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Social Security Programs Throughout the World



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Foreword

This issue marks the seventh decade of publication for *Social Security Programs Throughout the World*. The United States Social Security Administration (SSA) continues to disseminate details about social security systems in countries world-wide biennially. The first edition, published in 1937, summarized the social security programs in 28 countries. This edition contains summaries of 172 different national systems.

Social Security Programs Throughout the World is the product of a cooperative effort between SSA and the International Social Security Association. The contributions of Labor Attaches and Labor Reporting Officers at American Embassies abroad are also an integral part of the process. In addition, hundreds of persons around the globe compile the myriad pieces of data that must be drawn together to update the report. It will enable researchers to employ comparative analysis as a beginning to further research. Such research is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the needs of the aged, the disabled, survivors, the poor, and others. This is particularly important as each nation faces major demographic changes, especially the increasing number of aged, as well as economic and fiscal issues. It is an honor for SSA to facilitate, in a small way, efforts throughout the world to improve programs aimed at the economic security of those in the greatest need. We send a special message of gratitude to all involved in the massive effort of gathering and producing the information in this volume.

This report was prepared by the following staff members in the Office of Research, Evaluation, and Statistics: Ann Bixby, Rita DiSimone, Alexander Estrin, Flan Fry, Barbara Kritzer, Corinne Lennox, Lillian Liu, Howard Oberheu and Amy Preneta, under the direction of Martynas Ycas. An added thanks is due to Mr. Estrin for his project leadership and to Ms. Kritzer for her responsibility for the technical production of the report.

The internet version of this edition is available at:
www.ssa.gov/statistics/ores_home.html

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Guide to Reading the Country Summaries

This Research Report highlights the principal features of social security systems throughout the world. A few political jurisdictions have been excluded because they have no social security system, or have issued no information regarding their social security legislation. The data reported are based on laws and regulations in force at the beginning of 1999, or the last date for which information has been received. The names of the countries are those used by the U.S. Department of State.

Much of the information used was collected in the Annual Survey on Developments and Trends conducted by the International Social Security Association (ISSA) under the sponsorship of the United States Social Security Administration. Appreciation is expressed to the ISSA for providing this information.

Other sources include official publications, periodicals, and other documents received from social security institutions, foreign embassies, or the Law Library of the Library of Congress. Information transmitted by Labor Attachés and Labor Reporting Officers at American Embassies abroad has been invaluable. Additional important sources include the International Labor Office and other international organizations such as the Permanent Inter-American Social Security Committee, the Organization for Economic Co-operation and Development, the European Communities, the World Bank, the International Monetary Fund, and the Inter-American Development Bank, as well as foreign social security officials, and social security experts in the United States. (For a listing of countries and territories that provided information, see page xxvii.)

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

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. These agreements may modify coverage, contribution, and benefit provisions of national laws summarized in the country summaries.

Since the summary format requires brevity, technical terms have been developed and are applied to all programs. This terminology, created to be concise as well as comparable, may differ from national concepts or usages.

Types of Programs Covered

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

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

There are three broad approaches to coverage that provide cash benefits under income-maintenance programs, namely, employment-related, universal, and means-tested systems. Under the first two, the insured, dependents, and survivors can claim benefits as a matter of right; means-tested benefits are based on a comparison of a person's income or resources against a standard measure.

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

A few of these systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of all benefits. In a substantial number of countries, it participates in the financing of employment-related as well as other social security programs. The government may: contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers; cover part or all of the cost of a program; or pay a subsidy to make up any deficit of an insurance fund. Occasionally, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other income are kept in a separate fund and are shown as a separate item in government accounts. (For further details on the government's role in social security financing, see **Source of Funds under Old-Age, Disability, and Survivor Programs**.)

Universal or demigrant programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Usually financed from general revenues, these benefits are often universal in application for persons with sufficient residency. These programs may include old-age pensions for persons over a certain age; pensions for disabled workers, widows, widowers, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs are financed in part by

contributions from workers and employers, even though they receive substantial support from income taxes.

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

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

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. Sometimes they have been replaced by contributory programs linked with income-related benefits. In addition, means- or income-tested programs are in many cases administered by social insurance agencies. These programs apply to persons who are not in covered employment, or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Sometimes, means-tested programs are administered on the national level, but more often they are administered locally.

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

Other approaches. Three other types of programs are covered in some of the country summaries: **mandatory private insurance**, publicly-operated **provident funds** and **employer-liability** programs.

Mandatory private insurance may have been put into place to substitute for or to complement social insurance systems. Private insurance is funded through mandatory contributions by the employee (or a combination of employee and employer contributions) to an employee's individual account. The employee must pay an administrative fee for the account and purchase a separate policy for disability and survivors insurance.

Public provident funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are matched by their employers. These contributions are set aside for each employee in a special fund for later repayment to the worker (as a rule in a single lump sum with accrued interest) when defined contingencies occur, although in a few cases the beneficiary can opt for a pension, or pensions are provided for the survivors.

Under **employer-liability** systems, workers are usually protected through labor codes whereby affected employers are required to provide specified payments or services directly to their employees, such as payment of lump-sum gratuities to the aged or disabled; provision of medical care, paid sick leave, or both; payment of maternity benefits or family allowances; provision of temporary or long-term cash benefits and medical care in the case of a work injury; or payment of severance indemnities in the case of

dismissal. This approach does not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may

insure themselves against liability and some laws make such insurance compulsory.

Format of Program Summaries

Each country summary begins with programs dealing with **old age, disability, and death**. Benefits under these programs are ordinarily pensions payable for life, or for a considerable number of years; hence, they are usually referred to as benefits for long-term risks (as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment, which are dealt with under their respective headings). These programs are usually administered jointly and have a pooled source of financing as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under **Old Age, Disability, and Death** include those providing pensions or lump-sum payments to replace income loss resulting from old age or permanent retirement. Such benefits are usually payable only at a specified age. Some countries require complete or substantial retirement; others pay a pension at a certain age, whether workers retire or not.

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

The third type of pensions listed are those payable to dependents of insured workers or pensioners who die. (Pensions for survivors of work-accident victims are usually provided under a separate work injury program.)

The second major heading of each country summary deals with **sickness and maternity** programs, including: cash benefits to replace wages lost due to short-term sickness or injury of nonoccupational origin; cash benefits to replace wages lost during maternity leave; and, related medical benefits or services. (Again comparable benefits provided as a result of a work injury or occupational disease are shown under **Work Injury**.)

One reason for grouping the several kinds of benefits shown together under a single branch, **Sickness and Maternity**, is that each deals in one way or another with the risk of temporary incapacity. Moreover, in most instances, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link these services directly with the provision of cash benefits. (In some instances, maternity cash grants are covered under family allowance programs.) Occasionally, however, medical-care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

The third major heading of the country summaries concerns programs that provide benefits in the event of incapacity or death caused by an employment-related **work injury or occupational illness**. Such programs

usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work-injury benefits nearly always

include cash benefits and medical services. Most countries maintain more or less separate work-injury programs that are not directly linked with other social security measures. In some countries, like Spain, however, work-injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under **Work Injury**.

The fourth heading of the summaries lists programs protecting persons against **unemployment**. In some countries, these programs are independent of other social security measures and often closely linked with employment services. In others, the unemployment programs are included with social security measures covering other risks, although employment services may continue to verify unemployment and assist in a job search.

The last heading of each country summary concerns **family allowances**. The general purpose of such programs is to provide additional income for families with young children in order to meet at least part of the added costs of their maintenance. These programs are sometimes integrated with other social security measures; in other instances, they are entirely separate.

Old-Age, Disability, and Survivor Programs

Coverage. The extent of social security coverage in a country is determined by the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or, at the other extreme, may be limited to wage and salary workers in the capital and perhaps in several provinces.

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

The extent of employment-related benefits frequently depends on the age of the system. Historically, coverage was usually provided first to government employees and members of the Armed Forces, then to workers in industry and commerce, and eventually extended to practically all wage earners and salaried employees through a general system. Therefore, public employees, including military personnel and civil servants, teachers, and employees of public utilities, corporations or monopolies are still covered, by older separate systems in many countries.

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

Groups which might be considered difficult to administer— family workers, domestics, and day workers, agricultural workers and the self-employed — were often initially excluded from coverage. The trend has

been to eventually cover these groups under separate funds or to bring them under the general system. Even non-workers are sometimes covered by allowing voluntary contributions at a specified level which maintains the right

to an eventual pension. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have built up a unified national program, bypassing the stage of separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Particularly in the early stages of development, a large part of the population may still be living in a predominantly noncash, extended-family, or tribal economy. During the first stages of social security, primarily wage and salary workers are covered against loss of income due to old age and, less often, disability.

This often takes the form of provident funds. Most provide coverage for wage and salary workers in the government and private sector. A few have exclusions based on the worker's earnings or the firm size. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. There are normally three sources of revenue for old-age, disability, and survivor programs: a percentage of covered wages or salaries paid by the worker; a percentage of covered payroll paid by the employer, and a government contribution.

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

The government's contribution may be derived from general revenues or, less frequently, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). It may be used in different ways—to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the whole cost of a program. Subsidies may be provided in the form of a lump sum or an amount to make up the difference between employer-employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer.

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

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Sickness,

work injury, unemployment, or family allowances, as well as pensions may be financed from this contribution.

General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen is often a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

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

Qualifying conditions for benefits. To receive an old-age benefit, two requirements usually must be met: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. Sometimes, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between age 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. The age at which benefits first become payable was often a major policy issue in the 1970's and 1980's, reflecting public pressure to lower the age limits. Several countries have more recently increased their age limit due to budgetary constraints.

Many programs have the same pensionable age for women as for men. The others permit women to draw a full pension at an earlier age, despite their longer life expectancy. The differential is usually about 5 years. Internationally, there is a trend, toward equalizing the retirement age.

Many programs offer optional retirement before the normal retirement age is reached. A reduced pension may usually be claimed up to 5 years earlier. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age, or, occasionally, an especially long period of coverage. Some programs award old-age pensions at ages beyond the norm to workers who cannot satisfy the regular length-of-coverage requirement. Others provide increments to those who had continued working beyond the normal retirement age.

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

Some systems credit periods during which persons were not in covered employment, for reasons beyond their control, such as disability,

unemployment, military service, education, child rearing, or training. Other systems disregard these periods and benefits often are proportionately reduced for each year below the required minimum. Should the person have only a few

years of coverage, there may be a refund of contributions or a settlement in which a certain part of the full benefit or earnings is paid for each year of contribution.

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

Some countries provide exemptions that, in effect, eliminate the retirement condition for specified categories of pensioners. For example, the retirement test may be eliminated entirely after a worker reaches a specified age above the minimum pensionable age; or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after a minimum period of work or contributions. Often the full disability benefit is granted for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of 3 to 5 years of contribution or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

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

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

Old-age benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings while others supplement their universal pension with an earnings-related pension. Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus interest. In those programs that have mandatory individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity.).

Where benefits are related to income, they are almost always based on *average* earnings. In some countries, the average is computed from gross earnings, including various fringe benefits; in others, from net earnings. Still other countries use wage classes rather than actual earnings. These may be

based on occupations, or, for administrative convenience on earnings arranged by size using the midpoint in each step to compute the benefit.

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

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

Most systems limit the size of the benefit. Many do this by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings (such as 80 percent). Some systems combine two or more of these methods.

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

Minimum benefits are often intended to maintain a minimum standard of living, though in many cases this has not been achieved. A maximum which reduces the effect large families have on benefits is often used to limit total benefits, including those of survivors, in the interest of the financial stability of the program. (see **Survivor benefit**).

The adjustment of benefits to reflect price or wage changes is sometime automatic(often referred to as *dynamic*). In other countries, the process is semiautomatic, the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability benefit. Under most programs, provisions for persons who are permanently disabled due to nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability

as for old age — cash amount frequently expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For the totally disabled, a constant-attendance supplement, most often 50 percent of the benefit, may be

paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor benefit. Periodic benefits for survivors of covered persons or pensioners are provided under most systems, although a few pay only lump-sum benefits. Survivor benefits are generally a percentage of the benefit paid to the deceased at death, or the benefit to which the insured would have been entitled if the insured had attained pensionable age or become disabled at that time.

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

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

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

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

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

board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only, or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and

salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity Programs

Programs for sickness are generally of two types: cash sickness benefits, paid when short-term illnesses prevent work; and health care, provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program.

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

Where health care is dispensed directly by the government or its agencies, and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and often merged with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding also tend to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

A new category of benefits, designed to assist in the provision of long-term care, preferably at home, is generally supported by a special tax, with benefit levels set according to the level of care required. These benefits may be payable in cash, kind, or a combination of the two.

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

A large number of countries include pensioners as well as other social security beneficiaries under the medical care programs, sometimes without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension

or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems are often maintained for certain workers, such as railway employees, seamen, and public employees.

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

Source of funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More often, however, a fixed percentage of wages, up to a ceiling, is contributed by the employee and the employer directly to a separate program that administers both health care and cash benefits for sickness and maternity. Some countries, in addition, provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

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

The length of the qualifying period for cash sickness benefits may range from less than 1 month to 6 months or more and ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last 6 or 12 months. In the case of medical benefits, a qualifying period is usually not required; where such a requirement does exist, it is generally shorter. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

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

A waiting period of 2-7 days is imposed under most cash sickness programs. This means that benefits may not be payable at all if an illness or injury lasts only a few days and that the first few days may not be compensable in case of a prolonged inability to work. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly 2 to 3 weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which income loss is relatively small.

The period during which a worker may receive benefits for a single illness or injury, or in a given year, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer, or even for an unlimited duration. A number of countries permit the agency to extend

the maximum to 39 or 52 weeks in individual cases. When cash sickness benefits are exhausted, in most countries the recipient is paid a disability benefit if the incapacity continues.

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

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country and generally falls within the same range as cash sickness benefits. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately 6 weeks before the expected date of confinement and end 6 to 8 weeks after confinement.

A nursing allowance — usually 20 or 25 percent of the regular maternity benefit and payable for up to 6 months or longer — may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette, or the layette itself, is furnished under some programs. Finally, a lump-sum *maternity grant* is paid in some countries on the birth of each child. The wives of insured men are often eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicines, and certain appliances are often added. Transportation of patients and home-nursing services may be included.

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

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

The reimbursement method involves initial payment by the patient, with reimbursement by social security for at least part of the cost incurred. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the

provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

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

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

In some systems, there is no limit as to how long medical care may be provided. Others fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may sometimes be extended.

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

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

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. The maximum duration of hospitalization, for example, may be shorter for dependents, or a larger percentage of the cost of certain services such as medicines may be payable by the patient if the latter is a dependent.

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

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

Each fund usually needs government approval and must satisfy certain requirements. Workers participate in the election of governing bodies, to which employers also name members in some countries. The funds normally collect contributions within minimum and maximum limits. They

may also receive government subsidies related to their expenditures or to the number of members.

National law usually prescribes the minimum (and sometimes the maximum) cash benefits and medical services the funds may provide. Occasionally, individual funds may determine what specific health care benefits and services to provide, within statutory limits, and arrange to furnish medical care to their members, often through contracts with providers in the region.

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

Work-Injury Programs

The oldest and most widespread type of social security—the work-injury program—provides compensation for work-connected injuries and occupational illnesses.

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

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

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

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

Coverage. Work-injury programs commonly apply to wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those

who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of funds. Work-injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers

should be liable when their employees suffer work injuries. Where certain elements of the work-injury program are meshed with one or more of the other branches of the social insurance system, financing often involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

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

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of 1 to 3 days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity; if incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a percentage of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling is often placed on the earnings considered in computing a benefit. Temporary benefits under work-injury programs are often significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

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

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

A third form of cash work-injury benefit is that for permanent partial disability, payable when a worker loses partial working or earning capacity. It is usually equal to a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be

paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems commute the benefit into a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Aside from cash payments, medical and hospital care and rehabilitation services are provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, these are available until recovery is achieved or the condition becomes stabilized. In some countries, however, the amount of free care is limited based on the duration of services or their total cost.

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

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

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

Administrative organization. The functions involved in administering work-injury programs differ widely between countries where employers are not required to insure or can insure with private carriers, and those where a public agency or fund has the sole responsibility for both the collection of contributions and the payment of benefits.

Unemployment Benefit Programs

Unemployment programs which exist mainly in industrialized countries are often compulsory and fairly broad in scope. Some restrict benefits to those who satisfy a means or income test. Besides the programs offering scheduled payments, a number of countries provide lump-sum grants—payable either by a government agency or by the employer. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half the compulsory unemployment programs mentioned above cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Special occupational unemployment

programs—most typically for workers in the building trades, dockworkers, railway employees, and seafarers—are found in several countries.

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

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

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

Qualifying conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is 6 months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This provides a transition from school to work, particularly in periods of recession.

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

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. All programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings, distance from the worker's home, relationship to the

worker's previous occupation, capabilities, and training, and the extent to which the job may involve dangerous or unhealthy work.

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

disqualification varies considerably, from a few weeks to permanent disqualification.

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

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

There is usually a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between 3 and 7 days. Some programs have a waiting period for each incident of unemployment while others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. This limit may vary from 8 to 36 weeks (or longer in certain cases).

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

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

Administrative organization. Unemployment insurance systems may be administered by government departments or self-governing

institutions that are usually managed by representatives of insured persons, employers, and the government.

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

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

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

Family Allowances

In this report, family allowances include primarily regular cash payments to families with children. In some countries, these programs also include school grants, birth grants, maternal and child health services, and sometimes allowances for adult dependents.

Most industrialized countries have family allowance programs which originated in 19th-century Europe when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920's and 1930's. Most programs in operation today, however, have been enacted since World War II.

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

Source of funds. The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. In contrast, countries linking eligibility with employment meet the cost of allowances entirely or in

considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. Where employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries provide for an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and in some cases to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance

for a nonemployed wife or other adult dependent, even if there are no children.

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

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

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

Note to the Reader

This report is based on information available to the United States Social Security Administration with regard to legislation in effect at the beginning of 1999, or the last date for which information has been received.

Corrections and updated information from readers are welcome. Comments, including copies of relevant documentation and legislation, may be sent to:

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Countries and Territories that Have Provided Information For This Edition

Albania	France	Nicaragua
Algeria	Gambia	Niger
Antigua-Barbuda	Georgia	Nigeria
Argentina	Germany	Norway
Armenia	Ghana	Oman
Australia	Greece	Pakistan
Austria	Grenada	Panama
Azerbaijan	Guatemala	Paraguay
Bahamas	Guernsey	Peru
Bahrain	Guinea	Philippines
Barbados	Guyana	Portugal
Belarus	Honduras	Poland
Belgium	Hong Kong	Romania
Belize	Hungary	Russia
Benin	Iceland	Rwanda
Bermuda	India	Saint Kitts and Nevis
Bolivia	Iran	Saint Lucia
Brazil	Israel	Saint Vincent and the Grenadines
British Virgin Islands	Italy	Saudi Arabia
Bulgaria	Jamaica	Senegal
Burkina Faso	Japan	Serbia and Montenegro
Burundi	Jersey	Singapore
Cameroon	Jordan	Slovak Republic
Canada	Kazakhstan	Slovenia
Cape Verde	Kenya	South Africa
Central African Republic	Korea, South	Spain
Chad	Kuwait	Sri Lanka
Chile	Kyrgyzstan	Swaziland
China	Latvia	Sweden
Colombia	Lebanon	Switzerland
Congo (Brazzaville)	Libya	Taiwan
Costa Rica	Liechtenstein	Thailand
Côte d'Ivoire	Luxembourg	Togo
Croatia	Madagascar	Trinidad and Tobago
Cuba	Malawi	Tunisia
Cyprus	Malaysia	Turkey
Czech Republic	Mali	Turkmenistan
Denmark	Mauritania	Ukraine
Dominica	Mauritius	United Kingdom
Ecuador	Mexico	United States
Egypt	Micronesia, Federated States	Uruguay
El Salvador	Monaco	Venezuela
Equatorial Guinea	Morocco	Vietnam
Estonia	Nepal	Western Samoa
Ethiopia	Netherlands	Zambia
Finland	New Zealand	Zimbabwe

List of Social Security Programs, by Type

Country	Types of Social Security Programs				
	Old Age, Disability, Death	Sickness and Maternity ¹ •Medical Care ²	Work Injury	Unemployment	Family Allowance
Afghanistan	X	X	X		
Albania	X	X•	X	X	X
Algeria	X	X•	X	X	X
Andorra	X	X•	X		
Antigua-Barbuda	X	X•			
Argentina	X	X•	X	X	X
Armenia	X	X•	X	X	X
Australia	X	X•	X	X	X
Austria	X	X•	X	X	X
Azerbaijan	X	X•	X	X	X
Bahamas	X	X	X		
Bahrain	X		X		
Bangladesh		X•	X	X	
Barbados	X	X	X	X	
Belarus	X	X•	X	X	X
Belgium	X	X•	X	X	X
Belize	X	X	X		
Benin	X		X		X
Bermuda	X		X		
Bolivia	X	X•	X		X
Botswana	X		X		
Brazil	X	X•	X	X	X
British Virgin Islands	X	X	X		
Bulgaria	X	X•	X	X	X
Burkina Faso	X		X		
Burma (Myanmar)		X•	X		
Burundi	X		X		X
Cameroon	X		X		X
Canada	X	X•	X	X	X
Cape Verde	X	X•	X		X
Central African Republic	X		X		X

¹ Sickness and Maternity refers to cash benefits for sickness and maternity. Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Disability, Death	Sickness and Maternity ¹ Medical Care ²	Work Injury	Unemployment	Family Allowances
Chad	X		X		X
Chile	X	X•	X	X	X
China	X	X•	X	X	
Colombia	X	X•	X		X
Congo (Brazzaville)	X		X		X
Congo (Kinshasa)	X		X		X
Costa Rica	X	X•	X		X
Côte d'Ivoire	X		X		X
Croatia	X	X•	X	X	X
Cuba	X	X•	X		
Cyprus	X	X•	X	X	X
Czech Republic	X	X•	X	X	X
Denmark	X	X•	X	X	X
Dominica	X	X•	X		
Dominican Republic	X	X•	X		
Ecuador	X	X•	X	X	
Egypt	X	X•	X	X	
El Salvador	X	X•	X		
Equatorial Guinea	X	X•	X		X
Estonia	X	X•	X	X	X
Ethiopia	X		X		
Fiji	X		X		
Finland	X	X•	X	X	X
France	X	X•	X	X	X
Gabon	X		X		
Gambia	X		X		
Georgia	X	* ³	X	X	X
Germany	X	X•	X	X	X
Ghana	X		X		
Greece	X	X•	X	X	X
Grenada	X	X			
Guatemala	X	X•	X		

¹ Sickness and Maternity refers to cash benefits for sickness and maternity.

Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

³ A * denotes that medical care and/or hospitalization coverage are provided.

List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Disability, Death	Sickness and Maternity ¹ Medical Care ²	Work Injury	Unemployment	Family Allowance
Guernsey	X	X•	X	X	X
Guinea	X	X•	X		X
Guyana	X	X	X		
Haiti	X		X		
Honduras	X	X•	X		
Hong Kong	X	X	X	X	X
Hungary	X	X•	X	X	X
Iceland	X	X•	X	X	
India	X	X•	X		
Indonesia	X		X		
Iran	X	X•	X	X	X
Iraq	X	X•	X		
Ireland	X	X•	X	X	X
Israel	X	X•	X	X	X
Italy	X	X•	X	X	X
Jamaica	X		X		
Japan	X	X•	X	X	X
Jersey	X	X•	X	X	X
Jordan	X		X		
Kazakhstan	X	X•	X	X	X
Kenya	X		X		
Kiribati	X		X		
Korea, South	X	* ³	X		
Kuwait	X				
Kyrgyzstan	X	X•	X	X	X
Latvia	X	X•	X	X	X
Lebanon	X	X•	X		X
Liberia	X		X		
Libya	X	X•	X		
Liechtenstein	X	X•	X	X	X

¹ Sickness and Maternity refers to cash benefits for sickness and maternity.
Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

³ A * denotes that medical care and/or hospitalization coverage are provided.

List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Disability, Death	Sickness and Maternity ¹ Medical Care ²	Work Injury	Unemployment	Family Allowances
Lithuania	X	X•	X	X	
Luxembourg	X	X•	X	X	X
Madagascar	X		X		X
Malawi			X		
Malaysia	X		X		
Mali	X		X		X
Malta	X	X	X	X	X
Marshall Islands	X				
Mauritania	X		X		X
Mauritius	X		X		X
Mexico	X	X•	X		
Micronesia, Federated States of	X				
Moldova	X	X•	X	X	X
Monaco	X	X•			X
Morocco	X	X	X		X
Nepal	X		X		
Netherlands	X	X•	X	X	X
New Zealand	X	X•	X	X	X
Nicaragua	X	X•	X		X
Niger	X		X		X
Nigeria	X		X		
Norway	X	X•	X		X
Oman	X		X		
Pakistan	X	X•	X		
Palau	X				
Panama	X	X•	X		
Papua New Guinea	X		X		
Paraguay	X	X•	X		
Peru	X	X•	X		

¹ Sickness and Maternity refers to cash benefits for sickness and maternity.

Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

List of Social Security Programs, by Type—Continued

Country	Types of Social Security Programs				
	Old Age, Disability Death	Sickness and Maternity ¹ •Medical Care ²	Work Injury	Unemployment	Family Allowances
Philippines	X	X•	X		
Poland	X	X•	X	X	X
Portugal	X	X•	X	X	X
Romania	X	X•	X	X	X
Russia	X	X•	X	X	X
Rwanda	X		X		
Saint Kitts and Nevis	X	X	X		
Saint Lucia	X	X	X		
Saint Vincent and the Grenadines	X	X	X		
San Marino	X	X•	X		
São Tome and Principe	X	X	X		
Saudi Arabia	X		X		
Senegal	X		X		X
Serbia and Montenegro	X	X•	X	X	X
Seychelles	X	X	X		
Sierra Leone			X		
Singapore	X	X•	X		
Slovak Republic	X	X•	X	X	X
Slovenia	X	X•	X	X	X
Solomon Islands	X		X		
Somalia			X		
South Africa	X	X•	X	X	X
Spain	X	X•	X	X	X
Sri Lanka	X		X		X
Sudan	X		X		
Swaziland	X		X		
Sweden	X	X•	X	X	X
Switzerland	X	X•	X	X	X
Syria	X		X		
Taiwan	X	X•	X		
Tanzania	X		X	X	

¹ Sickness and Maternity refers to cash benefits for sickness and maternity.
Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

List of Social Security Programs, by Type — Continued

Country	Types of Social Security Programs				
	Old Age, Disability Death	Sickness and Maternity ¹ Medical Care ²	Work Injury	Unemployment	Family Allowances
Thailand	X	X•	X		
Togo	X		X		X
Trinidad and Tobago	X	X	X		X
Tunisia	X	X•	X	X	X
Turkey	X	X•	X		
Turkmenistan	X	X•	X	X	X
Uganda	X		X		
Ukraine	X	X•	X	X	X
United Kingdom	X	X•	X	X	X
United States	X		X	X	
Uruguay	X	X•	X	X	X
Uzbekistan	X	X•	X	X	X
Vanuatu	X				
Venezuela	X	X•	X	X	
Vietnam	X	X	X		
Western Samoa	X		X		
Yemen	X		X		
Zambia	X		X		
Zimbabwe	X		X		

¹ Sickness and Maternity refers to cash benefits for sickness and maternity.

Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

Types of Social Security Programs

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-Contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Africa							
Northern Africa							
Algeria		X					
Egypt		X					
Libya		X					
Morocco		X					
Sudan		X					
Tunisia		X					
Western Africa							
Benin		X					
Burkina Faso		X					
Cape Verde		X					
Côte d'Ivoire		X				X	
Gambia		X					X
Ghana		X					
Guinea		X					
Liberia		X		X			
Mali		X					
Mauritania		X					
Niger		X					
Nigeria		X					
Senegal		X					
Sierra Leone*							
Togo		X					
Eastern Africa							
Burundi		X					
Ethiopia		X					
Kenya							X
Madagascar		X		X			
Malawi*							
Mauritius		X				X	
Rwanda		X					
Seychelles	X						
Somalia*							
Tanzania							X
Uganda							X
Zambia							X
Zimbabwe		X					

See "Definitions of Terms" at the end of this table.

* No old-age, disability, death program.

Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-Contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Middle Africa							
Cameroon		X					
Central African Republic		X					
Chad		X					
Congo (Brazzaville)		X					
Congo (Kinshasa)		X					
Equatorial Guinea		X					
Gabon		X					
São Tome and Principe		X					
Southern Africa	X						
Botswana	X						
South Africa		X					
Swaziland							X
Asia							
Western Asia							
Armenia	X		X				
Azerbaijan		X	X				
Bahrain		X					
Cyprus		X					
Georgia	X		X				
Iraq		X					
Israel	X	X	X				
Jordan		X					
Kuwait		X					
Lebanon		X					
Oman		X					
Saudi Arabia		X					
Syria		X					
Turkey		X					
Yemen		X					
South Central Asia							
Afghanistan		X					
Bangladesh*							
India							X
Iran		X					
Kazakhstan		X	X				
Kyrgyzstan		X	X				
Nepal							X

See "Definitions of Terms" at the end of this table.

* No old-age, disability, death program.

Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-Contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Pakistan		X					
Sri Lanka						X	
Turkmenistan		X	X				
Uzbekistan		X	X				
South East Asia							
Burma (Myanmar)*							
Indonesia						X	
Malaysia						X	
Philippines		X					
Singapore							X
Thailand		X					
Vietnam		X					
East Asia							
China	X					X	
Hong Kong			X	X			
Japan	X	X					
Korea, South		X					
Taiwan		X					
Latin America and The Caribbean Central America							
Belize		X					
Costa Rica		X					
El Salvadore		X					X
Guatemala		X					
Honduras		X					
Mexico		X					
Nicaragua		X	X				
Panama		X					
Caribbean							
Antigua-Barbuda		X					
Bahamas		X	X				
Barbados		X					
Bermuda		X	X				
British Virgin Islands		X					
Cuba		X					
Dominica		X					

See "Definitions of Terms" at the end of this table.

* No old-age, disability, death program.

Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-Contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Dominican Republic		X					
Grenada		X					
Haiti		X					
Jamaica	X	X					
St. Kitts & Nevis		X					
St. Lucia		X					
St. Vincent & Grenadines		X					
Trinidad & Tobago		X					
South America							
Argentina		X					X
Bolivia		X					X
Brazil		X					
Chile		X					X
Colombia		X					X
Ecuador		X					
Guyana		X					
Paraguay		X					
Peru		X					X
Uruguay		X	X				X
Venezuela		X					
Europe							
Eastern Europe							
Belarus		X	X				
Bulgaria		X	X				
Czech Republic		X	X				
Hungary		X					X
Moldova		X	X				
Poland	X	X					X
Romania		X	X				
Russia		X	X				
Slovakia		X	X				
Ukraine		X	X				
Southern Europe							
Albania	X	X					
Croatia		X					
Greece		X					
Italy		X	X				

See "Definitions of Terms" at the end of this table.

* No old-age, disability, death program.

Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-Contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
Malta		X					
Portugal		X					
San Marino		X					
Serbia and Montenegro		X					
Slovenia		X					
Spain		X					
Yugoslavia		X					
Northern Europe							
Denmark	X		X	X	X	X	
Estonia	X						
Finland	X		X		X		
Iceland		X		X			
Ireland	X		X				
Latvia	X	X	X				
Lithuania	X	X					
Norway	X	X					
Sweden		X					X
United Kingdom	X	X	X				
Western Europe							
Andorra		X					
Austria		X					
Belgium		X	X				
France		X	X				X
Germany		X					
Guernsey	X		X				
Jersey	X						
Liechtenstein		X	X				
Luxembourg	X	X					
Monaco		X					
Netherlands	X						
Switzerland	X	X	X		X		

See "Definitions of Terms" at the end of this table.

* No old-age, disability, death program.

Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Country (By Geographic Area)	Contributory		Non-Contributory		Mandatory Private Pensions	Mandatory Savings	
	Flat-rate	Earnings-related	Means-tested	Flat-rate Universal		Public	Private
North America							
Canada		X	X	X			
United States of America		X	X				
Oceania							
Australia			X		X		
Fiji						X	
Kiribati						X	
Marshall Islands		X					
Micronesia, Federated States		X					
New Zealand			X	X			
Palau		X					
Papua New Guinea						X	
Solomon Islands						X	
Vanuatu						X	
Western Samoa						X	

See "Definitions of Terms" at the end of this table.

* No old-age, disability, death program.

Types of Social Security Programs — Continued

Paying Cash Benefits to the Aged, Disabled, and/or Survivors

Definitions of Terms

Contributory flat-rate pension: a pension of uniform amount or based on years of service or residence but independent of earnings that is financed by payroll-tax contributions from employees and/or employers.

Contributory earnings-related pension: a pension based on earnings that is financed by payroll-tax contributions from employees and/or employers.

Non-contributory means-tested pension: a pension paid to eligible persons whose own or family income and/or assets fall below designated levels that is generally financed through government contributions with no contributions from employers or employees.

Non-contributory flat-rate universal pension: a pension of uniform amount or based on years of service but independent of earnings that is paid to residents or citizens who meet age or disability requirements that is financed with no contributions from employers or employees.

Mandatory private pension system: a system requiring employers, by law, to provide private/occupational pensions.

Mandatory savings system: a compulsory defined-contribution pension system which pays benefits either as a lump-sum or as an annuity based on employee and in some cases employer contributions and returns on investment of funds, including both publicly managed provident funds and privately managed systems such as that in Chile.

Tables

Table 1.— Number of countries by type of social security program — selected years¹

Type of Program	1940	1949	1958	1969	1979	1989	1999
Any type of program	57	58	80	123	134	145	172
Old-age, disability, death	33	44	58	97	123	135	167
Sickness and maternity	24	36	59	68	75	84	112 ^{2,3}
Work injury	57	57	77	120	134	136	164
Unemployment	21	22	26	34	38	40	69
Family allowances	7	27	38	62	67	63	88

¹ The number of countries reflected in this table represents the countries for which we have enough information to produce an individual country summary. This number is not the total number of countries in the world that have social security programs.

For a detailed breakdown for all programs, see chart on p. xxviii.

² Includes countries with both cash sickness and cash maternity benefits, plus Australia, which has cash sickness and medical care programs and maternity allowance which is covered under family assistance, is means-tested and is a lump-sum payment.

³ Of the 112 countries that offer sickness and maternity benefits, 95 also offer medical care and/or hospitalization coverage. Two countries offer only medical care and/or hospitalization coverage.

Table 2.— Social security related statistics — OECD countries (1999)

Country	Total Population ¹	Age 65 and over ²	Dependency Ratio ³	Activity Rate ^{4,5}	Statutory pensionable age, by sex		Unemployment ^{1, 5}	Average annual wage ^{5, 7}
					Men	Women		
Australia	18,784	13	50	63	65	61	791	33,987 ⁶
Austria	8,139	16	48	58	65	60	165	326,868
Belgium	10,182	17	52	50	65	61	375	828,152 ⁶
Canada	31,006	13	47	65	65	65	1,414	38,308
Czech Republic	10,281	14	44	61	62	61	242	125,160
Denmark	5,237	15	50	79	67	67	174	330,075 ⁶
Finland	5,158	15	50	61	65	65	367	NA
France	58,978	16	53	55	60	60	3,192	NA
Germany	82,087	16	46	57	63	63	3,890	55,702
Greece	10,707	17	49	49	65	60	440	3,058,640
Hungary	10,186	15	47	52 ⁶	60	57	349	667,164
Iceland	273	12	54	81	67	67	6	NA
Ireland	3,633	11	49	55	66	66	159	14,290
Italy	56,735	18	47	48 ⁶	64	59	2,805	NA
Japan	126,182	17	46	64	60 ⁸	60 ⁸	2,300	3,446,400
Korea	46,885	7	40	62	60	60	NA	15,914
Luxembourg	429	15	49	51	65	65	6	1,006,720 ⁶
Mexico	100,294	4	65	61	65	65	1,054	18,650
Netherlands	15,808	14	47	72	65	65	422	NA
New Zealand	3,662	12	53	63	64	64	121	32,822
Norway	4,439	16	54	72	67	67	93	247,208
Poland	38,609	12	47	58	65	60	1,923	10,313 ⁶
Portugal	9,918	15	48	58	65	65	NA	1,121,120
Spain	39,168	17	46	50	65	65	3,357	2,853,760
Sweden	8,911	17	56	77	65	65	367	239,221 ⁶
Switzerland	7,275	15	48	67	65	62	162	66,780
Turkey	65,599	6	57	50	55	50	1,545	196,892,020 ⁶
United Kingdom	59,113	16	54	63	65	60	2,034	17,742
United States	272,640	13	52	67	65	65	6,739	27,394

Sources: U.S. Social Security Administration, Office of Research, Evaluation and Statistics.

U.S. Bureau of the Census, International Programs Center.

International Labour Office, *Yearbook of Labour Statistics, 1998*.

¹ Thousands.

² Percent of total population.

³ Population aged zero through 14 plus population aged 65 and over, divided by population aged 15-64 inclusive, in percent.

⁴ Percent of economically active population age 15 and above.

⁵ 1997.

⁶ 1996.

⁷ Local currency — manufacturing.

⁸ Pensionable age refers to employees' pension insurance only. Pensionable age under national pension program is 65.

