, a lifetime annuity is paid.

Orphan's pension (barnpension, NDC): If the youngest eligible child is younger than age 12, 35% of the old-age income pension the deceased received or was entitled to received is paid for the youngest child; 25% for each additional child. If the youngest child is aged 12 or older, 30% of the old-age income pension is paid for the youngest child; 20% for each additional child. The total pension is split equally among all eligible children.

If the deceased was younger than age 65, the old-age income pension is calculated as if he or she had worked until age 65.

The maximum combined orphan's pension is 100% of the deceased's old-age income pension (80% if an adult is receiving an adjustment pension or a widow's pension).

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

Orphan's allowance (efterlevandestöd till barn, universal, income tested): 18,204 kronor a year is paid to an eligible child not receiving an orphan's pension. If a child

receives the orphan's pension, the orphan's allowance is reduced by the amount of the orphan's pension received.

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Administrative Organization

Swedish Pensions Agency (<https://www.pensionsmyndigheten.se/>) administers the old-age and survivor programs.

Self-employed persons and employers pay contributions along with income tax.

Swedish Social Insurance Agency (<https://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: 1982 (medical benefits); 1991 (sick pay); 1995 (parental leave); and 2010 (social insurance), implemented 2011.

Type of program: Universal (parental and medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Sweden.

Social insurance (cash sickness benefits): Employed and self-employed persons with annual earnings of at least 10,700 kronor, and involuntarily unemployed persons registered with the employment service.

Social insurance and universal (parental benefits): Residents of Sweden.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Self-employed person

Universal: None.

Social insurance: 3.62% to 4.8% of earnings (sickness), according to the choice of waiting period and self-employed person's income, plus 2.6% (parental benefits).

The self-employed person's contributions for sickness also finance disability benefits (see Old Age, Disability, and Survivors).

Employer

Universal: None.

Social insurance: 4.35% of payroll (sickness) plus 2.6% (parental benefits).

The employer's contributions for sickness also finance disability benefits (see Old Age, Disability, and Survivors).

Government

Universal: Regional county councils pay the total cost.

Social insurance: None; contributes as an employer.

The government's contributions also finance disability benefits (see Old Age, Disability, and Survivors).

Qualifying Conditions

Cash sickness benefit (sjukpenning, social insurance):

Must have at least a 25% assessed loss of work capacity. There is no minimum qualifying period.

Cash parental benefit (föräldrapenning, social insurance and universal):

Paid to a parent or guardian who stops working, studying, or seeking work to care for a child up to age 8 (age 12 for children born on or after January 1, 2014). Benefits may be paid up to 60 days before the expected date of childbirth. The rate of the benefit varies depending on the insured's earnings.

Cash pregnancy benefit (graviditetspenning, social 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.

Cash temporary parental benefit (tillfällig föräldrapenning, social 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).

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (sjukpenning, social insurance): 80% of the insured's lost covered earnings is paid from day 15 through day 364 of the incapacity (longer if a serious disease); thereafter, 75% of the insured's lost covered earnings is paid until recovery or certification of a permanent incapacity for work. (Employers pay 80% of the insured's lost earnings from day two through day 14.) Pensioners are limited to 180 days of the benefit after retirement.

For unemployed persons, 80% of covered earnings from the previous employment is paid from day two of the incapacity. For self-employed persons and other qualifying nonemployed persons, 80% of lost covered earnings may be paid from day two to day 91 (depending on the choice of waiting period).

The minimum annual income used to calculate benefits is 10,700 kronor (10,900 kronor as of March 1, 2018).

The maximum annual income used to calculate benefits is 336,000 kronor (341,200 kronor as of March 1, 2018; 364,000 kronor as of July 1, 2018).

The maximum daily sickness benefit is 714 kronor (725 kronor as of March 1, 2018; 774 kronor as of July 1, 2018); 543 kronor for unemployed persons.

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Parental benefit (föräldrapenning, social insurance and universal):

An earnings-related or higher flat-rate benefit is paid to each eligible parent for up to 195 days (up to 390 days for a single parent), including up to 60 days before the expected date of childbirth, followed by 180 kronor a day for up to 45 days (up to 90 days for a single parent). Benefits are paid for longer periods for multiple births. Parents can transfer days of benefits to each other, but 90 days paid at the earnings-related rate or higher flat-rate are reserved for each parent.

If the parent was covered for cash sickness benefits greater than 180 kronor a day for at least 240 days before the expected date of birth, an earnings-related benefit of 80% of the insured's lost covered earnings is paid; otherwise, a higher flat-rate of 250 kronor a day is paid for the first 180 days (combined total of both parents) and from day 181 to day 390, 80% of the insured's lost covered earnings or 250 kronor a day, whichever is greater.

The maximum annual earnings used to calculate benefits is 448,000 kronor (455,000 kronor as of March 1, 2018).

The minimum daily earnings-related benefit for the 195-day period is 250 kronor.

The maximum daily earnings-related benefit for the 195-day period is 952 kronor (967 kronor as of March 1, 2018).

Pregnancy benefit (graviditetspenning, social insurance):

80% of the insured's lost covered 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 as long as the risk appears up to 11 days before the expected date of childbirth.

The maximum annual income used to calculate benefits is 336,000 kronor (341,200 kronor as of March 1, 2018; 364,000 kronor as of July 1, 2018).

The maximum daily pregnancy benefit is 714 kronor (725 kronor as of March 1, 2018; 774 kronor as of July 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Temporary parental cash benefit (tillfällig föräldrapening, social insurance): 80% of the insured's lost covered earnings is paid. The total benefit duration for both parents combined is 60 days for each child a year; may be extended for up to 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 336,000 kronor (341,200 kronor as of March 1, 2018; 364,000 kronor as of July 1, 2018).

The maximum daily benefit is 714 kronor (725 kronor as of March 1, 2018; 774 kronor as of July 1, 2018)

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Workers' Medical Benefits

Benefits include free medical care for children up to age 20 and free dental care for children up to age 22, subsidies for basic and preventive dental care, a high-cost limit for prosthetic treatment, and free insulin.

Cost sharing: The insured pays from 0 kronor to 300 kronor for each visit to a general practitioner; 200 kronor to 400 kronor for a specialist (up to 420 kronor in case of emergency), 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). Fees are waived for outpatient care for persons aged 85 or older.

A percentage of transportation costs are reimbursed.

The insured pays the full cost of medicine up to 1,125 kronor in a 12-month period; thereafter, the partial cost of medicine up to 2,250 kronor a year.

Dependents' Medical Benefits

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

Administrative Organization

Swedish Social Insurance Agency (<https://www.forsakringskassan.se/>) provides central administration and supervision of the cash benefits.

Regional and local social insurance offices administer the cash benefits.

The Health and Social Care Inspectorate (<https://www.ivo.se/>) provides central supervision of the medical benefits.

Regional county councils administer the medical benefits.

Work Injury

Regulatory Framework

First law: 1901.

Current laws: 1976 (social insurance), implemented in 1977; 1991 (sick pay); and 2010 (social insurance), implemented in 2011.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 0.2% of declared earnings.

Employer: 0.2% of payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Temporary disability benefits: Must be assessed with a work injury or occupational disease.

Permanent disability benefits: Must have an assessed loss of earning capacity of at least 6.66% (1/15th) for at least one year due to a work injury or occupational disease. The annual of income loss must also be at least 25% (1/4th) of the annual base amount.

The annual base amount is 44,800 kronor (45,500 kronor as of March 1, 2018).

Temporary Disability Benefits

80% of the insured's lost covered earnings is paid from day 15 through day 364 (longer if a serious disease); may be extended up to 550 days at 75% of the insured's lost covered earnings. (Employers pay 80% of the insured's earnings from day two through day 14.) Pensioners are limited to 180 days of benefits after retirement.

The minimum annual earnings used to calculate benefits is 10,920 kronor.

The maximum annual earnings used to calculate benefits is 341,250 kronor.

Self-employed persons receive 80% of lost earnings from days two to 90 (depending on the waiting period chosen).

The maximum daily benefit is 726 kronor; the maximum annual benefit is 332,250 kronor.

Benefit adjustment: Benefits are adjusted annually based on changes in prices.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) loss of earning capacity, 100% of the insured's lost earnings is paid as an annuity.

The maximum annual earnings used to calculate benefits is 341,250 kronor.

Partial disability: For an assessed loss of earning capacity of 6.7% to 99%, the full pension is multiplied by the percentage of assessed loss in earning capacity is paid.

The payment of the permanent disability pension is coordinated with the payment of the disability pension under Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are adjusted annually based on 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 1,125 kronor in a 12-month period; thereafter, patients pay the partial cost of medicine, up to 2,250 kronor in a 12-month period.

Survivor Benefits

Spouse's pension (adjustment annuity): 45% of the permanent disability pension 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 pension 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.

The maximum combined survivor benefit is 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 44,800 kronor (45,500 kronor as of March 1, 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in wages.

Administrative Organization

Swedish Social Insurance Agency (<https://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 insurance and voluntary income-related insurance system.

Coverage

Voluntary income-related insurance: Employed and self-employed persons who are members of an unemployment insurance fund. Membership for each fund is open to employees in a specific occupation or industry.

Social insurance (grundförsäkring, basic program): Employed and self-employed persons not covered by the voluntary income-related program.

Source of Funds

Insured person: None for the basic program; a membership fee for the voluntary program.

Self-employed person: 0.10% of earnings and a membership fee for the voluntary program.

Employer: 2.64% of payroll for the basic or voluntary program.

Government: Subsidizes the basic program; none for the voluntary program.

Qualifying Conditions

Basic and voluntary unemployment benefits (social insurance and voluntary income-related insurance): Must be aged 20 (no limit for the voluntary program) to 65. For the basic program, must not qualify for the voluntary program. Must be unemployed, registered as a job seeker at the public employment service, and 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 in six consecutive months (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; 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 (grundförsäkring, social insurance): 365 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 unemployment benefit (inkomstbortfallsförsäkring, voluntary income-related insurance): 80% of the insured's daily average income in the last 12 months 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 voluntary unemployment benefit is 910 kronor a day for the first 100 days; subsequently, 760 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 and social assistance system.

