

## 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**

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#### **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.

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## 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.

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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.

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