Table 3.— Contribution rates for social security programs — OECD countries (1999)

(in percent)

Country	Old-Age, Disability, Death			All Social Security Programs ¹		
	Insured Person	Employer	Total	Insured Person	Employer	Total
Australia	0	0	0 ²	1.50	0	1.50 ²
Austria	10.25	12.55	22.80	17.20	27.70	44.90
Belgium	7.50	8.86	16.36	13.07	17.87	30.94
Canada	3.50	3.50 ⁴	7.00	6.05	8.25	14.30 ³
Czech Republic	6.50 ⁴	19.50 ⁴	26.00 ⁴	12.50	35.00	47.50 ³
Denmark	5	5	5	5	5	3.5
Finland	4.70	12.74	17.44	11.70	15.74	27.44 ³
France	6.65	9.80	16.45	15.66	34.23	49.89
Germany	9.75	9.75	19.50	19.90	21.30	41.20 ³
Greece	6.67	13.33	20.00	11.95	23.90	35.85
Hungary	8.00 ⁴	22.00 ⁴	30.00 ⁴	12.50	38.00	50.50 ³
Iceland	4.00	10.23 ⁴	14.23 ⁴	4.00	11.38	15.38
Ireland	6.75 ^{4,6}	12.00 ^{4,6}	18.75 ^{4,6}	6.75 ⁶	12.25 ⁶	19.00 ^{3,6}
Italy	8.89	23.81	32.70	8.89	33.91	42.80
Japan	8.67	8.67	17.34	13.47	14.53	28.00
Korea	4.50	4.50	9.00	6.14	7.79	13.93
Luxembourg	8.00	8.00	16.00	15.17	13.17	28.34 ³
Mexico	3.45 ⁷	8.75 ⁷	12.20 ⁷	6.58	9.10	15.68
Netherlands	27.72	10.00	37.72	45.62	19.85	65.47 ³
New Zealand	0	0	0 ²	0	0	0 ²
Norway	7.80 ⁴	14.10 ⁴	21.90 ⁴	7.80	14.10	21.90 ³
Poland	16.26	16.26	35.52	25.71	20.88	46.59 ³
Portugal	11.00 ⁴	23.75 ⁴	34.75 ⁴	11.00	26.75	37.75
Spain	4.70 ⁴	23.60 ⁴	28.30 ⁴	6.30	31.78	38.08
Sweden	6.95 ⁷	6.40 ⁷	13.35 ⁷	6.95	15.28	22.38 ³
Switzerland	4.90	4.90	9.80	6.40	8.44	14.84
Turkey	9.00	11.00	20.00	14.00	20.50	34.50
United Kingdom	10.00 ⁴	12.20 ⁴	22.20 ⁴	10.00	12.20	22.20 ³
United States	6.20	6.20	12.40	7.65	10.50	18.15

¹ Includes Old Age, Disability, Death; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs.

In some cases, only certain groups, such as wage earners, are represented.

When the contribution rate varies, either the average rate or the lowest rate in the range is used.

² The central government pays the entire cost of most programs from general revenues.³ The central government pays the whole cost of Family Allowances.⁴ Also includes rate for other programs.⁵ Portion of set amount for Old Age, Disability, Death. Central and local government and other types of contributions for the other programs.⁶ Range according to earnings bracket. Higher rate is shown, which applies to highest earnings class.⁷ New system rates.

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Old Age, Disability, Death

(Based on 1987 Labor Code)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 55 afghanis.

Coverage

Employed persons in private establishments, cooperatives, social organizations, joint enterprises, and government.

Source of Funds

Insured person: 3% of earnings.

Additional amount depending on rank or grade.

Employer: None.

Government: Subsidy equal to 3% of earnings.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), after working 25 years for men, 20 years for women.

Old Age Benefits

Old-age pension: up to 100% of salary.

Permanent Disability Benefits

Disability pension: Equal to salary if 60% disabled.

Under 60% disabled, compensation according to reduction in salary.

Medical clinics established for disabled.

Administrative Organization

Ministry of Finance.

(Currently based on 1987 labor code; medical compensation based on 1989 regulations.)

Type of program: Contributory lump-sum benefit system.

Coverage

Employed persons in private establishments, cooperatives, social organizations, joint enterprises and government.

Source of Funds

Insured person: 1% of earnings.

Employer: None.

Government: None.

Above contributions deposited in employer compensation fund.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: If 10% - 60% disabled, benefit equals 30% of minimum salary rate times percent of incapacity.

Permanent Disability Benefits

Permanent disability benefit: If 60% - 100% disabled, benefit equals 60% of minimum salary rate times percent of incapacity.

Survivor Benefits

Survivor benefit: Benefit equals 80% of minimum salary rate times 100.

Administrative Organization

Ministry of Labor and Social Affairs, supervision of program through its Inspection Department.

Please note: This information is more than 8 years old.

Sickness and Maternity

First law: 1946 (labor law).

Current law: 1985 (public health).

Labor code: 1987.

Type of program: Social insurance system.

Coverage

All citizens.

Source of Funds

Insured person: See pension contribution, above.

Employer: None.

Government: See pension contribution, above.

Sickness and Maternity Benefits

Sickness benefit: 20 days leave with salary.

Maternity benefit: 90 days leave with salary.

If twins, 15 days additional leave with salary.

Administrative Organization

Ministry of Finance.

Work Injury

First law: 1946.

Old Age, Disability, Death

First law: 1947.

Current law: 1993, amended 1995, 1998.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 144.4 lek.

Coverage

Employed persons, self-employed, and university students; voluntary coverage for others who do not qualify for compulsory insurance.

Supplementary systems are available for civil servants, private employers and employees and military personnel.

Special state pensions are available for those who have contributed to the political and cultural development of Albania.

Source of Funds

Insured person: 11.7% of total earnings (10% for pension, sickness and maternity, 1.7% for medical care).

Employer: 34.2% of payroll (26% for pension, sickness and maternity, 1.7% for health cash benefits, 0.5% for work injury, and 6% for unemployment insurance.)

Government: Covers cost for those in compulsory military service. Above contributions also finance cash benefits for sickness and maternity.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), 35 years of contributions, and retirement from economic activity.

Mothers with 6 or more children over the age of 8, eligible at age 50 with 30 years of contributions.

Partial old-age pension: Age 60 (men) or 55 (women), with 20-35 years of contributions.

Disability pension: Incapacity for any economic activity, blind, or suffering from severe mutilation.

Minimum insurance period is at least 1/2 the difference in years between claimant's age and 20.

Disability must be certified by Medical Experts Committee (MEC). At pensionable age, claimant may choose old-age pension if amount is higher.

Partial disability pension: Incapacity to perform work at last employment, but can work under special working conditions, provided minimum insurance period is met.

Disability and special work conditions as determined by MEC.

Survivor pension: Deceased was insured or had terminated insurance not earlier than 1 year before death. Eligibility for old-age or disability pension. Dependents include surviving spouse caring for dependent child under 8; disabled or aged spouse (age 50 for widow or 60 for widower); dependent orphans under age 18 (25, if students), or became disabled prior to reaching these ages; parents and grandparents aged 65 or older who shared the same household with deceased for 12 months prior to the death and have no one else to care for them; dependent grandchildren.

Surviving spouse loses pension on re-marriage.

Old-Age Benefits

Old-age benefit: Consists of a basic pension and an increment:

1 Basic flat-rate pension (equal to minimum living standard) awarded to all insured persons, and

2 Earnings-related increment for employed persons equal to 1% for each year of coverage multiplied by the average assessed wage of which contributions were paid.

Maximum: Twice the basic pension amount, or 75% of average net wages during 3 of the last 10 years of employment.

Increment for deferred retirement: 4% of full pension for each year of deferred retirement, with continued contributions.

Maximum: 80% of average net wage during 3 of last 10 years of employment.

Partial pension: Calculated as percentage of full pension, depending on number of years worked.

Adjustment: Basic pension amount indexed annually according to price changes of selected commodities.

Permanent Disability Benefits

Disability pension: Consists of basic pension and increment as for old-age pension.

Maximum: Twice the basic pension or 80% of last average net wage, whichever is less.

Partial disability pension: 50% of full disability pension.

Constant attendance supplement: 15% of assessed wage for contribution purposes.

Supplements for dependent children: 5% of basic old-age pension for each dependent child under age 15. Maximum: 20% of basic old-age pension.

Adjustment: In accordance with old-age pension.

Survivor Benefits

Survivor pension: 50% of pension of deceased for the surviving spouse; 25% for each orphan and other dependents up to a maximum of 100% (50% where surviving spouse is economically active or receiving pension in own right) of pension of deceased. 50% for sole orphan, provided that there is no other eligible dependent.

Full orphans: Eligible for pensions from both parents.

Death benefit: Equal to 1 month's basic old-age pension.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Social Insurance Institute, administration of program.

Sickness and Maternity

First law: 1947.

Current law: 1993, amended 1994, 1995, 1998.

Type of program: Dual social insurance system (cash benefits) and universal system (medical care).

Coverage

Sickness benefits: Employees.

Maternity benefits: Employees, employers, and self-employed.

Medical care: All residents.

Source of Funds

Insured person: Employees, see pension contributions, above, for cash benefits; medical care, 1.7% of salary (urban areas).

Employer: See pension contributions, above, for cash benefits; none for medical care.

Government: Medical care, 1.7% of payroll. Whole cost for persons not currently in labor force.

Qualifying Conditions

Sickness benefits: 1 week of employment.

Maternity benefits: 12 months of contributions.

Medical care: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 70% of average daily wage in last calendar year if less than 10 years of contribution, 80% for more than 10 years.

During hospitalization, benefits equal 50% of average daily wage, provided there are no dependents. Payable from 15th day of medical certification (first 14 days responsibility of employer) for up to 6 months. May be extended for a further 3 months if MEC certifies likelihood of recovery in that period. Income compensation also available for changes of employment due to health reasons.

Maternity benefit: Employees: 365 days of paid maternity leave (minimum of 35 days prior to childbirth and 42 days after): 80% of average daily wage in last calendar year for leave period prior to childbirth and for 150 days after. 50% of average daily wage for remainder of period. For more than 1 child, paid leave period is extended to 390 days, including a minimum of 60 days prior to and 42 days after confinement. Benefits also available in cases of adoption. Compensation is payable for changes of employment due to pregnancy.

For employers and the self-employed: Benefit equal to the basic old-age pension.

Birth grant: Lump sum payment of 1500 lek for either insured parent with a minimum of 1 year's contributions.

Workers' Medical Benefits

Medical benefits: Free general practitioners' services.

Reimbursement from 35-100% for various medicines from the essential list.

Dependent's Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Labor and Social Affairs and Ministry of Health Protection, general supervision.

Social Insurance Institute, administration of sickness and maternity benefits.

Health Insurance Institute, administration of medical benefits.

Source of Funds

Insured person: None.

Employer: See pension contributions above (pays 0.5% of payroll).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: 100% of average daily wage over last 3 years, payable for up to 12 months.

Permanent Disability Benefits

Permanent disability benefit: For loss of working capacity of at least 67%: 80% of average wage over last 3 years, but not less than minimum standard of living.

Partial disability (at least 33% of working capacity): Benefits equal to 80% of average wage over last 3 years (depending on degree of loss of work capacity), but not less than 50%.

Minor permanent disability (loss of between 10% and 33% of working capacity): Lump sum determined in accordance to regulations. Material damages incurred by the insured person are compensated in full.

Workers' Medical Benefits

Medical benefits: Compensation available for additional medical care, rehabilitation, etc. required to recover lost capacity.

Survivor Benefits

Survivor pension: 50% for surviving spouse, 25% for each orphan, parent, grandchild, grandparent, subject to a maximum of 100%, of pension of the deceased. Orphans have right to survivor's pension even if the surviving parent is economically active or receives a pension, but it is subject to a maximum of 50% of the pension of the deceased.

Death benefit: Equal to 1 month's basic old age pension.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Social Insurance Institute, administration of program.

Unemployment

First and current law: 1993.

Type of program: Social insurance.

Coverage

Employees.

Source of Funds

Insured person: None.

Employer: See pension contributions above (pays 6% of payroll).

Government: None. (Covers deficit.)

Work Injury

First law: 1947.

Current law: 1993, 1995, 1998.

Type of program: Social insurance.

Coverage

Employees, apprentices, and students in practical training.

ALBANIA

Qualifying Conditions

Unemployment benefit: At least 1 year's contribution, receiving no other benefits (except for partial disability), registered at unemployment office, and willing to undergo training.

Unemployment Benefits

Unemployment benefit: Flat rate providing at least for a minimum standard of living, as decided by Council of Ministers. (4,000 leks per month as of 1998.) Payable for up to 12 months or for a total of 365 calendar days where there are temporary periods of employment.

Supplement for dependent children under age 15: 5% of unemployment benefit for each child up to a maximum of 20% (Reduced by 50% if one parent is employed or receiving a pension). Persons attending training courses but not receiving stipends or wages: benefits payable up to 18 months. Adjustment: Indexed annually in accordance with price changes of selected commodities.

Administrative Organization

Ministry of Labor, Emigration and Social Affairs, general supervision.

National Employment Service, administration of payment of benefits.

Social Insurance Institute, administration of contribution collection.

incapable of work; and 1,500 leks if paralyzed or disabled requiring constant care. In case of blindness, 70% of minimum monthly wage earned in state sector regardless of age or other income.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision. Social Insurance Institute, administration of program.

Family Allowances

Current law: 1993, amended 1994, 1995, and 1998.

Type of system: Social insurance and public assistance.

Coverage

Insured persons and resident families.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: Whole cost of public assistance.

Qualifying Conditions

Family allowances: Insured person entitled to disability pension or unemployment benefit with dependent children under age 15; insured person or pensioner in case of death of dependent family member. Caregiver of deceased insured person who paid funeral expenses. Beneficiary of disability pension requiring constant care according to medical experts decision.

Family Allowance Benefits

Family allowances: 5% of the basic pension or unemployment benefit for each dependent child up to a maximum of 20%. Family supplement, 15% of pension.

Death benefit: Equal to 1 month's basic old-age pension.

Means-test: 494 leks per employed person; 414 leks for children, dependents, and unemployed dependent of employed person; 350 leks per month for employed in private sector; 1,700 leks for disabled requiring constant care; 1,500 leks for disabled due to employment accident and incapable of work, 1,300 leks if partially

Old Age, Disability, Death

First law: 1949.

Current laws: 1983 and 1994 (Early retirement).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 58.8 dinars.

Coverage

All employed and self-employed persons.

Special system for members of the Armed Forces. Special early retirement provisions for unemployed.

Source of Funds

Insured person: 4.0% of earnings plus 0.5% for early retirement.

Employer: 7.5% of payroll plus 0.5% for early retirement.

Government: None.

Disability and survivor benefits financed under sickness and maternity program (see below).

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women and veterans) with 15 years of coverage. Early retirement available for those in arduous or unhealthy work (age to be announced), female workers who raised a child for at least 9 years (retirement reduced 1 year per child, maximum 3 years); permanently disabled workers with 15 years' coverage and unable to meet disability pension requirements. Retirement necessary.

Retirement allowance: 65 years old with 5 years or 20 quarters of coverage and ineligible for old-age pension. No minimum.

Early retirement: age 50 (men) and 45 (women) with at least 20 years of employment and 10 years of contributions with 3 years of contributions preceding unemployment. Must receive no income from any professional activity. Employer must be current with social security contributions according to schedule.

Disability pension: Loss of all working capacity for total disability pension or 1/2 of earning capacity for partial disability pension.

Currently covered and either 60 days of employment in last 12 months or 180 days in last 3 years.

Survivor pension: Deceased was pensioner or met previous requirements.

Old-Age Benefits

Old-age pension: 2.5% of average monthly wage during last 3 years or highest 3 years of earnings (whichever is most favorable) times years of coverage. Minimum pension, 2,300 times the minimum hourly wage; maximum: 80% of final salary.

Dependents' supplements: 600 times the minimum hourly wage.

Retirement allowance: 2.5% of average monthly wage during last 3 years or highest 3 years (whichever is most favorable) times years of coverage.

Constant-attendance supplement (payable to permanently disabled pensioners who fail to meet disability pension requirements): 40% of pension.

Early retirement benefits: pension reduced by 1% for each year under age for full retirement benefit.

Minimum, 75% of National Guaranteed Minimum Salary (SNMG). Dependent spouse allowance, 12.5% of SNMG.

Permanent Disability Benefits

Disability pension: 80% of average earnings during last year or highest 3 years (whichever is most favorable), if totally disabled.

Constant-attendance supplement: 40% of pension.

Partial disability: 60% of earnings.

Survivor Benefits

Survivor pension: Widow of any age, 75% of old-age or disability pension paid or accrued to insured (50% if other survivors). If more than 1 widow, pension divided equally.

Other eligible survivors: Children under age 18 (25 if apprentice or 21 if student, any age if disabled or female without income) and dependent parents. Pension equals 30% if 1 survivor, 40% divided equally if more than 1. If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent). Maximum survivor pension: 90% of pension paid or accrued to insured.

Survivor settlement: Lump sum of 12 times highest monthly earnings during the year prior to death. Minimum: 12 times minimum monthly wage.

Administrative Organization

Ministry of Labor, Social Protection and Professional Training, general supervision.

National Retirement Fund, administration of old-age program.

National Social Insurance Fund For Salaried Workers, administration of disability program for salaried employees.

National Social Security Fund For Wage Earners, administration of old age and disability program for wage earners.

Sickness and Maternity

First law: 1949.

Current law: 1983 (effective 1984).

Type of program: Social insurance system.

Coverage

All employed persons are entitled to cash sickness, medical and maternity benefits. Spouses of workers or of pensioners in receipt of either old-age, disability, or work-injury (when the incapacity is at least 50 percent) pensions are covered for medical and maternity benefits. Spouses, dependent children, and dependent parents of workers, of pensioners in receipt of either old-age, disability or work-injury pension (when the incapacity is at least 50 percent) or of certain prisoners are covered for sickness benefits. Beneficiaries of unemployment compensation or early retirement, national Liberation War pensioners, disabled persons, and unemployed students and their dependents, are eligible for sickness and maternity benefits.

Source of Funds

Insured person: 1.5% of total earnings.

Employer: 12.5% of payroll.

Government: None.

Contributions also finance disability and survivor benefits above and death allowance.

Qualifying Conditions

Cash sickness and medical benefits: In covered employment at time of onset of illness. For entitlement to first 6 months of sickness benefits, insured employed for 15 days (or 100 hours) in preceding 4 months, or 60 days (or 400 hours) in last 12 months. For extended benefits (after 6 months), insured employed for 60 days (or 400 hours) during last 12 months or 180 days during last 3 years.

Medical benefits: 15 days or 100 hours of insured employment during the 4 months prior to the year of the onset of the illness or 60 days or 400 hours of employment during the last 12 previous years.

Cash maternity benefit: 15 days (or 100 hours) of insured employment in last 3 months, or 60 days (or 400 hours) in last 12 months prior to the date of determination of the pregnancy.

Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings (100% if extended illness or hospitalization) for 1st through 15th day; 100% of daily earnings from 16th day up to maximum of 3 years (4 years under certain circumstances). Minimum daily benefit (at 100% rate), 8 times minimum hourly wage.

Maternity benefit: 100% of earnings, payable for up to 14 weeks. Minimum daily benefit: 8 times minimum hourly wage.

Workers' Medical Benefits

Medical benefits: Cash refund of 80% (100% in certain cases) of medical expenses. (Insured normally pays for services and is subsequently reimbursed by appropriate fund.)

Includes medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care including prostheses, functional and vocational rehabilitation, prostheses, thermal and specialized cures, and transportation. 100% reimbursement for maternity benefits; hospital charges limited to 8 days. Complete medical care in government hospitals provided free and for unlimited time for certain categories of sickness; some categories may require a co-payment.

Survivor Benefits

Medical benefits for dependents: Same as for insured person.

Maternity medical benefits only; same as for insured person (payable to spouses only).

Administrative Organization

Ministry of Labor, Social Protection and Professional Training, general supervision.

National Social Insurance Fund for Salaried Workers, administration of program for salaried workers.

National Social Security Fund For Wage Earners, administration of program for wage earners.

Coverage

All employed persons, including students in technical schools, persons undergoing medical or vocational rehabilitation, voluntary social security administrators, wards of juvenile courts, students, and certain prisoners.

Source of Funds

Insured person: None.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from day after accident for duration of incapacity or until recovery or certification of permanent disability.

Minimum daily benefit: 8 times minimum hourly wage.

Permanent Disability Benefits

Permanent disability pension: Average earnings during last 12 months times the degree of incapacity (if 10% or more).

(Lump sum based on pension paid if degree of incapacity is less than 10%.)

Minimum: 2,300 times the minimum hourly wage.

Lump sum of 3 times the annual benefit is payable to injured foreign workers who leave the country, unless they are covered under bilateral social security agreement.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures and transportation.

No limit on duration.

Survivor Benefits

Survivor pension: Widow of any age, 75% of insured's average wages in the 12 months before accident, if death is consequence; otherwise 75% of pension paid or accrued to insured. If more than 1 widow, pension divided equally.

Other eligible survivors: Children under age 18 (25 if apprentice or 21 if student, any age if disabled or female without income) and dependent parents.

Pension equals 30% if one survivor, 40% divided equally if more than one. If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent).

Maximum survivor pension: 90% of pension paid or accrued to insured.

Survivor settlement: Lump sum of 12 times highest monthly earnings in last year of deceased.

Minimum, 12 times minimum monthly wage. Survivors of foreign workers are eligible for benefits if residents or covered by reciprocal agreement at time of accident.

Work Injury

First law: 1919.

Current law: 1983 (effective January 1, 1984).

Type of program: Social insurance system.

Administrative Organization

Ministry of Labor, Social Protection and Professional Training, general supervision.
National Social Insurance Fund for Salaried Workers, administration of program.

Coverage

Nonagricultural employees and social insurance beneficiaries with 1 or more children.
Special systems for public employees and employees of certain agricultural cooperatives.

Source of Funds

Insured person: None.
Employer: 25% of cost of family allowances for employees.
Government: 75% of cost of family allowances for employees.
Total cost of family allowances for non-working beneficiaries.

Qualifying Conditions

Family allowances: Child must be under age 17 (18 if apprentice, 21 if student or disabled). Insured person must have earned half the National Guaranteed Minimum Salary (SNMG) or be disabled, ill, receive unemployment, or early or full retirement benefits.

Family Allowance Benefits

Family allowances: When family earnings are equal to or less than 15,000 dinars a month, the benefit is 600 dinars per month for each of first five children, and 300 dinars for each additional child. When earnings exceed 15,000 dinars per month; the benefit is 300 dinars per month per child.

School allowance for children over age 6: When family earnings are equal to or less than 15,000 dinars a month, the benefit is 800 dinars for each of first five children, and 400 dinars for each additional child. When earnings exceed 15,000 dinars per month, the benefit is 400 dinars per child. Payable once a year in addition to regular family allowances.

Administrative Organization

Ministry of Labor, Social Protection and Professional Training, general supervision.
National Social Insurance Fund for Salaried Workers, administration of program.

Unemployment

First and current law: 1994.
Type of program: Social insurance system.

Coverage

Salaried workers in the economic sector who are laid off.

Source of Funds

Insured person: 1.5% of earnings.
Employer: 2.5% of payroll.
Government: None.

Qualifying Conditions

Unemployment benefit: Must have contributed to social security for a total of 3 years with 6 months of contribution prior to unemployment, must receive no income from any professional activity, must have to be looking for work for at least 3 months, must be resident of Algeria. Employer must be current with social security contributions.

Unemployment Benefits

Unemployment benefit: Employer pays one contribution equal to 80% of employee's monthly earnings for each year of employment, up to 12 months provided employee has 3 years of employment.

Unemployment benefit: Benefit calculated according to reference salary which is equal to average monthly salary plus monthly National Guaranteed Minimum Salary (SNMG) divided by 2.
Minimum salary, 75% of monthly SNMG. Maximum salary, 3 times monthly SNMG. Payable 2 months for each year of service.

Minimum duration 12 months; maximum, 36 months.
Benefit paid quarterly as percentage of reference salary: 1st quarter, 100%, 2nd quarter, 80%; 3rd quarter, 60%; and 4th quarter, 50%.
Spousal allowance: 500 dinars per month where husband receives unemployment benefit of less than 7,000 dinars per month.
Eligible for sickness and maternity and family allowance benefits for 12 months while receiving unemployment.

Administrative Organization

Ministry of Labor and Social Protection and Professional Training, general supervision.
National Unemployment Insurance Fund, administration of Program.

Family Allowances

First and current law: 1941.
Type of program: Employment-related system.

Old Age, Disability, Death

First and current law: 1966.

Type of program: Social insurance system.

Exchange rate: US\$1.00 equals 144.7 pesetas.

Coverage

Employees. Special systems for non-employed and voluntarily insured persons.

Source of Funds

Insured person: Depending on choice, 2, 4 or 6% of earnings.

Employer: 6% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 65.

Disability pension: Loss of at least 2/3 earning capacity. For insured persons aged under 21, 12 months of contributions; between age 21 and 40, 36 months of contributions; and between age 41 and 65, 96 months of contributions.

Survivor pension: 60 months of contributions.

Old-Age Benefits

Old-age pension: The pension amount depends on the amount of contributions made. Each monthly contribution is converted into age pension points by dividing the monthly employee and employer contributions by the purchase value of an age pension point for the relevant month. The purchase value of an age pension point in 1996 is 1,440 pesetas. To calculate the pension, the acquired age pension points are converted into an annual pension figure by applying a set value to each pension point. This value is indexed regularly and, in 1996, is equal to 225 pesetas. The monthly pension is equivalent to 1/12 of the result of this calculation.

Minimum pension: 93,750 pesetas a month (based on 5,000 age pension points) for insured beneficiaries with at least 960 points and with 180 months of contributions since 1968 and at least 60 months of paid employment before then.

Pensions are increased by 10% if the spouse of the insured is aged 65 or over and is not eligible for a pension in their own right.

Permanent Disability Benefits

Disability pensions: Divided into 3 categories:

- 1 Group I, able to perform some type of work, 30% of average monthly earnings;
- 2 Group II, unable to perform any type of work, 50% of average monthly earnings
- 3 Group III, unable to perform any type of work and in need of constant attendance assistance, 75% of average monthly earnings.

Survivors Benefits

Survivor pension: 50% of pension of deceased.

Payable to spouse aged 45 years or over or disabled or caring for a child aged under 18.

Orphan pension: 10% of pension of deceased. Payable to each dependent child not involved in paid employment.

Maximum benefit: 50% of pension of deceased.

Funeral grant: Lump sum equal to earnings of last three months or three times average monthly earnings, whichever sum is greater.

The grant is paid to eligible relatives of the deceased in the following order: The surviving spouse and dependent children; adult children; parents; grandparents; other immediate relative; or the Fund that pays the funeral costs.

Administrative Organization

National Social Security Fund, general supervision, managed by an Administration Council and a Director.

Sickness and Maternity

First and current law: 1966.

Type of program: Social insurance system.

Coverage

See Old age, disability and death, above.

Source of Funds

Insured person: 3% of earnings.

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Sickness benefits: For the first claim, 40 days of contribution. Further claims, 15 days of employment in the last 40 days. To receive benefits for longer than 180 days, 12 months of contributions prior to stopping work.

Maternity benefits: 6 months of insurance prior to the date of confinement; 3 months of employment in the previous 6 months.

Medical benefits: For the first claim, 40 days of contribution. Further claims, 15 days of employment in the last 40 days.

Sickness and Maternity Benefits

Sickness benefit: Daily amount equal to half of 1/180 of earnings for the previous 6 months. Payable after 3-day waiting period. After the 30th day since stopping work, payment amounts to 2/3 of reference earnings. Payments made for 6 months. 6-month extensions possible until the end of the third year.

Adjustment: Annual adjustment of benefits paid for more than 12 months where the average salary is adjusted by at least 10%.

Maternity benefit: Daily amount equal to 90% of 1/180 of earnings for the 6 months prior to stopping work. Payable for 16 weeks.

Workers' Medical Benefits

Medical benefits: Includes primary and specialist treatment, pharmaceuticals, hospitalization, dental care, minor aids and appliances, maternity care and transportation. Fund reimburses 75% of schedule fees for these services. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

National Social Security Fund, general supervision, managed by an Administration Council and a Director.

Work Injury

First and current law: 1966.

Type of program: Social insurance system.

Coverage

See Old age, disability and death, above.

Source of Funds

See Old age, disability and death above.

Qualifying conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefit

Temporary disability benefit: Same as for sickness benefits but paid from the first day.

Permanent Disability Benefits

Permanent disability benefits: For total disability, 100% of average monthly earnings in the preceding year.

Partial disability: If disability less than 10%, lump sum equal to twice the average monthly earnings.

If disability between 10 and 55% and insured aged less than 45, choice of:

- 1 A pension proportional to 50% of the degree of disability; or a lump sum equal to 6 months of average monthly earnings if disability between 10 and 25%, 12 months if disability between 25 and 39%, or 18 months if disability between 40 and 55%.
- 2 If aged more than 45, pension proportional to 50% of the degree of disability.
- 3 If disability greater than 55% and insured aged less than 45, choice of: A pension proportional to the degree of disability; or a lump sum equal to 40 times average monthly earnings.
- 4 If aged more than 45, pension proportional to the degree of disability.

Workers' Medical Benefits

Medical benefits: Provided through medical insurance with 100% reimbursement.

Survivor Benefits

Survivor pension: 50% of average monthly earnings of the deceased. Payable to non-separated spouse who is not undertaking any gainful activity and is not eligible for a pension in their own right.

Orphan's pension: 10% of average monthly earnings of the deceased for each child under 18 who is not undertaking any lucrative activity.

Maximum orphan pension: 50% of deceased's earnings.

Ascendant pension: 20% of average monthly earnings of the deceased. Paid to all ascendants (of deceased and spouse) who are totally dependent on the insured.

Maximum survivor pensions: 100% of average monthly earnings of the deceased.

Administrative Organization

National Social Security Fund, general supervision, managed by an Administration Council and a Director.

Unemployment

There is no separate unemployment scheme but assistance is available from the government in cases of need.

Family Allowances

There is no separate family allowance scheme but assistance is available from the government in cases of need.

Old Age, Disability, Death

First and current law: 1972 (social insurance), 1993 (social assistance).

Type of program: Social insurance system, plus assistance program.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons aged 16-59. Exclusions: Family and casual employment with wages under E.C. \$7.50 a week.

Source of Funds

Insured person: 3% of earnings, private sector; 2% of earnings, public sector; 8% of earnings, self-employed.

Employer: 5% of payroll.

Government: None, except as an employer.

Maximum earnings for contribution and benefit purposes: E.C. \$54,000 a year.

Qualifying Conditions

Old-age pension: Age 60 and at least 500 weeks of contributions (full pension); 350-499 weeks of contributions (reduced pension) or 156 weeks of contributions starting before 1975 (transitional pension).

Old-age grant: Age 60 and ineligible for pension, but has paid at least 26 contributions starting before 1975, or at least 52 contributions starting anytime after 1974.

Old-age assistance: Age 65 or older; age 60, if blind or disabled.

Disability pension: Minimum of 156 weeks of contributions.

Survivor pension: Insured person was receiving disability, or age pension, or would have been entitled to disability or age pension at the time of death.

Old-Age Benefits

Old-age pension: Full pension, 25% of covered earnings, plus 1% for each 50 contributions above 500 contributions, up to a maximum of 50%.

Transitional pension: 25% of earnings. Minimum E.C. \$136.50 per month, maximum E.C. \$227.50 per month.

Reduced pension: proportionate part of full pension.

Old-age grant: E.C. \$1,000 or 75% of combined employer and employee contributions, whichever is greater.

Old-age assistance: E.C. \$136.50 per month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of actual or prospective pension of deceased, payable to widow aged 50 or over (1 year limit if under age 50 at worker's death).

Orphans: 20% of pension (40% if full orphan) payable to children under age 16 (18 if student).

Funeral grant: E.C. \$2,000.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1973.

Type of program: Social insurance system. Cash benefits only.

Coverage

See pension coverage above.

Source of Funds

Insured person: See pension coverage above.

Employer: See pension coverage above.

Government: None.

Maximum earnings for contribution purposes: E.C. \$54,000 a year.

Qualifying Conditions

Cash sickness benefits: Insured for at least 26 weeks; worked at least 8 weeks in the calendar month immediately before the illness began and was in employment the day before the illness began.

Cash maternity benefits: 26 weeks of contributions in year preceding confinement.

Maternity grant: Same as maternity benefit, above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable after 3-day waiting period.

Maternity benefit: 60% of average earnings, starting as early as 6 weeks before confinement or as late as the week of confinement, for a maximum of 13 weeks.

Maternity grant: E.C. \$400; payable to insured woman or wife of insured man.

Workers' Medical Benefits

Medical benefits: None provided under insurance. Medical services are provided by the Ministry of Health directly through public health facilities. Up to E.C. \$2,000 available for necessary medical treatment abroad.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Old Age, Disability, Death

First laws: 1944 (commerce), 1946 (industry), and 1954 (rural workers). Other laws for special groups enacted 1904-58.

Current law: 1993 (implemented July 1994).

Type of program: Dual social insurance system and private insurance system.

Exchange rate: U.S.\$1.00 equals 1 peso.

Coverage

Employed and self-employed persons, except for military personnel and public security forces.

Source of Funds

Insured person: 11% of earnings. Self-employed, 27%.

Employer: 16% of payroll.

Government: Contributes to social insurance system through general revenues, investments and certain earmarked taxes.

Ceiling for contribution purposes, 60 MOPREs (*Módulo Previsional*). MOPRE, an indexed figure determined once a year, is \$80 as of January 1999.

Qualifying Conditions

Old-age pension: Age 64 (men) or 59 (women). The ages will rise to 65/60 in 2001. Minimum, 30 years of contribution and service up to a maximum of 45 years. Insured person may substitute 2 years of age after retirement age for 1 year of contribution. Retirement age as well as contribution and employment requirements lowered up to 10 years for hazardous or unhealthful occupations.

Disability pension: Reduction of earning capacity by 66% (total disability); employed at time of onset and less than 65 years of age.

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Consists of 3 levels:

- 1 Basic universal benefit (PBU): 2.5 MOPREs plus 1% for every year of contribution exceeding 30, up to a maximum of 45 years.
- 2 Compensation benefit: (PC) (for service rendered before July 1994) 1.5% of average monthly salary during the last ten years for each year of service rendered before July 1994, up to a maximum of 35 years.
- 3 Choice of private pension or public pension:
 - A Public pension (PAP): 0.85% of average monthly salary during the last ten years for each year of contribution paid after July 1994. Maximum benefit: 1 MOPRE.
 - B Private pension: (ordinary retirement) insured contributes to an individual retirement savings account managed by a pension fund administrator. Amount of benefit depends on insured's contributions plus accrued interest, less administrative fees. Benefits are payable as an annuity or in a specified number of installments. Government guarantees a minimum benefit.

Permanent Disability Benefits

Disability pension: 70% of average salary for regular contributor and 50% for sporadic contributor during the five years prior to onset of disability.

Partial disability: Proportion of total disability pension corresponding to percentage loss of capacity. Must be greater than 33% loss for at least 10 years, ages 45-50 and 20 years of service.

Means-tested allowance: Payable at any age to needy disabled persons ineligible for pension.

Survivor Benefits

Survivor pension: 70% of deceased's benefit, payable to widow, widower, or companion, with no children; 50% to widow, widower or companion with children; 20% for each eligible child under age 18 (no age limit if disabled).

Maximum survivor pension: 100% of pension of insured.

Funeral grant: Lump sum of 3 months' minimum wage.

Administrative Organization

National Social Security Administration (ANSES), supervision and administration of public program.

Superintendent of Pension and Retirement Funds, administration of private program.

Pension fund management companies (AFJPs), administration of private pension funds.

Sickness and Maternity

First law: 1934 (maternity).

Current laws: 1968 (maternity), 1974 (sickness), and 1980 (medical benefits).

Type of program: Social insurance (medical benefits), employer-liability (cash sickness benefits), and employment-related systems (maternity benefits).

Coverage

Cash sickness benefits: All employed persons.

Cash maternity benefits: Employed women, except domestic servants.

Medical benefits: Employed persons and pensioners, except the military police, and public provincial and municipal employees. Individuals may contract out. Voluntary coverage for formerly employed persons. (Those over 70 years of age with 10 years of residency, and neither insured nor dependent, are eligible for free medical care.)

Source of Funds

Medical benefits: **Insured person:** 3% of earnings, plus 1.5% of earnings for each covered dependent besides spouse or children. (Pensioners pay 3-6% of social security pension.)

Employer: 6% of payroll..

Government: Subsidizes coverage of persons who would not otherwise qualify.

Cash maternity benefits: Financed through family allowance program.

ARGENTINA

Qualifying Conditions

Cash maternity benefits: 10 months' continuous employment preceding confinement, or 1 month of employment in current position and 6 months of employment in 12 months preceding current position.

Cash sickness benefits: Currently employed or pensioner.

Medical benefits: Currently employed or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 100% of salary for up to 6 months for employees with 5 years of service. Payable twice as long to workers with dependents.

(Commercial code requires employers to pay full wages of employees for 3-6 months of sickness or absence due to non-occupational accidents.)

Maternity benefit: 100% of earnings. Payable for 90 days. (Insured has option of either 30 days before and 60 days after confinement or 45 days before and 45 days after confinement.)

Prenatal grant: See family allowances.

Birth grant: See family allowances.

Workers' Medical Benefits

Medical benefits: Medical and hospital care. Workers enroll in a public or private facility under contract with the National Institute of Social Services.

Dependents' Medical Benefits

Medical benefits for dependents: Same benefits as insured for wife, sons under age 18 (25 if students, no limit if disabled), and single daughters under age 21 (no limit if disabled). Other dependents of the insured worker are eligible with payment of additional contributions.

Administrative Organization

Ministry of Health and Social Action, general supervision.
Superintendent of Health Services, coordination and administration.

Work Injury

First law: 1915.

Current law: 1995.

Type of program: Social insurance with private carrier.

Coverage

Employed persons in private and public sector. Domestic workers, self-employed and others to be gradually integrated into system.

Source of Funds

Insured person: None.

Employer: Whole cost, through a work-injury insurer (ART) or through self-insurance.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average monthly earnings in 12 months prior to onset of disability; payable until recovery or certification of permanent disability.

Disability presumed to be permanent if it continues beyond 1 year.