Coverage

Residents of Sweden.

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 (barnbidrag): 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).

Supplement (flerbarnstillägg): Paid to families with two or more children.

Maintenance support (underhållsstöd, income tested): Paid for a child younger than age 18 (until June of the year in which the student reaches age 20) who lives 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 (1,573 kronor a month for each child until the month in which the child reaches age 15 and then 1,723 kronor a month). From March 2018, maintenance support will be gradually phased out for children who alternate between residences, and cease completely by 2021.

Housing allowance (bostadsbidrag, social assistance, means tested): Paid to low-income households (families and young childless persons older than age 18 and younger than age 29) to subsidize housing costs. From March 2018, families in which the child alternates between residences are eligible for housing allowance.

Child care allowance (vårdbidrag): Paid to a parent for the care of a sick child or child with a disability who needs special care or supervision or to compensate for additional expenses incurred from the child's illness or disability.

Adoption allowance (adoptionsbidrag): Paid for the adoption of a foreign citizen and non-resident of Sweden younger than age 10. The adoption must take place through an authorized adoption agency.

Family Allowance Benefits

Child allowance (barnbidrag): 1,050 kronor (1,250 kronor as of March 1, 2018) a month is paid for each eligible child.

Supplement (flerbarnstillägg): 150 kronor is paid for the second child, 730 kronor for the third child, 1,740 kronor for the fourth child, 2,990 kronor for the fifth child, and 4,240 kronor for the sixth and subsequent children.

Maintenance support (underhållsstöd, income tested): 1,573 kronor a month is paid for each eligible child until the month in which the child reaches age 15; 1,723 kronor a month if older. Top-up maintenance support is paid when the parent liable for child support pays less than 1,573 kronor, or 1,723 kronor, a month. Maintenance support will be reduced by 200 kronor per parent a year for children who alternate between residences, and cease completely by 2021.

Income test: If the child has income above 60,000 kronor a year, the maintenance support is reduced by half the amount that exceeds 60,000 kronor.

Housing allowance (bostadsbidrag, social assistance, means tested): An allowance is paid depending on the household's composition, income, and housing arrangement.

Child care allowance (vårdbidrag): 25%, 50%, 75%, or 100% of the full monthly child care allowance is paid for each eligible child. An additional supplement of up to 2,576 kronor (2,616 kronor as of March 1, 2018) a month may be paid.

The full monthly child care allowance is 9,333 kronor (9,479 kronor as of March 1, 2018).

Adoption allowance (adoptionsbidrag): A lump sum of 75,000 kronor is paid.

Benefit adjustment: The government adjusts benefits on an ad hoc basis.

Administrative Organization

Swedish Social Insurance Agency (<https://www.forsakringskassan.se/>) provides central administration and supervision.

Regional and local social insurance offices administer the program.

Switzerland

Exchange rate: US\$1.00 = 0.98 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

Social insurance (base pension): 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 mandatory insurance in Switzerland.

Mandatory occupational pension: Employees with annual earnings above 21,150 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

Social insurance (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: 3.5% to 9% of gross monthly earnings from 24,675 francs to 84,600 francs, depending on the insured's age. (Employers may make additional voluntary contributions to cover part of their employees' share.)

Self-employed person

Social insurance (base pension): 7.8% of gross income (old age and survivors) and 1.4% of gross income (disability) for income of 56,400 francs and above; lower rates for lower incomes.

There are no maximum earnings used to calculate contributions.

Mandatory occupational pension: Varies depending on the insured's pension fund.

Employer

Social insurance (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: 3.5% to 9% of gross monthly payroll from 24,675 francs to 84,600 francs, depending on the insured's age.

The employer's contribution must be at least equal to the value of the insured person's contribution. Employers may make additional voluntary contributions to cover part of their employees' share.

Government

Social insurance (base pension): Provides annual federal subsidies to cover 19.55% of the cost of old-age and survivors benefits and from 37.7% to 50% of the cost of disability benefits (depending on economic conditions). (A portion of the revenues from the value added tax (VAT) and all of the taxes collected on casino profits are also used to finance old-age benefits.)

Mandatory occupational pension: None; contributes as an employer.

Qualifying Conditions

Old-age base pension (social insurance): Age 65 (men) or age 64 (women) with contributions made in each year since age 21.

Partial pension: Age 65 (men) or age 64 (women) with at least one year of contributions.

Early pension: Retirement is possible one or two years before the normal retirement age.

Deferred pension: The pension may be deferred up to age 70 (men) or age 69 (women).

Dependent's supplement (child's pension): Age 65 (men) or age 64 (women) with children younger than age 18 (age 25 if a student or an apprentice).

Constant-attendance supplement (helplessness allowance): Paid if the insured requires the constant attendance of others to perform daily functions and does not receive a constant-attendance supplement under Work Injury.

The old-age base pension is payable abroad to Swiss nationals and under international agreement.

Old-age pension (mandatory occupational pension): Age 65 (men) or age 64 (women).

Dependent's supplement (child's pension): Age 65 (men) or age 64 (women) with children younger than age 18 (age 25 if a student or an apprentice).

The old-age pension (mandatory occupational pension) is payable abroad (regardless of nationality).

Disability base pension (social insurance): Must be assessed with a disability of at least 40% and have made contributions in each year since age 21.

Partial pension: Must be assessed with a disability of at least 40% and have at least three years of contributions.

Extraordinary pension: Paid to Swiss nationals (or persons who started residing in Switzerland before age 21) who became disabled before age 23 and who do not have at least three years of contributions.

Dependent's supplement (child's pension): Must be receiving a disability pension and have children younger than age 18 (age 25 if a student or an apprentice).

Constant-attendance supplement (helplessness allowance): Paid if the insured requires the constant attendance of others to perform daily functions. Must not receive a constant-attendance supplement under Work Injury.

The disability pension ceases at the normal retirement age and is replaced by an old-age base pension of the same value, including the value of any constant-attendance supplement.

The disability base pension is payable abroad to Swiss nationals and under international agreement.

Disability pension (mandatory occupational pension): Must be assessed with a disability of at least 40%.

Dependent's supplement (child's pension): Must be receiving a disability pension and have children younger than age 18 (age 25 if a student or an apprentice).

The disability pension (mandatory occupational pension) is payable abroad (regardless of nationality).

Survivor base pension (social insurance): 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 children; a widow aged 45 or older who was married to the deceased for at least five years; a widower (or registered civil partner) with one or more dependent children younger than age 18; a divorced spouse (or separated civil partner) under certain conditions; and children younger than age 18 (age 25 if a student or an apprentice).

The spouse's survivor pension upon remarriage and under certain other conditions.

The survivor base pension is payable abroad to Swiss nationals and under international agreement.

Survivor pension (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(er) (or registered civil partner) with one or more dependent children; a widow(er) (or registered civil partner) aged 45 or older who was married to (or in a registered civil partnership with) the deceased for at least five years; a divorced spouse (or separated civil partner) with one or more children who was married to (or in a registered civil partnership with) the deceased for at least 10 years and who was entitled to alimony; and children younger than age 18 (age 25 if a student or an apprentice).

The survivor pension (mandatory occupational pension) is payable abroad (regardless of nationality).

Old-Age Benefits

Old-age base pension (social insurance): If the insured's average annual income is up to 42,300 francs, a flat-rate amount of 10,428 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 13/600; if the insured's average annual income is greater than 42,300 francs, a flat-rate amount of 14,664 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 8/600.

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 the insured's lifetime average annual income.

The minimum monthly old-age base pension is 1,175 francs.

The maximum monthly old-age base pension is 2,350 francs. The combined individual pensions paid to a couple must not exceed 150% of the maximum monthly old-age base pension (3,525 francs).

Partial pension: The full pension is reduced by 1/44 for each missing year of contributions since age 21.

Early pension: The pension is reduced by 6.8% for each year it is claimed before the normal retirement age.

Deferred pension: The pension is increased by 5.2% to 31.5% depending on the length of deferral after the normal retirement age.

Dependent's supplement (child's pension): 40% of the insured's pension is paid for each eligible child.

The minimum monthly dependent's supplement is 470 francs.

The maximum monthly dependent's supplement is 940 francs.

Constant-attendance supplement (helplessness allowance): 20% to 80% of the minimum monthly old-age base pension is paid, depending on the assessed need for constant attendance.

Benefit adjustment: Benefits are adjusted every two years based on changes in prices and wages.

Old-age pension (mandatory occupational pension):

The annual pension is 6.8% of the total balance in the personal account at the time of retirement.

Dependent's supplement (child's pension): 20% of the full occupational disability pension that the insured would have received is paid for each eligible child.

Benefit adjustment: Benefits are adjusted based on price increases, depending on the insurance institution's financial resources.

Permanent Disability Benefits

Disability base pension (social insurance): If the insured's average annual income is up to 42,300 francs, 10,428 francs a year is paid plus a variable amount calculated by multiplying the insured's annual income by 13/600; if the insured's average annual income is greater than 42,300 francs, 14,664 francs a year is paid plus a variable amount calculated by multiplying the insured's average annual income by 8/600.

The full pension is paid if the insured is assessed with a disability of at least 70%; 75% of the full pension is paid 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 forms of education or assistance grants and the contributions paid by nonworking insured persons, is taken into account for the calculation of the insured's lifetime average annual income.

The minimum full monthly disability base pension is 1,175 francs.

The maximum full monthly disability base pension is 2,350 francs.

Partial pension: A percentage of the full pension is paid based on the insured's total number of years of contributions and the average number of years of contributions of the insured's cohort.

Extraordinary pension: The pension is 133.3% of the minimum full monthly disability base pension (100% if the insured became disabled after age 20 but before age 23).

Dependent's supplement (child's pension): 40% of the insured's pension is paid for each eligible child.

The minimum monthly dependent's supplement is 470 francs.

The maximum monthly dependent's supplement is 940 francs.

Constant-attendance supplement (helplessness allowance): A benefit is paid, based on the type of care received and the insured's age.

Benefit adjustment: Benefits are adjusted every two years based on changes in prices and wages.

Disability pension (mandatory occupational pension):

The annual pension is 6.8% of the funds that would have been accumulated at the normal retirement age had the pensioner been able to continue to work on the same conditions as before the disability began.

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%.

Dependent's supplement (child's pension): 20% of the full occupational disability pension that the insured receives or would have received is paid for each eligible child.

Benefit adjustment: Benefits that have been paid for more than three years are adjusted based on 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 base pension (social insurance)

Spouse's base pension: 80% of the old-age or disability base pension the deceased received or was entitled to receive is paid.

The minimum monthly survivor base pension is 940 francs.

The maximum monthly survivor base pension is 1,880 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.

Orphan's base pension: 40% of the old-age or disability base pension the deceased received or was entitled to receive is paid to each eligible child; 80% for a full orphan.

The minimum monthly orphan's pension is 470 francs.

The maximum monthly orphan's pension is 940 francs; 1,410 francs for a full-orphan pension.

Benefit adjustment: Benefits are adjusted every two years based on changes in prices and wages.

Survivor pension (mandatory occupational pension)

Spouse's pension: 60% of the full occupational disability pension that the deceased received or would have been entitled to receive is paid.

Switzerland

Orphan's pension: 20% of the full occupational disability pension the deceased received or would have been entitled to receive is paid to each eligible child.

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

Social insurance (base pension)

Federal Department of Home Affairs (<https://www.edi.admin.ch/>) provides general supervision.

Federal Social Insurance Office (<https://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 (<https://www.zas.admin.ch/>) maintains a register of all insured persons and pensioners.

Mandatory occupational pension

Regional authorities provide direct supervision. The High Commission for the Supervision of Occupational Pensions (<https://www.oak-bv.admin.ch/>) supervises the regional authorities.

Around 1,648 (2016) registered occupational pension institutes administer the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1911 (employer-liability), 1952 (maternity insurance), 1994 (sickness insurance), and 2000 (social insurance).

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

Coverage

Social insurance (cash maternity benefit): Employed and self-employed women involved in gainful activity.

Social insurance (medical benefits): Residents of Switzerland.

Employer liability (cash sickness benefit): Employed persons.

Note: Collective agreements may require employers to purchase collective cash sickness insurance for their employees. Under certain conditions, the benefits provided by this insurance can replace the employer-liability cash sickness benefits. Voluntary cash sickness insurance is available to employed persons and residents of Switzerland aged 15 to

65. The premiums and benefits for this voluntary insurance vary by insurance plan.

Source of Funds

Insured person

Social insurance (cash maternity benefit): 0.225% of gross salary. Nonworking insured persons pay an annual flat-rate contribution from 21 francs to 1,050 francs, depending on their means and other factors.

There are no maximum earnings used to calculate contributions.

Social insurance (medical benefits): Contributions vary depending on the canton of residence and the insurer. Persons without mandatory insurance in the case of accidents (see Work Injury) pay contributions for nonwork-related accidents.

Employer liability (cash sickness benefit): None.

Self-employed person

Social insurance (cash maternity benefit): 0.45% of gross income for income of 56,400 francs and above; lower rates for lower incomes.

Social insurance (medical benefits): Contributions vary depending on the canton and the insurer. Persons without mandatory insurance in the case of accidents (see Work Injury) pay contributions for nonwork-related accidents.

Employer liability (cash sickness benefit): Not applicable.

Employer

Social insurance (cash maternity benefit): 0.225% of payroll.

There are no maximum earnings used to calculate contributions.

Social insurance (medical benefits): None.

Employer liability (cash sickness benefit): The total cost. Employers are exempt from paying employer-liability sickness benefits if they purchase collective cash sickness insurance for their employees, pay at least half of the insurance premiums, and meet certain other conditions.

Government

Social insurance (cash maternity benefit): None; contributes as employer.

Social insurance (medical benefits): Provides annual federal subsidies to cantons that finance a system to reduce the premiums for low-income persons.

Employer liability (cash sickness benefit): None; contributes as employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least three months of service or an employment contract that lasts for more than three months.

Cash accident benefit (social insurance): See Work Injury.

Cash maternity benefit (social insurance): Must have paid contributions toward the old-age and survivor base pensions in the nine months before childbirth and have been gainfully employed for at least five of the nine months. Employment must cease.

Medical benefits (social insurance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for up to three weeks with up to one year of service; for longer periods with at least one year of service.

For employees covered by a collective agreement providing cash sickness benefits, the benefit amount varies. The amount is usually 80% of the employee's last salary. The benefit is usually paid after a two-day waiting period for a maximum of 720 days.

Cash accident benefit (social insurance and mandatory private insurance): See Work Injury.

Maternity benefit (social insurance): 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 a deductible (franchise) from 300 to 2,500 francs (0 to 600 francs for children) of medical care expenses during the calendar year plus 10% of costs above this amount up to an annual ceiling (700 francs for adults and 350 francs for children; however, several children of one family insured by the same insurer pay together a maximum of 1,000 francs); a daily contribution of 15 francs for hospitalization costs (except for insured children younger than age 18, persons younger than age 25 who are in training, and pregnant women). There is no cost sharing for maternity care.

Certain drugs are cost-shared at 20%.

Persons without mandatory insurance in case of accidents (see Work Injury) receive medical benefits in the event of a nonwork-related accident.

Dependents' Medical Benefits

Individuals are insured in their own right and there is no family coverage.

Administrative Organization

Federal Office of Public Health (<https://www.bag.admin.ch/>) supervises compliance with the health and sickness insurance legislation.

Statutory health and sickness insurance companies collect contributions and pay benefits.

Federal Social Insurance Office (<https://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: Social insurance and mandatory private insurance system.

Coverage

Employees, including home workers, apprentices, trainees, and volunteers, and persons receiving unemployment benefits (nonwork-related injuries only).

Voluntary coverage for self-employed persons who reside in Switzerland.

Source of Funds

Insured person

Work-related injuries and occupational diseases: None.

Nonwork-related accidents: The total cost. Premiums vary depending on the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 francs.

Self-employed person: The total cost. Premiums vary depending on the assessed degree of risk.

Employer

Work-related injuries and occupational diseases: The total cost. Premiums vary depending on the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 francs.

Nonwork-related accidents: None.

Government

Work-related injuries and occupational diseases: None; contributes as an employer.

Nonwork-related accidents: None.

Qualifying Conditions

Work and nonwork injury benefits: There is no minimum qualifying period. Benefits are paid for work-related and nonwork-related accidents and occupational diseases.

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 temporary 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 406 francs.

Temporary partial disability: A percentage of the full benefit is paid, depending on 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 12,350 francs.

Disability lump sum: Up to three times the insured's annual salary is paid instead of the pension in special cases.

Constant-attendance supplement (helplessness allowance): 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 depending on the assessed degree of disability.

The maximum daily earnings used to calculate benefits are 406 francs.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability.

Integrity allowance: If the insured is assessed with serious and long-term loss of physical or mental capacity a lump sum is paid according to a schedule in law.

The permanent disability pension is payable abroad.

Benefit adjustment: Pensions are adjusted every two years based on 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

Survivor pension

Spouse's pension: 40% of the deceased's monthly earnings is paid.

The maximum monthly earnings used to calculate benefits are 12,350 francs.

Eligible survivors include a widow aged 45 or older; a widow(er) (or registered civil partner) with dependent children; or a widow(er) (or registered civil partner) who is assessed with a disability of at least 66.7%.

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).

The maximum monthly earnings used to calculate benefits are 12,350 francs.

Other eligible survivors' pension: Up to 20% of the deceased's monthly earnings is paid to a surviving divorced spouse (or registered civil partner) who had been eligible for alimony.

The maximum monthly earnings used to calculate benefits are 12,350 francs.

The maximum combined survivor benefit is 70% of the deceased's monthly earnings; 90% if benefits are paid to both the current and the divorced spouse (or registered civil partner).

Widow's settlement: A lump sum is paid to a widow who is ineligible for a spouse's pension. The lump sum varies depending on the duration of the widow's marriage to the deceased.

Funeral grant: A lump sum of up to 2,842 francs is paid.

Benefit adjustment: Pensions are normally adjusted every two years based on changes in the cost-of-living index.

Administrative Organization

Federal Office of Public Health (<https://www.bag.admin.ch/>) supervises compliance.

Swiss National Accident Insurance Fund (<https://www.suva.ch/>), authorized private insurance companies, and public sickness and accident insurance funds collect contributions and administer benefits.

Unemployment

Regulatory Framework

First law: 1924.

Current laws: 1982 (unemployment insurance) and 2000 (social insurance).

Type of program: Social insurance system through public or private carriers.

Coverage

Employed persons younger than the normal retirement age who reside in Switzerland.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1.1% of gross monthly earnings up to 12,350 francs plus a solidarity contribution of 0.5% of gross monthly earnings of 12,350 francs or greater.

There are no maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 1.1% of gross monthly payroll up to 12,350 francs plus a solidarity contribution of 0.5% gross monthly earnings of 12,350 francs or greater.

There are no maximum earnings used to calculate contributions.

Government: Up to 0.159% of gross monthly earnings 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 an old-age base 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.

Reduced working-hours allowance (indemnités en cas de réduction de l'horaire de travail): Paid for a temporary reduction in working hours for economic reasons or due to bad weather (in certain sectors of the economy).

Unemployment Benefits

Unemployment benefit: 80% of the insured's 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 receive a disability pension. The benefit is generally 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.