Permanent Disability Benefits

Permanent disability benefit: Partial disability: 70% of base earnings times degree of disability plus family allowances.

If disability 20% or less, lump sum benefit equal to 43 times degree of disability and a coefficient resulting from dividing 65 by the age of the worker, up to a maximum of 55,000 pesos.

If disability between 20% and 66%, benefit equal to 70% of base earnings times degree of disability plus total household earnings.

Provisional total disability: 66% or more disability, benefit is 70% of base earnings plus total household earnings. Not entitled to disability pension.

Permanent total disability: eligible for disability pension, family allowances, plus work injury benefit equal to 43 times base earnings multiplied by coefficient resulting by diving 65 by the age of the worker, up to a maximum of 55,000 pesos.

Workers' Medical Benefits

Medical benefits: Cost of medical attention, appliances and pharmaceuticals.

Survivor Benefits

Survivor benefit: Same as for insured person. Payable in addition to any ordinary survivor pension due. Maximum: 55,000 pesos. Payable to spouse or companion, children and/or dependent parents according to social security laws.

Administrative Organization

Superintendent of Work Injury, general supervision.
Work Injury Insurers (ART), prevention of work injury and distribution of benefits.

Unemployment

First and current law: 1967 (construction workers only) and 1991 (social insurance program).

Type of program: Social insurance system.

Coverage

Employed persons under labor contracts with contributions to the National Employment Fund.

Source of Funds

Insured person: 1% of earnings.

Employer: 1.5% of payroll.

Government: None.

Qualifying Conditions

Unemployment benefits: 12 months of contributions before the date of unemployment.

Must be registered and available for suitable employment, and not be a recipient of any other social security benefits.

Unemployment Benefits

Unemployment benefits: 60% of the highest wage the worker received in the 6 months before the date of unemployment. The duration of the benefit ranges from 4 to 12 months, depending on the length of coverage between 12 and 36 months. Minimum benefit, 1 monthly minimum wage; maximum, 4 monthly minimum wages. With respect to construction industry, upon separation or retirement, employers must pay a severance indemnity of 1 month's wages per year of service up to a maximum per month of 3 times the legal minimum wage.

National Administration of Social Security (ANSES), administration of program.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Security Administration, administration of program.

Family Allowances

First law: 1957.

Current law: 1996.

Type of program: Social insurance system (contributory and non-contributory).

Coverage

Contributory system: employed persons in private sector and beneficiaries of work injury and unemployment programs.

Non-contributory system: public sector employees, and pensioners from public private and non-contributory schemes.

Source of Funds

Insured person: None.

Employer: 7.5% of payroll (another 1.5 percent helps to finance the unemployment insurance program).

Government: Cost of benefits for pensioners and other recipients of social security benefits.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if disabled).

Marriage and birth grants: Current continuous employment for 6 months.

Prenatal grant: 3 months' employment.

Spouse benefit: pensioners and other social security beneficiaries.

Child benefit: currently employed or pensioner.

Family Allowance Benefits

Family allowances: Monthly benefit level varies by geographic region. Spouse: 15-30 pesos a month. child, 20-80 pesos

Annual school allowance, 130-520 pesos (times 4 if disabled).

Prenatal allowance, 20-80 pesos.

Birth grant: 200 pesos.

Adoption grant: 1,200 pesos.

Marriage grant: 300 pesos.

Administrative Organization

Ministry of Labor and Social Security and the Secretariat of Social Security, general supervision.

Old Age, Disability, Death

First law: 1956 and 1964.

Current law: 1990, as amended 1992.

Type of program: Social insurance system.

Provisions and rates as of January 1999 unless noted otherwise.

Exchange rate: U.S.\$1.00 equals 527 Dram (dr.).

Coverage

All employees, self-employed, collective farmers, scientists and artists.

Source of Funds

Insured person: Employees—3% of earnings, maximum of 2,500 dr. monthly; self-employed, scientists and artists—20% of annual income, minimum of 1,500 dr. and maximum of 20,000 dr. per month; collective farmers—12% of taxable property, maximum of 150,000 dr. per year.

Employer: 28% of payroll, minimum of 2,500 dr. and maximum of 20,000 dr. monthly per employee.

Government: Subsidies as needed; whole cost of social pension.

Above contributions also finance benefits for sickness and maternity, work-injury disability and survivors, and for unemployment.

Qualifying Conditions

Old-age pension: Age 62 (men) or age 57 (women) with at least 25 years of covered employment; or age 57 (men) or age 52 (women) with at least 20 years' covered employment in arduous or hazardous work; or age 52 (men) or age 47 (women) with at least 15 years' covered employment in very arduous and hazardous work. Covered employment includes years pursuing in higher education, serving in armed services, caring disabled persons or children under age 3, and periods receiving unemployment benefits.

Disability pension: Total (incapacity for any work) or partial disability, with at least 5 years' covered employment.

Group I disability: total incapacity for work, requiring constant attendance; Group II disability: total incapacity for work, but not requiring constant attendance.

Group III disability: partial incapacity for usual work.

Survivor pension: Insured had up to 15 years' covered employment, payable to surviving children.

Social pension: Disabled or single pensioners with limited means.

Old-Age Benefits

Old-age pension: Payable monthly at 100% of base pension plus a bonus pension of 35 dr. per year for insured (full calendar) years 15 or less, and 60 dr. per year for insured years 16 or more. Base pension: 2,200 dr. (2,860 dr. as of April 1, 1999).

Adjustment: Periodic benefit adjustments by government decree.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I, 120% of base pension per month plus a bonus pension for each full, calendar year of covered employment; Group II, 100% of base pension per month, plus a bonus pension for each year of covered employment.

Partial disability (Group III): 80% of base pension per month, plus a bonus pension for each year of covered employment. Bonus pension, same as under old-age pension above.

Adjustment: Periodic benefit adjustments by government decree.

Survivor Benefits

Survivor pension: Payable monthly to each orphan: 100% of base pension, plus 50% of bonus pension per year of insurance of the deceased; full orphan: 120% of base pension plus 50% of bonus pension for each of combined insured years of both deceased parents. Bonus pension, same as under old-age pension above.

Adjustment: Periodic benefit adjustments by government decree.

Social pension: Payable monthly, 3,500 dr. of basic pension, plus 1,300 dr. for each dependent family member.

Administrative Organization

Ministry of Social Security, policy-making. Council of Social Insurance State Fund (Ministers of Social Security, Health, and Finances and Economics, Chairman of the State Fund, and Chairman of Trade Unions), general coordination and oversight. Regional and provincial branches of Social Insurance State Fund, administration of program.

Sickness and Maternity

First law: 1912.

Current law: 1984 and 1993.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Note: Provisions of medical care as of January 1995.

Coverage

Cash benefits: All employees, self-employed, collective farmers, and scientists and artists.

Medical care: All residents.

Source of Funds

Insured person: See contributions under old-age pensions above.

Employer: **Cash benefits:** See contributions under old-age pensions above. **Medical care:** whole cost of optional employer-operated health care facilities.

Government: **Cash benefits:** Subsidies as needed from central and local governments, and full cost of benefits for child care leaves under age 2. Full cost of medical care, paid by both central and local government budgets.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Payable in case of illness or to care for sick child. 100% of earnings if insured for 8 or more years; 80% of earnings, insured 5-8 years; 50% of earnings, insured less than 5 years.

Maternity benefit: 100% of earnings payable for 70 days before and 70 days after confinement; for a maximum of 155 days if complications in childbirth, or 180 days for multiple births. 2,340 dr. payable monthly until child is 2 years old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers. Preventive care, general and

specialist curative care, hospitalization, laboratory services, dental care, maternity care, and transportation.
 Patient ordinarily pays part of cost of appliances.
 Medicines, if provided with hospitalization, are free. Also free for disabled children under age 16, children under age 1, and pensioners receiving minimum pension.
 Care in sanatoria and rest homes, preference being given to workers who may pay part of cost.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance State Fund, general oversight of the program; the State Fund's regional and provincial departments of local governments, administration of benefits.

Medical care: Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1955 and 1974.

Current laws: 1992 and 1995 (short-term benefits), 1990 and 1992 (pensions).

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Note: Provisions of work injury as of January 1995.

Coverage

Cash benefits: All employees.

Medical care: All residents.

Source of Funds

Insured person: Cash benefits: see pension contributions above; medical care: same as under general medical care (see Sickness and Maternity, above).

Employer: Same as above.

Government: Same as above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average monthly earnings in last 12 months preceding onset of work injury or occupational disease. Payable from first day of incapacity, until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as under general disability.

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines (see Sickness and Maternity, above).

Survivor Benefits

Survivor pension: Same as general survivor pensions above (see Old Age, Disability, Death, above).

Administrative Organization

Temporary disability benefits: General supervision by Social Insurance State Fund; enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability, and survivor pensions above.

Medical care: Same as under general medical care above (see Sickness and Maternity, above).

Unemployment

First law: 1921.

Current law: 1991 and 1996.

Type of program: Social insurance system.

Coverage

Residents aged 16 or older.

Source of Funds

Insured: See pension contributions above.

Employer: See pension contributions above.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Dismissed as result of reorganization, staff reduction, or cancellation of collective agreement or for breach of discipline; or resignation. Unemployed had a minimum of 12-weeks' covered employment in 12-month period preceding unemployment, or a minimum of 7 months' covered employment between episodes of unemployment and applications for benefits. Seeking to rejoin labor force after a lengthy period of interruption, or seeking work for the first time. Registered at employment office. Ability and willingness to work.

Unemployment Benefits

Unemployment benefit: For the unemployed who were dismissed due to reorganization, staff reduction or cancellation of collective agreement: 100% of basic unemployment benefit (3,900 dr. per month); 80% of basic unemployment benefit for those resigned from job; and 60% of basic unemployment benefit, if dismissed due to breach of discipline. Benefit payments up to 12 months.

Administrative Organization

Social Insurance State Fund and Ministry of Social Security, general oversight. Regional Employment Service and regional departments of labor and employment, administration of program.

Family Allowances

First law: 1944.

Current law: 1992, as amended 1993.

Type of program: Dual universal and social assistance system.

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Note: Provisions of this program as of January 1995.

Coverage

Families with children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Children under age 17.

Low-income allowances: urban families with children, if income per capita lower than 60% of minimum wage.

Family Allowance Benefits

Family allowances: 450-650 dr. per month (as of April 1, 1995), depending on number of children. Supplementary benefit: 700 dr. (as of December 1, 1994) per month for unwed or single mother. Birth grant: 3000 dr. (as of April 1, 1995).

Low-income supplement: 10% of minimum wage per month per child; maximum: 60% of minimum wage per family.

Administrative Organization

Ministry of Labor and Social Security, and local departments of social security.

Old Age, Disability, Death

First laws: 1908 (old-age and disability pensions) and 1942 (widow's pension).

Current laws: 1991 (social security) and 1992 (superannuation guarantee).

Type of program: Dual social security (means-tested) and mandatory occupational pension (earnings-based) system.

Exchange rate: U.S.\$1.00 equals 1.57 Australian dollars (A\$).

Coverage

Social security: Residents.

Mandatory occupational pension: Employed persons earning more than A\$450 a month, excluding self-employed.

Source of Funds

Insured person social security: None.

Mandatory occupational pension: None required, voluntary contributions encouraged.

Employer social security: None.

Mandatory occupational pension: 7% (9% by 2002) of basic wages.

Government social security: Entire cost from general revenues.

Mandatory occupational pension: None.

Qualifying Conditions

Old-age pension social security (means-tested unless blind): Age 65 (men) or 61.5 (women as of July 1, 1999-raising gradually to 65 by July 1, 2013); resident and physically present in country; 10 years continuous residence (5 continuous years if total residence exceeds 10 years). Paid abroad if payable before leaving the country (may be reduced).

Mandatory occupational pension: Age 55 if permanently retired.

Disability pension social security (means-tested unless blind): Age 16 to 65 (men), 16 to 61 (women). Minimum 20% impairment level and an inability to work 30 hours a week at full wages, or be retrained for such work for at least the next 2 years, due to a physical, intellectual or psychiatric impairment or permanent blindness. Resident and physically present in country.

If incapacity occurs prior to arrival in Australia, same minimum residence requirements as for old-age pension. If incapacity occurs in Australia, no minimum residence requirement. Paid abroad under specific circumstances (may be reduced).

Wife pension (means-tested): (Since July 1, 1995 there have been no new wife pension grants except for certain partners of mature age allowance) paid when both disability pensioner and wife are over 21 (unless there are children).

Carer payment (means-tested): Paid to provider of constant care at home for a social security or veteran's income support recipient who has a physical, intellectual or psychiatric disability (including a profoundly disabled child); or for 2 or more disabled children.

Mobility allowance (not means-tested): Paid to disabled person age 16 or more who cannot use public transportation without substantial assistance.

Mandatory occupational pension: No mandated provision for disability.

Survivor pension: Social security (means-tested): Widows and widowers with dependent children are entitled to parenting payment under family allowances program.

Widow allowance: Single women age 50 without children if widowed, separated or divorced after age 40; must be resident and physically present in the country, without recent workforce experience. If widow resides in Australia when death occurs, no minimum residence requirement, otherwise same minimum residence requirement as for old-age pension. Paid abroad if payable before person leaves country (may be reduced).

Mandatory occupational pension: No mandated provision for survivors.

Old-Age Benefits

Old age pension social security (means-tested unless blind): Up to A\$178.65 a week for singles and A\$149.05 for each member of a couple.

Wife pension (means-tested): Up to A\$149.05 a week. Benefits for dependent children paid through family allowances scheme. (No new grants of wife pension since July 1, 1995.)

Carer payment (means-tested): Up to A\$178.65 a week (A\$149.05 if caring for a spouse).

Rental assistance (means-tested): Up to A\$49.70 per week, according to marital status and level of rent. Special rules apply to people living in retirement villages.

Pharmaceutical allowance: A\$2.70 a week per family. Telephone allowance: A\$63.20 a year for telephone subscribers.

Remote area supplement: A\$8.75 a week (single) or A\$15 a week (couple), plus A\$3.50 per child.

Concession card: Social security recipients are entitled to the Pensioner Concession Card which makes available a range of reduced costs on certain federal, state and local government services.

Adjustment: Benefits adjusted in March and September according to price index (single rate of pension maintained as percentage of average weekly earnings).

Mandatory occupational pension: Usually a lump sum of total contributions plus interest less administrative fees and taxes.

Permanent Disability Benefits

Disability pension: Social security (means-tested unless blind): Same as old-age pension for all married pensioners and pensioners 21 years and over.

Single people aged 18-20 years: Up to A\$132.35 a week (living away from home; A\$87.15 a week (living at home). Single disability pensioners under age 21 may also be eligible for Youth Disability Supplement of A\$37.45 a week.

Mobility allowance (not means-tested): A\$28.55 a week.

Wife's pension, carer's pension, rental assistance: Same as under old-age pension (all means-tested).

Telephone allowance, remote area supplement, concession card: Same as under old-age pension.

Adjustment: Disability pension, carer's pension, and wife's pension adjusted in March and September according to price index.

Survivor Benefits

Survivor pension: Social security (means-tested): Same as single old-age pension. (No new grants of widow's pension as of

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March 20, 1997.)

Rental assistance, concession card: Same as under old-age pension. Orphan's payment through family allowances schemes. Bereavement payment: The difference between a single and married pension is paid to the surviving partner for 14 weeks after a pensioner's death; 1 pension payment is credited to the estate of a single pensioner. Adjustment: Survivor pension adjusted in March and September according to price index.

Administrative Organization

Department of Family and Community Services, general supervision. Centrelink, administration of programs through 401 customer service centers and 16 area support offices.

Sickness and Maternity

First laws: 1944 (cash sickness benefits); 1947 (pharmaceutical benefits); and 1948 (national health program).

Current laws: 1991 (cash benefits); 1953 (medical and hospital benefits); 1973 and 1983 (universal medical and hospital insurance Medicare).

Type of program: Dual social assistance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Gainfully employed persons with limited income, and others meeting qualifying conditions.

Medical benefits: Residents.

Source of Funds

Insured person medical benefits: 1.5% levy on income above A\$22,594 for couples and single parents (increased by A\$2,100 per child), or A\$13,389 for single persons without dependents. Exemption from levy for veterans, war widows, and Armed Forces personnel with dependents (half levy if without dependents).

Employer: None

Government: Whole cost of cash benefits and assistance towards a wide-range of drugs under Pharmaceutical Benefits Scheme; rebates for medical, and hospital benefits. Funding is provided for residential and community aged care.

Federal government general revenue grants and medicare grants to states and territories for public hospital operating costs meets approximately 40% to 50% of funding of medical insurance scheme.

Qualifying Conditions

Sickness allowance (SA) (means-tested): Age 21 (25 if full-time student) to pension age. Resident in country. Sickness or injury prevents work, must have a job to return to or intend resuming full-time studies.

Medical benefits: Residents.

Pharmaceutical benefit: Residents.

Sickness and Maternity Benefits

Sickness allowance (means-tested): Up to A\$145.90 a week if partnered with dependent children. A\$161.70 if single, aged 21 or over and no dependents, or up to A\$174.95 if single with dependents or over age 60.

Benefits for children paid under family allowances scheme Payable after 7-day waiting period for as long as qualified. Rental assistance, pharmaceutical allowance, remote area supplement: Same as under old-age pension.

Concession card: Entitled to health care card which makes available additional health, household and transportation assistance from state and local governments.

Adjustment: Adjusted in March and September according to price index.

Workers' Medical Benefits

Medical benefits: Patient pays 15% of schedule fee for outpatient ambulatory care or A\$50.10 whichever is less (indexed annually for price changes).

Pharmaceutical benefit: Most prescribed medicines, with a fee of up to A\$20.30 per prescription. Pensioners, beneficiaries, and low income persons pay A\$3.20 fee per prescription.

Government pays pharmacists.

Hospital benefits: Free standard ward accommodations and treatment by staff doctors in public hospitals.

Private benefit organizations pay for private hospital stay, or public hospital charge for those who choose treatment by their own physician in public hospitals.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical and hospital benefits as head of family. Family membership in private benefit organization also covers dependents.

Administrative Organization

Sickness benefits: Department of Family and Community Services, general supervision. Centrelink, administration of programs through 401 customer service centers and 16 area support offices.

Medical and health benefits: Administered by the Health Insurance Commission, with the federal Department of Health and Aged Care setting policy.

Work Injury

First laws: 6 States, from 1902 (Western Australia) to 1918 (Tasmania); Seamen's Compensation 1911; Commonwealth Government employees, 1912; Northern Territory, 1931; Australian Capital Territory, 1946.

Current laws: Queensland, 1996; New South Wales, 1942, 1987 and 1998; Tasmania, 1988; Australian Capital Territory, 1951; South Australia 1986; federal government employees, 1988; Western Australia, 1981; Victoria, 1958, 1985 and 1993; and Northern Territory, 1986.

Type of program: Compulsory insurance with public or private carrier.

Coverage

Employed persons; self-employed usually not covered.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying with risk (some employers permitted to act as self-insurers).

Government: None, except as a self-insurer for own employees.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Varies according to States/Territories. Generally, at least 95% of earnings for a minimum of 26 weeks. May be payable for extended period at reduced levels. Dependents' supplements: Where flat-rate benefits are paid, A\$69.40-A\$88.75 for spouse (indexed); A\$32.90-A\$74.50 for each child (indexed). Maximum benefit: A limit generally applies. It can be in the form of a cap on the weekly benefit payment or an over-all lump sum value. In Queensland, A\$115,510 (includes weekly benefits); Tasmania, A\$146,250; Western Australia, A\$106,382.

Permanent Disability Benefits

Permanent disability pension: Total disability, same as temporary disability benefit. Dependents' supplements: Same as for temporary disability benefit. Partial disability pension: Amount of earnings lost, subject to limit; lump sum payments for specific injuries. Lump sum payments for specified permanent injuries up to A\$300,000 and for pain and suffering up to A\$69,862.

Workers' Medical Benefits

Medical benefits: Reasonable cost of medical care, hospitalization, transportation, nursing care, rehabilitation, etc. In New South Wales, A\$50,000; further amounts if ordered by the Work Cover Authority or Compensation court. In Western Australia A\$31,914 and additional amounts (up to A\$50,000) at the discretion of the Conciliation and Review Directorate.

Survivor Benefits

Survivor benefit: Lump sum of A\$94,047-A\$237,150 (indexed) plus lump sum for each child and/or weekly payment of A\$30.00-A\$74.50 per child (indexed), or pre-injury earnings-related pension payable to spouse and children (Victoria). Funeral grant: Reasonable cost of funeral.

Administrative Organization

Worker's Compensation Board or Commission administers claims in most States (except Australian Capital Territory, Northern Territory, Tasmania and Western Australia, which have multi-insurer systems with claims administered by insurers) and for Commonwealth employees. Some States still allow common law actions for negligence against an employer.

Unemployment

First law: 1944.

Current law: 1991 (Newstart Allowance), 1998 (Youth Allowance).

Type of program: Unemployment assistance.

Coverage

Gainfully employed persons (also payable to those not previously gainfully employed who meet qualifying conditions).

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost from general revenue.

Qualifying Conditions

Youth allowance (YA): Unemployed young people age 16 to 20 (age 24 if full time student, 15 and over if school-leaving age) who undertake approved education, training, job search or other employment preparation activity, or are incapacitated for work due to illness or injury. Means-tested in terms of both parental and personal income and assets.

Newstart allowance (means-tested): Age 21 to pensionable age 65 (men), 61.5 (women). Permanent resident and present in country during period of payment.

Must be unemployed, capable of undertaking and actively seeking work, or temporarily incapacitated for work because of illness.

Unemployment may not be due to voluntary act, labor dispute, or refusal of suitable job offer. If it is, benefit may be paid at reduced rate for up to 26 weeks, or postponed for up to 8 weeks.

Mature Age Allowance (MAA) (means-tested): Older unemployed person at least age 60, but less than pensionable age. Must have received Newstart Allowance for the preceding 9 months, or a non-activity tested payment in the 13 weeks prior to claim, and have no recent workforce experience.

Recipients are not required to look for work.

Partner allowance (PA) (means-tested): Member of a couple (born on or before 1 July 1955) whose partner receives a major social security pension or allowance. Must have no recent workforce experience, no dependent children under the age of 16 years, and must not have received unemployment payments or sickness allowance in the 13 weeks prior to claim.

Recipients are not required to look for work.

Unemployment Benefits

Youth Allowance (means-tested): Between A\$73.20 and A\$175.10 a week depending on age, living arrangements, marital status and whether recipient has dependent children.

Newstart Allowance (means-tested): Up to A\$145.90 a week for each member of a couple over age 21; A\$161.70 a week if single, over age 21 and no dependents; A\$174.95 if single with dependents, or single and over age 60, after receiving the allowance for 9 months.

Payable after 7-day waiting period for as long as qualified.

Mature Age Allowance and **Partner Allowance**: Same benefits as under Newstart Allowance (all means-tested).

Rent assistance (means-tested): Same as for old-age pension. Single recipients under 25 years living with parents are not eligible for rent assistance.

Remote area supplement: Same as under old-age pension.

Concession card: Entitled to health care card, or pensioner concession card if over age 60, after receiving social security benefits for 9 months.

Adjustment: Newstart allowance adjusted in March and September according to Consumer Price Index.

AUSTRALIA

Administrative Organization

Department of Family and Community Services, general supervision. Centrelink, administration of programs through 401 customer service centers and 16 area support offices.

Family Allowances

First law: 1941 (family allowances).

Current laws: 1991 (orphan's pension), 1991 (child disability allowance), 1995 (birth grant), 1996 (family tax payment), 1997 (parenting payment), 1997 (maternity immunization allowance), 1998 (family allowance).

Type of program: Dual universal and social assistance system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost from general revenue.

Qualifying Conditions

Family allowances: Minimum family allowance: Child must be under age 16 (18 if student and ineligible for federal student assistance). Parent or guardian as well as child (with exceptions) must be residents of Australia.

Higher family allowance: Persons with dependent children who are in receipt of a pension, benefit or allowance or in low to moderately paid work.

Guardian allowance: Single parents who are eligible for the higher family allowance.

Orphan pension: Both parents dead (or one dead, the other in a hospital or institution indefinitely, in prison for at least 10 years, or of unknown whereabouts) or refugee children under certain circumstances.

Parenting Payment: Single or partnered parents who have the care of a dependent child or children under age 16; have been an Australian resident for at least 2 years, a refugee, or have become a single parent while an Australian resident.

Birth grant (maternity allowance): Persons with a newborn child who are eligible for family allowance. Includes adopted babies, stillborn babies and babies who died shortly after birth.

Maternity Immunization Allowance: Persons with children eligible for family allowance born on or after January 1, 1998; payable when child turns 18 months and after receiving age-appropriate immunization or valid exemption from immunization.

Family tax payment: Families with dependent children whose taxable income entitles them to the higher family allowance. Part A to families with children under 16 (18 if full-time student). Part B (an additional payment) for families (including single parents) with a child under age 5 and one partner (or single parent) with income less than the income ceiling for receipt of the basic parenting payment.

Family Allowance Benefits

Family allowances: Minimum family allowance (means-tested at high level): A\$23.70 a fortnight per child; A\$7.80 supplement for 4th and each subsequent child. A\$31.40 a fortnight for children

in institutions.

Higher family allowance (means-tested): Up to A\$99.00 a fortnight per child under age 13; A\$128.80 a fortnight per child, 13-15; A\$23.70 a fortnight per student ages 16-18.

Rental assistance up to A\$99.40 a fortnight depending on number of children and level of rent.

Guardian allowance: A\$37.00 a fortnight (does not vary with number of children).

Orphan pension: A\$37.90 a fortnight.

Child disability allowance (not income-tested): A\$75.60 a fortnight per child.

Parenting payment: Single parents (means-tested): Up to A\$178.65 a week. Potentially eligible for family allowance, family tax payment parts A and B, rent assistance, remote area allowance, telephone allowance and pharmaceutical allowance.

Partnered parents (means-tested): basic rate up to A\$32.75 a week (income tested only); additional rate up to A\$145.90 a week (income and asset tested). Additional rate includes the basic rate. Potentially eligible for family allowance, family tax payment part A, rent assistance, remote area allowance, telephone allowance and pharmaceutical allowance.

Birth grant: One time payment of A\$750.00 paid for each child in multiple birth.

Maternity immunization allowance: One time payment of A\$200.00.

Family tax payment: Part A-A\$7.70 a fortnight per child; Part B-A\$19.24 a fortnight per family.

Concession card: Recipients of the higher family allowance, orphan pension and parenting payment (partnered) are entitled to a health care card. Single parent recipients of parenting payment are entitled to a pensioner concession card.

Adjustment: Parenting payment, birth grant and rental assistance adjusted in March and September according to price index. Family allowance, orphan pension, child disability allowance and guardian's allowance adjusted in January according to price index.

Administrative Organization

Department of Family and Community Services, general supervision. Centrelink, administration of programs through 401 customer service centers and 16 area support offices.

Old Age, Disability, Death

First laws: 1909 (salaried employees) and 1939 (wage earners).

Current laws: 1956 (employees) and 1979 (self-employed).

Type of program: Social insurance system.

Exchange rates: U.S.\$1.00 equals 11.96 schillings.

One euro equals 13.76 schillings.

Coverage

Wage earners and salaried employees (separate systems with essentially identical provisions) earning 3,740 schillings or more a month, and apprentices. Special systems for miners, notaries, public employees, and self-employed in trade, industry and agriculture.

Source of Funds

Insured person: 10.25% of earnings.

Employer: 12.55% of payroll.

Government: Any deficits; also cost of nursing care insurance and income-tested allowance.

Maximum earnings for contribution and benefit purposes: 42,600 schillings a month. Automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 180 months of insurance coverage in the last 30 years or 180 months of contributions. Early pension payable at age 60 (men) or 55 (women) after 1 year of sickness or unemployment, or 35 years of insurance. Early pension suspended if earnings above 3,899 schillings a month.

Reciprocity or international agreement required for payments abroad beyond 2 months except in member states of the European Union.

Disability pension: Loss of 50% of normal earning capacity and 60 months of contribution in the last 10 years or 180 months of contributions in total.

Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age and Disability Benefits

Old-age and disability benefits: 1.83% of average earnings (recorded earnings revalued for national average covered earnings changes) in best 15 years for each of first 30 insurance years, plus 1.675% for each insurance year from 31-45.

Maximum pension, 80% of average covered earnings. Additional supplement of 1.83% of earnings for each year of disability which occurred before age 56, up to a maximum of 60% of earnings.

Reduction for early retirement at age 56 (women) and age 61 (men).

Increase for late retirement.

Child's supplement: 300 schillings for each child under age 18 (27 if student, no limit if disabled.)

Income-tested allowance: Amount raising pension to 8,112 schillings a month for individual, 11,574 schillings for couple, plus 864 schillings per child.

Schedule of payments: 14 payments a year.

Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.

Care benefit: Persons in need of personal care may be entitled to a monthly benefit varying from 2,000 schillings to 21,074 schillings (in 7 steps) depending on the amount of care required. The benefit is paid 12 times per year and adjusted annually.

Survivor Benefits

Survivor pension: Widow or widower, 40-60% of basic pension of insured. Rates under 60% may be increased, depending on the total income of the beneficiary.

Orphans: 24% of basic pension of insured, or 36% if full orphan, for each orphan under age 18 (27 if student, no limit if disabled).

Income-tested allowance: Amount raising survivor pension to 8,112 schillings a month, orphan's pension to 3,029 schillings, or full orphan's pension to 4,549 schillings; after age 24, orphan to 5,383 schillings and full orphan to 8,112 schillings a month.

Schedule of payments: 14 payments a year.

Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.

Care benefit payable under the same circumstances as for the insured.

Administrative Organization

Federal Ministry of Labor, Health and Social Affairs, general supervision.

Manual Workers' Pension Insurance Institution and Salaried Employees' Pension Insurance Institution, administration of pensions (separate institutions for public employees, railroads, mining, and agricultural and nonagricultural self-employed).

Self-governing agencies, managed by elected representatives of insured persons and employers.

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

Special funds to equalize surpluses and deficits between various systems.

Sickness and Maternity

First law: 1888.

Current laws: 1955 (employees), 1960 (maternity), 1974 (cash benefits for wage earners) and 1979 (self-employed).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons earning 3,899 schillings or more a month, self-employed (except in agriculture), apprentices, and pensioners.

Special systems for public and railway employees and agricultural self-employed. Voluntary affiliation for noncovered residents.

Source of Funds

Insured person: Wage earners, 3.95% of wages; salaried employees, 3.4% of salary; pensioners, 3.75% of pension.

Employer: Wage earners, 3.95% of payroll (plus 2.1% to equalization fund for cash benefits); salaried employees, 3.4%.

Government: 70% of cash maternity benefits. Pension insurance institutions make contributions for medical insurance of pensioners equal to 20.3% of the collected sickness insurance contributions. Maximum earnings for contribution and benefit purposes: 42,600 schillings a month. Automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Sickness and maternity benefits: Currently in covered employment (funds may require 6 months of contribution in last year for optional benefits only).

Sickness and Maternity Benefits

Sickness benefit: Employer pays 100% of covered earnings for first 4-10 weeks for wage earners and 6-12 weeks (plus 4 additional weeks at 50%) for salaried employees, according to worker's length of service in establishment. Thereafter, sickness funds pay 50% (60% after 6 weeks) of covered earnings (half of sickness benefit to those receiving 50% from employer).

Funds also pay up to 10% of earnings for spouse and 5% per child up to a maximum of 75% of covered earnings. Duration: 52 weeks (extended to 78 weeks in special cases).

Employers are reimbursed by insurance funds for all benefits paid to wage earners.

Maternity benefit: 100% of earnings for 8 weeks before and 8 weeks after confinement (12 to 16 weeks after confinement in special cases).

Workers' Medical Benefits

Medical benefits: Service benefits ordinarily provided by doctors, hospitals, and druggists under contract with and paid directly by sickness funds; some funds operate own clinics or hospitals. Includes medical (including psychotherapy), maternity, and dental care, hospitalization, medicines, appliances, home nursing, preventive examinations, and transportation.

Patients pay 44 schillings per prescription and up to 20% of dental care cost. Cost sharing, at least 281 schillings, for appliances. Exceptions for patients of limited means.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured, but with 10% cost-sharing (except for maternity) during first 4 weeks of hospitalization. Wife receives same maternity care as insured woman.

Administrative Organization

Federal Ministry of Labor, Health and Social Affairs, general supervision.

Nine district and 10 establishment sickness funds, administration of contributions and benefits.

Special funds for railroads, mining, public employees, and agricultural and nonagricultural self-employed.

Self-governing agencies, managed by elected representatives of insured persons and employers.

Work Injury

First law: 1887.

Current law: 1955.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed, apprentices, and students. Special system for public employees.

Source of Funds

Insured person: None (except flat annual amounts payable for self-employed).

Employer: 1.4% of payroll.

Government: None.

Family Allowances Equalization Fund reimburses Work Injury Funds for accident insurance of students.

Maximum earnings for contribution and benefit purposes: 42,600 schillings a month. Automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as sickness benefit, above. Employer pays 100% of earnings for at least 8 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of average earnings during last year, plus supplement of 20% of total disability pension if totally disabled.

Child's supplement: 10% of pension for each child under 18 (27 if student, no limit if disabled). Maximum, 1,050 schillings for each child.

Care benefits: See old-age and disability benefits, above.

Partial disability: Percentage of full pension corresponding to loss of earning capacity (converted to lump sum if below 25% of full pension).

Schedule of payments: 14 payments a year.

Adjustment: Annual adjustment for changes in national average covered earnings.

Workers' Medical Benefits

Medical benefits : Comprehensive care, including appliances and rehabilitation (first 4 weeks provided under sickness insurance). Allowances for training, relocation, etc.

Survivor Benefits

Survivor pension: 40% of earnings of insured, if age 60 or disabled; otherwise, 20% of earnings, payable to widow or to dependent disabled widower.

Orphans: 20% of earnings for each orphan, or 30% if full orphan under age 18 (27 if student, no limit if disabled).

Other survivors (if above pensions below maximum): Dependent parents, grandparents, brothers, and sisters receive 20% of earnings. Maximum survivor pensions: 80% of earnings.

Schedule of payments: 14 per year.

Adjustment: Annual adjustment for changes in national average covered earnings.

Funeral grant: 1/15 of annual earnings of insured; minimum, 11,830 schillings.

Administrative Organization

Federal Ministry of Labor, Health and Social Affairs, general supervision.

General Accident Insurance Institution, administration of long-term benefits (separate institution for railway employees, public employees, agricultural and nonagricultural self-employed).

Sickness funds collect contributions and transmit them to accident insurance institutions. Sickness funds also provide temporary disability benefits and first 4 weeks of medical care.

Unemployment

First law: 1920.

Current law: 1977.

Type of program: Compulsory insurance system.

Coverage

Employed persons earning 3,899 schillings or more a month, and apprentices. Exclusions: Public employees.

Special system for construction workers.

Source of Funds

Insured person: 3% of earnings.

Employer: 3% of payroll.

Government: Any deficit and cost of emergency assistance.

Maximum earnings for contribution and benefit purposes: 42,600 schillings a month. Automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Unemployment benefit: 26 weeks of contribution in last 12 months; or 52 weeks in last 24 months if first claim (reference period extended for sickness, unemployment, noninsured employment, etc.). Registered at employment office; capable of and willing to work. Unemployment not due to voluntary leaving, misconduct, work stoppage, or refusal of suitable offer (disqualification usually 4 weeks).

Unemployment Benefits

Unemployment benefit: About 40% to 50% of earnings, varying inversely according to 120 wage classes. Minimum benefit: 56.20 schillings; maximum benefit, 465.40 schillings a day.

Dependents' supplements: 21.70 schillings a day for each dependent. Maximum, 80% of earnings. Payable for up to 20 weeks (30 weeks if 156 weeks' coverage in last 5 years). In special cases, available for up to 52 weeks.

Emergency assistance payable to needy unemployed citizens when insurance benefits exhausted: 92% to 95% of unemployment benefit, according to number of dependents.

Administrative Organization

Federal Ministry of Labor, Health and Social Affairs, administration of benefits. Regional employment offices pay benefits and offer job seeking services.

Sickness funds collect contributions with those for other social insurance programs.

Family Allowances

First law: 1948.

Current law: 1967.

Type of program: Universal system.

Coverage

Permanent residents with 1 or more children. (Aliens eligible if employed for more than 3 months or resident for at least 5 consecutive years.)

Source of Funds

Insured person: None. Agricultural self-employed: Portion of land tax.

Employer: 4.5% of payroll.

Government: Grants by municipalities, according to number of inhabitants. States pay 24 schillings a year for each inhabitant. Portion of Federal income tax receipts transferred to Family Allowances Equalization Fund.

Qualifying Conditions

Family allowances: Child must be under age 19; age 18 or student with taxable income less than 3,899 schillings a month, or during vocational training with taxable income of less than 3,899 shillings a month; no limit if disabled.

Family Allowance Benefits

Family allowances: 1,300 schillings a month for each child up to age 10, thereafter 1,550 schillings a month until age 19, then 1,850 schillings; 1,650 schillings for a permanently disabled child. Birth grant: 2,000 schillings, payable in installments.

Administrative Organization

Federal Ministry of Environment, Youth and Family, administration of program through Family Allowances Equalization Fund attached to Ministry.

Employers (social insurance institutions or finance offices) pay allowances directly to recipients and settle surplus or deficit of contributions due with equalization fund.

Old Age, Disability, Death

First law: 1956.

Current law: 1992 and amended 1997.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 3,890 manat.

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Azerbaijan, including self-employed and members of collective farms. Special social pension for aged, disabled, and survivors not otherwise eligible for social insurance (i.e., employment-related pension) benefits.

Source of Funds

Insured person: Contribution rate(s) not readily available.

Employer: Contribution rates vary according to type of enterprises.

Rates not readily available.

Government: Subsidies as needed. Full cost of social pensions.

Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 61 and 25 years of covered employment (men) or age 56 and 20 years of work (women, pensionable ages as of August 1, 1999); requirements reduced for hazardous or arduous work, for mothers of 3 or more children or of disabled children until age 16, and others.

Gainfully employed pensioners not subject to earnings test, but disqualified for dependent or special care supplements.

Covered employment includes years pursuing higher education; caring for those aged 75 or older, Group I disabled, or disabled under age 16; military services, and other specified conditions.

Social pension: non-working citizens not eligible for old-age pension and aged 65 for men and 60 for women (or 55 if mother cared for child to age 3, age 8 if more than one child or cared for disabled child).

Disability pension: Total disability (incapacity for any work):

Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.

Partial disability (incapacity for usual work): Group III disability.

Insured has a minimum of 1 year of covered employment, if aged 23 and older.

Social pensions: Group I, II, or III disabled not eligible for disability pension or disabled children under age 16.

Survivor pension: Insured has 1 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to non-working dependents (including spouse; children under age 18 or older, if disabled before age 18; students under age 23; either parent, if disabled or pensioner; and other relatives if dependent on deceased for support).

Social pension: payable to qualified surviving dependents who are ineligible for survivor pension due to insufficient length of covered employment of insured.

Old-Age Benefits

Old-age pension: Payable monthly at 100% of minimum wage and 50% of average wage of insured, plus 1% of average monthly wage (but not less than 1% of minimum wage) for each year in excess of 25 (men) or 20 (women) years of work (or in excess of required years of covered employment under specified conditions). Average wage derived from either the average of either 60 highest wages calendar months or 24 highest calendar months of the insured, whichever is higher.

Additional 50% or 100% of minimum pension payable monthly to citizens honored for specified distinction in serving the country. Minimum: 100% of minimum wage.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage, but not less than social pension.

Dependent supplement: 50% of minimum pension per month per dependent.

Special care supplement: 50 percent of minimum pension per month if single pensioner aged 75 or older.

Disability supplement: 250% of minimum pension per month for Group I disability, 200% for Group II, 150% for Group III.

Supplements to other groups at 100% of minimum pension per month under specified conditions.

Social pension: 80% of minimum wage per month.

Adjustment: Benefit adjustments according to changes in minimum wage.

Permanent Disability Benefits

Disability pension: Group I disability: payable monthly at 100% of minimum wage and 60% of average monthly wage of insured, plus 100% of minimum old-age pension for constant attendance. Group II disability: 100% of minimum wage and 40% of average monthly wage of insured. Group III disability: 50% of minimum wage and 25% of average monthly wage.

Dependent supplement for Group I and II disability: 50% of minimum old-age pension per month per dependent.

Minimum: Group I and II disability, 100% of minimum old-age pension; Group III disability, 65% of minimum old-age pension.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.

Social pension: 100% of minimum wage for Group I disability or both Group I or II, if disability began in childhood, and disabled children under age 16; 80% for Group II disability (excluding disabled to age 16); 65% of minimum wage for Group III disability, if disability began before age 16.

Adjustment: Benefit adjustments according to changes in minimum wage.

Survivor Benefits

Survivor pension: For each dependent survivor, payable monthly at 50% of minimum wage and 25% of average monthly wage of deceased (50% of average monthly wage if loss of both parents, or death of single mother).

Minimum pension: 80% of minimum of old-age pension.

Social pension: 80% of minimum wage, payable monthly, for each orphan(s) or non-working parents, grandparents, aunt and uncle,

siblings who were employed by deceased for caring disabled child under age 8.

Adjustment: Benefit adjustments according to changes in minimum wage.

Administrative Organization

Republic Ministry of Labor and Social Protection; general coordination and supervision.

Republic Pension Fund and its regional counterparts, collection and management of payroll contributions and financing of benefit payments.

Regional and local departments of labor and social protection; administration of program.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991.

Type of program: Social insurance system.

Coverage

Working age citizens residing permanently in Azerbaijan (excluding students at secondary or vocational schools, owners of private farms, pensioner receiving social pensions).

Source of Funds

(as of January 1994)

Employee: None.

Employer: 2% of payroll.

Government: Subsidies as needed from Republic and local governments.

Qualifying Conditions

Unemployment benefit: At least 12 weeks in covered employment within last 12 months preceding unemployment. Registered at employment office within 2 weeks of unemployment; ability and willingness to work.

Benefits may be reduced or suspended (up to 3 months), if the unemployed refuses 2 offers of appropriate job placements, refuses appropriate job placement after receiving training provided by the State Employment Services, violates conditions of training, twice violates conditions of registration within the same month; files fraudulent claims, or is in prison.

Unemployment Benefits

Unemployment benefit: Unemployment benefits are paid no later than 11 days of registration for a total of 26 weeks, plus an additional 2 weeks for every year worked over 25 years (20 for women), not to exceed 52 weeks. For the unemployed with 10 or more years of covered employment, 75% of average pre-unemployment earnings for the first 13 calendar weeks and 60% for the following 13 calendar weeks. For the unemployed who has less than 10 years of employment, 70% of average earnings for the first 13 calendar weeks and 55% for the following 13 weeks.

Maximum: average pre-unemployment earning may not exceed local average wage; minimum: 100% of local minimum wage (minimum wage: 4,000 manat as of January, 1995).

Unemployment allowances: payable to the unemployed during vocational training, with at least one year of continuous covered employment, 75% of average pre-unemployment earnings.

Maximum: average pre-unemployment earning may not exceed average monthly wage in the Republic; minimum: 120% of established minimum wage.

Dependent supplement: 10% of unemployment benefit for each dependent.

First-time job seekers or re-entrants after more than one year out of employment: 100% of minimum wage.

Work Injury

First law: 1956.

Current law: 1955 (short-term benefits); 1992 (pensions).

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons residing in Azerbaijan.

Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average monthly earnings of place of work; minimum, 120% of minimum wage. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above, plus 10% of minimum wage per dependent.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability and survivor pensions above.

AZERBAIJAN

Unemployed older workers (men aged 58-60, women aged 53-55) benefits payable equal to 100% of old-age pension until pensionable age (men aged 61, women aged 56, as of August 1, 1999).
(Both unemployed and dependents may receive in-kind assistance after exhaustion of unemployment benefit.)

Administrative Organization

Republic Ministry of Labor and Social Security and State Employment Service, general oversight. Regional and local departments of social security, employment services, and trade unions, administration of program.

Note: Information is not readily available for “Sickness and Maternity (medical care),” and “Family Allowances.”

Old Age, Disability, Death

First laws: 1956 (old-age noncontributory pensions) and 1967 (public assistance for disability).

Current law: 1972 (National Insurance Act) amended (1999).

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 1 Bahamian dollar (B\$).

Coverage

Employed persons, self-employed and voluntarily insured.

Source of Funds

Insured person: 1.7% if weekly insurable wages are under B\$60, 3.4% for others. Self-employed, 8.8% if eligible for work injury program, 6.8% for others.

Employer: 7.1% of payroll if wages under B\$60, 5.4% for others. Out of employer's contribution, 0.75 of payroll is earmarked for work-injury benefits.

Government: None except for means-tested allowances in force prior to October 1974.

Maximum earnings for contribution and benefit purposes: B\$20,800 per year. For civil servants, the maximum is B\$5,720 for retirement and disability purposes.

Above contributions also finance cash sickness, maternity, and work-injury benefits (except for certain categories of self-employed).

Qualifying Conditions

Old-age pension: Age 65, 150 weeks' contributions paid.

Employees over age 35 in 1974 (self-employed over age 35 in 1976) receive special credit of 25 weeks for each year over age 35, up to maximum of 600 weeks, provided contributions were paid for 150 weeks during first 3 years program in operation.

Eligible only if earning less than B\$120 per week.

Payable locally to persons who are abroad.

Disability pension: Under age 65; permanent incapacity for any work. Qualifying conditions same as above.

Survivor pension: Deceased was a pensioner or had made 150 contributions at death. For funeral grant, 50 weeks of contributions.

Old-Age Benefits

Old-age pension: 40% of covered wage with 750 weeks of contributions paid or credited. Increased by 1% of covered wage for every 50 weeks of paid or credited contributions above 750 up to maximum of 60%. 15% to 38% of covered wage if 150-749 weeks of contributions paid or credited.

Minimum benefit: B\$ 43.85 per week.

Means-tested allowance: B\$36.92 per week payable to retired workers age 65 or over who do not qualify under National Insurance Act.

Disability Benefits

Disability pension: 40% of covered wage, according to wage class, with 750 weeks' contributions paid or credited. Increased by 1% of covered wage for every 50 weeks of contributions paid or credited above 750 up to a maximum of 60%. 15% to 38% of covered wage if 150-749 contributions paid or credited.

Minimum benefit: B\$43.85 per week.

Means-tested allowance: B\$36.92 per week.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow aged 40 or over, incapable of gainful employment, or caring for a child eligible for survivor's benefits. Also payable to dependent disabled widower with income less than B\$30 weekly. As of January 1999, widowers entitled to benefits similar to those of widows.

Minimum benefit: B\$43.85 per week.

Orphans: 10% of insured's pension for each dependent child under age 16 (21, if full-time student) up to a family maximum of 100%. Full orphans receive B\$17.50 a week each, or up to B\$20.50 if over age 12, student, or disabled.

Minimum benefit: B\$17.31.

Dependent mother over age 40 or disabled father with income under B\$30 a week, 50% of pension, provided no other survivor with prior entitlement. Minimum benefit: B\$43.85 a week.

Means-tested allowances: Adults B\$36.92; children, B\$13.85.

Funeral grant: B\$1,500 on death of insured who paid a minimum of 50 contributions to scheme; also paid on death of spouse. Payable to the person paying the funeral expenses. If funeral costs less than B\$1,000, balance payable at the discretion of the National Insurance Board.

Administrative Organization

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1972.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including self-employed.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: 40 weeks of paid contributions, and 26 weeks paid or credited in the year before benefit is due or in the last contribution year, or 13 weeks paid or credited in the last 26 weeks.

Cash maternity benefits: 50 weeks of contribution since entry into the system with either:

- 1 26 weeks' contributions paid or credited in the preceding contribution year or
- 2 26 weeks' contributions in the 40 weeks before benefit is due.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly covered earnings.

Payable after 3-day waiting period for up to 26 weeks (may be extended to 40 weeks in certain circumstances).

Minimum benefit: B\$43.85 per week.

Means-tested sickness allowance of B\$36.92 per week for an insured who does not qualify for a sickness benefit.

Maternity benefit: 60% of average weekly covered earnings payable for 13 weeks (may be extended to 15 weeks) commencing from a date not earlier than 6 weeks before confinement. There is also a maternity grant of B\$400 per live birth, effective January 1, 1999, paid to all women who have paid a minimum of 50 contributions to the scheme.

Minimum benefit: B\$43.85 a week.

Workers' Medical Benefits**Medical benefits:** None under insurance.

(Medical care available at public hospitals and clinics to public and private patients. Government subsidizes costs for public patients, children, the elderly and indigent persons.)

Dependents' Medical Benefits**Medical benefits for dependents:** None under insurance.**Administrative Organization**

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, and transportation.

Survivor Benefits

Survivor pension: Same as survivors' benefits, above, except that the amount is based on a temporary disability pension instead of the pension of the insured.

Administrative Organization

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.

Work Injury

First law: 1943.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons and certain categories of self-employed.

Exclusions: Family labor.

Source of Funds

Insured person: None, except self-employed (see pension contributions above).

Employer: Entire cost (see pension contributions above).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability pension: 66 2/3% of average weekly covered earnings. Payable after a 3-day waiting period for up to 40 weeks.

Minimum benefit: B\$43.85 a week.

Permanent Disability Benefits

Permanent disability pension: Same as for temporary disability benefit, if permanent incapacity of 100%; proportionately reduced for partial disability (25% or more).

A lump sum grant, dependent on degree of disability (1% or more) of B\$100-B\$2,400 is also payable.

Minimum benefit: B\$43.85 a week for total disability and B\$36.92 a week for partial disability.

Old Age, Disability, Death

First and current law: 1976 with later amendments.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.38 dinars.

Coverage

Employed persons in establishments of 10 or more workers; workers in establishments of less than 10 may contribute voluntarily.

Exclusions: Domestic servants, certain workers employed in agriculture, casual workers, self-employed, and temporary noncitizen workers. Special system for public employees.

Note: Voluntary insurance is available for persons with 5 or more years of previous compulsory social security coverage, who no longer are covered on a compulsory basis. Voluntary coverage for employers, self-employed and liberal professions.

Source of Funds

Insured person: 5% of earnings; voluntarily insured, 12% of income based on hypothetical monthly income. (Hypothetical income is based on 25 categories.)

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) and age 55 (women) with 180 months of contribution; before age 60 with 240 months of contribution. Over age 60, 120 months of contribution with at least 36 consecutive months during the last 5 years before retirement. Reduced pension at lower age with 240 months of contribution for men and 180 months for women. Retirement from employment not necessary.

Disability pension: 6 months continuous contribution before disability (3 months continuous if 12 months total contribution), for men before age 60 and women before age 55.

Survivor pension: Deceased met qualifying conditions for pension or was pensioner at death, contributed for 6 consecutive months before death (3 months if 12 months total contribution). Also if disability or death occurs within year following termination of employment.

Old-Age Benefits

Old-age pension: 2% of average earnings in last 2 years times number of years of contribution (with an additional 5 years credited for those retiring at age 60 or over subject to a ceiling of 30 years total period (i.e., actual period plus the additional 5 years or part thereof).

Minimum pension: Average of contributory wage during last 2 years, or 135 dinars, whichever is less.

Reduced pension: 20% reduction if retiring before age 45, 15% if age 45 and less than 50, and 10% if age 50 and less than 55.

Supplement for pensioner and dependents: Amount raising pension benefit to 25 dinars for each family member, including pensioner, provided total does not exceed average contributory wage during last two years.

Old-age settlement: Lump sum equal to 15% of average earnings in last 2 years, multiplied by 12 times number of years of contribution,

if ineligible for pension, plus 5% interest from date coverage stops until payment of settlement.

Permanent Disability Benefits

Disability pension: 2% of average earnings in last year times number of years of contribution.

Minimum pension: 44% or 46% of average earnings in last year of contribution or 135 dinars, whichever is higher; or the contributory wage, if less.

Supplement for pensioner and dependents: Amount raising pension benefit to 25 dinars for each family member, including pensioner, provided total does not exceed average contributory wage during last year, is considered family allowance.

Disability settlement: Same as old-age pension.

Survivor Benefits

Survivor pension: Widows, 37.5% of pension of insured.

Orphans: 50% of pension divided equally between each child under age 22 (26 if student in higher education). Full orphans divide 100% of pension. Dependent parents, brothers, and sisters: 12.5% of pension divided equally.

Minimum benefit: 25 dinars a month. Maximum, 100% of insured's average earnings. Years of contributions in excess of number of years needed to obtain maximum benefit yield a lump-sum payment equal to 11% of annual earnings of each excess year.

Supplement for pensioner and dependents: Amount raising pension benefit to 25 dinars for each family member, including pensioner.

Survivor settlement: Same as settlement under old-age pension.

Death grant: 6 months' earnings or pension, plus 300 dinars for funeral expenses (400 dinars if insured died abroad and buried in Bahrain).

Administrative Organization

Minister of Labor and Social Affairs, general supervision.

Administered by the General Organization for Social Insurance, managed by Board of Management.

Work Injury

First and current law: 1976.

Type of program: Social insurance system.

Coverage

Employed persons in establishments of 10 or more workers.

Exclusions: Domestic servants, casual employees, family labor, self-employed, and agricultural workers.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 3% of payroll (1% if employer pays cash benefit and transportation expenses, and provides medical care from employer-owned hospital facilities).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average daily earnings. First day of incapacity payable by employer, thereafter payable by General Organization for Social Insurance, until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 88% and 92% of average daily earnings if totally disabled. Minimum, 135 dinars a month.

Partial disability: Percent of full pension proportionate to degree of disability. If less than 30% loss of capacity, lump sum equal to 36 times monthly benefit for permanent disability, multiplied by actual percentage of disability.

Supplement for pensioner and dependents: Amount raising pension benefit to 25 dinars for each family member, including pensioner.

Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, transportation, diagnostic examinations, and dental care inside or outside Bahrain.

Survivor Benefits

Survivor pension: 88% and 92% of average daily earnings of insured. Widow, 37.5% of pension.

Orphans: 50% of pension divided equally between each child under age 22 (26 if student in higher education). Full orphans divide 87.5% of pension. Dependent parents, brothers, and sisters: 12.5% of pension divided equally.

Supplement for pensioner and dependents: Amount raising pension benefit to 25 dinars for each family member, including pensioner, is provided as family allowance. Minimum benefit: 135 dinars a month. Maximum, 100% of pension.

Death grant: 6 months' earnings or pension, plus 300 dinars for funeral expenses (400 dinars if insured died abroad or buried abroad).

Administrative Organization

Minister of Labor and Social Affairs, general supervision.
Administered by the General Organization for Social Insurance, managed by Board of Management.

Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.\$1.00 equals 48.62 takas.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Qualifying Conditions

Work-injury benefits: 4-day waiting period.

Temporary Disability Benefits

Temporary disability benefit: Full wage for first 2 months, 2/3 wage for next 2 months, and 1/2 wage for subsequent months for period of disablement or for one year, whichever is shorter.

Permanent Disability Benefits

Permanent disability benefit: Monthly wage paid during period of disablement, up to a maximum of 1 year and 10,000 to 30,000 takas depending on insured's monthly wages.

Survivor Benefits

Survivor benefit: 8,000 to 21,000 takas depending on insured's monthly wage.

Administrative Organization

Ministry of Labour and Manpower. Commissioner of Workmen's Compensation.

Unemployment

First and current law: 1965.

(The Employment of Labour Act of 1965 provides for payment of compensation in the form of: termination benefit; retrenchment and lay-off benefit; and benefit arising out of discharge from service on grounds of ill-health.)

Coverage

Workers in shops, and commercial and industrial establishments.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Unemployment Benefits

Unemployment benefit: 1/2 average basic wage for 120 days for monthly rated (permanent) workers; 60 days for casual workers; and 30 days for temporary workers. In addition, casual workers receive lump-sum payments of 14 days wages for each year of service. Permanent workers, 1 month salary for each year of service.

Administrative Organization

Ministry of Labor and Manpower.

Please note: This information is more than 4 years old.

Sickness and Maternity

First Law: 1939.
Current Laws: 1950 and 1965.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash sickness benefits: Workers in factories engaged in manufacturing and employing 10 or more workers; workers in shops and establishments of 5 or more. Exclusion: Clerical staff.

Cash maternity benefits: Employed women.

Medical benefits: Medical facilities provided by some employers in both public and private sectors through dispensaries in their establishments; workers can also use general hospital facilities run by the Government.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: Provides hospital facilities.

Qualifying Conditions

Cash maternity benefits: 9 months service with employer by date of confinement.

Sickness and Maternity Benefits

Sickness benefit: 50 percent of wage for factory workers and full wage for workers in shops, establishments, and large factories, for up to 14 days per year.

Maternity benefit: Cash payment for 6 weeks before and 6 weeks after childbirth with amount depending on prior wage.

Workers' Medical Benefits

Medical benefits: Where medical facilities are not provided, a medical allowance of 100 takas per month is paid to workers.

Administrative Organization

Ministry of Labour and Manpower. Public Health Service.

Work Injury

First Law: 1923.
Current law: 1980, 1982.
Type of program: Employer liability for accidental injuries and 34 listed occupational diseases.

Coverage

Employees of railways, and factories with 10 or more workers; estate and dock employees. Exclusions: Clerical staff, and workers earning 1,200 takas or more per month.

Old Age, Disability, Death

First law: 1937 (assistance).

Current law: 1966.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.0 Barbadian dollars (B\$).

Coverage

Employed persons, including public employees, and self-employed.

Exclusions: Unpaid family labor.

Source of Funds

Insured person: 3.90% of earnings; self-employed, 7.80%.

Employer: 3.90% of payroll.

Government: None, except as employer.

Minimum earnings for contribution purposes: B\$21 per week or B\$91 per month; self-employed B\$1,092 per year.

Maximum for contribution and benefit purposes: B\$715 per week or B\$3,100 per month.

Qualifying Conditions

Old-age pension: Age 65; 500 weeks of contribution credited with at least 150 weeks actually paid.

During transitional period, 25 weeks credited for each year after age 45; maximum, 350 weeks of credited contributions.

Disability pension: Under age 65; 150 weeks of contributions.

Survivor pension: 150 weeks of contributions paid by deceased (50 weeks for funeral grant).

Old-Age Benefits

Old-age pension: 40% of average insurable earnings during best 3 years of last 15 (less if fewer contribution years), plus 1% of earnings per 50 weeks of contributions after 500 weeks of contributions.

Minimum benefit: B\$98 per week.

Old-age settlement: Lump sum equal to 6 weeks' earnings for each 50 weeks of contribution, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension, above.

Disability settlement: Same as old-age settlement, above.

Survivor Benefits

Survivor pension: 50% of pension paid or payable to insured if age 50 or disabled.

Payable for 12 months only to younger widow or widower.

Orphans: 16-2/3% of pension of insured payable to each child under age 16 (to age 21 if student; no limit if disabled before age 16), 33-1/3% if full orphan or disabled.

Minimum survivor pension: B\$98 per week.

Funeral grant: B\$1,000. (Payable to person covering cost of funeral.)

Administrative Organization

Ministry of Finance, general supervision.

National Insurance Office, administration of program; directed by tripartite board.

Sickness and Maternity

First and current law: 1966.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including public employees, and self-employed.

Exclusions: Unpaid family labor. Permanent government employees excluded for sickness insurance.

Source of Funds

Insured person: 0.82% of wages; self-employed 1.64% of earnings.

Employer: 0.82% of payroll.

Government: None. As employer contributes 0.32% of earnings towards maternity benefit.

Qualifying Conditions

Cash sickness benefits: Insured for 13 weeks; 7 weeks of contribution paid in the second quarter preceding incapacity, currently employed or 39 contributions in the 4 consecutive quarters before incapacity.

Cash maternity benefits: Insured for 26 weeks; 16 weeks of contribution paid in the 2 consecutive quarters ending with the 2nd quarter preceding contingency. (Self-employed: 39 weeks of contribution in the 4 consecutive quarters ending with the second quarter preceding the contingency).

Maternity grant: Woman fails to meet coverage requirements, but spouse does meet requirements.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average insurable earnings.

Payable after 3-day waiting period for up to 26 weeks. (May be extended to 52 weeks with 150 weeks' paid contributions, of which 75 contributions paid or credited in 3 years before year of onset.) Waiting period waived if illness lasts 21 or more days.

Maternity benefit: 100% of average earnings.

Payable for up to 6 weeks before and 6 weeks after confinement.

Maternity grant: Lump sum of B\$500.

Workers' Medical Benefits

Medical benefits: None provided under insurance.

Medical care available in public hospitals and health centers "free" of cost.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Finance.

National Insurance Office, administration of program; directed by tripartite board.

Work Injury

First law: 1916.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons, including public employees and share fishermen.
Exclusions: Self-employed and unpaid family labor.

Source of Funds

Insured person: None.

Employer: 0.75% of payroll.

Government: None, except as employer.

Minimum earnings for contribution purposes: B\$21 per week or B\$91 per month. Maximum for contribution and benefit purposes: B\$715 per week or B\$3,100 per month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of average insurable earnings.
Payable after 3-day waiting period for up to 52 weeks.
Waiting period waived if disabled 3 weeks.

Permanent Disability Benefits

Permanent disability pension: 90% of average earnings if totally disabled.

Partial disability: Percent of full pension proportionate to degree of disability. Lump-sum grant if disability is less than 30%.
Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicines; appliances; and transportation.

Survivor Benefits

Survivor pension: 50% of temporary disability benefit payable to dependent spouse.

Orphans: 16-2/3% of temporary benefit for each child under 16, 33-1/3% if full orphan or disabled.

Maximum survivor pension: 100% of temporary disability benefit payable to deceased.

Funeral grant: B\$1,000. (Payable to person covering cost of funeral of insured worker or spouse.)

Administrative Organization

Ministry of Finance, general supervision.

National Insurance Office, administration of program.

Employer: 0.75% of payroll.

Government: None, except as employer.

Minimum earnings for contribution purposes: B\$21 per week or B\$91 per month. Maximum for contribution and benefit purposes: B\$715 per week or B\$3,100 per month.

Qualifying Conditions

Unemployment benefit: Under age 65; insured for 52 weeks; 20 weeks of contributions in 3 consecutive quarters ending with the second quarter preceding unemployment; 7 weeks of contributions in the second quarter preceding unemployment .

Unemployment Benefits

Unemployment benefit: 60% of average insurable weekly earnings for 26 weeks.

Payable after 3-day waiting period for up to 26 weeks in any 52-week period. Waiting period waived if unemployed 21 or more days.

Administrative Organization

Ministry of Finance, general supervision.

National Insurance Office, administration of program.

Unemployment

First and current law: 1982.

Type of program: Social insurance system.

Coverage

Employed persons aged 16-64. Exclusions: Self-employed, family labor, and permanent government employees.

Source of Funds

Insured person: 0.75% of earnings.

Old Age, Disability, Death

First law: 1956.

Current law: 1993.

Type of program: Social insurance systems.

Exchange rate: U.S.\$1.00 equals 107,000 Belarus rubles.

Coverage

All employed permanent residents, including priests and employees in religious organizations, members of cooperatives, and farmers. Special systems for aviators, teachers, artists, professional athletes, government employees, and specific categories of medical personnel.

Source of Funds

Insured person: 1% of earnings.

Employer: 4.7% to 35% of payroll, according to branch of industry and type of enterprise.

Government: Cost of social pensions, plus subsidies as needed.

Above contributions also finance cash benefits for sickness and maternity, work injury cash benefits, and family allowances to employees.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women). Requirements reduced for hazardous work; war veterans; parents of disabled children; the disabled whose disability began in childhood; and mothers of 5 or more children, or of servicemen perished in action.

Disability pension: Incapacity for any work (total disability) or usual work (partial disability); a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.

Survivor pension: The deceased was a pensioner or was entitled to a pension.

Social pension: Non-working citizens not eligible for old-age, disability, or survivor pension and:

- 1 aged 60 for men or 55 for women;
- 2 disabled if disability began in childhood;
- 3 disabled children under age 16; or
- 4 orphans under age 18 (or older if disability began before age 18).

Old-Age Benefits

Old-age pension: 55% of wage base, plus 1% of wage base (not less than 1% of the minimum old-age pension) for each covered year in excess of required years of coverage (25 years for men or 20 years for women), plus 1% of wage base for each year in excess of 10 years in hazardous work (or 7.5 years for women), up to 20%. Payable monthly.

Maximum: 75% of wage base; minimum: 150% of minimum wage. Old-age pension is increased by 1% of earnings for each two months of deferred retirement, not subject to any ceilings.

Constant-attendance supplement: 50% of minimum old-age pension for pensioners aged 80 or older or for single pensioners and for pensioners of Group II disability requiring care; or 100% for pensioners of Group I disability.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage (but not less than 5 years); minimum, 50% of minimum pension.

Wage base equals percentage of gross average earnings in any 5 consecutive years in last 15 years calculated as follows: 100% of one-tenth of this amount plus each consecutive one-tenth of this amount is reduced to 90, 80, 70, 60, 50, 40, 30, 20, and 10 percent, respectively. Maximum average earnings: 130 percent.

Social pension: 50% of minimum pension per month.

Adjustment: Benefit adjustments when average wage increases by more than 15 percent.

Permanent Disability Benefits

Disability pension: Group I disability (total disability requiring constant-attendance): 75% of wage base. Group II disability (total disability): 65%. Group III disability (partial disability): 40%. Minimum: Group I and II, 100% of minimum old-age pension; Group III, 50% of minimum old-age pension.

Social pension for disabled under age 16, belong to Group I or II disability, whose disability began in childhood: 150% of minimum old-age pension per month; 100% if Group II disability and disability began after age 16; 50% if Group III disability.

Adjustment: Benefit adjustments when average wage increases by more than 15 percent.

Survivor Benefits

Survivor pension: Payable monthly at 40% of wage base for each eligible survivor; 50% for full orphans. Eligible survivors: Surviving dependent spouse, parents of insured, if they have reached pensionable age or are disabled or have care of a child under age 8 and do not work; grandparents if there is no one legally responsible for their livelihood; children, siblings, and grandchildren who are under age 18 (23, if student), or older if disabled before age 18. Minimum pension: 100% of minimum old-age pension (200% if loss of both parents, or death of single mother).

Social pension: for each orphan under age 18 (older if disabled since childhood), 100% of minimum old-age pension.

Funeral grant: 10 times the minimum wage.

Adjustment: Benefit adjustments when average wage increases by more than 15 percent.

Administrative Organization

Ministry of Social Protection and its local offices, administration of program.

Sickness and Maternity

First law: 1955.

Current law: 1992, 1995, 1996 (amended in 1998).

Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment or in military service (including female military personnel); registered unemployed (maternity benefits only).

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Cost of medical care.

Qualifying Conditions

Cash and medical benefits: Sickness cash benefits for insured workers. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings for first 6 days of illness, and 100% thereafter. 100% of average wage while caring for sick child under age 14 up to 14 days or during hospitalization as recommended by physician (not applicable to parent on leave to care for child under age 3); also payable to carer of child under age 3, or disabled child under age 16, if mother of child is ill, until mother's recovery or onset of her disability.

Maternity benefit: Employed women: 100% of average monthly earnings; students on leave from employment: 100% of stipend; registered unemployed currently receiving unemployment benefit: 100% of unemployment benefit; registered unemployed who has exhausted the 26 weeks of unemployment benefits: 200% of minimum wage. Monthly minimum: 200% of minimum wage. Benefits payable for 126 calendar days (140 calendar days in case of difficult birth or multiple births). In case of adoption of child under 3-months old, benefits payable for a total of 70 days, starting from the day of adoption.

Prenatal care grant: One-time grant for medical consultation during first 12 weeks of pregnancy: 50% of birth grant (see Family Allowances below).

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Ministry of Social Protection, general supervision.

Cash benefits for sickness and maternity: Provided directly by the enterprises, as well as by local offices of social protection, as specified by law.

Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Type of program: Dual social insurance (short-term cash benefits and pension payments) and universal (medical care) system.

Note: Provisions and benefit amounts shown as of January 1997.

Coverage

Employed persons and their survivors. Medical care available to all residents under general medical care program (see Sickness and Maternity, above).

Source of Funds

Insured person: None.

Employer: Medical care, none; short-term benefits and pensions, see pension contributions above. Supplementary contributions to sickness (social insurance) fund in cases of work-related accidents.

Government: Cost of medical care, to be reimbursed by the enterprises if the latter were found responsible for causes of injury.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period; injuries not caused by alcohol intoxication.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from first day of incapacity, until recovery or award of disability pension. Supplementary benefits available if employer subscribing to special work injury insurance.

Permanent Disability Benefits

Permanent disability pension: Percentage of average monthly earning during 12 calendar months preceding work injury, depending on degree of disability (same as general disability pensions above).

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus supplementary compensation for added nutrition, transportation and other special services in cases of serious injuries.

Survivor Benefits

Survivor pension: Same as general survivor pensions above (except that the average monthly earning is based on 12 calendar months preceding work injury).

Administrative Organization

Temporary disability benefits: Same as under cash benefits for sickness above. Permanent disability and survivor pensions: same as under old-age, disability, and survivor pensions above.

Medical care: Same as under general medical care above.

Unemployment

First law: 1921.

Current law: 1991, amended 1999.

Type of program: Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women), residing permanently in the Republic.

Work Injury

First law: 1939.

Current laws: 1972, 1992 (short-term benefits) and 1993 (pensions).

BELARUS

Source of Funds

Employee: None.

Employer: 1% of payroll; 0.5%, agricultural sector.

Government: Subsidies as needed from republic and local budgets.

Qualifying Conditions

Unemployment benefit: Unemployed working-age residents, registered at the state employment office as unemployed (not enrolled in a day-program at an educational institute or enlisted in military or government service, and not engaged in business pursuit); ability and willingness to work; unemployment not due to voluntary leaving.

Unemployment Benefits

Unemployment benefit: Payable at 70% of average earnings of employees at last place of employment for 13 calendar weeks, and at 50% of earnings for following 13 calendar weeks for those who were in full-time employment (or employed for at least 12 weeks in last 12-month period).

Minimum benefit: minimum wage; maximum benefit: 2 times the minimum wage.

For unemployed persons who were not in full-time employment, but had more than 12 months covered employment overall (although had fewer than 12 weeks' paid work in last 12 months), or re-entrants (with a skill) after a longer than 12 months interruption: 100% of minimum wage for first 13 calendar weeks, and 75% for following 13 calendar weeks. For the unemployed (without a skill) seeking employment for the first time after prolonged interruption from work, who have worked for less than a year overall: 85% of minimum wage for 13 calendar weeks and 70% for the following 13 weeks.

For the unemployed ineligible for regular unemployment benefits due to inadequate covered employment, but engaged in gainful employment of the public sector for at least 22 days: 100% of minimum wage for the first 13 weeks, and 75% of minimum wage for the following 13 weeks.

Periodic adjustment of benefits according to changes in subsistence minimum.

Administrative Organization

State Employment Service and its local offices, administration of program.

Family Allowances

First law: 1944.

Current law: 1993, as amended in 1997 and 1998.

Type of program: Dual universal and social assistance systems.

Coverage

Families (including those headed by unemployed, disabled, or single parents, or unmarried mothers) with one or more children.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same. Central government budget allocations to allowances for children aged 3 and older; and local budget allocations to means-tested allowances.

Qualifying Conditions

Family allowances: All children under age 3, and children aged 3-16 (or 18 if student not receiving education stipends) receive full benefit rates if in families whose monthly per capita income does not exceed 40% of minimum per capita consumer budget in previous year; receive half the benefit rates, if preceding year family income equal up to 50% of the minimum per capita consumer budget.

Family Allowance Benefits

Family allowances: Monthly benefits for each child under age 3: 35% of the minimum per capita consumer budget. Child aged 3-16 (18 if student not receiving stipend): 15% of minimum per capita consumer budget.

Additional monthly allowances to single mothers (or single parent who is not receiving alimony for child care): 25% of monthly benefit for each child, until child reaches age 16 (18 if student); to single mothers who were orphans (former wards of children's homes), to families with disabled children under age 18, to wives of military servicemen on regular duty: 50% of monthly benefit; to each child under age 18 who is infected with HIV or AIDS, 30% of minimum per capita consumer budget, and to carer of disabled child under age 18: 40% of the minimum per capita consumer budget.

Additional monthly benefit to single mothers of children under age 18 months: 15% of the minimum per capita consumer budget.

Birth grant (not means-tested): Lump sum equal to the minimum per capita consumer budget.

Administrative Organization

Ministry of Social Protection, general oversight of the program. Enterprises and employers, payment of benefits to employees; local offices of social protection, administration of program to non-working mothers.

Old Age, Disability, Death

First law: 1900 (old age), 1944 (disability).

Current laws: 1967, 1990, and 1996 (old age pensions for employees), 1963 (disability), 1969 (means-tested allowance for aged).

Type of program: Social insurance system.

Exchange rates: U.S.\$1.00 equals 34.8 francs.

One euro equals 40.34 francs.

Coverage

Employed persons (special provision for miners and seamen). Special systems for self-employed persons and public employees. (Coverage for disability pensions as shown for sickness and maternity, below.)

Source of Funds

Insured person: 7.5% of earnings. Pensioner, 3.5% of disability pension unless its amount after deduction becomes less than 37,067 francs or 44,477 francs with dependents; 3.5% of prepension unless its amount after deduction becomes less than 37,093 francs or 44,593 francs with dependents.

Employer: 8.86% of payroll.

Government: Annual subsidies.

Contributions paid on 108% of earnings for wage-earners and 100% of earnings for salaried employees, including vacation bonus in both cases.

(Disability pensions and funeral grants financed through sickness and maternity insurance.)

Qualifying Conditions

Old-age pension: Age 65 and 45 years of coverage for both men and women, to be phased in by 2009. In the interim, the retirement age for women is: age 61 in January 1999, 62 in 2000, 63 in 2003, 64 in 2006, and 65 in 2009. Full benefit based on following years of coverage for women: 41 years in January 1999, 42 years in 2000, 43 years in 2003, 44 years in 2006, and 45 years in 2009. Unemployed men or disabled may choose to remain under the old (prepension) system until age 65.

Prepension: Men may retire at age 60 if replaced by unemployed worker, years to age 65 credited. Beneficiaries of prepension must remain with program to age 65. Prepension provisions were terminated as of December 31, 1990. Prepension supplement, see unemployment benefits below. Women may retire if unemployed or disabled between age 61 and 65, according to transitional provisions as above.

Pension not paid if employment income is more than 287,760 francs a year (431,640 francs with dependent children).

Disability pension: Loss of 2/3 of earning capacity in usual occupation. 6 months of insurance, including 120 days of actual or credited work and insurance during last quarter.

Survivor pension: Insured had coverage during entire period since age 20 or was pensioner at death; otherwise, proportionately reduced pension.

Old-Age Benefits

Old-age pension: Full pension, 60% of average lifetime earnings, or 75% for married couple; in computing pension, past earnings are adjusted to reflect wage and price changes.

Reduced pension (if full qualifying period not met): Percent of full pension corresponding to portion of period completed.

Special old-age pension to divorced husband or wife at age 60: 37.5% of former spouse's earnings during marriage, less any pension earned in own right during the same years.

Means-tested allowance: 20,916 francs a month (single) or 27,889 francs a month (couple).

Adjustment: Automatic periodic adjustment of pensions for retail price changes.

Minimum pensions: 28,331 francs a month (single) or 35,402 francs a month (married couple) if insured during full qualifying period.

For workers with 2/3 of insurance required for full pension, minimum pension proportionately reduced.

Permanent Disability Benefits

Disability pension: Equal to 65% of lost wages for employee with dependents; 40% if no dependents; 45% if no dependents but living with others who have no income. Payable after 1 year of incapacity (1st year paid under sickness benefit).