Reduced working-hours allowance (indemnités en cas de réduction de l'horaire de travail): 80% of the insured's lost earnings is paid for up to 12 months in a two-year period for a reduction in working hours for economic reasons and for up to six months for a reduction in working hours due to bad weather.

Administrative Organization

State Secretariat for Economic Affairs (<https://www.seco.admin.ch/>) approves and supervises unemployment funds.

Federal Social Insurance Office (<https://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: Social insurance system.

Coverage

Federal program covers agricultural employees and self-employed farmers.

Cantonal programs cover non-agricultural employees and self-employed workers as well as needy nonemployed persons.

Source of Funds

Insured person: None (except in Valais, 0.3% of salary).

Self-employed person: 0.3% to 3.4% of gross covered income, depending on the canton and the fund. None for self-employed farmers (federal program).

The maximum annual earnings used to calculate contributions are 148,200 francs.

Switzerland

Employer: 0.1% to 3.63% of payroll, depending on 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 self-employed farmers (66.7% for the federal government and 33.3% for cantonal governments).

The canton pays the contributions for needy nonworking persons with resources below a certain minimum.

Qualifying Conditions

Child allowance: Paid for children younger than age 16 (age 20 if incapable of any gainful employment).

Birth grant: Paid for the birth or adoption of a child in some cantons.

Vocational training allowances: Paid to students and apprentices younger than age 25.

Household allowance: Paid to married agricultural employees.

Family Allowance Benefits

Child allowance: The federal program for agriculture pays 200 francs a month for each eligible child (220 francs in mountain regions).

In the cantonal programs, the legal minimum allowance is 200 francs a month for each eligible child, but cantons may set higher amounts.

Birth grant: A lump sum of 850 francs to 2,000 francs is paid, depending on the canton, for each birth or adoption.

Vocational training allowances: The federal program for agriculture pays 250 francs a month for each eligible child (270 francs in mountain regions). The legal minimum allowance in the cantonal programs is 250 francs a month for each child, but cantons may set higher amounts.

Household allowance: 100 francs a month is paid for each married agricultural employee.

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 inter-professional 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 = 3.79 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; 1971 (self-employed persons); 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

Employed persons, including civil servants; self-employed persons; and full-time household workers.

Exclusions: Part-time household workers.

Voluntary coverage is available.

Special systems for employees of banks, insurance companies, chambers of commerce, and stock exchanges.

Source of Funds

Insured person: 9% of gross monthly covered earnings.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Self-employed person: 20% of gross monthly covered declared earnings.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Employer: 11% of gross monthly covered payroll.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Government: 25% of total contributions collected; finances any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (Yaslılık aylığı): 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 60% that began before starting covered 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 for military and police personnel; for persons aged 55 or older and prematurely aged; and for miners.

Mothers of children with disabilities who require constant attendance may receive credit to retire before the normal retirement age.

Employment may continue under certain circumstances.

Deferred pension: The pension may be deferred up to age 65 (civil servants, military and police personnel). There is no age limit for private-sector employees.

The old-age pension may be partially payable abroad under reciprocal agreement.

Old-age settlement (Yaslılık toptan ödemesi): 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 or coverage requirements for an old-age or disability pension; age 55 (men and women) if prematurely aged and does not meet the contribution or coverage requirements for the old-age or disability pension.

The old-age settlement may be partially payable abroad under reciprocal agreement.

Disability pension (Malullük aylığı): Must be assessed with at least a 60% loss of working capacity that began after starting covered employment and have at least 10 years of coverage, including at least 1,800 days of paid contributions. The requirement for the years of coverage is waived if the insured requires constant attendance.

Constant-attendance allowance: The insured requires the constant attendance of others to perform daily functions.

The disability pension may be partially payable abroad under reciprocal agreement.

Survivor pension (Ölüm aylığı): 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 covered employment or receiving any other pension in her own right; and dependent parents.

The survivor pension for a spouse or daughter ceases upon remarriage.

Marriage grant: Paid when the widow or the deceased's daughter remarries.

The survivor pension may be payable abroad under bilateral agreement.

Survivor settlement (Ölüm toptan ödemesi): The deceased did not meet the contribution or coverage requirements for an old-age or disability pension at the time of death.

The survivor settlement may be payable abroad under bilateral agreement.

Funeral grant (Cenaze ödeneği): Paid when an insured person or an old-age or disability pensioner dies.

Old-Age Benefits

Old-age pension (Yaslılık aylığı): The pension is the insured's average monthly earnings multiplied by the accrual rate.

Average monthly earnings are the insured's total lifetime earnings divided by the total days of paid contributions, multiplied by 30.

The accrual rate is 2% 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.

The minimum monthly old-age pension is 1,402 liras (2017); 1,871 liras for civil servants (2017).

Deferred pension: A deferred pension is paid.

Benefit adjustment: Benefits are adjusted in January and July of each year based on changes in the consumer price index.

Old-age settlement (Yaslılık toptan ödemesi): A lump sum of total contributions is paid.

Permanent Disability Benefits

Disability pension (Malullük aylığı): The pension is the insured's average monthly earnings multiplied by the accrual rate.

Average monthly earnings are the insured's total lifetime earnings divided by the total days of paid contributions before the disability began, multiplied by 30.

The accrual rate is 2% 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: 10% of the insured's average monthly earnings is paid.

Benefit adjustment: Benefits are adjusted in January and July of each year based on changes in the consumer price index.

Survivor Benefits

Survivor pension (Ölüm aylığı)

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.

Other eligible survivors: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to dependent parents.

Marriage grant: A lump sum of two years of the survivor pension is paid upon (re)marriage.

The maximum combined survivor benefit is 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 (Ölüm toptan ödemesi): A lump sum is split among survivors according to a schedule.

Funeral grant (Cenaze ödeneği): A lump sum of 594 liras is paid.

Benefit adjustment: Benefits are adjusted in January and July of each year based on changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Security (<https://www.csgb.gov.tr/>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr/>) collects contributions and 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 system (cash benefits) and universal (medical benefits).

Coverage

Cash and medical benefits: Public- and private-sector employees (including foreign nationals) working under a service contract 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.

Medical benefits only: Citizens of Turkey not covered by social insurance, including children under age 18; pensioners and recipients of unemployment benefits; homeless people and refugees; and foreigners who have legally resided in Turkey for at least one year.

Voluntary coverage is available.

Special systems for civil servants.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits: 5% of gross monthly covered earnings.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Self-employed person

Cash sickness and maternity benefits: 2% of gross monthly covered declared earnings.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Medical benefits: 12.5% of gross monthly covered declared earnings.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

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

Employer

Cash sickness and maternity benefits: 2% of gross monthly payroll.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Medical benefits: 7.5% of gross monthly payroll.

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

The maximum monthly earnings used to calculate contributions are 7.5 times the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

The employer's contributions also finance work injury benefits.

Government

Cash sickness and maternity benefits: None; contributes as an employer.

Medical benefits: 25% of total contributions collected; the total cost of premiums for persons with total family income of less than 33.3% of the gross legal monthly minimum wage and persons entitled to medical benefits only.

The gross legal monthly minimum wage is 2,029.50 liras.

A portion of the government's contribution also finances work injury benefits.

Qualifying Conditions

Cash sickness benefit (Geçici is göremezlik ödeneği):

Must have at least 90 days of contributions in the year

Turkey

before the diagnosis of illness. Coverage continues for 10 days after employment ceases.

Maternity benefit (Geçici is göremezlik ödeneği): Must have at least 90 days of contributions in the year before the childbirth.

Nursing benefit (Emzirme ödeneği): Must be currently insured or have given birth within 300 days after termination of insurance and have at least 120 days of contributions in the 15 months before the childbirth.

Medical benefits: Must have at least 30 days of contributions (60 days if 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. There is no minimum qualifying period for children aged 18 or younger.

Sickness and Maternity Benefits

Sickness benefit (Geçici is göremezlik ödeneği): 66.7% of the insured's average daily earnings in the last three months (50% if hospitalized) is paid after a two-day waiting period.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted based on changes in the legal minimum wage.

Maternity benefits (Geçici is göremezlik ödeneği): 66.7% of the insured's average daily earnings is paid for up to eight weeks before and eight weeks after the expected date of childbirth; may be extended for two weeks for multiple births.

Nursing benefit (Emzirme ödeneği): A lump sum of 133 liras is paid (2017).

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted based on changes in the legal monthly minimum wage.

Workers' Medical Benefits

Health care facilities provide medical services to patients under an agreement with the Social Security Institution. Benefits include medical treatment, including preventive care; maternity care, laboratory service, 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 in another province or abroad.

Cost sharing: No copayment for general care or hospitalization. The insured pays 6 liras for outpatient specialist care in public hospitals; 8 liras in university hospitals; 15 liras in private hospitals.

Certain prescription drugs are fully reimbursed for certified chronic conditions and emergency room visits. The insured pays 20% (10% if an old-age or survivor pensioner) of the

cost of all other prescription drugs. The reimbursement payment for prescription drugs is usually 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 (<https://www.esgb.gov.tr/>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr/>) collects contributions, administers cash benefits, and contracts with health care providers for medical services.

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

Employed persons, including household workers, part-time and casual public transportation workers, casual workers in agriculture and forestry; self-employed persons; applicants for apprenticeships, apprentices, and interns; artists, writers, and intellectuals; and prisoners working in prison workshops.

Special systems for civil servants and employees of banks, insurance companies, chambers of commerce, and stock exchanges.

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; covers the cost of contributions for apprentices and students in technical schools and universities.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

66.7% of the insured's average daily earnings in the last three months is paid from the first day of incapacity; 50% of average daily earnings if hospitalized.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted based on changes in the legal monthly minimum wage.

Permanent Disability Benefits

Permanent disability pension (Malullük aylığı): For a total (100%) disability, 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 lifetime earnings divided by the total days of paid contributions before the disability began, multiplied by 30.