Minimum benefit: 957 francs a day (single), 1,337 francs a day (family), or 1,070 francs a day for those living alone; maximum, 1,479 francs a day (single) or 2,213 francs a day (family).

Adjustment: Automatic periodic adjustment of benefits for retail price changes.

Survivor Benefits

Survivor pension: 80% of old-age pension of insured. Minimum: 334,252 francs a year if worker fully insured for full qualifying period for pension, plus vacation allowance of 18,092 francs a year. For survivors of workers with 2/3 of full period, minimum pension proportionately reduced.

Payable to widow or widower aged 45 (at any age if disabled or caring for child). Married at least 1 year (waived if child born or accidental death). Pension not paid if employment income exceeds 575,520 francs a year (719,400 francs with dependent children).

Survivor's pension plus widow or widower's own pension may not exceed 110% of own pension. Widow or widower who is ineligible for regular pension receives pension for 12 months.

Orphans: 10,395 francs a month for each orphan, payable under family allowances system.

Funeral grant: Lump sum of 6,000 francs, payable under sickness insurance.

Means-tested allowances payable to needy survivors.

Adjustment: Automatic periodic adjustment of benefits (except funeral grant) for retail price changes.

Administrative Organization

Ministry of Social Affairs, Public Health and the Environment, general supervision.

National Social Security Office in Ministry, collection of contributions and distribution to national offices administering benefits.

BELGIUM

National Pensions Office, administrative management of old-age and survivor pensions and financial management of program.
National Insurance Institute for Sickness and Disability, general administration of disability pensions.

Sickness and Maternity

First law: 1894 (mutual benefit societies).

Current law: 1994.

Type of program: Social insurance system.

Coverage

Employed persons (must enroll with mutual benefit society or public auxiliary fund). Pensioners and other social security beneficiaries also covered for medical benefits. Special systems for self-employed persons (basic protection only) and seamen. Voluntary affiliation for persons not under compulsory coverage.

Source of Funds

Insured person: Medical benefits, 3.55% of earnings. Cash benefits and disability pensions, 1.15% of earnings. Pensioner, 3.55% of old-age and survivor pension (exempt if pension amount after deduction becomes less than 38,762 francs a month for single person and 45,939 francs for person with dependents).

Employer: Medical benefits, 3.8% of payroll. Cash benefits and disability pensions, 2.2% of payroll plus 0.15% to finance maternity benefits.

Government: Subsidy for management of social security system. Proceeds from surcharge on automobile insurance and on hospitalization insurance premiums, and a tax on profit made on reimbursable drugs.

Qualifying Conditions

Sickness and medical benefits: 6 months of insurance, including 120 days of actual or credited work, or 400 hours.

Maternity benefits: Female employees, 6 months of insurance preceding confinement.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of earnings up to a maximum of 3,698 francs a day, payable from the third week of incapacity for up to one year. Employer pays wage-earners 100% of earnings for the first 7 days of incapacity, and 60% of the part of earnings not exceeding the ceiling taken into account for the calculation of sickness and disability benefits for the next 7 days.

Employer also pays supplementary payments for the 23 days following the first 7 days of incapacity. These payments correspond to 25.88% of the part of earnings not exceeding the ceiling taken into account for the calculation of sickness and disability benefits, and to 85.88% of the part of earnings exceeding the ceiling.

Cash sickness benefit is payable from the third week of incapacity and is entirely combinable with the supplementary payments paid by the employer.

Employer pays salaried employees 100% of earnings for the first 30 days of incapacity. Thereafter, cash sickness benefit of 60% of earnings is payable for the rest of the first year of incapacity in case of a sole income or if the salaried employee has dependents; 55% if no dependents.

From the second year of incapacity, an employed person with dependents is entitled to 65% of lost earnings. If he is without dependents, 40% (single) or 45% (couple) of his earnings are payable.

Cash maternity benefit: 82% of earnings for 1st month for salaried employees (79.5 for the unemployed), and 75% of earnings thereafter. Payable for 7 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Includes general and specialist care, surgery, hospitalization, medicines, laboratory services, maternity care, dental care, nursing, rehabilitation, transportation, and appliances. Insured pays co-payment of varying amounts depending on income and status. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs, Public Health, and the Environment, general supervision.

National Social Security Office in Ministry, collection of contributions.

National Sickness and Invalidity Insurance Institute, coordination of program together with various management committees for cash and medical benefits.

Local agencies paying benefits: about 90 approved private mutual benefit societies, federated into 5 national unions and a separate fund for railway employees; and district offices of public auxiliary fund, for persons not belonging to mutual society.

Work Injury

First law: 1903.

Current laws: 1963 (occupational diseases), 1971 (work accidents).

Type of program: Social insurance system.

Coverage

Employed persons, including casual labor.
Special systems for public employees.

Source of Funds

Insured person: None.

Employer: Occupational injuries, 0.3% of payroll plus insurance premium varying according to risk. Occupational diseases, 1.10% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of base earnings, payable until recovery or permanent disability established.

Partial temporary disability: Equal to the difference between earnings prior to injury and current earnings (after partial take-up of work). In case of occupational diseases, temporary disability benefit

(for total or partial disability) is not payable unless disability lasts at least 15 days.

Adjustment: Periodic adjustment of benefits for retail price changes.

Permanent Disability Benefits

Permanent disability pension: 100% of earnings in case of occupational disease, if totally disabled.

Constant-attendance supplement: Level depending on degree of need of assistance based on average minimum monthly salary required for full time worker (not paid after the 91st day of hospitalization).

Partial disability: Percentage of base earnings corresponding to the degree of permanent disability except where less than 10% (reduced to half between 0 and 5% and to a quarter between 5 and 10%).

Adjustment: Automatic periodic adjustment of benefits for retail price changes (except those for disability of less than 16%).

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, dental treatment, hospitalization, medicines, appliances, and transportation; full reimbursement according to schedule, but restrictions are applicable in the case of work accidents and of occupational diseases.

Survivor Benefits

Survivor pension: 30% of earnings of deceased up to maximum. Payable to widow or widower and to divorced spouse, if receiving alimony. No payment to cohabitant.

Orphans: 15% of covered earnings of deceased per orphan (20% if full orphan) under age 18 (or older if entitled to family allowance); payable to combined total of 45% (or 60%).

Other survivors: Parent, grandchild, brother, or sister under age 18, without condition of predecease or of the absence of entitled children, but subject to dependence on deceased's earnings..

Maximum survivor pensions: 75% of earnings of deceased.

Funeral grant: Lump sum of 30 days' earnings; minimum equivalent to sickness benefit.

Transport costs: Includes administrative costs and actual transport of body to place of burial (even if abroad).

Adjustment: Periodic adjustment of benefits for retail price changes.

Administrative Organization

Ministry of Social Affairs, Public Health and the Environment, general supervision.

Work injury: Work Injury Fund, a public interest organization, administration of program, responsible for controlling benefits paid by community insurance funds and private companies.

Occupational diseases: Occupational Diseases Funds, public interest organization, joint administration by employers and employees, responsible for compensation of injured workers.

Extensions: Stage performers, temporary workers, home workers, carriers of goods and persons, disabled workers, and professional sportsmen and sportswomen.

Source of Funds

Insured person: 0.87% of earnings.

Employer: 1.46% of earnings. Financing of additional unemployment benefits is in the framework of prepension collective agreements.

Government: Covers any deficit.

Qualifying Conditions

Unemployment benefit: From 312 days of insured employment in last 18 months to 624 days in last 36 months, rising with age. Registered at unemployment office. Capable, willing, and available for work. Unemployment not due to voluntary leaving, discharge for misconduct, or unjustified refusal of suitable offer (disqualification for 8 to 52 weeks; exclusion from re-admission if deliberate intent). Prepension supplement: Age 58, with 25 years of employment.

Unemployment Benefits

Unemployment benefit: Household heads, 60% of maximum earnings (58,734 francs a month from October 1, 1997); singles, 60% of earnings for first year, then 42%; cohabitants, 55% of earnings for first year, then 35% for the 5th quarter plus 3 additional months for each year of prior employment, then a lump sum of 13,052 francs.

Unemployed aged 50 or more with 20 years of employment and unemployed for 12 months can receive a monthly supplement set according to the level of lost earnings. Singles aged 55 or more, are guaranteed 60% of their previous salary level.

Job search benefit: Unemployed youth eligible for variable amount depending on age and family status, between 7,462 and 17,316 francs (except for household head: 30,628 francs).

Prepension: Unemployment benefit of 60% of earnings. Prepension supplement: 50% of the difference between monthly benefit and net earnings (gross earnings ceiling of 100,425 francs from October 1, 1997). Payable until age of retirement.

Adjustment: Periodic adjustment of benefits for price changes.

Supplementary subsistence benefits payable to specified occupational groups to assure minimum income, under collective agreement.

Administrative Organization

Ministry of Employment and Labor, general supervision.

National Social Security Office, collection of contributions.

National Employment Office, decision on claims, supervision of paying agencies, and specific mission in relation to employment policies through 30 regional offices.

Local agencies paying benefits: Public payment offices, or trade unions for own members.

Family Allowances

First law: 1930.

Current laws: 1967, 1969, and 1971 (means-tested allowances).

Type of program: Employment-related system.

Unemployment

First law: 1920.

Current law: 1992.

Type of program: Social insurance system.

Coverage

Employed persons.

BELGIUM

Coverage

Gainfully occupied persons or social insurance beneficiaries with 1 or more children. Special systems for public employees and self-employed persons.

Families not covered above eligible for means-tested allowances.

Source of Funds

Insured person: None.

Employer: None.

Distribution of social security resources according to the needs of the family allowances scheme.

Government: Subsidies to employee and self-employed programs covering any deficits.

Qualifying Conditions

Family allowances: Child must be under age 18; 21 if disabled; or 25 if full-time student or seeking employment.

Eligible children may include dependent grandchildren, brothers, sisters, stepchildren, and other dependent minors.

Income limit for means-tested allowances: 86,792 francs a quarter with 1 child, increasing by 20% for each other child.

Family Allowance Benefits

Family allowances: 2,706 francs a month for 1st child (4,084 francs if child of old-age pensioner or of person unemployed for more than 6 months, 5,670 francs if child of disabled worker or disabled person), 5,007 francs for 2nd (5,861 francs for 2nd child of old-age or disability pensioners), 7,476 francs a month for 3rd, (7,626 for 3rd child of old-age or disability pensioner or unemployed).

Supplement of 471 francs a month for 1st child aged 6-12, 718 francs if 12-16, and 758 francs a month if over age 18. Supplement for disabled child under age 21: 12,173 francs a month (with further increments based on degree of disability).

Birth grant: 36,660 francs for 1st birth, 27,583 for 2nd and subsequent births.

Means-tested allowance payable to families not eligible for regular allowances.

Adjustment: Periodic adjustment of benefits for wage and price changes and other economic factors.

Contributions under family allowance also are used to finance child care centers.

Administrative Organization

Ministry of Social Affairs, Public Health and the Environment, general supervision.

National Social Security Office, collection of contributions.

National Family Allowances Office, distribution of contributions among individual funds.

Family allowances are paid by about 32 approved private occupational, regional and specialist funds, and by an auxiliary public fund. (National office for family allowances for salaried employees.)

Old Age, Disability, Death

First and current law: 1979.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2 Belize dollars (B\$).

Coverage

Employed persons aged 14-64, including public servants (compulsory retirement at age 65, with option to retire at age 60). Exclusions: Casual labor, family labor, persons employed less than 8 hours a week, domestics working less than 24 hours a week, and military personnel.

Voluntary continuation of coverage for old age and death for some workers entering self-employment.

Source of Funds

Insured person: Weekly contributions according to four wage classes: B\$0.12 if weekly earnings under B\$40; B\$0.55 for earnings from B\$40-B\$69.99; B\$0.90 if B\$70-B\$109.99; and B\$1.30 for weekly earnings over B\$110.

Employer: B\$1.63, B\$3.30, B\$5.40, and B\$7.80, respectively, according to the four wage classes above. If a pensioner between the ages of 60 to 64 is employed, only the employer contributes B\$1.50 weekly; if the employed pensioner is 65 years of age or older, the employer pays B\$2.60 weekly.

Government: Contributes as employer. Also covers any deficits.

Qualifying Conditions

Old-age pension: Age 60 and retired from insurable employment (latter condition not required if insured person has attained 65 years of age), with 500 weeks of contribution paid or credited of which 150 actually paid. Retirement necessary.

Disability pension: At least 150 weeks of contribution have been paid since inception of program, with at least 110 contributions paid in last 5 consecutive contribution years immediately before the year of disability; and 5 contributions paid or credited out of 13 weeks immediately before the week in which the illness leading to disability commenced.

Survivor pension: Insured was pensioner or eligible for pension at time of death.

Funeral grant: 50 weekly contributions paid.

Old-Age Benefits

Old-age pension: 30% of average weekly earnings, based on highest 3 years of earnings in last 15 years, plus 2% of earnings for each 50 weeks of contribution in excess of 500 weeks up to 750 weeks, and 1% of earnings for each 50 weeks of contribution over 750.

Maximum benefit: 60% of average earnings. Minimum benefit: B\$35.00 per week.

Retirement grant: Payable to an insured person retiring after age 60 and not qualifying for a retirement pension. Contribution conditions: not less than 26 contributions paid. Amount of grant: Six times the average weekly insurable earnings paid or credited, or 2-1/2 times the sum of earnings divided by the number of weeks of contributions, whichever is greater.

Minimum grant: B\$400

Permanent Disability Benefits

Disability pension: Same as old-age pension if at least 500 weeks of contribution. If less, 25% of average weekly earnings with 150 to 299 contributions, plus 1% of earnings for each 50 contributions from 300 to 499 weeks.

Maximum benefit: 60% of average earnings.

Minimum benefit: B\$35.

Disability grant to noninsured: Payable to a disabled person not qualifying for a disability pension but who has at least 26 weekly contributions paid. Amount of grant: same as retirement grant.

Minimum grant: B\$400.

Survivor Benefits

Survivor pension: 66-2/3% of pension paid or payable to insured, to widow at age 50 (or disabled) and to dependent widower. 40% to eligible parents. Orphans: 25% of pension of insured payable to each child under age 16 (or age 21 if receiving full-time education); 40% if child is disabled.

Maximum survivor pension: 100% of pension paid or payable to the deceased.

Funeral grant: B\$1500 on death of insured person; B\$1000 to insured person on the death of the spouse; B\$500 to insured person on the death of dependent child.

Administrative Organization

Ministry of Finance and Social Security, general supervision. Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash sickness and maternity only.

Coverage

Employed persons aged 14-64, including public servants.

Exclusions: Casual labor, family labor, persons employed less than 8 hours per week, domestics working less than 24 hours per week, and military personnel.

Source of Funds

Insured person: See pension contributions above.

Employer: Same

Government: Contributes as employer. Also covers any deficits.

Qualifying Conditions

Cash sickness benefits: Currently employed; 50 weeks of contributions including 5 of last 13 weeks before onset of illness.

Maternity benefits: 50 weeks of contribution, including 25 of the last 39 consecutive weeks ending 6 weeks before confinement, or the day from which the benefit was claimed.

Maternity grant: 50 weeks of contribution, including 25 of 50 weeks preceding confinement.

Sickness and Maternity Benefits

Sickness benefit: 80% of average insurable earnings.

BELIZE

Payable for up to 156 days. Thereafter, period extended for an additional 13 weeks at 60% of average insurable earnings.
Maternity allowance: 80% of average insurable earnings. Payable for up to 12 weeks, beginning 6 weeks before confinement or the day from which the benefit was claimed.
Maternity grant: B\$100 per child.

Administrative Organization

Ministry of Finance and Social Security, general supervision.
Social Security Board, administration of program.

Work Injury

First and current law: 1979.
Type of program: Social insurance system.

Coverage

Employed persons aged 14 and over, including public servants.
Exclusions: Casual labor, family labor, employed persons working less than 8 hours per week, domestics working less than 24 hours per week, and military personnel.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Contributes as employer. Also covers any deficits.

Qualifying Conditions

Work-injury benefits: No contribution requirements and no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of average earnings. Payable after 3-day waiting period for up to 156 days. (May be extended at 60% of average insurable earnings.)

Permanent Disability Benefits

Permanent disability pension: 60% of average insurable earnings if totally disabled.
Minimum: B\$35 per week.
Partial disability: Percent of full pension proportional to degree of disability.
Minimum: B\$35 per week. Lump-sum grant if disability is less than 25%. Constant-attendance allowance: 25% of pension.

Workers' Medical Benefits

Medical benefits: Full medical care at government hospital or clinic, or treatment abroad if deemed necessary.
Death benefit: If death is a result of an injury or disease arising from employment, survivors of the deceased qualify for a death benefit similar to survivor benefit.

Administrative Organization

Ministry of Finance and Social Security, general supervision.
Social Security Board, administration of program.

Old Age, Disability, Death

First and current law: 1970.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons. Special system for public employees.
Voluntary provident fund for citizens working abroad.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 6.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: 55 (50 if prematurely aged) with 20 years of insurance; 60 months of contribution during last 10 years.

Retirement from gainful employment.

Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance and 6 months of contribution in 12 months preceding incapacity.

Survivor pension: Deceased was pensioner or met pension requirements at death or had 180 months of insurance.

Not payable abroad unless reciprocal agreement.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher), for 5 to 15 years of insurance.

Increment of 2% for every year of insurance beyond 15 years.

Minimum pension: 60% of guaranteed minimum wage (SMIG).

Maximum: 80% of average monthly earnings.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension at age 55 (or 50 if prematurely aged) but at least 12 months of contribution.

Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). Years under age 55 at time of claim credited as 6-month periods of insurance.

Increment of 2% for each year of insurance beyond 15 years.

Minimum pension: 60% of guaranteed minimum wage (SMIG).

Maximum, 80% of average monthly earnings.

Constant-attendance supplement: 50% of pension.

Adjustment: Pension adjusted for cost-of-living changes, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower, if married at least 1 year before death of spouse.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan; 50% payable if there are at least 2 orphans.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: 1 month's accrued pension of insured for each 6 months of insurance, if insured failed to meet qualifying conditions for pension.

Adjustment: Pensions adjusted for cost-of-living changes, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision. Benin Social Security Office, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 0.2% of payroll.

Government: None.

Qualifying Conditions

Maternity benefit: 6 months of employment covered by insurance.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave and pay 60% of all medical costs; employee pays 40%).

Maternity benefit: 100% of earnings (employer pays half).

Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Labor code of 1998 requires employers to provide 60% of health and medical services for employees; employee pays 40%).

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below. Dependent children and wife receive same benefits as insured according to the labor code.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision.

Benin Social Security Office, administration of program.

Work Injury

First law: 1952.

Current law: 1959.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, students at technical schools, and members of cooperatives.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to risk in establishment.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 50% the degree of incapacity for the portion of disability between 1% and 50%, and by 150% the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of earnings.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, prosthesis and transportation.

Survivor Benefits

Survivor pension: 30% of annual earnings of insured, payable to widow and dependent disabled widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each, up to a maximum of 30%.

Maximum survivor pensions: 85% of annual earnings.

Funeral grant: Lump sum of 25% of average earnings of the insured.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision.

Benin Social Security Office, administration of program.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working at least 18 days a month, or be a social insurance beneficiary (or a widow of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child from 1st birthday.

Prenatal allowance: 500 CFA francs a month for 9 months.

Maternity allowance: 700 CFA francs a month for 12 months.

Worker's household allowance: Lump sum of 6,000 CFA francs for 1st birth; 3,000 CFA francs each for 2nd and 3rd.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor and Administrative Reform, general supervision.

Benin Social Security Office, administration of program.

Family Allowances

First and current law: 1955.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 8.8% of payroll.

Government: None.

Old Age, Disability, Death

First law: 1967 (old-age and survivor benefits only).
 Current law: 1970 (old-age and survivors) and 1980 (disability).
 Type of program: Social insurance system.
Exchange rate: U.S. \$1.00 equals 1 Bermuda dollar (B\$).

Coverage

Employed and self-employed persons over age 16, except full-time students who work weekends or during school vacation periods.
 Exclusions: Those not ordinarily resident unless gainfully occupied for more than 26 consecutive weeks.
 Voluntary insurance for formerly covered persons.

Source of Funds

Insured person: B\$21.34 per week; over age 65, none.
 Self-employed, B\$42.68 per week; over age 65, B\$21.34 per week.
Employer (including Government as employer): B\$21.34 a week.
Government: None.

Qualifying Conditions

Old-age pension: Age 65 and 484 weeks of contribution with 50 weeks of contribution for each year of insurance (reduced pension if 25-49 weeks).
 Retirement not necessary. Payable abroad.
 Noncontributory pension: Age 65 and Bermudian with at least 10 years of continuous residency during the 20 years immediately preceding application, not qualifying for regular old-age pension.
Disability benefit: Age 18 to 64. Employed immediately before incapacity, unable to work during a full year, and 150 weeks of contribution with 50 weeks of contribution for each year of insurance (reduced pension if 25-49 weeks).
 Noncontributory disability benefit: Age 18 to 64. 10 years of residency, and permanent incapacity for employment.
Survivor benefit: Deceased was pensioner or met pension requirements, married 3 years.
 Widow credited for contribution purposes every week she receives a survivor pension, may substitute husband's contribution record for her own.

Old-Age Benefits

Old-age pension: B\$148.70 per week, plus 87 cents for every 26 weeks of contribution over 484.
 Reduced pension: B\$323.07, B\$387.68, B\$452.30, B\$516.91, or B\$581.53 per month if yearly average number of weeks of contribution is 25-29, 30-34, 35-39, 40-44, and 45-49, respectively.
 Noncontributory pension: B\$296.51 per month.
 Minimum pension (means-tested): B\$305.10 per month if income is under B\$4,000 a year.
 Lump-sum old-age grant: If ineligible for pension, refund of employer-employee contributions.

Permanent Disability Benefits

Disability benefit: B\$430.64 per month.
 Reduced pension: Benefit reduced in proportion to number of average annual weeks of contribution if less than 50 but 25 or more.
 Noncontributory benefit: B\$296.51 per month.

Lump-sum disability grant: If ineligible for pension, refund of employer-employee contributions.

Survivor Benefits

Survivor pension: B\$646.14 per month.
 Reduced pension: Same as old-age pension.
 Payable for 26 weeks, or until dependent children reach age 16, or for life if over age 50 or disabled, or until remarriage.
 Orphans: B\$64.49 per month.
 Lump-sum survivor grant: If deceased did not meet qualifying conditions, refund of employer-employee contributions.

Administrative Organization

Ministry of Finance, general supervision.
 Department of Social Insurance, administration of program.

Sickness and Maternity

First and current law: 1970 (hospitalization only).
 Type of program: Compulsory insurance with public or private carrier, or approved employer-operated plan.
 Individual or voluntary insurance.

Coverage

All residents.
 Employers liable to carry insurance for employees and their nonemployed spouses.

Source of Funds

Insured person: B\$40.15 a month per employee and nonemployed spouse. Other persons, B\$80.30 a month.
Employer: B\$40.15 a month per employee and nonemployed spouse.
Government: Cost of care of residents aged 65 to 74 years (80%), residents aged 75 and over (90%), resident children, and indigent persons (100%) through government grant.

Qualifying Conditions

Medical benefits: No minimum qualifying period except 10 months' waiting period in case of maternity.

Workers' Medical Benefits

Medical benefits: The Hospital Insurance Commission, or private insurance company or employer plan reimburses hospital for services provided.
 Inpatient and outpatient services, including room and board, nursing, laboratory services, drugs, appliances, resident doctor services, surgery, ambulance services, maternity, and physical therapy.
 Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Finance through the Department of Social Insurance, general supervision.
 Hospital Insurance Commission, administration of program.

Work Injury

First and current law: 1965.

Type of program: Individual employer-liability system.

(The government may require employers to carry insurance.)

Coverage

Employed persons and apprentices.

Exclusions: High earners (white collar only), casual labor, and family labor. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period, but incapacity must last more than 3 days.

Temporary Disability Benefits

Temporary disability benefit: 50% of lost earnings (maximum B\$170 a week) or lump sum. Total benefit paid out may not exceed the permanent disability grant for which the insured would be eligible.

Permanent Disability Benefits

Permanent disability benefit: If totally disabled, 4 years' earnings. Maximum, B\$53,000; minimum, B\$5,500.

Constant-attendance supplement: 25% of permanent disability grant. Partial disability: Percentage of full grant in proportion to the loss of earning capacity.

Workers' Medical Benefits

Medical benefits: Cost of necessary medical care, including hospitalization (maximum, prevailing public ward charge up to 56 days), emergency outpatient treatment, surgery (according to fee schedule), medical expenses up to B\$1,000 (including nursing, ambulance, and medicines), prosthetic devices up to B\$2,000, and transportation up to B\$250.

Survivor Benefits

Survivor benefit: Lump sum equal to 3 years earnings or B\$42,000 (whichever is less), minus any permanent disability payments.

Payable to dependents wholly dependent on worker's earnings.

Partial grant paid to those partially dependent on worker's earnings.

Funeral grant and medical expenses: Up to B\$2,000 if no dependents.

Administrative Organization

Ministry of Home Affairs, general supervision.

Agreement between employer and insured on the amount payable supervised by courts. Supreme Court administers lump sums.

Old Age, Disability, Death

First law: 1956 (implemented 1959).
 Current laws: 1996 (private insurance, implemented in 1997).
 Type of program: Mandatory private insurance system.
Exchange rate: U.S.\$1.00 equals 5.62 bolivianos (Bs).

Note: In mid-1997 the social insurance system was closed. A new mandatory privatized system took its place. Recognition bond provided for past contributions under the old system that will be paid as part of the pension.

Coverage

All workers. Voluntary coverage for self-employed.

Source of Funds

Insured person: 10% of earnings for retirement plus 2.5% for disability and survivors insurance and administrative fee.
Employer: 2% of payroll for disability.
Government: Payment of pensions under the old social insurance system and social assistance under new privatized system.
 Maximum earnings for contribution purposes: 60 times the national minimum wage.

Qualifying Conditions

Old-age pension: Age 65 or when accumulated savings and interest permit benefit of at least 70% of average of last 5 years' covered earnings.

Disability pension: Less than age 65 and between 18 months and 5 years of contributions.

Survivor pension: Deceased was insured.

Old-Age Benefits

Old-age pension: Insured's contributions plus accrued interest. Purchase fixed or variable annuity.
 Social assistance benefit (*bonosol*): paid at age 65 to those over age 21 at time of implementation of program. For the first five years of operation, equal to \$248 per year; after that, adjusted every three years by Superintendent of Pensions.

Permanent Disability Benefits

Disability pension: 70% of average salary during last 5 years. If contributions between 18 months and 5 years, benefit based on average of last 12 months. Additional 10% of last monthly salary made to old-age pension account of disabled employee younger than age 65 with at least 18 months of contributions in the last 36 months. Benefit payable until age 65 when eligibility for old-age pension begins.

Survivor Benefits

Survivor pension: Proceeds from deceased's account plus accrued interest. Payable to spouse, dependents, parents or siblings. Minimum, 70% of average of last 5 years' earnings or at least 18 months of contributions made for between 18 months and 5 years. Widow, 80% of insured's pension; orphans, 20% to each dependent child.
 Funeral grant: Bs1,100.

Administrative Organization

System of Financial Regulation, financial supervision of program. Superintendent of Pensions, administration of program. Insurance companies, payment of benefits.

Sickness and Maternity

First law: 1949.
 Current law: 1987.
 Type of program: Social insurance system. Cash and medical benefits.

Coverage

All workers. Voluntary coverage for self-employed. Health insurance for those over age 60.

Source of Funds

Insured person: None. (Pensioners, 5% of pension).
Employer: 10% of payroll.
Government: None.
 Above contributions also finance temporary work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 2 contributions prior to illness.
Medical benefits: 1 month of contribution in preceding 2 months.
Maternity benefits (cash and medical): 4 months of contribution prior to pregnancy.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings. Payable after 3-day waiting period for up to 26 weeks. May be extended to 52 weeks if medical assistance will prevent permanent disability.
Maternity benefit: 95% of earnings. Payable for up to 45 days before and 45 days after confinement to female worker or spouse. Nursing and prenatal allowances: See family allowances, below.

Workers' Medical Benefits

Medical benefits: Medical services includes general and specialist care, preventive care, diagnostic services, surgery, hospitalization, and medicines.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

National Health Fund, administration of program.

Work Injury

First law: 1924.
 Current laws: 1987 and 1996 (implemented 1997).
 Type of program: Social insurance system.

Coverage

All workers.

BOLIVIA

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Payable under cash sickness and maternity insurance, above.

Permanent Disability Benefits

Permanent disability pension: 70% of average salary during last 5 years. If the disability is 25% or greater, monthly benefit equal to insured's base salary times the degree of disability. For a disability between 10% and 25%, a lump sum is paid.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, hospitalization, medicines, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: See Old Age, Disability, Death, above.

Administrative Organization

Medical benefits: See Sickness and Maternity, above.
Disability and survivors benefits: See Old Age, Disability, Death, above.

Family head must be currently working more than 15 days a month.

Family Allowance Benefits

Family allowances: Monthly allowance for each child. Housing allowance for single or married workers.
Prenatal grant: Milk and cash benefit from the 5th month of pregnancy.
Birth grant: 1 national monthly minimum wage per child.
Nursing allowance: Monthly milk allowance for each child for 12 months following birth (paid in kind).
Burial allowance: 1 national monthly minimum wage per child under age 19.

Administrative Organization

Ministry of Housing and Economic Development, general supervision.
National Secretariat of Pensions, through National Institute of Pensions, administration of program.
Employer pays allowances for single and married adults directly to own employees.

Unemployment

(Labor law requires employer to grant severance pay to dismissed employees. Unemployed workers receive medical and maternity benefits for 2 months following dismissal.)

Family Allowances

First law: 1953.
Current law: 1956 (implemented 1959) and 1987.
Type of program: Employment-related system.

Coverage

All workers. Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Qualifying Conditions

Family allowances: Child must be between age 1 (when nursing allowance ceases) and 19 (no limit if disabled).
Housing allowances payable to both married couples and single persons, with or without children.

Old Age, Disability, Death

First and current law: 1996.

Type of program: Universal pension program.

Exchange rate: U.S.\$1.00 equals 4.35 pula.

Coverage

All citizens of Botswana aged 65 and older. Special system for public employees.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Old-Age Benefits

Old-age pension: Flat-rate pension of 100 pula per month.

Administrative Organization

Department of Labor and Social Security, general supervision and administration of program.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 60 months' earnings, if totally disabled. (Any temporary disability benefit previously paid is deducted).

Minimum benefit: 10,000 pula. Maximum benefit: 100,000 pula.

Constant-attendance supplement: 25% of ordinary benefit.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Maximum benefit: (lump sum), 10,000 pula.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation, up to maximum of 30,000 pula.

Survivor Benefits

Survivor benefit: Lump sum of 48 months' earnings of deceased (less any temporary disability benefit previously paid); minimum, 5,000 pula; maximum, 80,000 pula.

Payable to dependents of deceased. Reduced amount paid if survivors were only partially dependent on insured.

Funeral grant: Lump sum of 100 pula.

Administrative Organization

Department of Labor and Social Security, enforcement of law. Employers may insure liability with private insurance companies.

Unemployment

(Employment Bill provides for severance benefit after 60 months of continuous employment, and up to 14 days paid sick leave per year.)

Sickness and Maternity

(1963 law requires employers in designated areas to provide certain medical services to employees and their families, and also to pay 25% of wages to female employees during 6 weeks before and 6 weeks after confinement.)

Work Injury

First law: 1936.

Current law: 1977.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including members of Armed Forces.

Exclusions: Casual workers and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66% of earnings up to 6 months; may be extended for additional 3-month periods up to 24-month maximum, with approval of Minister. Reduced amounts payable for partial disability.

Payable after 7-day waiting period until recovery or certification of permanent disability.

Old Age, Disability, Death

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry).

Current laws: 1991 and 1998.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.19 reais (R\$).

Coverage

Employed persons in industry, commerce, and agriculture, domestic servants, clerics, and self-employed.

Special systems for public employees and military.

Source of Funds

Insured person: 8%, 9%, or 11% of earnings according to 3 wage levels. Self-employed, 20% of earnings according to 10 wage levels and time spent at each wage level.

Employer: 20% of payroll.

Government: Certain ear-marked taxes to finance administrative costs and defray deficits as well as contributions with respect to employees of state-owned enterprises.

Maximum earnings for employee contribution purposes: 8.54 times the minimum salary for each wage level. For the highest wage level, R\$1,200 as of May 1998.

Minimum benefit equals minimum wage, R\$130 a month as of May 1998. Above contributions also finance sickness and maternity benefits and family allowances.

Qualifying Conditions

Old-age pension: Urban employees: Age 65 (men) or 60 (women) and 35 years of contribution; rural employees: 60 (men) and 55 (women) and 30 years of contributions (men), 25 (women). 15-25 years in various types of arduous employment, with 108 months of contributions in 1999, rising gradually to 180 months by the year 2011.

Compulsory retirement, age 70 (men) and 65 (women) with 108 months of contributions, rising gradually to 180 months by the year 2011.

Transition: up until promulgation of the 1998 law, age 53 (men) with 30 years of contributions and age 48 (women) with 25 years of contributions. Same conditions for length-of-service pension which was eliminated in the 1998 law. Those who do not meet these requirements are subject to other transition rules.

Payable abroad by reciprocal agreement.

Disability pension: Permanent incapacity for work. Minimum of 12 months of contribution.

Survivor pension: Deceased was pensioner, or paid contributions during last 12 months before death.

Means-tested allowance: Needy persons over age 70.

Old-Age Benefits

Old-age pension: 70% of average earnings in last 36 months plus 1% of average earnings for each year of contribution, up to 100% of average earnings.

Length-of-service pension: 70% of average earnings plus 6% per year after 30 years of coverage, up to maximum of 100% of earnings. Proportionally reduced benefits payable to women with 25 years of coverage.

Schedule of payments: 13 payments per year.

Minimum benefit: 100% of minimum wage.

Maximum benefit: R\$1,200 (as of May 1998).

Adjustment: Pensions adjusted to changes in index that determines changes in minimum salary for the following month.

Permanent Disability Benefits

Disability pension: 100% of indexed earnings in last 36 months prior to onset of disability.

Minimum benefit: 100% of minimum wage.

Constant attendance allowance: 25% of disability pension.

Schedule of payments: 13 payments per year.

Adjustment: Pensions adjusted to changes in index that determines changes in minimum salary for the following month.

Survivor Benefits

Survivor pension: 100% of disability pension paid or payable to insured, or 100% of average of indexed earnings during 36 months prior to death of insured, regardless of number of eligible survivors. Divided equally among eligible survivors.

Eligible survivors (in order of priority): Widow, widower, companion, children under age 21 or disabled, stepchildren and dependent minors, parents, unmarried brothers and sisters under age 21 or disabled.

Schedule of payments: 13 payments per year.

Adjustment: Pensions adjusted to changes in index that determines changes in minimum salary for the following month.

Minimum benefit: 100% of minimum wage.

Maximum benefit: R\$1,200 (as of May 1998).

Administrative Organization

Ministry of Social Security and Social Assistance (MPAS), general supervision.

National Social Security Institute (INSS), administration of benefits.

Sickness and Maternity

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry).

Current laws: 1974 (maternity benefit) and 1976 (sickness and medical benefits), and 1988 (maternity under new Constitution).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in industry, commerce, domestic servants, and self-employed.

Special systems for public employees.

Source of Funds

Insured person: See pension contribution above.

Employer: Same, plus 1, 2 or 3% of payroll to finance work accident.

Government: Same.

Qualifying Conditions

Contributions by insured worker during last 12 months.

No minimum qualifying period for cash maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 91% of average earnings in last 36 months. Payable after 15-day waiting period (during which employer is required to pay full wage). Schedule of payments: 13 payments a year if insured has been in payment status for more than 15 days. Minimum benefit: 100% of minimum wage. **Maternity benefit:** Full wage for 120 days, payable 28 days before and 91 days after giving birth (if miscarriage, 2 weeks).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients, in both rural and urban areas. Includes general and specialist care; hospitalization; medicines (patient shares in cost of some); maternity care; dental care; and necessary transportation.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Health, general supervision.

Unified System of Health (SUS), administration of cash benefits.

Work Injury

First laws: 1919, 1944, and 1967.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Employed persons. Special systems for public employees and military.

Source of Funds

Insured person: None.

Employer: Whole cost, through premiums of 1%-3% of payroll according to degree of risk.

Government: None.

Maximum earnings for contribution and benefit purposes: R\$1,200.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Permanent disability: Total loss of capacity to work.

Accident benefit (partial disability): Unable to do work of usual occupation but capable of doing some other work.

Temporary Disability Benefits

Temporary disability benefit: 91% of average indexed earnings in last 36 months prior to accident. Payable after 15-day waiting period (during which labor laws require employer to pay full wages).

Schedule of payments: 13 monthly payments a year.

Permanent Disability Benefits

Permanent disability pension: 100% of covered earnings on day of accident.

Constant-attendance supplement: 25% of pension (no maximum if self-employed).

Accident benefit (partial disability): 50% of value of benefit.

Schedule of payments: 13 payments per year.

Workers' Medical Benefits

Medical benefits: Medical and dental treatment, hospital treatment, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 100% of covered earnings of deceased on day of accident. Divided equally among eligible survivors.

Eligible survivors: Same as for ordinary survivor pensions.

Schedule of payments: 13 payments per year.

Administrative Organization

Ministry of Social Security and Social Assistance (MPAS), general supervision.

National Social Security Institute (INSS), administration of cash benefits.

Unified System of Health (SUS), Ministry of Health, administration of medical benefits.

Unemployment

First law: 1965 (Compulsory savings program from the Length of Service Guaranty Fund).

Current laws: 1990 and 1994.

Type of program: Social insurance system.