Partial disability: For an assessed degree of disability of at least 10%, a percentage of the full pension is paid depending on the assessed degree of disability.

For an assessed degree of disability of at least 25%, the minimum permanent disability pension is 70% of the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

There is no maximum permanent disability pension.

Benefit adjustment: Benefits are adjusted in January and July of each year based on changes in the consumer price index.

Workers' Medical Benefits

Benefits are provided under the universal health insurance program (see medical benefits under Sickness and Maternity). 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 in another providence or abroad.

There is no limit to duration.

Survivor Benefits

Survivor pensions and a funeral grant are paid under Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labor and Social Security (<https://www.csgb.gov.tr/>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr/>) collects contributions, administers cash benefits, and contracts with health care providers for medical services.

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.

Note: In 2017, an amendment to the Unemployment Insurance Law provides for the extension of coverage to self-employed persons as of January 1, 2020.

Coverage

Private-sector employees (including foreign nationals) aged 18 or older working under a service contract, and certain other 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 gross monthly earnings, up to a maximum.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: 1% of gross monthly earnings, up to a maximum.

Qualifying Conditions

Unemployment benefit (İssizlik ödeneğinden): 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. The claim for the unemployment benefit must be made within 30 days after the labor contract expires or is terminated.

The unemployed person must be registered and available for suitable employment.

Unemployment Benefits

Unemployment benefit (İssizlik ödeneğinden): The minimum daily benefit is 40% of the insured's average daily earnings in the last four months. The benefit is paid for up to 180 days with at least 600 days of paid contributions; 240 days with at least 900 days of paid contributions; and 300 days with at least 1,080 days of paid contributions.

The maximum monthly unemployment benefit is 80% of the gross legal monthly minimum wage.

The gross legal monthly minimum wage is 2,029.50 liras.

Administrative Organization

Ministry of Labor and Social Security (<https://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 = 28.15 hryvnias.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1991 (pensions), implemented in 1992; 1993 (qualifying conditions); 1996 (social protection); 2003 (mandatory state pension insurance), implemented in 2004; 2004 (social assistance); 2010 (single contribution); and 2011 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: 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

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: 22% of the legal monthly minimum wage.

The legal monthly minimum wage is 3,723 hryvnias.

The maximum monthly earnings used to calculate contributions is 15 times the legal monthly minimum wage (55,845 hryvnias).

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

Social assistance: None.

Employer

Social insurance: 22% of covered payroll.

The maximum monthly earnings used to calculate contributions is 15 times the legal monthly minimum wage (55,845 hryvnias).

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

Social assistance: None.

Government

Social insurance: Provides subsidies as needed from central and local governments; contributes as an employer.

The government's contributions also finance cash sickness and maternity benefits, work injury, and unemployment benefits.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 35 years of coverage (men) or age 58 (women, rising to age 60 in 2021) with at least 30 years of coverage.

The qualifying conditions are reduced for certain persons with disabilities; for women with five or more children or a child with a disability; for persons who worked under hazardous or dangerous conditions; and for certain persons affected by the Chernobyl disaster.

Coverage may include 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.

Partial pension: Age 60 (men) or age 58 (women, rising to age 60 in 2021) with at least 25 years of coverage (gradually rising by one year each year until reaching 35 years in 2038) and does not meet the contribution requirements for a full pension; age 63 with at least 15 years of coverage (gradually rising by one year each year until reaching 25 years in 2038) and does not meet the contribution requirements for a full pension.

Deferred pension: The pension may be deferred from one to 10 years after the normal retirement age.

The pension is payable abroad under reciprocal agreement, otherwise a lump-sum of six months of the old-age pension is paid the month the pensioner leaves the country.

Old-age caregiver's allowance (social insurance): Paid to an unpaid caregiver of a person older than age 80 in need of constant attendance.

Old-age social pension (social assistance, income tested): Age 63 (men) or age 60 and 6 months (women, gradually rising by six months a year until reaching age 63 in 2021) who do not meet the qualifying conditions for the old-age pension.

Social pension supplement: Paid to supplement the old-age social pension.

Disability pension (social insurance): Must be assessed with 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 from one year of coverage (if aged 25 or younger) to 10 years of coverage (if aged 54 to 59) when the disability began. For a Group II or Group III disability, the insured must have from one year of coverage (if aged 23 or younger) to 14 years of coverage (if aged 56 to 59) when the disability began. There is no coverage requirement if the disability occurred during fixed-term military service or during certain public protests.

Insured persons with Group III disabilities who have at least 35 years (men) or 30 years (women) of coverage may opt to receive the old-age pension instead.

Disability caregiver's allowance (social insurance): Paid to an unpaid caregiver of a person with a Group I disability.

Disability social pension (social assistance, income tested): Must be assessed with a disability and not meet the qualifying conditions for a disability pension or work injury benefit.

Social pension supplement: Paid to supplement the disability social pension.

Survivor pension (social insurance): The deceased had at least one to 15 years of coverage, depending on the deceased's age at the time of death.

Eligible survivors include nonworking dependents, including a widow(er), father, and mother of pensionable age or disabled; children younger than age 18 (age 23 if a student or a full orphan; no limit if disabled before age 18). In the absence of a widow(er), 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 monthly subsistence level for persons with disabilities.

The minimum monthly subsistence level for persons with disabilities is 1,373 hryvnias (1,435 hryvnias as of July 1, 2018).

Funeral grant (social insurance): Paid when an employee, student, unemployed person, or his or her dependent; or a pensioner, including a military pensioner, dies.

Eligible survivors include nonworking dependents, including a widow(er); children, siblings, or grandchildren younger than age 18 (age 23 if a student; no limit if disabled before age 18); and parents or grandparents.

Old-Age Benefits

Old-age pension (social insurance): 1% (1.35% in practice) of the average monthly wage base is paid for each full year of coverage.

The average monthly wage base is based on the average national wage in the 36 months before the year of retirement and the insured's earnings.

The minimum monthly old-age pension is 1,452 hryvnias if younger than age 65; 40% of the legal monthly minimum wage if aged 65 or older.

The legal monthly minimum wage is 3,723 hryvnias.

The maximum monthly old-age pension is 10 times the minimum monthly subsistence level for persons with disabilities.

The minimum monthly subsistence level for persons with disabilities is 1,373 hryvnias (1,435 hryvnias as of July 1, 2018).

Partial pension: The pension is proportionally reduced for each year of coverage less than 35 years (men) or 30 years (women).

Deferred pension: The pension is increased by 0.5% for each month of deferral for the first 60 months after the normal retirement age; by 0.75% for each additional month of deferral, up to 120 months.

Old-age caregiver's allowance (social insurance): A monthly allowance is paid.

Old-age social pension (social assistance, income tested): The monthly pension varies from 30% to 100% of the minimum monthly subsistence level for persons with disabilities.

The minimum monthly subsistence level for persons with disabilities is 1,373 hryvnias (1,435 hryvnias as of July 1, 2018).

Social pension supplement: The difference between the social pension and the minimum monthly subsistence level for persons with disabilities is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and inflation.

Permanent Disability Benefits

Disability pension (social insurance): 100% of the old-age pension is paid for a Group I disability; 90% for a Group II disability; 50% for a Group III disability.

The minimum monthly disability pension is 1,452 hryvnias.

The minimum monthly partial disability pension is the monthly disability social pension.

Disability caregiver's allowance (social insurance): A monthly allowance is paid.

Disability social pension (social assistance, income tested): 100% of the minimum monthly subsistence level for persons with disabilities is paid for a Group I disability; 80% for a Group II disability; 60% for a Group III disability.

The minimum monthly subsistence level for persons with disabilities is 1,373 hryvnias (1,435 hryvnias as of July 1, 2018).

Social pension supplement: The difference between the social pension and the minimum monthly subsistence level for persons with disabilities is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and inflation.

Survivor Benefits

Survivor pension (social insurance): 50% of the old-age pension the deceased would have been entitled to receive is paid 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 monthly subsistence level for persons with disabilities is paid.

The minimum monthly subsistence level for persons with disabilities is 1,373 hryvnias (1,435 hryvnias as of July 1, 2018).

Funeral grant (social insurance): A lump sum of 2,200 hryvnias is paid for the funeral of an employee, student, unemployed person, or his or her dependent; two months of the old-age pension the deceased would have been entitled to receive is paid for the funeral of a pensioner; three months for a military pensioner.

The minimum funeral grant is the minimum monthly subsistence level for able-bodied people.

The minimum monthly subsistence level for able-bodied people is 1,762 hryvnias (1,841 hryvnias as of July 1, 2018).

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and inflation.

Administrative Organization

Ministry of Social Policy (<https://www.msp.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.

State Fiscal Service (<http://sfs.gov.ua/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 1999 (compulsory insurance) and 2010 (collection and contributions).

Type of program: Universal (medical benefits), social insurance (cash benefits), and social assistance (parental leave) system.

Coverage

Universal and social assistance (medical benefits and parental leave): Residents of Ukraine.

Social insurance (cash sickness benefits): Employed persons, including employees on leave to pursue education or training; registered unemployment persons and persons unemployed as a result of closed businesses; and military personnel.

Social insurance (cash maternity benefits): Employed persons.

Source of Funds

Insured person

Universal (medical benefits): None; may purchase a voluntary medical insurance policy.

Social insurance (cash benefits): None.

Social assistance (parental leave): None.

Self-employed person

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Employer

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Government

Universal (medical benefits): The total cost.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): Central and local governments pay the cost of maternity cash benefits for the uninsured.

Qualifying Conditions

Cash sickness, maternity, and medical benefits (social insurance): There is no minimum qualifying period.