In addition, employees have access to savings account to which employers contribute 8% of earnings.

Beneficiary has access in the event of unemployment, marriage, retirement, and other contingencies.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost (proceeds from various ear-marked taxes).

Qualifying Conditions

Unemployment benefit: Varies from 6-11 months, 12-23 months or from 24 months of coverage. Unemployment not due to misconduct. Beneficiary must lack other resources to support self or family.

Unemployment Benefits

Unemployment benefit (means-tested): 50% of average earnings in last 3 months of employment, up to 3 times minimum wage.

Minimum benefit: 100% of minimum wage.

Payable after 60-day waiting period, during 4 months in any 16-month period.

Administrative Organization

Ministry of Labor and Employment (MTE), general supervision.

BRAZIL

Worker Assistance Fund Advisory Council, administration
of program.

Family Allowances

First law: 1941 (large families only).

Current law: 1963.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children except domestic employees.

Source of Funds

Insured person: See Old Age, Disability, Death, above.

Employer: See Old Age, Disability, Death, above.

Government: See Old Age, Disability, Death, above.

Qualifying Conditions

Family allowances: Child must be under age 14 or disabled. Parent must be currently working in job covered by social insurance or be pensioner or sickness benefit recipient. Payable to both parents if both insured.

Family Allowance Benefits

Family allowances: A set amount for each child. Payable monthly.

Administrative Organization

Ministry of Social Security and Social Assistance (MPAS),
general supervision.

Old Age, Disability, Death

First law: 1979

Current law: 1993

Type of program: Social insurance system.

Exchange rate: Uses U.S. currency.

Coverage

Employed and self-employed persons aged 16-65.

Source of Funds

Insured person: 3.25% of earnings. Self-employed, 6.5%.

Employer: 3.25%.

Government: None.

Maximum earnings for contribution and benefit purposes: \$18,096 a year.

Qualifying Conditions

Old-age pension: Age 65 and 500 weeks of contribution. Reduced if 251-499 weeks).

Old-age grant: Age 65 and ineligible for periodic benefit, at least 49 weeks of contribution.

Disability pension or grant: Under age 65; permanent incapacity for any work. Qualifying conditions same as above.

Survivor pension: Widow aged 40 or caring for a child under age 15 (18 if student).

Old-Age Benefits

Old-age pension: 30% of average covered earnings in best 3 consecutive years, increased by 1% of average covered earnings for every 50 weeks of contributions above 500 weeks.

Old-age grant: 6 times average weekly earnings for each 50 weeks of contribution over 50 and below 500 weeks.

Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: Widow's benefit, 66-2/3 of worker's pension or prospective pension.

Child's benefit 1/3 of spouse's benefit. 2/3 if full orphan.

Funeral grant: Depends on age at death. Under age 1, \$300; 1-15 years of age, \$1,200; over age 15, \$2,000.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Source of Funds

Insured person: 0.75% (self-employed, 1.5%) of covered earnings.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions, with 8 weeks of contribution in the last 13 weeks before illness.

Cash maternity benefits: 26 weeks of contribution with 20 weeks contributions in the 39 weeks before confinement.

Maternity grant: Wife of insured worker.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average weekly covered earnings.

Payable for up to 26 weeks.

Maternity benefit: 66-2/3% of average weekly covered earnings in 39 weeks prior to confinement, payable for up to 13 weeks, beginning no earlier than 6 weeks before confinement.

Maternity grant: \$200

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Work Injury

First and current law: 1994.

Type of program: Social insurance system.

Coverage

Same as old-age benefits.

Source of Funds

Insured person: None (except self-employed, 0.5% of earnings).

Employer: 0.5% of wages, up to \$18,096.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability pension: 75% of average weekly covered earnings, payable for up to 26 weeks.

Permanent Disability Benefits

Permanent disability pension: Same as for temporary disability benefit, if permanent incapacity of 100%.

Proportionately reduced for partial disability (30% or more).

A lump sum grant, dependent on degree of disability (1% or more).

Workers' Medical Benefits

Medical benefits: Hospitalization, general, specialist and nursing care. Also medicines, transportation, artificial limbs, etc.

Sickness and Maternity

First law: 1979.

Current law: 1993

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons aged 16-65.

BRITISH VIRGIN ISLANDS

Survivor Benefits

Survivor pension: 75% of worker's pension or prospective pension.

Surviving spouse receives 1/2 of this amount, with remainder divided among other eligible survivors.

Funeral grant: \$1,500.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Old Age, Disability, Death

First law: 1924.

Current law: 1957.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,690 leva.

Coverage

Employees, self-employed persons, farmers, members of liberal professions, artists, and handicraft cooperatives.

Source of Funds

Insured person: 2% of earnings. 1% of earnings as of July 1, 1999.

Self-employed, 32% of income between 2 and 10 national minimum working wages. (22% for old age, survivors and disability, only).

Employer: 37% of payroll (47% or 52% for unusually arduous and unhealthy work); 34.7% of payroll (44.7% or 49.7% for unusually arduous and unhealthy work), 37.7% for teachers as of July 1, 1999.

Government: Any deficit.

Above contributions also finance all other social security benefits as of July 1, 1999. Prior to July 1, 1999 unemployment and health insurance were not included.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 25 years (men) or 20 years (women) of service; at age 65 (men) or 60 (women) proportionately reduced pension if at least 1/2 of period completed. Age and service requirements reduced for arduous and unhealthy occupations, teachers, military, handicapped, and mothers of 5 or more children. Not payable abroad unless reciprocal agreement.

Disability pension: Permanent or long incapacity for work incurred no later than 2 years after work termination; 5 years of service, or 3 years if age 20-25; none if under 20 and insured.

Survivor pension: Deceased had 5 years of service (3 if age 20-25), or was pensioner.

Social pension (income-tested): Over age 70, or totally disabled and over age 16. Unemployment more than 3 months because of liquidation of enterprise and over 57 (men) or 52 (women) and enough years of coverage to qualify for old-age pension.

Old-Age Benefits

Old-age pension: 55% of average earnings during highest 3 consecutive years in last 15 years. All post-retirement earnings after January 1, 1997 will be considered in calculating the highest 3 consecutive years. Increment of 2% of pension per year of service (3% per year for teachers).

Pension and supplements limited to 3 times social pension.

Minimum pension: 115% of social pension.

Social pension: 34,650 leva a month.

Permanent Disability Benefits

Disability pension: Total disability, 55% of average earnings during last 12 months.

Supplement for total disability (and old-age pensioners) requiring constant attendance: 75% of social pension.

Partial disability: incapacity for usual but not all work. 55%, 40% or 25% of earnings, depending upon degree of disability.

Increment of 5% of pension if 10-15 years of service, 10% if 15-20 years, or 15% if over 20 years. Increment of 25% if age 55 and 25 years of coverage (50 and 20 for women).

Minimum disability pension for ordinary illness, depending on degree of disability: 1st, 2nd or 3rd degree, 140%, 130% or 105% of social pension, respectively; for employment accident or work-related illness, 150%, 140% or 115% of social pension.

Minimum pension: 35 leva a month.

Survivor Benefits

Survivor pension: 1 survivor, 50% of disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.

Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren under age 18, (26 if female student, 28 if male student who has completed military service, no limit if disabled); aged or disabled parents or spouse; widowed parent caring for orphan under 16; and needy grandparents.

Minimum pension per survivor: 90% of social pension.

Administrative Organization

National Social Security Institute, general supervision.

Regional Directorates for Social Security, collection of contributions and payment of pensions.

Sickness and Maternity

First law: 1918.

Current laws: 1951, 1973, and 1995.

Type of program: Social insurance for cash benefits and universal system for medical care. As of July 1, 1999, national health insurance.

Coverage

Cash benefits: Employees, farmers, members of liberal professions, and handicraft cooperatives (if insured for all contingencies).

Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same. Also, entire cost of medical care. Compulsory health insurance contributions, as of July 1, 1999.

Qualifying Conditions

Cash sickness and maternity benefits: 6 continuous months of employment immediately before claim (payable up to age 18 or in case of maternity).

Medical care: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: During first 15 days, 70% of earnings if 6 months to 10 years of continuous work, 80% if 10-15 years, or 90% if over 15 years. Thereafter, rates increased by 10% of earnings but not to more than 90%. Payable from 1st day for duration of sickness.

Maternity benefit: 100% of earnings for 4-6 months, depending on number of other children in family. Additional leave, paid at level of national minimum wage, until child is 2 years old. May be followed by leave without pay until child reaches age 3.

Payable under certain circumstances to father or grandparent, if mother agrees.

Workers' Medical Benefits

Medical benefits: Health insurance system introduced in 1999. Medical services provided directly to patients through facilities of national health service. General and specialist care in health centers, outpatient departments of hospitals, or home; hospitalization; prescribed medicines; dental care; and necessary appliances. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head. Funeral grant: 1 national minimum wage (61,000 leva as of January 1, 1999).

Administrative Organization

National Social Security Institute and Health Insurance Fund, general supervision.
National Social Security Institute, administration of cash benefits. Employers pay cash benefits for own employees and deduct from contributions due.
Health Insurance Fund, collects contributions and pays for medical services.

Work Injury

First law: 1924.
Current laws: 1951 (short-term benefits) and 1957 (pensions).
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 10% of payroll.
Government: Same. Also, entire cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings.
Payable from 1st day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Total disability (disabled for all work), 70% of earnings.
Minimum, 150% of social pension.
For total disability requiring constant attendance: supplement of 75% of social pension. May be paid along with other pension.
Partial disability: Incapacity for usual but not all work. 35% or 55% of earnings, depending upon degree of disability.
Minimum: 140% or 115% of social pension.

Workers' Medical Benefits

Medical benefits: Provided under National Health Insurance System.

Survivor Benefits

Survivor pension: 1 survivor, 50% of work injury disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.
Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren age 18 and under; aged or disabled parents or spouse; parent or widow caring for orphan under age 16.
Minimum pension: 90% of social pension.
Funeral grant: 1 national minimum wage (61,000 leva).

Administrative Organization

National Social Security Institute, general supervision.
Regional Directorates for Social Security, payment of benefits.

Unemployment

First law: 1925.
Current law: 1989.
Type of program: Compulsory insurance system.

Coverage

Employed persons; graduates of vocational schools and schools of higher education.

Source of Funds

Insured person: None.
Employer: 4% of payroll.
Government: Covers cost of benefits for unemployed government workers and graduates of vocational schools and schools of higher education (also family allowances for latter).

Qualifying Conditions

Unemployment benefit: 6 months of employment in last year or for qualified graduates.
Unemployment not due to voluntary leaving, dismissal for misconduct, refusal of suitable offer, transfer, or training.
Registration at employment offices 7 days after dismissal or 1 month in case of warning.

Unemployment Benefits

Unemployment benefit: For full-time employment, 60% of average earnings during last 6 months of which contributions have been paid, but not less than 90% or more than 140% of the minimum national wage. For part-time employment proportionately reduced benefit.
Increment for inflation. Different increments if taking courses in vocational training or taking care of two or more children.
Duration depends on age and length of coverage: up to 5 years regardless of age, 6 months; more than 5 years and up to age 40, 7 months; more than 5 years and above age 40, 8 months; 10 years and above age 45, 9 months; more than 20 and above age 51 (men), 10 months, (women) 12 months; 25 years and over age 56 (men), 12 months.
Payable from first day of unemployment if registered within 7 days or 1 month in case of warning after dismissal; otherwise from date of

registration. Persons graduating from higher education and not employed within 1 month after graduation, 80% of national minimum wage for not more than 6 months; persons graduating from vocational schools and not employed within three months after registration, 80% of minimum wage for 3 months. Eligible also after completion of statutory military service.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
National Employment Service, administration of program.
Regional employment offices, payment of benefits.

Family Allowances

First law: 1942.
Current law: 1968.
Type of program: Employment-related system.

Coverage

Employees, members of liberal professions, handicraft cooperatives, collective farmers, and social insurance beneficiaries. Special systems for students and single mothers, and military.

Source of Funds

Insured person: See pension contribution, above.

Employer: Same.

Government: Same. Finances child allowances.

Qualifying Conditions

Family allowances: Child must be under age 16 (or 18 if student).

Family Allowance Benefits

Family allowances: 8,540 leva a month for each child. Benefits doubled for handicapped children. Additional payments to single mother.

Birth grants: 1 minimum wage on birth of 1st child, 2 times minimum wage for 2nd, 2 1/2 times minimum wage for 3rd, and 1 minimum wage on birth of 4th and each additional child.

Administrative Organization

National Social Security Institute, general supervision and administration of program.
Employers pay allowances to own employees and deduct payments from contributions due; Peoples' Councils pay single mothers.

Old Age, Disability, Death

First law: 1960.

Current law: 1972.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, technical students, and apprentices.

Exclusions: Temporary workers, and temporarily employed aliens covered in another country.

Special system for public employees.

Voluntary insurance available to self-employed persons who were previously covered as employed persons.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 4.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if prematurely aged, 53 if civil servant). 180 months of insurance.

Retirement from gainful employment necessary.

Payable abroad.

Disability pension: Permanent loss of 2/3 of earning capacity for any work. 5 years of insurance, including 6 months in last year. (No minimum qualifying period if nonoccupational accident ; if occupational accident, see Work Injury.)

Survivor pension: Deceased met old-age or disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months.

Minimum pension: 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.

Child's supplement: See Family Allowances, below.

Old-age settlement: Lump sum equal to 1 month's regular pension for every 6 months of insurance, payable to retired workers at age 55 if ineligible for pension.

Adjustment: Pensions adjusted to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months (years under age 55 at time of claim credited as 6-month periods).

Minimum pension, 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.

Child's supplement: See Family Allowances, below.

Constant-attendance supplement: 50% of pension.

Adjustment: Pensions adjusted to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured.

Payable to widow married to deceased at least 1 year or caring for child or pregnant. Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 40% for each full orphan. Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's old-age pension for every 6 months of insurance, payable to survivors if deceased did not meet qualifying conditions.

Adjustment: Pensions adjusted to cost-of-living changes.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of program; managed by quadripartite board and director.

Sickness and Maternity

First law: 1952.

Current law: 1972.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family Allowances, below.

Government: None.

Qualifying Conditions

Maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings (portion up to contribution ceiling paid by Social Security Fund, earnings above ceiling paid by employer). Payable for 14 weeks, including at least 2 weeks before confinement (may be extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women receive free medical care during pregnancy and confinement. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below. Spouse of insured receives same medical benefits as insured woman.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of contributions and benefits.

Work Injury

First law: 1932.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons (including temporary workers), members of cooperatives, technical students, apprentices, and casual workers.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings, if totally disabled.

For partial disability, pension proportionate to degree of incapacity. Lump sum of 3 years' proportionate pension payable if less than 15% disability.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and dental care, hospitalization, medicines, X-rays, laboratory services, rehabilitation, retraining, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.

Orphans: 10% of earnings for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 30% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings.

Funeral grant: 15 days' covered earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.

Current law: 1972.

Type of program: Employment-related system.

Coverage

Employees (including temporary workers) and social insurance beneficiaries with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.

Employer: 11.5% of payroll.

Government: Any deficit.

Maximum earnings for contribution purposes: 200,000 francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).

Parent must have had 3 months of employment. Payable also to guardian. Payable to pensioners.

Family and prenatal allowances subject to medical care prescribed for mother and child.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child through the 6th.

Prenatal allowance: 350 francs a month for 9 months (paid in 3 installments).

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of program.

BURMA (Myanmar)

Old Age, Disability, Death

Special pension system for public employees only.

Exchange rate: U.S.\$1.00 equals 348 kyats.

Survivor Benefits

(Funeral grant of 1,000 kyats payable under sickness insurance.)

Sickness and Maternity

First and current law: 1954.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 5 or more workers in industry and commerce; employees of specified industries and services.

Coverage being extended gradually to different regions; now applies in Yangon, Mandalay, Mawlamyaing, Pathein, Bago and 68 townships.

Source of Funds

Insured person: 1-1/2% of earnings, according to 10 wage classes.

Employer: 1-1/2% of payroll, according to 10 wage classes.

Government: Subsidies if necessary.

Maximum earnings for contribution and benefit purposes: 1,000 kyats a month.

Qualifying Conditions

Cash sickness benefits: 17 weeks of contributions in last 26 weeks (or registered as unemployed for not over 26 weeks).

Cash maternity benefit: 26 weeks of contributions in 52 weeks before confinement.

Medical benefits: Currently in insured employment (or registered as unemployed for not over 26 weeks).

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, according to 10 wage classes; minimum, 2.00 kyat a day. Payable from first day of incapacity for up to 26 weeks for one illness.

Maternity benefit: 2/3 of earnings, according to 10 wage classes; minimum, 2.55 kyats a day. Payable for 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through the Social Security Board's dispensaries and hospital, dispensaries of large employers, and public hospitals.

Includes medical care at dispensary, emergency domiciliary care, specialist and laboratory services at diagnostic center, necessary hospitalization, maternity care, and medicines. Duration: 26 weeks for one illness (may be extended in special cases).

Administrative Organization

Ministry of Labor, general supervision.

Social Security Board, administration of program.

Work Injury

First law: 1923

Current law: 1954 (social insurance). (Earlier work-injury law still in force for nonagricultural employees not yet covered by social insurance; provisions not shown.)

Type of program: Social insurance system.

Coverage

Employees of firms with 5 or more workers in industry and commerce; employees of specified industries and services.

Coverage being extended gradually to different regions; now applies in Yangon, Mandalay, Mawlamyaing, and 68 other districts.

Source of Funds

Insured person: None.

Employer: 1% of payroll, according to 10 wage classes.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,000 kyats a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings, according to 10 wage classes. Payable from first day of incapacity for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 2/3 of earnings, according to 10 wage classes, if totally disabled.

Constant-attendance supplement: 25% of pension.

Partial disability: Percentage of full pension, corresponding to percent loss of capacity (converted to lump sum equivalent to 5 years pension if below 20%).

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, but with no limit on duration; appliances also provided.

Survivor Benefits

Survivor pension: 28-267 kyats a month, according to 10 wage classes (equals about 27% of covered earnings). Orphans: 14-133.50 kyats a month, according to 10 wage classes for each orphan under age 16 (about 13% of covered earnings). Each full orphan receives 21-200 kyats (about 20% of earnings). Other eligible survivors (if no widow or orphan): Aged or disabled dependent relatives. Maximum survivor pensions: 2/3 of earnings. Funeral grant: 1,000 kyats.

Administrative Organization

Ministry of Labor, general supervision.

Social Security Board, administration of contributions and benefits.

Please note: This information is more than 4 years old.

Old Age, Disability, Death

First law: 1956.

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 505 francs.

Coverage

Employed persons.

Special system for public employees.

Exclusion: Casual or temporary labor.

Source of Funds

Insured person: 3% of earnings (4% under arduous conditions).

Employer: 3.5% of payroll (4.5% under arduous conditions).

Government: None.

Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or age 50 if prematurely aged; age 45 if working under particularly stressful and arduous conditions).

15 years of insurance. Retirement unnecessary.

Disability pension: Loss of 2/3 of physical or mental capacity. 3 years of insurance, including 6 months of contribution during last 12 months.

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is most favorable), plus 2% for every 12 months of insurance beyond 180 months. Minimum pension: 60% of highest legal minimum wage; maximum, 80% of average earnings.

Old-age settlement: Lump sum equal to average monthly earnings times number of years (units of 12 months) of contribution.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (most favorable), plus 2% for every 12 months of insurance beyond 180 months.

Minimum pension: 60% of highest minimum wage; maximum, 80% of average earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow caring for child or pregnant, if married at least 1 year prior to death of insured. Also payable to widower if marriage lasted at least 1 year. Orphans: 25% of earnings of insured for each orphan under age 16 (18 if apprentice, 21 if student, no limit if disabled); 40% for each full orphan. Dependent parents and grandparents: Each receives 25% of earnings of insured.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum, calculated as a percentage of the old-age pension the deceased could have claimed if he/she had been of pensionable age at time of death.

Administrative Organization

Ministry of Labor, Public Service and Professional Training, general supervision.

National Social Security Institute, administration of program; managed by tripartite board and director.

Sickness and Maternity

1993 labor code requires employer to pay 2/3 of wages to workers for up to 3 months illness per calendar year and to provide medical care for workers and their dependents. Code also requires employers to pay 50% of wages during maternity leave of up to 12 weeks (14 weeks if complications), including 6 weeks minimum after confinement, if the woman has 6 months' service during year preceding confinement.

1980 law provides for medical benefits for public employees and members of the Armed Forces.

1984 provision established medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to low-income population.

Work Injury

First law: 1949.

Current law: 1990.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, regional minimum wage.

Payable from the 31st day after the date of the accident.

Permanent Disability Benefits

Permanent disability pension: 100% of average monthly earnings if totally disabled.

Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more disabled. Lump sum of 3 years' proportionate pension if less than 15% disabled.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, laboratory services, drugs, dental care, transportation, appliances, rehabilitation, prescription glasses, physical therapy, and retraining.

BURUNDI

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower. Lump sum of 6 months' pension paid to widow or widower who remarries.

Orphans: 20% of earnings of insured for each orphan under age 16 (21 if student, no limit if disabled); 40% for each full orphan.

Dependent parents and grandparents: 20% of earnings of insured for each.

Maximum survivor pensions: 100% of pension insured would have received if totally disabled.

Funeral grant: Lump sum equal to 30 times average daily earnings.

Administrative Organization

Ministry of Labor, Public Service and Professional Training, general supervision.

National Social Security Institute, administration of contributions and benefits.

Medical services provided by the Institute and governmental or approved private medical institutions.

Family Allowances

First law: 1971.

Current law: 1977.

Type of program: Employment-related system.

Coverage

Employed persons and apprentices, if they have dependent wife and 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Family allowances: Child must be unmarried and under age 16 (21 if student or apprentice, no limit if disabled).

Wife must not be engaged in paid employment.

Parent must be working at least 4 hours a day.

Family Allowance Benefits

Family allowances: Specified monthly payments for wife and for each child. (Reduced by half if beneficiary works less than 4 hours a day.)

Administrative Organization

Ministry of Labor, Public Service and Professional Training, general supervision.

Individual employers pay benefits directly to workers.

Old Age, Disability, Death

First law: 1969.

Current law: 1984, 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons. Voluntary coverage available.

Special system for public employees.

Source of Funds

Insured person: 2.8% of earnings.

Employer: 4.2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 300,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (or early retirement at age 50) with 20 years of insurance and 180 months of contribution, including 60 in last 10 years. Retirement necessary.

Not payable abroad, unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance, and at least 6 months of contributions in last year. No contribution required if disability caused by a non-work-related accident.

Survivor pension: Deceased was pensioner or met pension requirements at death.

Old-age grant: 60 years (or 50 years in case of early retirement) at least 12 months of contributions.

Survivor grant: deceased satisfied requirements for old-age grant.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every year of contributions beyond 180 months.

Minimum pension: 50% of minimum wage in Zone 1 of the insured's activity sector; maximum, 80% of minimum wage.

Old-age settlement: Lump sum equal to insured's average monthly earnings times the number of years of coverage (counting 12-month periods).

Constant-attendance supplement: 40% of pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180. (Years under age 60 at time of claim credited as 6-month periods.)

Constant-attendance supplement: 40% of pension.

Survivor Benefits

Survivor pension: 50% of old-age pension payable to all non-divorced spouses of any age. Orphans: 15% of pension of insured for each orphan, 25% if full orphan.

Dependent parents: 10% of pension of insured.

Pension divided equally among other relatives when no survivors in the above-mentioned categories.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum of 1 month's pension for each 6 months of contribution by insured.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite council and director-general.

Ministries of Finance and of Public Functions, administration of pension branches and that which concerns state agencies that are relevant to the Labor Code.

Sickness and Maternity

First law: 1956.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family Allowances, below.

Government: None.

Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Maternity benefits: 6 months of consecutive employment, subject to insurance in force at date of confinement.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide some paid sick leave.)

Maternity benefit: 100% of earnings. Payable during 4 weeks before and 10 weeks after confinement (may be extended up to 6 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women and spouses of insured, receive 1,400 francs toward expenses in connection with childbirth and 200 francs for each prenatal examination and child's pediatric examination during first 6 months. (Some free medical care provided under 1962 law by government health facilities. Labor code also requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See benefits under Family Allowances, below.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1944.

CAMEROON

Current law: 1977.

Type of program: Social insurance system.

Coverage

Employed persons (except public employees), apprentices, seafarers, technical students, and persons in training.

Voluntary coverage available for self-employed.

Source of Funds

Insured person: None.

Employer: 1.75%, 2.5%, or 5% of payroll, according to risk in industry.

Government: None.

Qualifying Conditions

Work-Injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 66% of earnings.

Maximum earnings for benefit purposes, 17,933 francs a day. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 85% of average earnings. Maximum and minimum earnings for benefit purposes, 537,994 francs and 24,075 francs a month.

Constant-attendance supplement: annual benefit, based on the first salary level and the zone of the activity sector where the victim is recovering.

Partial disability: If disability is at least 20%, the pension is proportionate to the degree of incapacity; if disability is less than 20%, a lump sum equal to 10 years' partial pension is paid.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, x-rays, laboratory services, and rehabilitation.

Survivor Benefits

Survivor pension: 85% of average earnings of insured.

Pension divided among the following eligible survivors, according to schedule in law: Surviving spouse, children under age 14 (18 if apprentice, 21 if student or disabled), dependent parents.

Funeral grant: Cost of burial.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

Source of Funds

Insured person: None.

Employer: 7% of payroll (5.65% in agriculture, 3.7% for private schools).

Government: None.

Maximum earnings for contribution purposes: 300,000 francs a month since the end of July 1989.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).

Parent must be working 18 days or 120 hours a month (payments continued during incapacity from industrial accident, during 6 months of illness, regular leave, 3 months of involuntary unemployment, 14 weeks of maternity leave, and 3 months for widow of beneficiary).

Prenatal allowance and birth grant: Prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,800 francs a month for each child (paid every quarter).

Prenatal allowance: 1,800 francs a month for 9 months (paid in 2 installments).

Birth grant: 21,600 francs for each birth.

Some child health and welfare services also provided mother and child.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1967.

Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children. Special systems for apprentices with families. Exclusion: Self-employed.

Old Age, Disability, Death

First laws: 1927 (old-age assistance), 1937 (blind assistance), and 1955 (disability assistance).

Current laws: 1951 (universal pension), 1965 (earnings-related pension), and 1966 (income-tested supplements).

Type of program: Dual universal pension and social insurance system.

Exchange rate: U.S.\$1.00 equals 1.55 Canadian dollars (C\$).

Coverage

Universal pension: All residents (subject to recovery for high income earners).

Earnings-related pension: Employees and self-employed persons (threshold earnings C\$3,500 a year).

Exclusions: Casual employment, brief agricultural employment. Provinces may opt-out of the Federal plan, if they establish comparable programs. This is the case with the Quebec Pension Plan; benefits portable between the two plans.

Source of Funds

Insured person: Universal pension: None.

Earnings-related pension: 3.5% (employees) or 7% (self-employed) of earnings.

Employer: Universal pension: None.

Earnings-related pension: 3.5% of employee's earnings.

Government: Universal pension, whole cost. Also whole cost of income-tested benefits.

Earnings-related pension: None.

Minimum threshold earnings for benefit and contribution purposes: C\$3,500 a year.

Maximum: C\$37,400 a year. (Earnings limit adjusted based on increase in the average industrial wage).

Qualifying Conditions

Old-age pension: Universal pension: Age 65 and 10 years residence in Canada. Earned at rate of 1/40th of maximum pension for each year of residence in Canada after age 18, up to maximum of 40 years. Benefits are subject to recovery from high income earners. Payable abroad if beneficiary resided in Canada for 20 years or more after age 18. Retirement not necessary.

Earnings-related pension: Age 65 (60-64 with 0.5% reduction per month; partial or complete cessation of work required). Must have made at least 1 year of contribution.

Disability pension: No universal pension.

Earnings-related pension: Severe and prolonged incapacity for any gainful activity. Contributions in 4 of the last 6 years. (Quebec only, half the years in which contributions could have been made, but at least 2 years of contribution.)

Survivor pension: No universal pension.

Earnings-related pension: Contributions during the lesser of 10 years or 1/3 of the years in which contributions could have been made (but not less than 3 years).

Old-Age Benefits

Old-age pension: Universal pension (benefit amounts as of June 1999): maximum C\$411.23 a month. Income-tested supplement increases maximum up to C\$899.95 (single) or C\$1,459.12 (couple),

in combination with universal pension. Income-tested pension for universal pensioner's spouse age 60-64: maximum C\$729.56 a month.

Earnings-related pension (in addition to above): 25% of average yearly covered earnings for last 5 years. A maximum of 15% of low-income years may be disregarded, plus years in which the worker was caring for a child under age 7.

Increment of 0.5% of pension per month of deferral until age 70. Maximum pension: C\$751.67 a month.

Pension credits accumulated during the marriage by both spouses may be divided equally if marriage ends after 1 or more years.

Recorded earnings revalued for changes in national average wages.

Adjustment: Automatic adjustment for changes in consumer price index, quarterly for universal pension and annually for earnings-related pension.

Permanent Disability Benefits

Disability pension: No universal pension.

Earnings-related pension: Monthly payment of a basic amount plus 75% of retirement pension; maximum C\$903.55 a month (C\$903.52 in Quebec). Recorded earnings revalued for changes in national average wages.

Child's supplement: C\$171.33 a month for each child below age 18, age 25 if student (in Quebec, C\$54.40 for each child below age 18 only). Adjustment: Automatic annual adjustment of all benefits for changes in consumer price index.

Survivor Benefits

Survivor pension: No universal pension. (Survivor age 65 or over receives universal old-age pension and, if age 60-64, income-tested supplement in own right, regardless of when spouse dies.)

Earnings-related pension: Surviving spouse age 65 or older, 60% of retirement pension, maximum up to C\$451.00 a month (same in Quebec).

Surviving spouse less than age 65: 37.5% of retirement pension plus C\$128.90, maximum up to C\$414.46. (In Quebec: age 55-64, maximum up to C\$681.47; age 45-54, maximum up to C\$621.65. Surviving spouse under age 45: Disabled, maximum up to C\$621.65; not disabled but caring for dependent child, maximum up to C\$597.36; not disabled, no dependent children, maximum up to C\$368.91.)

Orphans: C\$171.33 a month for each orphan below age 18 (25 if student, no limit if disabled). (In Quebec, C\$54.40 for each orphan below age 18 only.)

Adjustment: Automatic annual adjustment of benefits for increases in price index.

Death benefit: 6 months' retirement pension up to a maximum lump sum of C\$2,500.

Administrative Organization

Department of Human Resources Development, administration of universal and earnings-related pensions and income-tested supplements, through district and local offices.

Department of National Revenue, collection of contributions for earnings-related pensions. Quebec Department of Revenue and Quebec Pension Board, administration of earnings-related pension plan in Quebec.

Sickness and Maternity

National laws: Canada Health and Social Transfer; Canada Health Act, 1984.

Enabling laws in all 10 provinces and 2 territories conform to federal standards.

Provision for provincial administering authorities to pay providers for virtually all costs of medically required hospital and physicians' services.

Type of program: Compulsory insurance programs: employment insurance (cash benefits) and health insurance plans (physician and hospital services).

Coverage

All residents satisfying federal and provincial criteria for eligibility and insured status. (Virtually entire eligible population covered.) Coverage portable from province to province, and for emergency care anywhere in the world. In the latter case, payment is limited to the rate payable in the person's home province.

Special provisions for certain groups, including members of the Armed Forces and other special groups.

Source of Funds

Insured person: Premiums in Alberta and British Columbia. Ontario has a "fair share health care levy" which varies from 0.2 to 2.0% of taxable income. None in other provinces.

Employer: Varies by province (1%-4.5%) in Newfoundland, Quebec, Ontario and Manitoba.

Government: Bulk of costs met from federal/provincial general revenues. Federal government makes contributions to provinces through block transfers, part of which are conditional on provinces meeting federal program requirements as set out in the Canada Health Act.

Qualifying Conditions

Hospitalization and medical benefits: Generally, 3 months' residence in province required to be insured when moving from another province which continues coverage during this waiting period. In Alberta and British Columbia, payment of premiums is an additional condition, but such payment can not be linked to entitlement to service.

Cash sickness and maternity benefits: Paid under unemployment insurance (see below).

Sickness and Maternity Benefits

Sickness and maternity benefits: See unemployment benefit, below.

Workers' Medical Benefits

Hospital and medical benefits: Paid directly by provincial authorities according to predetermined formulas and agreed fee schedules. Hospital benefits include standard ward care, necessary nursing, pharmaceuticals provided in hospital, and diagnostic and therapeutic services.

Medical benefits include general medical and maternity care; surgical, specialist, and laboratory services.

Other benefits include oral surgery if required and performed in an approved hospital and, in some provinces, services of osteopaths,

chiropractors, optometrists, dental care for children, prosthetics and prescribed drugs, etc. Some cost-sharing may be required in such cases. In some provinces, welfare recipients and persons over age 65 eligible for free drugs, eyeglasses, subsidized nursing-home care, and dental care for children.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Health Canada administers programs for groups not covered under provincial plans and monitors provincial compliance with conditions of national legislation and provides provinces with technical, consultative, and coordinating services.

Provincial authorities administer their health insurance plans, establish resident eligibility status, assess hospital and medical claims, pay providers, and monitor all aspects of programs. Providers are usually public, not-for-profit hospitals, other specialized institutions, and doctors and allied practitioners in entrepreneurial practice.

Work Injury

First and current Provincial laws:

Alberta, 1918 and 1995.

British Columbia, 1916 and 1993.

Manitoba, 1916 and 1993.

New Brunswick, 1918 and 1994.

Newfoundland, 1908 and 1994.

Northwest Territories, 1974 and 1992.

Nova Scotia, 1915 and 1996.

Ontario, 1915 and 1996.

Prince Edward Island, 1949 and 1995.

Quebec, 1928 and 1994.

Saskatchewan, 1930 and 1994.

Yukon Territory, 1993.

Type of program: Compulsory insurance with public carrier (Provincial programs).

Coverage

Employees in industry and commerce (some differences among provinces).

Common exclusions: Domestic, professional athletes, and sports clubs.

Special systems for merchant seamen and Federal civil servants.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying by industry according to risk (large firms in some provinces may self-insure).

Government: None.

Maximum earnings for benefit purposes: C\$27,000-C\$52,500 a year, according to province.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Varies from 75% to 90% of gross earnings according to province.
Minimum, C\$0-C\$301.44 a week, according to province.

Permanent Disability Benefits

Permanent disability pension: Varies, according to temporary benefit. Maximum, C\$1,687.50-C\$3,387.50 a month, according to province, with lump sums payable in some provinces (maximum of C\$97,370 in Manitoba). In most provinces the pension is either 75% or 90% of the worker's earnings.

Partial disability: Proportion of full pension corresponding to impairment of earning capacity (converted to lump sum if impairment 10% or less, in some cases).

Workers' Medical Benefits

Medical benefits: Medical, surgical, nursing, and hospital services, medicines, and appliances, in all provinces.

Survivor Benefits

Survivor pension: C\$550-C\$2,625 a month, plus lump sum of C\$1,300-C\$83,084, according to province (in Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland, Ontario, Quebec, and Saskatchewan, pension is percentage, either 75% or 90%, of deceased worker's earnings). Payable to widow or widower. Orphans: Either monthly flat-rate pensions slightly higher than for children residing with a parent, or a percentage of the deceased's wages, according to province. Other dependents (if no spouse or orphan): Reasonable sum proportionate to pecuniary loss. Funeral grant: C\$1,900-C\$6,000, according to province.

Administrative Organization

Workers' Compensation Board in each province (Commission in New Brunswick, Newfoundland, and Quebec), fixing and collection of assessments, management of accident fund, award and payment of benefits, rehabilitation and adaptive services.

Unemployment

First law: 1940 (1935 law declared unconstitutional).

Current law: 1996 Employment Insurance Act.

Type of program: Social insurance system.

Coverage

All wage and salary earners, including federal government employees; also, self-employed fishermen.

Voluntary coverage for provincial government employees with consent of provincial government.

Exclusions: All other self-employed persons.

Source of Funds

Insured person: 2.55% of insured earnings.

Employer: 3.57% of insured earnings (1.4 times insured person's rate.)

Government: None.

Maximum yearly insured earnings: C\$39,000 in 1999.

Qualifying Conditions

Unemployment benefit: Varies, depending on unemployment rate of region, from 420 to 700 hours in covered employment during last year.

Registered, able, willing, and available to work; unable to obtain suitable employment, or unable to work because of sickness, maternity, or providing parental care. If unemployment due to voluntary leaving without just cause or due to misconduct the disqualification is indefinite, and applies until worker requalifies for the benefit.

In the event of refusal of suitable offer employment, or failure to undergo training, disqualification from 7 to 12 weeks; if unemployment due to labor dispute, imprisonment, or residence outside Canada, disentitlement for as long as condition exists.

Unemployment Benefits

Unemployment benefit: 55% of previous average insured earnings and a family supplement for low income earners (less than C\$25,921) with dependant children. Maximum, C\$413 a week. Payable after 2-week waiting period for up to 45 weeks depending on claimant's employment history and regional unemployment rates; payable up to 15 weeks for loss of earnings due to sickness, or 30 weeks for parental care or maternity.

Administrative Organization

Human Resources Development Canada, general supervision. Canada Employment Insurance Commission, with bipartite membership, administration of program through its regional and local offices.

Family Allowances

First law: 1944.

Current law: 1998 Income Tax Act.

Type of program: Refundable tax credit.

Coverage

Low income residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18. Benefits decline as family net income increases.

An earned-income supplement is available only to low-income families that are in the work force.

Child Tax Benefit

Child Tax Benefit: A basic benefit of C\$1,020 per year is payable for each qualified child, plus an additional C\$75 for the third and each additional child. The benefit is reduced at the rate of 5% of family net income in excess of C\$25,921 for families of 2 or more children, and at 2.5% for single child families.