Cash parental leave (social assistance, income tested): Paid to a woman who was employed or studying prior to maternity leave and who is caring for a child younger than age 3. Parental leave may be transferred to the father, grandparent, adoptive parent, foster parent, guardian, or any other relative caring for the child.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 50% of the insured's average gross earnings in the last three months is paid with less than three years of work; 60% with at least three but less than five years; 70% with at least five but less than eight years; and 100% with at least eight years or for a person injured in the Chernobyl disaster, a person caring for a child up to age 14 who was injured in the Chernobyl disaster, a WWII veteran, a surviving spouse of a veteran or soldier killed in combat, or a blood donor. The benefit is paid after a five-day waiting period until recovery or certification of permanent disability (the employer pays benefits for the first five days).

Maternity benefit (social insurance): 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 90 days before and 90 days after the expected date of childbirth for women injured in the Chernobyl disaster.

Parental leave (social assistance, income tested): The monthly benefit is based on the number of children, the minimum monthly subsistence level for able-bodied people, and average family income.

The minimum monthly parental leave benefit is 860 hryvnias.

The maximum monthly parental leave benefit is the minimum monthly subsistence level for able-bodied people.

The minimum monthly subsistence level for able-bodied people is 1,762 hryvnias (1,841 hryvnias as of July 1, 2018).

Workers' 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 dental appliances and glasses.

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 (<https://www.msp.gov.ua/>) and Social Insurance Fund for Temporary Disability (<http://www.fse.gov.ua/>) provide general oversight of the program for cash benefits.

Ministry of Social Policy (<https://www.msp.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.

State Fiscal Service (<http://sfs.gov.ua/>) collects contributions.

Work Injury

Regulatory Framework

First law: 1912.

Current laws: 1999 (work injury) and 2010 (collection and contributions).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Ukraine.

Social insurance (cash benefits): Employed persons, students, and apprentices.

Voluntary coverage is available.

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.

Government: See source of funds under Old Age, Disability, and Survivors; subsidizes the cost for miners.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's average earnings is paid after a five-day waiting period (the employer pays the first five days), until recovery or certification of a permanent disability.

Permanent Disability Benefits

Permanent disability pension: 70% of the insured's average monthly earnings in the last six months 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).

Permanent disability settlement: A lump sum is paid for an assessed loss of work capacity at least a 5%. The benefit is based on the assessed loss of working capacity multiplied by 17 times the minimum monthly subsistence level for able-bodied people on the day of benefit entitlement.

The minimum monthly subsistence level for able-bodied people is 1,762 hryvnias (1,841 hryvnias as of July 1, 2018).

Workers' 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 and funeral grant (social insurance): See Old Age, Disability, and Survivors.

Death grant: A lump sum of five times the deceased's monthly earnings is paid for the funeral of an employee, plus 12 months of the deceased's monthly earnings for each eligible dependent and for children of the deceased born within 10 months of the date of death.

Administrative Organization

Social Insurance Fund (<http://www.fssu.gov.ua/>) supervises temporary disability benefits and pays benefits to employees.

Ministry of Social Policy (<https://www.msp.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.

State Fiscal Service (<http://sfs.gov.ua/>) collects contributions.

Unemployment

Regulatory Framework

First law: 1921.

Current laws: 2000 (unemployment), 2010 (single contribution), 2012 (employment), and 2013 (collection and contributions).

Type of program: Social insurance system.

Coverage

Employed persons, including casual workers and military personnel; and self-employed persons.

Special provisions for Chernobyl workers, persons unemployed as a result of military reform, women with children younger than age 6, single mothers with children younger than age 14 or disabled, and certain other categories.

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; provides subsidies as needed.

Qualifying Conditions

Must have at least 26 weeks of work in the 12 months before unemployment began, be registered at an employment office, be able and willing to work, and have income less than the legal monthly 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 false or fraudulent claim.

The legal monthly minimum wage is 3,723 hryvnias.

Unemployment Benefits

50% of the insured's average earnings is paid after a 7-day waiting period (90-day period if voluntarily unemployed) 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; 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 minimum monthly unemployment benefit is 1,440 hryvnias for insured persons; 544 hryvnias for non-insured persons.

The maximum monthly unemployment benefit is four times the minimum monthly subsistence level for able-bodied people.

The minimum monthly subsistence level for able-bodied people is 1,762 hryvnias (1,841 hryvnias as of July 1, 2018).

The unemployment benefit may be combined with a family allowance (See Family Allowances).

Administrative Organization

Ministry of Social Policy (<https://www.msp.gov.ua/>) provides general policy coordination.

State Employment Service (<https://www.dcz.gov.ua/>) administers the program.

State Fiscal Service (<http://sfs.gov.ua/>) collects contributions.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1992 (child benefits) and 2000 (social assistance).

Type of program: Social assistance system.

Coverage

Residents of Ukraine.

Special provisions for victims of the Chernobyl disaster.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Central and local governments pay allowances for children of unemployed families or nonworking mothers.

Qualifying Conditions

Birth benefit (income tested): Paid to a parent or guardian who lives with the child. The benefit must be claimed within 12 months of the birth.

Adoption benefit (income tested): Paid to low-income families for the adoption of a child. The benefit must be claimed within 12 months of the adoption.

Single mother (adoptive parent) allowance (income tested): Paid to single mothers with children younger than age 18 (age 23 if a student). Widow(er)s raising children may receive the allowance if they do not receive a survivor pension or any other social assistance.

Adoptive child (or guardianship) allowance (income tested): Paid to low-income families for an adopted child or a child under guardianship.

Family Allowance Benefits

Birth grant and adoption benefit (income tested): 41,280 hryvnias is paid in installments, beginning with an initial lump sum of 10,320 hryvnias, followed by monthly payments until the child reaches age 3.

Single mother (adoptive parent) allowance (income tested): The allowance is based on the minimum monthly subsistence level for the child's age cohort and average family income.

The minimum monthly subsistence level for children younger than age 6 is 1,492 hryvnias (1,559 hryvnias as of July 1, 2018); from age 6 to 18, 1,860 hryvnias (1,944 hryvnias as of July 1, 2018).

Adoptive child (or guardianship) allowance (income tested): The allowance is based on the minimum monthly subsistence level for the child's age cohort.

The minimum monthly subsistence level for children younger than age 6 is 1,492 hryvnias (1,559 hryvnias as of July 1, 2018); from age 6 to 18, 1,860 hryvnias (1,944 hryvnias as of July 1, 2018).

Administrative Organization

Ministry of Social Policy (<https://www.msp.gov.ua/>) provides general supervision and administers the program.

United Kingdom

Exchange rate: US\$1.00 = 0.74 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), 2011 (pensions), 2014 (pensions), and 2015 (State pension regulations).

Type of program: Social insurance and social assistance system.

Note: In April 2016, a new State Pension was introduced for workers retiring on or after April 6, 2016. The new State Pension replaces the previous two-tier system that consisted of the basic state retirement pension and the additional state pension.

Coverage

Social insurance: Employed persons with weekly earnings of £157 (£162 as of April 2018) to £866 (£892 as of April 2018).

Self-employed persons with income of at least £6,025 a year (£6,205 as of April 2018).

Voluntary coverage is available (basic state retirement pension and survivor benefits only).

Employment and support allowance (contributory and means-tested ESA): Employed and self-employed persons ineligible for statutory sick pay or statutory maternity pay; certain unemployed and nonemployed persons (contributory ESA only).

Social assistance: Residents of the United Kingdom.

Source of Funds

Insured person

Social insurance: 12% of weekly earnings (5.85% for certain married women and widows) from £157 to £866 (£162 to £892 as of April 2018) plus 2% of weekly earnings greater than £866 (£892 as of April 2018).

The voluntarily insured pay a flat rate of £14.25 a week (£14.65 a week as of April 2018).

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

Social assistance: None.

Self-employed person

Social insurance: A flat rate of £2.85 a week (£2.95 a week as of April 2018) for earnings greater than £6,025 (£6,205 as of April 2018) but less than £8,164 (£8,424 as of April 2018) plus 9% of declared annual earnings from £8,164 to £45,000 (£8,424 to £46,350 as of April 2018) plus 2% of declared annual earnings greater than £45,000 (£46,350 as of April 2018).

15.5% of the self-employed person's contribution is allocated to the National Health Service for medical benefits.

The self-employed person's contributions also finance the employment and support allowance (incapacity benefit) and maternity allowance.

Social assistance: None.

Employer

Social insurance: 13.8% of employee's earnings greater than £157 a week (£162 a week as of April 2018).

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

Social assistance: None.

Government

Social insurance: Covers any deficit in the contributory programs.

The government's contributions also finance cash sickness, work injury, and unemployment benefits.

Social assistance: The total cost of means-tested allowances and other noncontributory benefits.

Qualifying Conditions

Basic state retirement pension (social insurance):

Age 65 (men) or age 63 (women) before April 6, 2016, with at least 30 years of paid or credited contributions. The basic state retirement pension is being phased out and will no longer be paid to insured persons who reach the normal retirement age on or after April 6, 2016.

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: The pension may be deferred. There is no age limit.

Age addition: Aged 80 or older before April 6, 2016.

The basic state retirement pension is payable abroad, but is adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland, or a country with a reciprocal agreement.

State second pension (social insurance, SSP): Age 65 (men) or age 63 (women) before April 6, 2016, with at least 30 years of paid or credited contributions. Must have earnings of at least the lower earnings limit or receive certain benefits. The state second pension is being phased out and will no longer be paid to insured persons who reach the normal retirement age on or after April 6, 2016.

The lower earnings limit is £5,876 a year (£6,032 a year as of April 2018).

New state pension (social insurance, nSP): Age 65 (men, gradually rising to age 66 from 2018 to 2020 and to age 67 from 2026 to 2028) or age 63 (women, gradually rising to age 65 by October 2018, to age 66 from 2018 to 2020, and to age 67 from 2026 to 2028) on or after April 6, 2016, with at least 35 years of paid or credited contributions.

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 10 years of contributions.

Deferred pension: The pension may be deferred. There is no age limit.

The new state pension is payable abroad, but is adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland, or a country with a reciprocal agreement.

Old-person's pension (social assistance, income tested): Aged 80 or older, entitled to less than 60% of the full basic state retirement pension, and a resident of the United Kingdom for at least 10 years in any 20-year consecutive period after age 60.

Pension credit (noncontributory): Awarded to low-income pensioners aged 65 or older (men) or aged 63 or older (women, gradually rising to age 65 by October 2018) and residing in Great Britain. Persons who reached the normal retirement age before April 6, 2016, with modest retirement savings may receive an additional savings credit from age 65.

The pension credit can only be paid abroad for a temporary absence from Great Britain.

Employment and support allowance (social insurance): Paid to persons aged 16 up to the normal retirement 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 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 £113 a week (£116 a week as of April 2018).

Employment and support allowance (social assistance, 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 (noncontributory, non-means tested): Paid to children younger than age 16 who are assessed with a disability that requires more attention than a nondisabled child of the same age.

Personal independence payment (noncontributory, non-means tested): Paid to persons aged 16 to 64 (gradually rising to age 65 by October 2018) 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 (noncontributory, non-means tested): Must have a severe disability that began at age 65 or later and have a high level need for care. Must ordinarily reside in the United Kingdom and have lived in Great Britain for at least two of the last three years. The allowance is usually paid after six months of disability (paid immediately if the beneficiary's life expectancy is six months or less).

Carer's allowance (social assistance, income tested): Paid to a person older than age 16 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 ordinarily reside in the United Kingdom, have lived in Great Britain for at least two of the last three years, and not be a full-time student (21 hours or more a week).

Income test: Weekly income must not exceed £116 (£120 as of April 2018) after deducting allowable expenses.

Disability living allowance, attendance allowance, and carer's allowance are payable abroad for up to 13 weeks of temporary absence abroad, or for up to 26 weeks if the absence is due to medical treatment. Benefits are payable abroad within the countries of the European Union or European Economic Area under certain conditions.

Bereavement Support Payment (social insurance): The deceased must have paid contributions on at least 25 times the minimum weekly covered earnings in any tax year.

The minimum weekly covered earnings are £157 (£162 as of April 2018).

Widowed parent's allowance (social insurance): The deceased received or was entitled to receive an old-age pension at the date of death. The widowed parent's allowance is gradually being phased out and is only paid if the death occurred from April 9, 2001, to April 5, 2017.

Eligible survivors include 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.

If the widow(er) is no longer eligible for the widowed parent's allowance within 52 weeks of the death, he or she may receive the bereavement allowance for the remainder of the 52 weeks.

Bereavement allowance (social insurance): The deceased received or was entitled to receive an old-age pension at the date of death. The bereavement allowance is gradually being phased out and is only paid if the death occurred from April 9, 2001, to April 5, 2017.

Eligible survivors include a widow(er) or civil partner aged 45 or older but younger than the state pension age and without dependent children.

Bereavement payment (social insurance): The deceased received or was entitled to receive an old-age pension at the date of death. The bereavement payment is gradually being phased out and is only paid if the death occurred from April 9, 2001, to April 5, 2017.

Guardian's allowance (noncontributory): Paid for a person caring for an orphan whose deceased parents were born in the United Kingdom or lived in the United Kingdom since age 16 for at least 52 weeks in any two-year period, and who qualified for the child benefit (see Family Allowances). In certain cases, the allowance is paid for a person caring for 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 a country with a reciprocal agreement.

Old-Age Benefits

Basic state retirement pension (social insurance): Up to £122.30 a week (£125.95 a week as of April 2018) is paid.

Partial pension: A percentage of the full pension is paid, depending on the number of years of contributions.

Dependent's supplement: £73.30 a week (April 2017) 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 portion of the state pension as a one-time taxable lump sum plus interest.

Age addition: £0.25 a week (April 2017) is paid.

State second pension (social insurance, SSP): The pension is based on the insured's average indexed earnings.

New state pension (social insurance, nSP): Up to £159.55 a week (April 2017) is paid.

Partial pension: A percentage of the full pension is paid, depending on the number of years of contributions.

Deferred pension: The pension is increased by 1% for every nine weeks (approximately 5.8% a year) the insured defers beyond the normal retirement age.

Transitional provisions: Persons who contributed under the basic state retirement pension and the second state pension (old system) before April 6, 2016, and would have been entitled to a higher pension under the old system than under the STP, receive the difference as a protected payment.

Old-person's pension (social assistance, income tested): The difference between any basic state retirement pension the beneficiary receives or is entitled to receive and £73.30 a week is paid.

Pension credit (noncontributory): Income the insured receives is topped up to at least £159.35 a week (single person) or £243.25 a week (couple). Persons eligible for the savings credit receive up to an additional £13.20 a week (single person) or up to £14.90 a week (couple). (April 2017).

Benefit adjustment: Working-age benefits and tax credits are adjusted by 1% a year. Old-age and disability benefits are adjusted annually based on changes in the consumer price index for the previous September. The Pension Credit is adjusted at least to average earnings (not applicable to savings credit). The state pension is adjusted by the growth in average earnings, price increases, or by 2.5%, whichever is greater.

Permanent Disability Benefits

Employment and support allowance (social insurance): £73.10 (£57.90 if aged 16 to 24) a week is paid after a seven-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £73.10 (£57.90 if aged 16 to 24) a week plus £36.20 a week (if the disability has a severe effect on the ability to work) is paid. (April 2017). Additional amounts may be paid under certain circumstances.

Employment and support allowance (social assistance, means tested): The benefit depends on income, savings, and other circumstances.

Disability living allowance (noncontributory, non-means tested): The allowance consists of a care

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component and a mobility component and is paid after a three-month waiting period (no waiting period if terminally ill).

Care component: £83.10, £55.65, or £22.00 a week is paid depending on the level of care needed (£85.60, £57.30 or £22.75 a week as of April 2018).

Mobility component: £58.00 or £22.00 a week is paid depending on the level of mobility impairment (£59.75 or £22.65 a week as of April 2018).

Personal independence payment (noncontributory, non-means tested): The amount depends on daily living and mobility needs. The daily living support component is £83.10 or £55.65 a week depending on the level of care needed (£85.60 or £57.30 a week as of April 2018). The mobility component is £57.45 or £21.80 a week depending on the level of mobility impairment (£59.75 or £22.65 a week as of April 2018).

Attendance allowance (noncontributory, non-means tested): £83.10 or £55.65 a week (£85.60 or £57.30 a week as of April 2018) is paid depending on the level of care needed.

Carer's allowance (social assistance, income tested): £62.70 a week (£64.60 a week as of April 2018) is paid.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually based on 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 greater.

Survivor Benefits

Bereavement Support Payment (social insurance):

A lump sum of £2,500 plus £100 a month is paid for up to 18 months; £3,500 plus £350 a month is paid for up to 18 months if the widow(er) receives or is entitled to receive family benefits.

The allowance does not cease upon remarriage or cohabitation.

Widowed parent's allowance (social insurance): Up to £113.70 a week (£117.10 a week as of April 2018) is paid.

The allowance ceases upon remarriage or cohabitation.

Bereavement allowance (social insurance): The amount varies with the survivor's age when widowed or when the widowed parent's allowance ends, and with the deceased's number of contributions: up to £112.55 a week (April 2016) if aged 55 or older; a percentage of the full rate if aged 45 to 54. The allowance is paid for up to 52 weeks after the death.

The allowance ceases upon remarriage or cohabitation.

Bereavement payment (social insurance): A lump sum of £2,000 (April 2017) is paid.

Guardian's allowance (noncontributory): £16.70 a week (£17.20 a week as of April 2018) is paid for each eligible child.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually based on 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 greater.

Administrative Organization

Pension Service of the Department for Work and Pensions (<https://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 (<https://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), 2012 (welfare reform), and 2014 (shared parental leave).

Type of program: Universal (medical benefits), social insurance, and social assistance (cash benefits) system.

Note: The universal credit is being gradually introduced across the United Kingdom and will replace a number of existing benefits with a single monthly payment by 2022.

Coverage

Statutory sick pay: Employed persons with average earnings of at least £113 a week (£116 a week as of April 2018).

Employment and support allowance (social insurance, means-tested): Employed and self-employed persons ineligible for statutory sick pay; unemployed and nonemployed persons.

Universal credit (means test): Residents of Great Britain.

Maternity allowance: Female employed and self-employed persons ineligible for statutory maternity pay; unpaid family laborers.

Statutory maternity pay: Female employed persons with average earnings of at least £113 a week (£116 a week as of April 2018).

Statutory paternity pay: Employed persons with average earnings of at least £113 a week (£116 a week as of April 2018) whose wife or partner is expecting a baby.

Statutory adoption pay: Employed persons with average earnings of at least £113 a week (£116 a week as of April 2018) who are adopting a child.

Statutory shared parental pay: Employed persons sharing responsibility for a child (natural or adopted).

Medical benefits: Residents of the United Kingdom.

Source of Funds

Insured person

Universal (medical benefits): 2.05% of earnings from £157 to £866 a week (£162 to £892 as of April 2018) and 1% of earnings greater than £866 (£892 as of April 2018).

Social insurance (cash benefits): For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Self-employed person

Universal (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (cash benefits): For the employment and support allowance (incapacity benefit), see source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Employer

Universal (medical benefits): 1.9% of employee earnings.

Social insurance (cash benefits): The total cost of statutory sick pay; 8% of statutory maternity, paternity, and shared parental pay. For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Government

Universal (medical benefits): Most of the cost of medical benefits (funded from general taxation).

Social insurance (cash benefits): 92% of statutory maternity, paternity, and shared parental pay (100% in the case of some small employers); see also source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): The total cost of means-tested allowances.

Qualifying Conditions

Statutory sick pay: Must be currently employed with at least four consecutive days of sickness within a period of incapacity for work.