CANADA

An earned-income supplement provides additional support for low-income working parents. The supplement increases at a rate of 8% of annual earnings up to a maximum of C\$500; It is reduced at a rate of 10% of family income over C\$20,921.

Families not claiming a tax deduction for child care receive an additional C\$213 per year for each child under age 7.

Benefits are paid monthly based on total family income during previous years.

Administrative Organization

Department of National Revenue, determines eligibility for Child Tax Benefits and administers the program.

Old Age, Disability, Death

First law: 1957.

Current laws: 1983 and 1995.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 94.94 escudos.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3% of earnings.

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) with 36 months of contributions.

Disability pension: Loss of 1/3 of salary or wage, or 2/3 disabled, and 36 months of contributions. Payable abroad.

Survivor pension: Age 65 (men) or 60 (women); children with some physical or mental incapacity. Temporary 12-month survivor pension for able-bodied but unemployed widow if under age 60, widower under age 65, or child under age 18.

Old-Age Benefits

Old-age pension: 20% of average earnings (based on 36 highest paid months in last 5 years) plus 1.5% for each year of coverage, up to a maximum of 85% of earnings.

Minimum pension: 4,200 escudos a month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Minimum pension: 4,200 escudos a month.

Maximum pension, 85% of average earnings.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Orphans: 25% of pension of insured for each child under 18. Full orphan: 50% of pension of insured for each child under 18.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: Payable under family allowance program below.

Administrative Organization

Ministry of Employment, Training and Social Integration, general supervision.

National Institute of Social Security, general administration.

Source of Funds

Insured person: 4% of earnings.

Employer: 4% of payroll.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No qualifying period.

Medical benefits: No qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 70% of most recent earnings or of average earnings during last 6 months, whichever is higher. Payable for up to 36 months. Employer pays 100% of earnings for first 3 days and 30% for 4th - 90th days.

Maternity benefit: 90% of last salary or of average earnings in last 6 months, whichever is higher. Payable for 30 days.

Nursing allowance: 900 escudos a month for 6 months (payable under family allowance program below).

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, house calls, medicines, and partial dental care.

75% of the cost of pharmaceuticals; 100% if pensioner or dependent. Reimbursement for transportation and living expenses if treatment away from home: insured and dependents, 900 escudos daily; pensioners and dependents, total cost.

Partial payment (up to 75% of cost) for prosthetic devices and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Health, general supervision.

National Health Service, general administration.

Work Injury

First law: 1960.

Current law: 1978.

Type of program: Social insurance system.

Coverage

Employed persons, tenant farmers and sharecroppers, certain volunteer workers, members of cooperative enterprises, apprentices, and other on-the-job trainees.

Special program for government workers.

Source of Funds

Insured person: None.

Employer: 2% of payroll for service workers, 6% of payroll for all other workers; for domestic servants, 50 escudos a month (full time) or 30 escudos a month (part time).

Government: Original capitalization of program.

Maximum earnings for contribution purposes: 300 escudos a day.

Sickness and Maternity

First law: 1976.

Current laws: 1983 and 1995.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons. Special system for public employees.

CAPE VERDE

Qualifying Conditions

Work-injury benefits: No qualifying period.

Permanent disability: At least 100% loss of capacity to work.

Partial disability: Partial loss of capacity to work.

Disability decided according to National Schedule of Accidental Disability.

Temporary Disability Benefits

Temporary disability benefit: 40% of average wage during first 14 days; 70% thereafter.

If hospitalized, benefit is 40%; with dependents, 70%.

Partial disability benefit: 25% of average wage .

Permanent Disability Benefits

Permanent disability pension: 70% of average base.

Constant attendance supplement: Up to 30% of average base.

Partial disability: Percentage of total disability pension proportionate to degree of disability between 10% and 100%. Payable from the day following accident (employer pays wage on day of accident).

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, prosthetic devices, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of deceased's average wage on day of accident. Payable to dependent widow, or dependent widower aged 65 if not remarried. Payable to divorced spouse or spouses (divided equally) if right to alimony.

Orphans: Half-orphan, 15% of deceased's average wage per child, including the unborn, up to age 18 (24 if student, no limit if disabled); full orphan, 45%.

10% of deceased's average wage to other dependent relatives (maximum, 30%).

Combined pensions not to exceed 70% of average wage.

Funeral grant: Up to 7,500 escudos.

Administrative Organization

Ministry of Labor, Youth and Social Action, general supervision.

Private Insurance Company, general administration.

Children must be under age 14 (24 if student; no limit if disabled). Allowance paid with respect to employee's parents if their income is less than 2,000 escudos.

Family Allowance Benefits

Family allowances: 300 escudos a month for each dependent child; up to 900 escudos per month for each disabled child up to age 8, and for those age 8-14, 1,200 escudos.

Payable for maximum of 4 children. (Maximum does not apply if parent is pensioner or the insured person is deceased and the mother is unemployed.)

Nursing allowance: See maternity benefit above.

Funeral grant: Cost of burial up to maximum of 14,000 escudos for insured and spouse; 9,000 escudos for children aged 5-14 and 5,000 escudos for children up to 5 years of age.

Administrative Organization

Ministry of Employment, Training and Social Integration, general supervision.

National Institute of Social Security, general administration.

Family Allowances

First law: 1957.

Current laws: 1983 and 1995.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured: None.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Payable after 1st day of enrollment.

Old Age, Disability, Death

First law: 1963.

Current law: 1981.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, including government officials, members of public groups (if not otherwise covered), students in professional schools, trainees and apprentices (even if nonsalaried), members of religious orders, and domestic workers.

Source of Funds

Insured person: 2% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (men) or 50 (women); payable 5 years earlier if "prematurely aged." 20 years of coverage with 60 months of contributions during last 10 years. Retirement necessary. Not payable abroad unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 5 years of coverage, including 6 months of contributions in year preceding incapacity (waived for currently employed if non-occupational accident; if occupational accident, see Work Injury, below). Payable after 6 consecutive months of incapacity, provided disability is expected to last another 6 months or more.

Survivor pension: Deceased met requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 240 months.

Minimum pension: 60% of highest regional minimum wage; maximum, 80% of average monthly earnings.

Constant attendance supplement (payable to prematurely aged): 50% of pension.

Old-age allowance: Lump sum of insured's average monthly earnings for every 12 months of coverage. Payable to insured age 55 (50 if prematurely aged) with at least 12 months of coverage, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 240 months. (Years under age 55 at time of claim credited as 6-month periods.)

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor benefit: 50% of pension of insured to widow age 50 (45 if prematurely aged), age 30 if caring for child, or disabled, provided married at least 2 years prior to death of insured.

Amount equally divided if more than 1 widow. Also payable to dependent widower age 55 (50 if prematurely aged).

Orphans: 50% of pension of insured; 100% if full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum of 1 month's old-age pension for every 6 months of insurance, if insured ineligible for pension.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training, general supervision.

Central African Social Security Office, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1965. (Sickness insurance law of 1970 not implemented.)

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See contribution to Family Allowances, below.

Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings. Payable for up to 8 weeks before and 6 weeks after confinement (9 weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Work Injury

First laws: 1935 and 1959.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

CENTRAL AFRICAN REPUBLIC

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each. Maximum survivor pensions: 85% of earnings.

Burial grant: 1/50 of maximum annual income of victim, based on maximum earnings of 200,000 CFA francs a month.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of contributions and benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 20 if student or disabled). School attendance required for children of school age. Parent must have had 6 months of employment and be currently working 20 days or 133 hours a month or be a social insurance beneficiary. Must undergo medical examinations for prenatal allowance.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child.

Prenatal allowance: 1,200 CFA francs a month for 9 months.

Young Family's Allowance: Lump sum of 10,000 CFA francs for each of first 3 births. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Family Allowances

First law: 1956.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 12% of payroll.

Government: None.

Maximum earnings for contribution purposes: 200,000 CFA francs a month. Above contributions also finance maternity benefits.

Old Age, Disability, Death

First and current law: 1977 (implemented in 1984).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Salaried workers regulated by the Labor Code.

Source of Funds

Insured person: 2% of earnings.

Employer: 4% of payroll.

Government: None.

Workers' incomes are determined by the provisions of the Labor Code.

Qualifying Conditions

Old-age pension: Age 55 (50 if prematurely aged). 180 months of insurance or 60 months of contributions during last 10 years.

Retirement necessary.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance, including 6 months of contribution in year preceding incapacity. (No qualifying period if nonoccupational accident; if due to work accident, benefits paid under Work Injury).

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher), plus increment of 1.2% for every 12 months of insurance beyond 180.

Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement (if ineligible for pension): Lump sum equal to 1 month's wages per year of insurance, if aged 55 (50 if prematurely aged).

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). (Credit given for years under age 55 at time of claim.) Increment of 1.2% for every 12 months of insurance beyond 180.

Minimum pension, 60% of highest regional minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow 40 or over, caring for child, pregnant, or disabled, provided married at least 1 year prior to death of insured. Amount equally divided if more than 1 widow. Also payable to dependent disabled widower if marriage lasted at least 1 year.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan.

Survivor settlement: Lump sum payment if insured ineligible for pension.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.

National Social Insurance Fund, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1966.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family Allowances, below.

Government: See Family Allowances, below.

Qualifying Conditions

Maternity benefits: 6 months of employment immediately prior to cessation of work.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

(Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks after confinement.

May be extended for another 3 weeks in case of duly verified illness caused by pregnancy or confinement.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1935.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Accident must be reported within 48 hours.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of average daily wage received by worker during the 30 days preceding accident.

Payable from day after injury until recovery or for 2 years until certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for disability up to 50%, and by a maximum of 1/2 of the degree of incapacity exceeding 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings for each orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant : Reimbursement for burial expenses up to 1/24 of covered earnings.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1966.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Separate system for public employees.

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: Subsidy from earmarked taxes.

Maximum earnings for contribution purposes: 130,000 CFA francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 600 CFA francs a month for each child.

Prenatal allowance: 5,400 CFA francs for each month of pregnancy (paid in 2 installments).

Birth grant: Lump sum of 6,000 CFA francs for each of first 3 births. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Public Affairs, general supervision.
National Social Insurance Fund, administration of program.

Old Age, Disability, Death

First law: 1924.

Current laws: 1952 (2 laws establishing separate programs for wage earners and salaried employees); 1980 and 1981 (laws establishing new social security system).

Type of program: Social insurance system (**old system**) and mandatory private insurance system (**new system**).

Exchange rate: U.S.\$1.00 equals 464 pesos.

Coverage

Old system—Wage earners' program: Wage earners and self-employed. Salaried employees' program: Salaried employees in private employment.

Special systems for railroad employees, seamen and port workers, public employees, the Armed Forces and over 35 other occupations.

New system—Wage and salary workers, mandatory coverage. Self-employed, voluntary coverage.

Since the introduction of the new system in May 1981, the old system is being phased out. Workers entering the labor force after December 31, 1982 have to join the new system.

Source of Funds

Old system—Insured person: Wage earners, 18.84% of wages; salaried employees, 20.70% of salary.

Employer: None.

Government: Special subsidies needed to finance program.

New system—Insured person: Minimum for old-age pension, 10% of wage or salary; for survivor and disability pension and administrative fees, about 3% of wage or salary, depending on the pension fund management company (AFP) chosen.

Employer: None.

Government: Subsidies for guaranteed minimum pension.

Maximum monthly earnings for contribution purposes (old and new systems): 60 UFs (*unidades de fomento*). In January 1999, a monetary unit equalled 14,708.41 pesos. The value of the monetary unit for pension purposes is adjusted monthly to changes in the consumer price index.

Qualifying Conditions

Old system—Old-age pension: Wage earners, age 65 and 1,040 weeks of contributions; or 800 weeks of contributions and 50% of weeks since initial coverage (men); or age 60 and contributions in 520 weeks (women).

Salaried employees, age 65 and at least 10 years of contributions (men); or age 60 and at least 10 years of contributions (women).

Disability pension: Wage earners, declared totally or partially disabled, less than age 65 (men) or less than age 60 (women) at onset of disability; minimum of 50 weeks' contribution, of which at least 40% in last 5 years were also 50% of weeks since initial coverage (women are excused from this last requirement as are men with at least 400 weeks of coverage).

Salaried employees, 67% incapacity and 3 years of contributions.

Survivor pension: Wage earners—Deceased was pensioner, or had 50 weeks of paid coverage which must span at least 50% of the period of enrollment, of which at least 40% were in last 5 years.

These requirements do not apply to persons with at least 400 weeks of insurance.

Salaried employees—Deceased was pensioner or had at least 3 years' contributions.

New system—Old-age pension: Age 65 (men) and 60 (women).

20 years of contribution to receive minimum benefit.

Retirement permitted before normal retirement age if pension equals at least 50% of average wage over last 10 years and is at least equal to 110% of minimum old-age pension.

Disability pension: Loss of 2/3 of capacity to work.

Partial disability, loss of capacity between 50% and 66%.

Survivor pension: Deceased was covered or was pensioner at death.

Old-Age Benefits

Old system—Old-age pension: Wage earners: 50% of base wage (average monthly wages during last 5 years, first 2 years readjusted for wage changes), plus 1% of wages for each 50 weeks of contribution above 500 weeks.

Minimum: set by law; maximum, 70% of base wage.

Increment of 10% for each 150 weeks of contributions paid after award of pension.

Salaried employees: 1/35 of base salary times years of contribution.

Increment of 1/35 of base salary for each dependent child for women with over 20 years of contribution; 2/35 if widow.

Maximum: 100% of base salary.

Adjustment: Automatic annual adjustment of pensions for changes in price index.

New system—Old-age pension: Insured's contributions plus accrued interest, less administrative fees. Value of insured's contributions under the public system provided as indexed bond.

Minimum pension guaranteed by government.

At retirement, insured may make withdrawals from individual account, regulated to guarantee income for expected lifespan, or buy annuity from private insurance company, or a combination of the two.

Permanent Disability Benefits

Old system—Disability pension: Wage earners: For total disability, 50% of base wage (average monthly wages during last 5 years, first 2 years adjusted for wage changes), plus 1% of wages for each 50 weeks of contribution beyond 500 weeks.

Maximum: 70% of base wage.

Partial disability: One-half of total disability pension.

Salaried employees: 70% of base salary, plus 2% of salary for each year of contribution beyond 20 years.

Maximum: 100% of base salary.

Adjustment: Automatic annual adjustment of pensions for changes in price index.

New system—Disability pension: Following certification by medical committee, benefit financed for 3 years by AFP; benefit equal to 50-70% of base salary in case of total disability; 35-50% if partial disability.

Long-term pension: following second level of certification, the pension is financed through individual account; same as old-age, survivors and disability.

Minimum pension guaranteed by government.

CHILE

Survivor Benefits

Old system—Survivor pension: Wage earners: Widow of any age or disabled widower, 50% of base wage or 100% of pension of insured, whichever is more favorable. Each orphan under age 15 (18 if student, no limit if disabled), 20% of base wage or average pension in preceding year. Mother of natural children of deceased, 60% of widow's pension.

Salaried employees: Widow or dependent widower, 50% of pension or base salary of insured in last 5 years. Each orphan (less than 18, 25 if student, any age if disabled) and dependent parents, 15% of pension or average salary.

Maximum survivor pensions: 100% of pension or salary of insured.

Funeral grant: Wage earners and salaried employees, 3 months' minimum income.

New system—Survivor pension: Widow, or disabled widower, 60% of pension; 50% if pension also paid to children; 36% to mother of natural children acknowledged by deceased if children have right to pension, 30%. any orphan, 15% to age 18 (25 if student, any age if disabled); 50% to parents if no other beneficiaries.

Administrative Organization

Old system—Ministry of Labor and Social Welfare through Superintendent of Social Security, general supervision.

Institute of Social Security Standardization, administration of program.

New system—Superintendent of Pension Fund Management Companies, general supervision.

Individual pension fund management companies (AFP's), administration of individual capitalization accounts.

Sickness and Maternity

First law: 1924.

Current laws: 1978, 1981 and 1985.

Type of program: Social insurance system. Cash and medical benefits.

Public system—National Health Service system.

Private system—Social security health institutes.

Coverage

Public system—All public and private sector workers, pensioners, persons receiving work injury, unemployment or family allowance benefits.

Private system—Covered workers and their dependents. Persons not receiving family allowances may contract in.

Both systems exist at the same time. One can choose either system.

Source of Funds

Public system—Insured person: Wage earners and salaried employees, 7% of earnings. Pensioners, 7% of pension.

Employer: None, except subsidies for maternity benefits.

Government: Partial subsidy.

Private system—Insured person: Wage and salary workers and self-employed, 7% of earnings, regardless of contracted plan.

Employer: None.

Government: Partial subsidy for maternity benefits.

Maximum monthly earnings for contribution purposes (old and new systems): 60 UFs, see Old Age, Disability, Death, above), regardless of the contracted plan.

Qualifying Conditions

Cash sickness and maternity benefits: Wage earners and salaried employees, currently covered, a total of 6 months and 3 months of contribution in last 6 months.

Self-employed, currently covered with 12 months of enrollment and 6 months of contributions in last 12 months before illness.

Medical benefits: All workers currently covered.

Qualifying conditions for both systems are the same.

Sickness and Maternity Benefits

Public system—Sickness benefit: For public employees, 100% of net earnings. For private sector employees, the average monthly net earnings in the 3 months before the onset of illness.

Maternity benefit: Same as sickness benefit; payable for 6 weeks before and 12 weeks after confinement.

Private system-Sickness benefit: Employee signs a minimum 12-month contract with individual health institute. Benefits vary by contract, but cannot be less than those provided by the public system.

Adjustment of benefits: adjusted after every 12 consecutive months of benefits paid to the insured.

Workers' Medical Benefits

Public system—Medical benefits: Includes general and specialist care, periodic medical examinations, hospitalization, medicines, dental care, and maternity care. Duration: No limit.

Private system—Benefits vary by contract, but generally include medical and surgical care, hospitalization, pharmaceuticals, and maternity care. Some contracts also provide dental care. Beneficiary has co-payment.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Private system—Same as cash sickness and maternity benefits. All pregnant women up to 6 months after pregnancy and children under 6 years of age are entitled to regular checkups.

Administrative Organization

Public system—Ministry of Health, general supervision. National Health Services, administration of benefits and services.

Private system—Superintendent of Health Institutions, oversees individual health institutions.

Work Injury

First law: 1916.

Current law: 1968.

Type of program: Social insurance system.

Coverage

Employed persons, government workers, students, and some self-employed persons.

Source of Funds

Insured person: None, except for the self-employed.
Employer: 0.95% of payroll, plus 0 to 6.8% of payroll according to industry and risk (for wage earners and salaried employees).
 Employers may contract out of system by offering equal or improved benefit provisions.
Government: Contributes as employer.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as under cash sickness benefit. Payable from day of injury up to 12 months (may be extended up to 24 months).
 Adjustment: Readjusted as wages rise either by law or collective agreement.

Permanent Disability Benefits

Permanent disability pension: 70% of base wage, if totally (at least 70%) disabled.
 Constant-attendance supplement: 30% of base wage.
 Partial (40%-67.5%) disability: 35% of base wage.
 Lump-sum grant of up to 15 months' base wages for 15% to 37.5% disability.

Workers' Medical Benefits

Medical benefits: Necessary medical, dental, and pharmaceutical services, hospitalization, appliances, rehabilitation, and occupational retraining. No cost to the beneficiary.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow over age 45 or caring for child. Payable at any age to disabled widow.
 Orphans: 20% of pension for each orphan under age 18 (age 24 if student or any age if disabled); 50% for each full orphan.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
 Superintendent of Social Security, administration of contributions and cash benefits through Institute of Social Security Standardization, Private Salaried Employees' Welfare Fund, other private enterprises, and by employers' nonprofit mutual insurance groups.
 National Health Service, provision of medical benefits.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost through Unified Family Allowances and Unemployment Fund.

Qualifying Conditions

Unemployment benefit: 52 weeks of coverage during previous 2 years (for wage earners and salaried employees).
 Registered for employment, able and willing to work.
 Unemployment not due to reasons within claimant's control.

Unemployment Benefits

Unemployment benefit: First 90 days, 17,338 pesos a month; between 91 and 180 days, 11,560 pesos a month; between 181 and 360 days, 8,669 pesos a month.
 Persons eligible for unemployment benefits also continue to receive family allowances, maternity, and medical benefits.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
 Superintendent of Social Security, through Institute of Social Security Standardization, and Family Allowance Compensation Funds, administration of program.

Family Allowances

First laws: 1937 (salaried employees) and 1953 (wage earners).
 Current law: 1981 (wage earners and salaried employees).
 Type of program: Employment-related system (unified program for wage and salaried workers).

Coverage

Employed persons and pensioners with 1 or more children or other eligible dependents. Special program for the needy.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost through Unified Family Allowances and Unemployment Fund.

Qualifying Conditions

Family allowances: Child must be under age 18 (24 if student, no limit if disabled); also payable from 5th month of pregnancy. Allowances also paid for dependent wife, disabled husband, widowed mother, stepchildren, orphaned or abandoned grandchildren and great-grandchildren, orphans, and disabled or aged parent over age 65.

Family Allowance Benefits

Family allowances (wage earners and salaried employees): Periodically adjustable fixed amount a month per dependent. Disabled persons receive a double allowance.

Unemployment

First law: 1937.
 Current law: 1981.
 Type of program: Employment-related system (unified program for wage and salaried workers).

Coverage

Employed persons.

Administrative Organization

Ministry of Labor and Social Welfare, and Superintendent of Social Security, general supervision.

Family Allowance Compensation Fund, Institute of Social Security Standardization and other public and private organizations, payment of benefits.

Special program administered by Emergency Social Fund.

Old Age, Disability, Death

First law: 1951.

Current laws and directives: 1953 law, and 1978, 1996 and 1997.

Type of program: Local government social insurance (basic pension) and individual pension accounts systems.

(Provincial and city/county social insurance agencies and employers adapt central government guidelines to local conditions.)

Exchange rate: U.S. \$1.00 equals 8.27 yuan.

Coverage

Employees in state-run enterprises. Collective, private, and foreign-invested enterprises (Chinese nationals only) and/or the self-employed, may provide similar or separate programs, depending on local government regulations. Employees of government and party organizations, and cultural, educational, and scientific institutions (off-budget financed institutions excepted) are covered under government-funded employer-administered system.

Source of Funds

Insured person: Basic pension insurance—none or as determined by local government regulations. Individual pension accounts—at least 5% of taxable wage, to gradually rise to 8% (1% increase per year).

Employer: Basic pension insurance—average 20% of payroll, depending on local government regulations, if participating in city/county retirement pension pools; whole cost if not participating. Individual pension accounts—6%, gradually reduced to 3% (so that combined employer and employee contributions total 11% of taxable wage).

Government: Basic pension insurance and individual pension accounts—central and local government subsidies as needed.

Qualifying Conditions

Old-age pension: Basic pensions insurance and individual pension accounts—Age 60 for men and professional women, 55 for non-professional salaried women, 50 for other women (55 for men and 45 for women, if arduous or unhealthful work) with a minimum of 15 years' coverage.

Early retirement at age 50 (men) or age 45 (women) with 10 years' coverage, if totally disabled.

Disability pension: Total incapacity for work and ineligible for early retirement.

Survivor grant: Deceased was in covered employment or pensioner.

Old-Age Benefits

Central government guidelines—basic pension: 20% of the citywide or countywide average wage of preceding year if enterprise participating in city/county retirement pension pools. None if less than 15-year coverage.

Central government guidelines—individual pension accounts: Monthly benefits payable equal to 1/120 of total of employer and employee contributions plus interest, applicable to workers employed after establishment of individual pension accounts (transition arrangements by local governments for workers whose employment began before introduction of individual accounts and ended after). Benefits beyond 120 months will be paid out of reserve fund from balances of employer contributions to individual accounts

closed upon death of account holders (see central government guidelines for survivor grants under individual pension accounts below).

Lump sum of account balance, if less than 15 years' contributions. Minimum pension: Provincial and city/county governments set the amount according to local standards of living.

Permanent Disability Benefits

Central government guidelines—basic pension: 40% of wage. Provincial and city/county governments set minimum benefit according to local standards of living.

Central government guidelines—individual pension accounts: none. Regulations by local governments vary.

Survivor Benefits

Central government guidelines—basic pension: Lump-sum of 6-12 months' wage of deceased, according to number of surviving dependents.

Funeral grant: Death of insured—lump sum of 2 months' average earnings of all employees in same enterprise; death of dependent immediate family members, 1/3-1/2 of 1 month's average wage depending on age of deceased.

Central government guidelines—individual pension accounts: Lump sum equal to balance of employee's total contributions to the account plus interest, payable to legal heir of deceased.

Administrative Organization

Ministry of Labor and Social Security, Department of Pensions, general guidance.

Provincial or city/county social insurance agencies, administration of respective retirement pension pools and individual pension accounts.

Sickness and Maternity

First law: 1951.

Current law and directives: 1953, 1978 (directives for permanent employees) 1986 (for contract workers), 1988 and 1994 (for women employees), and 1998.

Type of program: Local government social insurance (medical fund pools) and/or employer-provided (medical savings accounts) programs. Local governments and employers adapt central government guidelines to local conditions. (Introduction of new central government health insurance directives expected in 1999, including prototype of personal medical insurance accounts.)

Coverage

Permanent and contract employees in state-run enterprises and some collective enterprises.

Employees of government and party organizations, cultural, educational, and scientific institutions (off-budget financed institutions excepted) and, university students are covered under government-funded and employer-administered programs.

Source of Funds

Insured person: Up to 2% of wages.

Employer: Average 6% of total payroll (may or may not include non-wage subsidies), depending on funding needs or local

government regulations (if local government fund pooling available and if enterprises participating).

Non-participating enterprises: Whole cost.

Government: Central and local government subsidies as needed.

Qualifying Conditions

Sickness, maternity, and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Central government guidelines for permanent workers—Sickness benefit:

60%-100% of wage, according to length of service (60% if employed less than 2 years, 70% if 2 but less than 4 years, 80% if 4 but less than 6 years, 90% if 6 but less than 8 years, and 100% if employed 8 years or more). Payable by employer for up to 6 months each year; 40% to 60% payable by employer thereafter until recovery or determination of permanent disability: 40% if employed less than 1 year, 50% if 1-3 years, and 60% if employed 3 years or more.

Maternity benefit: 100% of earnings payable by employer for up to 90 days in connection with childbirth. 100% of earnings payable for up to 42 days in case of abortion.

Central government guidelines for contract workers: Same as for permanent workers.

Workers' Medical Benefits

Central government guidelines for permanent workers—Medical benefits:

Medical services either provided in employer's clinic or hospital, or paid for directly by employer. Includes treatment by doctor, maternity care, bed, and full cost of surgery and ordinary medicines. Employee pays registration fee for outpatient and inpatient care, house calls, and board if hospitalized. Additional employee co-payments may apply, varying according to individual enterprises or local government regulations (for participating enterprises in local government medical care insurance pools).

Central government guidelines for contract workers: Same as for permanent workers.

Dependents' Medical Benefits

Central government guidelines for permanent workers—Medical benefits for dependents:

Treatment by doctor in employer's clinic, and 50% of cost of surgery and ordinary medicines, if dependents not otherwise covered. Additional patient co-payments may apply, varying according to individual enterprises or local government regulations (for participating enterprises in local government medical care insurance pools).

Central government guidelines for contract workers: Same as for permanent workers.

Administrative Organization

Ministry of Labor and Social Security, Department of Medical Care Insurance, general guidance of local governments' experimental medical insurance programs. Local government social insurance agencies and participating enterprises, administration of medical care insurance with pooled funds.

Ministry of Public Health, general guidance of medical care providers. Individual state-run enterprises, administration of cash benefits programs.

Work Injury

First law: 1951.

Current law and directives: 1953 law, 1978 (permanent employees) and 1986 (contract workers) directives.

Type of program: Local government social insurance (work-injury fund pools) and/or employer-provided (medical savings accounts) programs. Local governments and employers adapt central government guidelines to local conditions.

Coverage

Employees in state-run enterprises, and some collective enterprises. Employees of government and party organizations, cultural, educational, and scientific institutions (off-budget financed institutions excepted), and university students covered under government-funded and employer-administered programs.

Source of Funds

Insured person: None.

Employer: Enterprises participating in local government work-injury fund pooling—average 1% of payroll. Non-participating enterprises—Whole cost.

Government: Central and local government subsidies as needed.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Central government guidelines—Temporary disability benefit: 100% of wage during temporary disability until recovery or determination of permanent disability.

Permanent Disability Benefits

Central government guidelines—Permanent disability pension: 75%-90% of wage, if totally disabled.

Lump-sum disability allowance: 6-24 months' wage.

Minimum pension: Provincial and city/county governments set minimum pension amounts according to local standard of living.

Partial disability: 10% to 30% of wage, according to earnings loss: 10% of wage if 11%-20% earnings loss; 20% if 21%-30% earnings loss; and 30% of wage if 30% or more earnings loss.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, nursing, medicine, appliances, transportation, and hospitalization. Employee co-payments may apply varying according to individual enterprises or local government regulations (if enterprises participating in local government work-injury disability and medical care insurance pools).

Survivor Benefits

Central government guidelines—Survivor pension: 40% of wage of deceased for spouse, 30% for every other dependents.

Lump-sum death allowance: 48-60 months' wages.

Funeral grant: 6 months' wages.

Administrative Organization

Ministry of Labor and Social Security, Department of Medical Care Insurance, general guidance.

Local government social insurance agencies and participating enterprises, administration of programs under local government medical care fund pools.

Non-participating enterprises: Individual state-run enterprises, administration of programs.

Unemployment

First and current directives: 1986, and 1999.

Type of program: Local government social insurance programs.

Local governments and employers adapt central government guidelines to local conditions.

Coverage

Permanent and contract workers in state-run enterprises, and some collective enterprises.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: Local government subsidies.

Qualifying Conditions

Unemployment benefit: At least 1 year in covered employment, involuntary termination of employment, registration at and regularly reporting to local employment service agencies, and actively seeking employment.

Unemployment Benefits

Unemployment benefit: Benefit amount determined by local governments at a level higher than local public assistance benefit, but lower than local minimum wage. Payable for 1 year if less than 5 years of coverage, for 1.5 year if 5 or more years but less than 10, and for 2 years if 10 or more years of coverage.

Administrative Organization

Ministry of Labor and Social Security, Department of Unemployment, general guidance.

Local social insurance agencies, administration of program.

Old Age, Disability, Death

First law: 1946 (implemented in 1965).

Current law: 1993 (implemented in April 1994).

Type of program: Parallel social insurance (**public**) and private insurance (**private**) systems.

Exchange rate: U.S.\$1.00 equals 1,568 pesos.

(Labor code requires larger employers to provide generally similar benefits to employees in regions where either program has not yet been applied.)

Coverage

All employees except agricultural employees in some regions.

Voluntary coverage for self-employed. Program gradually being extended to all regions of the country. Special system for employees of state oil company (Ecopetrol), teachers, and military and national police.

Source of Funds

Insured person: 3.375% of earnings. Additional 1% of earnings for those earning over 4 times minimum wage (142,125 pesos per month) for the solidarity fund which provides the minimum benefit for low earners.

Employer: 10.125% of payroll.

Government: Partial subsidy to solidarity fund.

Minimum earnings for contribution and benefit purposes: Legal minimum wage. Domestic workers, half the legal minimum wage.

Qualifying Conditions

Old-age pension: May choose between public or private systems; may change every 3 years.

Public system: Age 60 (men) or 55 (women). (Age to rise to 62 and 57, respectively in 2014.) 1,000 weeks of contribution.

Private system: Capital accumulation in individual investment account sufficient to purchase an annuity equal to 110% of minimum wage. May change from one pension fund management company (SAFP) to another every 6 months.

Disability pension: At least 50% loss of normal earning capacity. 26 weeks of contribution in year prior to onset of disability. Review of disability eligibility every 3 years.

Survivor pension: Deceased met contribution conditions for old-age or disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension – public system: 65% of base earning sincerely (average earnings in 10 years prior to receiving pension) plus increment of 2% of earnings for each 50 weeks of contribution between 1,000 and 1,200 weeks, up to a maximum of 73% of basic monthly wage. Plus 3% for each 50 weeks between 1,200 and 1,400, up to a maximum of 85% of basic monthly wage. Those who have the age requirements but not the sufficient number of contributions receive a pension equal to base earnings times the number of weeks of contributions. Minimum pension: minimum wage.

Schedule of payments: 14 payments a year.

Adjustment: Annual adjustment of pensions for changes in consumer price index.

Private system: Insured's contributions plus accrued interest.

Capital accumulation in individual investment account sufficient to

purchase an annuity equal to 110% of minimum wage. Value of insured's contributions under the public system provided as pension bond. At retirement, insured may make withdrawals from individual account, regulated to guarantee income for expected lifespan, or buy annuity from private insurance company, or a combination of the two. Minimum pension guaranteed by government.

Permanent Disability Benefits

Disability pension: 45% of basic monthly wage plus increment of 1.5% of earnings for each 50 weeks of contribution over 500 weeks, when the disability is between 50-66%. 54% of basic monthly wage plus increment of 2% of earnings for each 50 weeks of contribution over 800 weeks, when the disability is greater than 66%.

Maximum pension, 75% of basic monthly wage; minimum, minimum monthly wage.

Those who have the age requirements but not the sufficient number of contributions receive a substitute benefit equal to an old-age benefit.

Schedule of payments: 14 payments a year.

Adjustment: Annual adjustment of pensions for changes in consumer price index.

Survivor Benefits

Survivor pension: 45% of basic monthly wage plus increment of 2% for each 50 weeks of contribution over 500 weeks, up to a maximum of 75% of basic monthly wage.

Minimum pension: minimum monthly wage. Payable to: spouse or permanent companion; children less than 18 years old, students between 18 and 25, and disabled children of any age, all economically dependent on deceased; dependent parents and dependent disabled siblings.

Orphans, 20% of pension of insured for each orphan as defined above; 30% if full orphan. Maximum survivor pensions, 100% of pension of the insured.

Schedule of payments: 13 payments a year.

Funeral grant: Actual expenses up to monthly old-age pension but not less than 5 or no more than 10 times minimum wage.

Administrative Organization

Public system: Ministry of Labor and Social Security, general supervision.

Social Security Institute, national administration of program. Regional funds and local offices, established and supervised by Institute, local administration of contributions and benefits.

Private system: National Banking Superintendency, general supervision. Individual pension fund management companies (SAFP's), administration of individual capitalization accounts.

Sickness and Maternity

First law: 1938.

Current law: 1993 (implemented in 1995).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Coverage to be extended gradually to all inhabitants of Colombia, regardless of their ability to pay.

Source of Funds

Insured person: 4% of earnings; self-employed, 12% of earnings.

Employer: 8% of payroll.

Government: Funds program for low earners through solidarity fund (see Old Age, Disability, Death, above) and additional government contributions.

Minimum earnings for contribution purposes: minimum wage.

Qualifying Conditions

Cash sickness and medical benefits: 4 weeks of contribution immediately prior to claim, except in emergency cases.

Cash maternity benefits: 12 weeks of contribution before birth.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of earnings. Payable after 4-day waiting period for up to 180 days (may be extended to 360 days).

Maternity benefit: 100% of earnings, payable for 12 weeks.

Benefits also payable to adoptive parents of children under age 7.

Workers' Medical Benefits

Medical benefits: Insured may choose between public or private health care. All include medical, surgical, hospital, pharmaceutical, maternity, and dental care, and related services; pre-existing conditions must be covered, although they may be subject to a waiting period except no waiting period is permitted for pregnant women and babies under one year old.

Benefits and facilities vary depending on the plan.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Health, general supervision.

National Social Security Council on Health, administration of program.

Work Injury

First law: 1915.

Current laws: 1993 and 1994.

Type of program: Social insurance system.

Coverage

Employees in industry and commerce.

Source of Funds

Insured person: None.

Employer: 0.348%-8.7% of payroll, according to degree of risk. In addition, 1% of employers' contribution funds work injury fund which promotes health and safety for workers.

Government: None. Contributes to work injury fund from general revenues.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. If employer delays payment of contribution for 2 consecutive months, automatically disqualified from program.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings in the month prior to injury until rehabilitation, reintegration, cure or determination of permanent disability or death.

Permanent Disability Benefits

Permanent disability pension: Benefit in proportion to the degree of disability, between 5% and 49% loss of working capacity, from one times base earnings to up to a maximum of 24 times base earnings—average earnings in last six months for work accidents or in last 12 months for occupational diseases. Between 50% and 66%, 60% of base earnings; more than 66%, 75% of base earnings. Constant attendance supplement: pension increased by 15%.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; medicines; appliances; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: 100% of earnings of insured. Payable to each orphan under age 18 (25 if student, no limit if disabled); widow; permanent companion if lived together 2 years prior to the death of the insured, or if had children together; and dependent disabled widower.

Administrative Organization

Ministry of Labor and Social Security, Ministry of Health, National Banking Superintendent, and National Council of Professional Risks, general supervision.

Professional Risk Administrators: Social Insurance Institute and life insurance companies authorized by the Banking Superintendent, national administration of program.

Unemployment

Public sector: Labor code requires employer to provide 1 month's severance pay (with 12% interest) per year of service. For dismissal without just cause, an additional indemnity is paid. For each year of service disregarding the first year, the additional indemnity equals 60 days' pay if 1-5 years of service; 65 days' pay if 5-10 years of service; and 75 days' pay if more than 10 years of service.

Private sector: Previous rights under public system rolled over to newly created private termination indemnity program, as of January 1, 1991. Program is voluntary for employees covered under public system, mandatory for new hires as of January 1, 1991.

Family Allowances

First law: 1957.

Current laws: 1963 and 1982.

Type of program: Employment-related system.

Coverage

All employees.

Source of Funds

Insured person: None.

COLOMBIA

Employer: 4% of payroll.

Government: None, except as employer.