Employment and support allowance (social insurance): Aged 16 to the normal retirement age with at least four consecutive days of sickness within a period of incapacity for work. Must have paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in each of the last two tax years and 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.

The lower earnings limit is £113 (£116 as of April 2018).

Employment and support allowance (social insurance, means tested): Aged 16 to the normal retirement 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 low-income or unemployed persons of working age. Must sign a claimant commitment describing the person's plans to find work or to increase his or her earnings if already employed.

Maternity allowance: Must have worked for 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 2017) in a 13-week period. A reduced benefit may be paid to unemployed or self-employed women or women in unpaid family labor for at least 26 weeks in the 66-week period before the expected date of childbirth.

Statutory maternity pay: Must be employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected week of childbirth. The insured's weekly earnings must not be lower than the lower earnings limit.

The lower earnings limit is £113 (£116 as of April 2018).

Statutory paternity pay: Must be employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected week of childbirth.

Statutory adoption pay: Must be employed continuously for at least 26 weeks by the same employer up to the week immediately before the date of adoption is confirmed.

Statutory shared parental pay: The employee must be eligible for statutory maternity or adoption pay; or must be eligible for statutory paternity pay and his or her partner

must be eligible for statutory maternity pay, maternity allowance, or statutory adoption pay.

Maternity grant (Sure start maternity grant): Must be expecting a first child or a subsequent multiple birth if the insured already has children younger than age 16, and must be receiving certain low-income benefits.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Statutory sick pay: The employer pays £89.34 a week (£92.05 a week as April 2018) for up to 28 weeks of incapacity after a three-day waiting period.

Employment and support allowance (social insurance): £73.10 (£57.90 if aged 16 to 24) a week is paid after a seven-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £73.10 (£57.90 if aged 16 to 24) a week plus £36.55 a week (if the disability has a severe effect on the ability to work) is paid. (April 2017). Additional amounts may be paid under certain circumstances.

Employment and support allowance (social insurance, 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: £140.98 a week (£145.18 a week as of April 2018) 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 (employed or self-employed women or women in unpaid family labor).

Statutory maternity pay: The employer pays 90% of average weekly earnings for the first six weeks; £140.98 a week (£145.18 a week as of April 2018) 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 £140.98 a week (£145.18 a week as of April 2018) or 90% of average weekly earnings (whichever is lower) for one or two weeks (as chosen by the employee).

Statutory adoption pay: The employer pays £140.98 a week (£145.18 a week as of April 2018) or 90% of average weekly earnings (whichever is lower) for up to 39 weeks.

Statutory shared parental pay: The employer pays £140.98 a week (£145.18 a week as of April 2016) or 90% of average weekly earnings (whichever is lower) to either parent for up to 37 weeks after the mandatory two-week maternity leave.

The total combined statutory maternity, paternity, adoption, and shared parental pay period cannot exceed 39 weeks.

Maternity grant (Sure Start maternity grant): A lump sum of £500 is paid (£1,000 for triplets if the insured has previously had a single child). (April 2017).

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 2016).

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Workers' Medical Benefits

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 in England pay £8.60 (£8.80 as of April 2018) for each prescription item and up to £244.30 for dental treatment depending on the course of treatment. For individuals needing four or more prescription items in a three-month period, or 12 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 certain means-tested benefits and their adult dependents, children younger than age 16 (age 19 if a full-time student), pregnant women, and nursing mothers are exempt from dental and prescription charges. Persons aged 60 or older and certain other groups are exempt from prescription charges.

In Scotland, Wales, and Northern Ireland prescriptions are free of charge.

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/department-for-work-pensions/>) administers benefits for people of working age and helps them find work.

Department of Health (<https://www.gov.uk/government/organisations/department-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 (social insurance): See Sickness and Maternity.

Employment and support allowance (means tested): See Sickness and Maternity.

Industrial injuries disablement benefit (social insurance): 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 (social insurance): See Sickness and Maternity.

Employment and support allowance (means tested): See Sickness and Maternity.

Permanent Disability Benefits

Industrial injuries disablement benefit (social insurance): If the insured is assessed with a 100% disability, £169.70 a week (£174.80 a week as of April 2018) is paid from the 15th week after the work-related accident occurred or the occupational disease began.

Partial disability: The benefit varies from £33.94 a week (£34.96 a week as of April 2018) for an assessed degree of disability of 20% to £152.73 a week (£157.32 a week as of

April 2018) for an assessed degree of disability of 90% if aged 18 or older.

Reduced earnings allowance: Paid for a work-related accident or an occupational disease that occurred before October 1990. Up to £67.00 a week (April 2017) 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, £135.80, £101.85, £67.90, or £33.95 a week is paid depending on attendance needs (£139.80, £104.85, £69.90, or £34.95 a week as of April 2018).

Exceptionally severe disablement allowance: £67.90 a week (£69.90 a week as of April 2018) 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 based on 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

Bereavement Support Payment (social insurance):

A lump sum of £2,500 plus £100 a month is paid for up to 18 months; £3,500 plus £350 a month is paid for up to 18 months if the widow(er) receives or is entitled to receive family benefits.

Widowed Parent's allowance: Up to £113.70 a week (April 2017) 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: up to £113.70 a week (April 2017) is paid if aged 55 or older; a percentage of the full rate if aged 45 to 54. The allowance is paid for up to 52 weeks after the death.

Bereavement payment: A lump sum of £2,000 (April 2017) is paid immediately to the surviving spouse or civil partner.

Guardian's allowance: £16.70 a week (April 2017) 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 based on 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/department>

-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, payment of tax credits and child benefit.

Unemployment

Regulatory Framework

First law: 1911.

Current laws: 1995 (job seekers), 2009 (welfare reform), and 2013 (uprating).

Type of program: Social insurance and social assistance system.

Note: The universal credit is being gradually introduced across the United Kingdom and will replace a number of existing benefits with a single monthly payment by 2022.

Coverage

Contributory job seeker's allowance (social insurance): Employed persons.

Exclusions: Self-employed and voluntarily insured persons.

Job seeker's allowance (means test): Residents of the United Kingdom.

Universal credit (means test): Residents of Great Britain.

Source of Funds

Insured person

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

Social assistance: None.

Self-employed person

Social insurance: None.

Social assistance: None.

Employer

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

Social assistance: None.

Government

Social insurance: See source of funds under Old Age, Disability, and Survivors. The total cost of means-tested allowances.

Social assistance: The total cost.

Qualifying Conditions

Contributory job seeker's allowance (social insurance):

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 each of the relevant tax years on which a claim is based.

The weekly lower earnings limit is £113 (£116 as of April 2018).

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 and have savings of less than £16,000. Must work less than 16 hours a week on average and have a partner who works up to 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): Paid to low-income or unemployed persons of working age. Must sign a claimant commitment describing the person's plans to find work or to increase his or her earnings if already employed.

Unemployment Benefits

Contributory job seeker's allowance (social insurance):

£73.10 a week is paid if aged 25 or older; £57.90 if younger than age 25 (April 2017). 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. £57.90 a week is paid to an unmarried person younger than age 25; £73.10 if aged 25 or older (£114.85 for a couple if both are aged 18 or older) (April 2017). The allowance is paid after a seven-day waiting period.

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 (<https://www.gov.uk/government/organisations/department-for-work-pensions/>) administers benefits for people of working age and helps them find work.

Her Majesty's Revenue and Customs (<https://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.

Note: The universal credit is being gradually introduced across the United Kingdom and will replace a number of existing benefits with a single monthly payment by 2022.

Coverage

Child benefit and child tax credit: Residents of the United Kingdom with one or more children.

Working tax credit: Low-income workers with or without children.

Income support (social assistance): Residents of the United Kingdom.

Universal credit (means tested): Residents of Great Britain.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (universal, income tested): 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 (social assistance, income tested): 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.

Income test: Annual household income must not exceed £26,200 for families with one child; £32,900 for families with two children.

Working tax credit (social assistance): The claimant must work as an employed or self-employed person for at least 16 hours a week.

Income support (social assistance, income tested):

Paid to persons aged 16 up to the eligibility age of the pension credit who are pregnant, caring for a child younger than age 5, or (in certain circumstances) unable to work due to an illness or disability. Must not be receiving a means-tested employment support allowance or a job seeker's allowance and must work less than 16 hours a week on average or have a partner who works up to 24 hours a week.

Income test: Household income must be below prescribed levels, and the individual must have sufficient income for his or her needs and savings of less than £16,000.

Universal credit (means tested): Paid to low-income or unemployed persons of working age. Must sign a claimant commitment describing the person's plans to find work or to increase his or her earnings if already employed.

Family Allowance Benefits

Child benefit (universal, income tested): £20.70 a week is paid for the eldest qualifying child, and £13.70 is paid for each additional child (April 2017).

The benefit is paid weekly or monthly.

Child tax credit (social assistance, income tested): The tax credit amount depends on income and family status and may include approved childcare costs. Additional tax credit amounts are provided for children with disabilities. Employment is not required (see working tax credit).

Up to £3,330 a year is paid to a person with one child and with no income; £6,110 with two children; or £8,890 with three children (April 2018).

Up to £1,730 a year is paid to a person with one child and with an annual income of up to £20,000; £4,515 with two children; or £7,295 with three children (April 2018).

Working tax credit (social assistance): The tax credit depends on income and number of hours worked a week and can include approved childcare costs. Additional amounts are provided for workers with disabilities and persons with severe disabilities.

United Kingdom

Up to £395 a year is paid to a single person without children if working at least 30 hours a week and with an annual income of up to £12,215; up to £2,405 for a couple (April 2018).

Up to £7,300 a year is paid to a family with one child and an annual income of up to £6,240; £10,080 with two children; or £12,865 with three children (April 2018).

Income support (social assistance, income tested): 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.

Jobcentre Plus of the Department for Work and Pensions (<https://www.gov.uk/government/organisations/department-for-work-pensions/>) administers the universal credit program.