Qualifying Conditions

Family allowances: Child must be under age 18 (23 if student, no limit if disabled); parents over age 60 or 60% disabled.

Parent must have completed 60 days of continuous employment with same employer, of which not less than 96 hours were credited during last 25 working days; also monthly income cannot exceed 4 times the legal minimum wage.

Family Allowance Benefits

Family allowances: Amounts vary among funds, may be paid in cash or in kind.

Child disabled 60% or more receives double allowance.

Surviving spouse allowance: 12 months' payment to surviving spouse or custodian of dependent children. If dependent dies, family receives lump sum equal to 12 monthly payments.

Administrative Organization

Ministry of Labor and Social Security, general supervision of funds.

Superintendency for Family Subsidies, supervision of family allowance funds.

Old Age, Disability, Death

First law: 1962.

Current law: 1986.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons.

Source of Funds

Insured person: 2.4% of earnings.

Employer: 3.6% of payroll.

Government: None.

Minimum earnings for contribution and benefit purposes: 23,500 CFA francs a month. No maximum.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if prematurely aged).

Insurance in last 20 years, or 240 months' total insurance with 60 months in last 5 years. Pension proportionately reduced if 60 months to 239 months of contributions.

Retirement from paid employment.

Not payable to aliens abroad unless reciprocal agreement.

Disability pension: Loss of 2/3 of capacity for any work. 5 years of insurance and 6 months of contribution in last year before claim. (No minimum qualifying period if incapacity caused by nonoccupational accident; if occupational accident, see Work Injury, below.)

Survivor pension: Deceased met qualifying conditions or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average monthly earnings in last 3 or 5 years (whichever is more favorable). These years must have occurred in the 10 year period prior to the date of eligibility for a pension. In addition, 2% of average monthly earnings may be added for every 12 months of insurance accumulated beyond 240.

Minimum pension: 60% of highest guaranteed minimum wage; maximum, 80% of earnings.

Child supplements: Equal to current family allowance (see below).

Old-age settlement: Lump sum equal to insured's average monthly earnings for every 12-month insurance period credited at age 55 (or 50 if prematurely aged) if ineligible for pension.

Adjustment: Pensions adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings in last 3 or 5 years (whichever is more favorable), plus 2% for every 12 months of insurance beyond 240. (Years under age 55 at time of claim credited as 6-month periods.)

Minimum pension: 60% of highest guaranteed minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Child supplements: Equal to current family allowance (see below).

Adjustment: Pensions adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension: 30% of pension of insured. Payable to widow or disabled widower. Orphans: 50% of pension of insured.

Maximum survivor pension: 80% of pension of insured.

Survivor settlement: 1 month's basic old-age pension for each 6 months of contribution by deceased, if pension requirements not met. Descendants, 20% of the pension of insured.

Adjustment: Pensions adjusted for cost-of-living changes.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1952.

Current law: 1986.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 0.2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings (employer required to pay remaining 50% of earnings). Also costs of medical care. Payable for 15 weeks, including at least 9 weeks after confinement (may be extended in case of complications).

Workers' Medical Benefits

Medical benefits: None, except free maternity care, including cost of confinement.

Dependents' Medical Benefits

Medical benefits for dependents: None.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1935.

Current law: 1986.

Type of program: Social insurance system.

CONGO (Brazzaville)

Coverage

Employed persons, members of workers' cooperatives, apprentices, and technical establishment students.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 2.25% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of covered earnings, following advance notice, for up to 3 months; 66-2/3% thereafter. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Orphans: 50% of earnings of insured; father and mother, 20% of earnings.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1949.

Current law: 1986.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children, whether or not married. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 10.03% of payroll.

Government: None.

Maximum earnings for contribution purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).

Parent must have had 6 months of employment and be currently working 20 days or 133 hours a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month per child.

Prenatal allowance: 1,200 CFA francs a month for 9 months (paid in 2 installments).

Birth grant: Lump sum of 1,100 CFA francs for each of first 3 births of the first marriage.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of program.

Old Age, Disability, Death

First law: 1956.

Current law: 1961. (New Social Security Code enacted in 1988 not yet in effect.)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 240,000 new zaires.

Coverage

Employed persons, including domestic workers, casual workers, and sailors. Special system for public employees.

Voluntary coverage for nonemployed persons if at least 5 years of covered employment and requested within 6 months after cessation of paid employment.

Source of Funds

Insured person: 3.5% of earnings.

Employer: 3.5% of payroll.

Government: Annual subsidy up to amount fixed by decree.

Voluntarily insured: 7% of most recent 6 months' covered earnings, according to 3 wage categories.

Qualifying Conditions

Old-age pension: Age 63 (men) and 60 (women), or 55 if prematurely aged. 60 months of insurance in last 10 years. Retirement from paid employment.

Payable abroad under reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 36 months of insurance in last 5 years. (No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.

Minimum pension: 50% of legal minimum wage.

Old-age settlement: Lump sum equal to 10 times annual pension, based on years of insurance completed (not less than 50% of minimum pension), payable to retired workers from age 58 if ineligible for pension.

Adjustment: Pensions adjusted to wage index.

Permanent Disability Benefits

Disability pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.

Minimum pension: 50% of legal minimum wage.

Adjustment: Pensions adjusted to wage index.

Survivor Benefits

Survivor pension: 40% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower.

Widow's grant (if ineligible for pension): Lump sum equal to 12 months' pension of deceased.

Orphans: Lump sum equal to 25% of widow's grant for each orphan under age 16 (25 if student, no limit if disabled), or 50% for each full orphan. Maximum, 100% of widow's grant.

Adjustment: Pensions adjusted to wage index.

Administrative Organization

Ministry of Labor, Manpower and Social Security, general supervision.

National Social Security Institute, administration of program; managed by tripartite board and President-Delegate.

Sickness and Maternity

Labor code requires employers to pay 2/3 of wages plus family allowances to their workers during sickness and 14 weeks of maternity leave, and provide medical care for workers and their dependents.

(Medical care available in government hospitals and dispensaries to old-age and disability pensioners and their dependents.)

Work Injury

First law: 1949.

Current law: 1961.

Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, and students in vocational and craft schools.

Source of Funds

Insured person: None.

Employer: 1.5% of payroll (may be increased for higher risk).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings during the 3 months preceding injury, plus family allowances where applicable, if at least 60% disabled. Benefits reduced during hospitalization if no dependents. Payable from day after injury or onset of occupational illness until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average monthly earnings during the 3 months preceding injury, if totally disabled.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension corresponding to degree of incapacity (paid as a lump sum equal to 3 times annual pension if incapacity less than 15%).

Workers' Medical Benefits

Medical benefits: Medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of earnings of insured payable to widow at any age. Also payable to dependent disabled widower.

CONGO (Kinshasa)

(Lump sum equal to 12 months' pension payable to widow or widower who remarries.)

Orphans: 15% of earnings for each orphan under age 16 (25 if student, no limit if disabled).

Maximum survivor pensions: 100% of total disability pension of insured.

Funeral grant: Lump sum equal to 90 days' legal minimum wage.

Administrative Organization

Ministry of Labor, Manpower, and Social Security, general supervision.

National Social Security Institute, administration of contributions and benefits.

Family Allowances

First law: 1951.

Current law: 1961.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of legal minimum wage.

Administrative Organization

Ministry of Labor, Manpower, and Social Security, enforcement of law.

National Social Security Institute, administration of program for social insurance beneficiaries in the Shaba region.

In all other national territories, the employer must pay allowances to own employees.

Please note: This information is more than 8 years old.

Old Age, Disability, Death

First law: 1941.

Current law: 1995.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 268 colones.

Coverage

Employed persons in public and private sector.

Voluntary coverage for self-employed.

Source of Funds

Insured person: 2.5% of earnings. Self-employed, 4.50-7.25% of earnings.

Employer: 4.75% of payroll.

Government: 0.25% of total covered earnings. (Full amount not paid regularly in the past.)

Qualifying Conditions

Old-age pension: Age 61 and 11 months (men); age 59 and 11 months (women). Required monthly contributions decrease with age at retirement; 466 at earliest retirement age, down to 240 at age 65.

Retirement from covered employment unnecessary.

Payable abroad.

Disability pension: Loss of 66-2/3% of usual earning capacity.

Number of required contributions varies by age.

Minimum: up to age 24, 12 contributions.

Maximum: age 52-65, 120 contributions.

Survivor pension: Deceased was eligible for old age or disability pension, or had 12 contributions in the last 24 months, or 180 contributions at any time.

Old-Age Benefits

Old-age pension: 60% of average earnings based on highest 48 monthly wage or salary payments during last 5 years of coverage. Basic benefit increased by 0.0835% of average earnings for each month of contribution above 240.

Increment of 1.5%, 2%, and 2.5% of pension for 1st, 2nd, and 3rd year retirement is deferred beyond age of initial eligibility.

Minimum pension: 21,000 colones a month (if computed amount smaller, lump sum is paid).

Maximum pension: 226,056 colones a month (up to 319,869 colones in case of deferred retirement).

Schedule of payments: 13 payments a year.

Adjustment: Adjustment of pensions twice a year, in January and July.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Lump-sum grant: 7 months' average earnings.

Schedule of payments: 13 payments a year.

Adjustment: Adjustment of pensions twice a year, in January and July.

Survivor Benefits

Survivor pension: Widow or female companion under age 50, 50% of pension of insured; 60% if survivor between ages 50 and under age 60; 70% if over age 60 or disabled.

Minimum pension: one survivor, 70% of pension of insured; two survivors, 100%. Orphans: Under age 18, students (ages 18-25) or disabled, 30% of pension of insured. Dependents over age 55 or full orphan, 60%. Other eligible survivors: parents and siblings, 20% for each.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: Cost of burial; minimum, 20,000 colones; maximum, 80,000 colones.

Adjustment: Adjustment of pensions twice a year, in January and July.

Administrative Organization

Costa Rican Social Insurance Fund, administration of program directed by executive president and 9-member board.

A State Auditor supervises the financial operations of the Fund.

Sickness and Maternity

First laws: 1941 and 1943.

Current laws: 1961 and 1993.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons, including self-employed, indigent, prisoners and pensioners.

Medical care: All residents. International agreements provide emergency care for visitors to the country.

Source of Funds

Insured person: 5.5% of earnings. Self-employed, 7.67% of earnings (average). Pensioners, 5% of pension.

Employer: 9.25% of payroll. 8.75% of pension.

Government: 0.25% of total covered earnings. Average, 6.08% of self-employed's earnings.

Qualifying Conditions

Cash sickness and medical benefits: Contribution in month preceding onset of illness, and currently registered for cash sickness. For medical benefits, coverage begins in the month in which insured registers.

Cash maternity benefits and maternity care: 26 weeks of contribution during last 52 weeks. Wife of insured eligible for maternity care if insured contributed in month preceding birth.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings during last 3 months, payable from 4th day of sickness.

Maternity benefit: 50% of earnings, payable for 30 days before and 90 days after confinement for a total of 4 months.

COSTA RICA

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Insurance Fund. Includes general and specialist care, hospitalization, medicines, dental, auditory, and limited optometry services; maternity care, and appliances (at reduced cost). Payable up to 52 weeks (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Funeral expenses: Minimum, 20,000 colones; maximum: 80,000 colones (payable for insured, spouse or female companion).

Administrative Organization

Costa Rican Social Insurance Fund, administration of program. Fund owns and operates 29 hospitals and 152 clinics and is gradually extending jurisdiction over others according to law for integration of services with the Ministry of Health.

Work Injury

First law: 1925.

Current law: 1982 (labor code).

Type of program: Mixed compulsory and voluntary insurance with public carrier.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily earnings for first 45 days; thereafter 100% of first 841 colones per day, 75% of earnings over 841 colones per day.

Minimum benefit equals legal minimum wage at the time that the injury occurred. Payable from day of injury for up to 2 years.

Permanent Disability Benefits

Permanent disability pension: Total disability: If the incapacity is more than 67%, 100% of minimum wage plus 90% of earnings that exceed the minimum wage, payable monthly.

Grants awarded to purchase, rent or modify a house.

Partial disability: If the incapacity is between 50% and 67%, benefit equals 67% of earnings payable for up to 10 years.

If the permanent incapacity is between 0.5% and 50%, benefit equals percent of incapacity times the annual earnings, payable for up to 5 years. May be extended for additional five year periods if the insured shows economic need.

Constant attendance allowance: 14,000 colones a month (as of 1993).

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: Widow or disabled widower, 40% of earnings of insured if sole survivor; 30% if there are other eligible dependents. Payable for 10 years. May be extended for additional five year periods if there is economic need. 20% of earnings of insured payable to the mother or 30% if there are no dependent children, for 10 years.

Orphans: 15% to 40% of earnings if 1-3 orphans under age 18 (25 if student in higher education, no limit if disabled), 35% if full orphan (20% each if two or more). Also payable to dependent father or other dependent adults including those aged 60 and unable to work.

Maximum survivor pensions: 75% of earnings of insured, provided this amount exceeds the minimum wage; if not, 100% of the minimum wage.

Funeral grant: 35,000 colones (as of 1993).

Administrative Organization

Ministry of Labor and Social Security, enforcement of law. National Insurance Institute, administration of program.

Family Allowances

First law: 1974.

Type of program: Social assistance.

Coverage

Indigent who are not entitled to contributory pensions.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Government: 20% of yield of sales tax.

Qualifying Conditions

Family allowances: Payable to persons over age 65, disabled persons, widows with dependents under age 18 or disabled at any age, widows over age 50 with no dependents and orphans under age 18.

Family Allowance Benefits

Family allowances (means-tested): 8,500 colones a month for a beneficiary and 10% additional for each dependent up to 3.

Administrative Organization

Ministry of Labor and Social Security, general supervision. Social Development and Family Allowances Fund, direction of program.

Costa Rican Social Insurance Fund, administration of program.

Old Age, Disability, Death

First law: 1960.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system; also mandatory private pension systems.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, and certain categories of agricultural workers (for old-age benefits only). Special system for public employees.

Source of Funds

Insured person: 1.6% of earnings.

Employer: 2.4% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,647,315 CFA francs a month (45 times the guaranteed minimum wage).

Qualifying Conditions

Old-age pension: Age 55 with 10 years of covered employment after program began. Early retirement: Age 50. Retirement from gainful activity necessary. Payable abroad.

Disability pension: Age 50, permanent incapacity for any work with 10 years of covered employment after the program began.

Survivor pension: Deceased was pensioner or met requirements for pension.

Old-Age Benefits

Old-age pension: 1.33% of average earnings times years of coverage and periods of incapacity (some employment before program began credited toward coverage).

Pension reduced by 5% for each year under age 55.

Child's supplement: 10% of pension for each child under age 16; maximum, 30% of pension.

Lump sum payment for workers over age 55 with less than 10 years of contributions.

Adjustment: Pensions adjusted yearly to changes in the average salary subject to contribution.

Permanent Disability Benefits

Disability pension: About 1.33% of average earnings times years of coverage (some employment before program began credited toward coverage).

Child's supplement: 10% of pension for each child under age 16. Maximum: 30% of pension.

Disability allowance for workers age under age 50 with at least 10 years of contributions, if ineligible for pension. At age 50 the allowance is converted to an old-age benefit without reduction.

Survivor Benefits

Survivor pension: 50% of pension of insured payable to widow age 50 or over. No age requirement if married at least 2 years or has dependent child.

Orphans: 20% of pension of insured for each full orphan under age 16 (21 if student). Maximum for all orphans: 100% of pension of insured.

Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First law: 1956.

Current laws: 1964, 1968, 1971, 1988 and 1995.

Type of program: Social insurance system. Cash maternity benefits only.

Coverage

Employed women and employed workers' wives.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 0.75% of payroll.

Government: None.

Maximum earnings for contribution purposes: 70,000 CFA francs a month.

Qualifying Conditions

Cash maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None provided.

Maternity benefit: 100% of earnings. 100% of costs of medical care provided in public hospital, or 5,000 CFA francs for confinement in private clinic or other establishment.

Payable for 6 weeks before and 8 weeks (3 weeks more if complications) after confinement. Reimbursement from 3 months of pregnancy for medical costs and pharmaceuticals.

Workers' Medical Benefits

Medical benefits: Medical care provided to insured worker by socio-medical centers of the Fund.

Employers must provide medical services for their workers.

Dependents' Medical Benefits

Medical benefits for dependents: Health care provided to mothers and children at socio-medical centers managed by the National Social Insurance Fund.

Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1957.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system.

CÔTE D'IVOIRE

Coverage

Employed persons, seamen, certain self-employed, apprentices, members of cooperatives, and students at technical colleges. Self-employed may affiliate voluntarily.

Source of Funds

Insured person: None (except voluntarily affiliated self-employed).

Employer: 2% to 5% of payroll, according to risk in industry.

Government: None.

Maximum earnings for contribution and benefit purposes: 70,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by the percentage of disability.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings.

Adjustment: Pensions adjusted yearly to changes in the average salary subject to contribution.

Funeral grant: Lump sum covering cost of burial.

Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of contributions and benefits.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution purposes: 70,000 CFA francs a month.

Qualifying Conditions

Family allowances: Child under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 3 months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child.

Prenatal allowance: 13,500 CFA francs payable in 3 installments.

Birth grant: Lump sum of 18,000 CFA francs on birth of each of first 3 children.

Maternity allowance: 18,000 CFA francs paid in 3 installments from birth through the child's first year.

Administrative Organization

Ministry of Public Health and Social Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowances

First law: 1955.

Current law: 1968, 1971, 1988 and 1995.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Special system for public employees.

Old Age, Disability, Death

First law: 1922.

Current laws: 1983, 1991 and 1998.

Type of program: Social insurance system.

Exchange rate: US\$1.00 equals 6.30 Croatian kunas (HRK)

Coverage

Persons employed in industry, commerce or services, public employees and apprentices. Self-employed workers in non-agricultural and agricultural areas.

Source of Funds

Insured person: 10.75% of earnings. Self-employed, 21.5%

Employer: 10.75% of payroll.

Government: Covers all or part of costs, as necessary.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of coverage, age 65 (men) or 60 (women) and 15 years of insurance, gradually changing to age 60 for men and women and 15 years of coverage by 2007.

Early retirement pension (anticipatory pension): Age 55 and 35 years coverage (men) or age 50 and 30 years coverage (women), gradually changing to age 60 and 35 years of coverage (men) or age 55 and 30 years of coverage (women) by 2007.

Disability pension: Permanent and total loss of capacity to work in the same job or other comparable jobs prior to age 65 (men) or 60 (women) (total disability). Insurance coverage during at least 1/3 of working life after age 20 (age 23 for insured persons with higher education; age 26 for insured persons with university degree). More favourable conditions if disability occurs before age 30.

Compensation for loss or damage of a part of the body or of an organ: Insurance coverage during at least 1/3 of working life.

Survivor pension: Deceased was a pensioner or had 5 years of insurance or 10 years of pensionable periods.

Attendance supplement: All pensioners and some categories of handicapped employed persons who need constant care and attention of another person, means tested.

Old-Age Benefits

Old-age pension: At least 35% (men) or 40% (women) of average earnings during highest consecutive 10 years of insurance coverage. (Salaries adjusted by increase in average salaries.) Maximum pension: 85% after 40 years (men) or 35 years (women) of pensionable periods.

Early retirement pension: Reduction of 1.33% for each year of early retirement. Reduction cancelled once pensioner attains normal retirement age.

Minimum pension: 1,116.53 HRK per month.

Maximum pension: 3,532.12 HRK per month.

Adjustment: Periodic adjustment of pensions for changes in average wages.

Permanent Disability Benefits

Disability pension: Minimum pension: 45% (men) or 55% (women) of average earnings during highest consecutive 10 years of insurance

coverage. Maximum pension: 85% after 35 years (men) or 30 years (women) of pensionable periods.

Compensation benefit for loss or damage of a part of the body or of an organ: 12-40% from lump sum base according to the degree of disability (30%-100%).

Constant attendance allowance: 332.61 HRK per month in case of total incapacity or 250.68 per month for partial incapacity. Blind persons receive 416.21 HRK.

Adjustment: Periodic adjustment of benefits for changes in average wages.

Survivors Benefits

Survivor pension: 1 survivor, 70% of pension paid to deceased or accrued at time of death; 2 survivors, 80%; 3 survivors, 90%; 4 survivors or more, 100%.

Eligible survivors: Widows age 45 or widowers aged 60, or caring for eligible children, or disabled. Children up to age 15 (26 if student, without limit if disabled).

Minimum benefits: 1,116.53 HRK per month for 4 or more family members, 1,004.88 HRK for 3 family members, 893.22 HRK for 2 family members, and 781.57 HRK for one family member.

Adjustment: Periodic adjustment of benefit for changes in average wages.

Administrative Organization

Ministry of Labor and Social Welfare: General supervision.

Separate Pension and Disability Insurance Funds for employees, for the self-employed, and for farmers: Benefit administration. Joint management by representatives of persons insured and beneficiaries appointed by Government.

Common administration for the three funds by the Central Office of the Republic Fund of Pension and Disability Insurance of Workers. The Central Office has 16 Regional Offices.

Sickness and Maternity

First law: 1954.

Current law: 1993, amended in 1996 and 1998.

Type of program: Social insurance system.

Coverage

Employed persons, public employees and non-agricultural self-employed persons.

Medical care only: Self-employed agricultural workers, pensioners, and unemployed persons.

Source of Funds

Insured person: 9% of earnings; farmers, 11%; self-employed, 18%.

Employer: 9% of payroll.

Government: Contributions from State budget.

Qualifying Conditions

Cash benefits and medical services: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No fixed amount. Benefits vary between 80% and 100% of the average monthly salary earned in previous 6 month period according to the cause of the absence. Payable for 14 months. Employer pays for the first 42 days.

Maternity benefit: 100% of salary for 180 days (from 28-45 days before estimated date of birth). Also payable during additional maternity leave until the child attains the age of 1 for the first and second child, or the age of 3 for twins and for the third and every subsequent child.

Minimum sickness and maternity benefit: 1,600 HRK per month. Maximum amount: 4,188.25 HRK per month until child is 6 months; Minimum 1,600 HRK, maximum 2,500 HRK until child is 1 year old. From age 1 to age 3 of child, 1,600 HRK. Unemployed mothers, 1,600 HRK during entire maternity leave regardless of child's age.

Maternity grant: Lump sum payment of 1,360 HRK.

Funeral grant: Lump sum payment of 850 HRK.

Workers' Medical benefits

Medical benefits: Provided by public or private health institutions which have a contract with the Croatian Institute for Health Insurance. Includes primary and specialist treatment, hospitalization, orthopedic and other aids, dental care, approved pharmaceuticals, laboratory services, maternity care, preventative care services, emergency aid, rehabilitation services, appliances and transportation. Cost sharing by patients varies according to the kind of service provided. Free services are provided for people with low incomes.

Dependents' Medical Benefits

Medical benefits: Same as for insured person. Medical care for children under age 18 is free of charge.

Administrative Organisation

Ministry of Health: General supervision.

Croatian Institute for Health Insurance, with 21 District Offices: Administration of benefits. Institute is governed by Managing Council.

Work Injury

There is no specific scheme. Benefits are provided by the programs for old age and disability insurance (pensions and other benefits) and health insurance (cash benefits and medical care). In all instances, benefits for work injury and occupational illness are granted under more favourable conditions and at higher rates than other benefits.

Type of program: Social insurance program.

Coverage

Persons covered by insurance schemes for old age, disability and death and sickness.

Source of Funds

See contributions above for old age, disability and death; and sickness benefits.

Qualifying Conditions

Disability benefits in cases of work injury or occupational illness: No qualifying period required.

Temporary Disability Benefits

Cash sickness benefit: 100% of previous monthly salary. Payable for up to 14 months. Paid in full by employer. Temporary disability pension is not provided.

Permanent Disability Benefits

Permanent disability pension: 85% of average salary, independent of the number of years of insurance coverage.

Minimum pension: 1,116.53 HRK per month.

Compensation benefit for loss or damage of a part of the body or of an organ: Paid at higher rate than those specified for old-age, disability and death benefits not related to work injury and occupational illness.

Workers' Medical Benefits

Medical benefits: Provided through sickness insurance.

Survivor Benefits

Survivor pension: 85% of the pension regardless of pensionable period completed. Benefit ranges from 70%-100% of that amount, depending on number of family members.

Administrative Organization

Same as above for old age, disability and death; and sickness and maternity, above.

Unemployment

First law: 1952.

Current law: 1996.

Type of program: Social insurance system.

Coverage

Employed persons, public employees and military personnel.

Source of Funds

Insured person: 0.85% of earnings.

Employer: 0.85% of payroll.

Government: Periodic subsidies. Total or partial cost of special categories of persons.

Qualifying Conditions

Unemployment benefit: 9 months of uninterrupted employment or, if with interruptions, 12 months employment in last 18 months.

No qualifying period required for unemployed mothers caring for children under 1 year of age, or for twins, third and every subsequent child under the age of 3. Persons whose employment ceased as a result of his/her willfull misconduct or by agreement with employer are not entitled to unemployment benefit.

Unemployed older workers with 30 years (men) or 25 years (women) of employment or within 5 years of retirement are also covered.

Temporary incapacity for work for up to 12 months covered under unemployment program.

Unemployment Benefit

Unemployment benefit: 415.00-900.00 HRK per month for 78 to 312 days depending on the duration of prior employment.

Unemployment assistance: Payable to unemployed people who participate in vocational training and who are not eligible for unemployment benefit. 415.00 HRK per month.

Administrative Organization

Croatian Employment Institute, general supervision and administration of program. Institute managed by tripartite management committee.

Benefit Administration: by central office, 21 regional offices and 86 local offices.

Family Allowances

First law: 1949.

Current law: 1977.

Type of program: Social insurance system.

Coverage

Employed persons, public employees, pensioners and military personnel. Excluded: self-employed and self-employed farmers.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost from state budget.

Qualifying Conditions

Family allowances: 12 months of uninterrupted employment or, if with interruptions, 20 months employment in last 2 years. No qualifying period required for employed single parent.

Family allowances

Family allowance: The rate depends on the amount and source of income received by family members. Single parents receive a rate 45% higher, parents of handicapped children a rate 50% higher.

Means test: 1,067.64 HRK of monthly average of annual income per member of household earned in the previous year (1,386.57 HRK for single parents).

Minimum benefit: 28.96 HRK per month.

Maximum benefit: 311.39 HRK (467.08 HRK for disabled children) per month.

Adjustment: Regularly once a year according to cost-of-living index.

Administrative Organization

Ministry of Labor and Social Care: general supervision.

Croatian Pension Insurance Institute, administration of program.

Old Age, Disability, Death

First laws: Numerous laws and decrees established separate pension systems for over 50 different occupations, superseded and unified by 1963 law. Self-employed, liberal professions, charcoal makers, and members of fishery cooperatives brought into consolidated system in 1964.

Current law: 1979.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 1 peso.

Coverage

All wage earners.

Special system for members of armed forces, Interior Ministry, self-employed, artists, and agricultural cooperatives.

Source of Funds

Insured person: None. (10% of earnings if self-employed.)

Employer: 14% of payroll.

Government: Makes up deficit and also contributes as employer. Above contributions also finance sickness and maternity and work-injury programs.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 25 years of employment (55 and 50 if last 12 years or 75% of employment is in dangerous or arduous work).

Reduced pension, age 65 (men) or 60 (women) with 15 years of employment.

Retirement unnecessary, but total current income cannot exceed former income. Not payable abroad.

Disability pension: Full pension, physical or mental inability to work. Partial pension, inability to perform usual work. Employed when incapacity occurs if under age 23. If age 23 or over, number of years of employment needed to qualify increases with age.

Partial pension at age 28 or older, requires 3 years of employment.

Survivor pension: Deceased was employed or pensioner at death, or employed within 6 months thereof and for 3/4 of adult life.

Old-Age Benefits

Old-age pension: 50% of average earnings (that portion of earnings above 3,000 pesos a year is reduced by 50%) during highest 5 of last 10 years, plus 1% of earnings for each year of employment beyond 25 years (1.5% if dangerous or arduous work). Increments of 1.5% to 4% for each year between the ages 60 and 65 for men and between the ages 55 and 60 for women for each year of deferred pension, 1% a year thereafter.

Reduced pension, 40% of average earnings, plus 1% of earnings for each year of employment beyond 15 years.

Minimum pension varies depending on level of average earnings and number of years of employment.

Minimum pension: 59 pesos per month or 79 pesos per month or 80% of wages, depending on average level of earnings and number of years of employment.

Maximum: 90% of average earnings.

Permanent Disability Benefits

Disability pension: 40% of average earnings (that portion of earnings above 3,000 pesos a year is reduced by 50%) during highest 5 of last 10 years, plus 1% of earnings per year of employment beyond 15 years.

Minimum and maximum pensions: Same as old-age pension.

Partial disability: 30% to 50% (40% to 60% in case of work injury or occupational disease) of lost earnings depending on number of years of employment up to 25 years, increased 1% for each year of employment above 25 years. During rehabilitation, 70% of former earnings.

If unable to find employment, 50% of former earnings in first year, 25% thereafter if disability is common; if disability is professional, 70%, and 35%, respectively.

Survivor Benefits

Survivor pension: If deceased was employed at time of death, pension will be 100% of of earnings the first month and 50% for the next two months; if deceased was receiving a pension, then 100% of pension of insured for 3 months. Thereafter, 70%, 85%, or 100% of pension of insured for 1, 2, or 3 or more dependent survivors, respectively, (80%, 90%, or 100% if pension of insured is less than 60 pesos a month). Divided equally among eligible dependents.

Eligible dependents: Widow or female that had permanent relationship and is single, needy widower, or male that had permanent relationship and is single, age 60 or disabled, orphans under age 17 or disabled, and needy parents.

Maximum pension for working widow: 25% of survivor pension. Nonworking widow under age 40 and without dependents receives full pension for 2 years. Widows age 40 or above who are unemployed receive complete pension.

Administrative Organization

Ministry of Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Municipal social security offices and work centers process applications. Pensions paid through the Popular Savings Bank.

Sickness and Maternity

First law: 1934 (maternity benefits only).

Current laws: 1974 (maternity) and 1979 (sickness).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash sickness benefits: Employed persons, members of agricultural cooperatives, and workers under special systems.

Cash maternity benefits: Employed persons, members of agricultural cooperatives and special systems.

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same. Also covers cost of medical services.

Qualifying Conditions

Cash sickness benefits: Currently employed.

Cash maternity benefits: Currently employed with 75 days of employment in the 12 months preceding maternity leave.

Medical benefits: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings (50% if hospitalized). Minimum benefit: 1.5 pesos a day (80% of earnings if wage is less than 1.65 pesos a day); maximum, 90% of earnings. Payable after 3-day waiting period until medical certification expires (new certification by a medical committee is required every 26 weeks) or disability pension granted.

Tuberculosis benefit: 100% of earnings until cured.

Maternity benefit: 100% of earnings, payable for 6 weeks before and 12 weeks after confinement.

Minimum benefit: 20 pesos a week.

Maternity social benefit: beginning 12 weeks after the birth, if the mother is unable to work because she has to care for the child, she receives a social security payment of 60% of earnings until the child is 6 months old.

Workers' Medical Benefits

Medical benefits: Free medical services provided to patients by public medical centers. Includes medical and dental care, maternity care, pre- and post-natal care, hospitalization, medicines during hospitalization, and rehabilitation. Provided until recovery. In work injury cases, also covers medicines when hospitalization not required and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Work centers assume the costs and pay short-term cash benefits. Ministry of Public Health supervises administration of medical services provided by public medical and hospital centers.

Work Injury

First law: 1916.

Current law: 1979 (in effect, 1980).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Employed persons and members of agricultural cooperatives, self-employed, artists, and civilian personnel of the Armed Forces and Ministry of the Interior.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings (70% if hospitalized). Minimum and maximum benefits: Same as sickness benefit above. Payable from the first day of incapacity until medical certification expires (new certification by a medical committee is required every 26 weeks) or disability pension is granted.

Permanent Disability Benefits

Permanent disability pension: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment beyond 25 years. Supplement for work injuries: 10% of pension.

Constant-attendance supplement of another person: 20% of pension. Minimum and maximum pensions: Same as old-age pension above. Provisions for partial disability.

Survivor Benefits

Survivor pension: Same as survivor pension above. Free burial services provided by the government for all residents.

Administrative Organization

Ministry of Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Work centers assume the costs and pay short-term cash benefits. Ministry of Public Health supervises administration of medical services provided by public medical and hospital centers.

Family Allowances

(Dependents of young workers conscripted into military service are eligible for assistance from Social Security Fund.)

Old Age, Disability, Death

First law: 1956.

Current law: 1980 (social insurance), 1995 (social old-age pension).

Type of program: Dual social insurance and non-contributory social old-age pension system.

Exchange rate: U.S.\$1.00 equals 0.50 pound (£).

Coverage

Employed and self-employed persons aged 16-64.

Voluntary coverage for formerly covered persons and for Cypriots working abroad for Cypriot employers.

Social old-age pension: Persons aged 68 who are not entitled to a pension or similar payment from any source.

Source of Funds

Insured person: 6.3% of earnings (self-employed, 11.6% of earnings; voluntarily covered, 10% of earnings).

Employer: 6.3% of payroll.

Social old-age pension: None.

Government: 4% of earnings.

Social old-age pension: Total cost.

Above contributions also finance cash sickness, maternity, work-injury, and unemployment benefits.

Maximum earnings for contribution purposes: £364 a week.

Qualifying Conditions

Old-age pension: Age 65. Age 63 if weekly average of real and credited earnings is at least equal to 70% of weekly basic earnings. (Basic earnings level is about 47.1% of national average wage. Contribution conditions: contributions paid for at least 3 years and earnings in lower band (covered earnings up to basic earnings level) are 156 times weekly basic earnings, and weekly average earnings (paid and credited) since 1964 or age 16 are 25% of basic earnings. Widow may substitute husband's coverage record for her own for period prior to his death.

Lump sum payable at age 68 to persons who do not meet contribution conditions; persons who satisfy first but not second condition receive lump sum of 15% of total covered earnings.

Retirement necessary for miners aged 60-64.

Social pension: Age 68 and 20 years residence after age 40, or 35 years after age 18.

Disability pension: Permanent incapacity for work.

Contribution conditions: same as for old-age, plus paid or credited contributions in previous year must correspond to at least 20 times weekly basic earnings. (Alternatively, average of 20 times basic earnings in last 2 years.)

If disability is caused by accident, same qualifying conditions as for cash sickness benefits below.

Survivor pension: Contribution conditions: same as for old-age. (Lump sum paid if qualifying conditions are not met.) If death is caused by accident, same qualifying conditions as for cash sickness benefits below.

For full orphans, 1 week of contributions paid by either parent. All pensions payable abroad.

Old-Age Benefits

Old-age pension: Basic pension equal to 60% of average basic credited earnings plus supplementary pension equal to 1.5% of average credited earnings above the basic for each year of contribution.

Dependents' supplements: 20% of average basic credited earnings for 1st dependent, 10% each for 2nd and 3rd dependents.

Schedule of payments: Pensions paid 13 times a year.

Lump-sum payment: 15% of total credited earnings.

Social pension: £101.98 per month.

Adjustment: Past earnings are adjusted once a year according to changes in wages. Pensions in payment are adjusted in January and July each year. (In January, basic part according to wages and supplementary part according to prices and in July, basic part and supplementary part according to prices).

Permanent Disability Benefits

Disability pension: Basic pension: Same as basic old-age pension, including dependents' supplements.

Supplementary pension: For each year of contribution, the total of weekly average credited earnings projected to age 63 on the basis of average earnings during the 5 years preceding disability, multiplied by 1.5%.

Schedule of payments: Pensions paid 13 times a year.

Medical services provided in government hospitals and dispensaries.

Adjustment: Same as old-age pension.

Survivor Benefits

Survivor pension: Same as basic old-age pension, plus 60% of supplementary old-age pension. Payable to widow or to dependent disabled widower.

Lump-sum payment: Equal to 1 year's pension, payable upon remarriage.

Orphans: £24.28 a week, plus 30% of supplementary old-age pension (60% divided equally among 2 or more orphans) to each full orphan under age 15 (23 if female, 25 for males if student or in military service, no limit if disabled).

Lump sum equal to 1 year's orphan pension payable on termination of pension due to age.

Half-orphan: £12.14 a week for first orphan, £6.07 per week for 2nd and 3rd. Schedule of payments: Pension paid 13 times a year.

Missing person's benefit: Same as basic old-age pension, including dependents' supplements for spouse or £4.28 a week for each full orphan.

Funeral grant: £249 upon death of insured or pensioner, £124.50 upon death of dependent.

Adjustment: Same as for old-age pension.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board

Sickness and Maternity

First law: 1956.

Current law: 1980.

Type of program: Dual social insurance for cash benefits and national health service for medical care.

Coverage

Cash Benefits: Employed and self-employed persons aged 16-63. Voluntary coverage for Cypriots aged 16-63 working abroad for Cypriot employers. Persons between 64-65 are covered only if they are not entitled to old-age pension.

Medical care: All residents of limited means, public employees, police, and members of the Armed Forces.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Sickness benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year. After entitlement is exhausted, person can requalify upon payment of 26 contributions.

Maternity benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year.

Cash maternity grant: 26 weeks of paid contributions, and 20 contributions paid or credited in last year.

Medical benefits: All residents of limited means, public employees, police, and members of the Armed Forces.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of basic credited average earnings in last year, plus supplement of 50% of average earnings above basic amount in last year, up to maximum of 2 times basic earnings.

Dependents' supplements: Same as for old-age pension.

Maximum cash benefit and supplements: £121.40 a week.

Payable after 3-day waiting period (18 days for self-employed) for up to 52 weeks (minimum, 26 weeks).

Cash maternity benefit: 75% of average credited earnings during the last year. Payable for 16 weeks beginning between the 6th and 2nd week before confinement. Payable for 14 weeks to stepmothers for adopted children if the adoption takes place during the first 5 years from the child's birth.

Maternity grant: £185. (Payable also to non-working wife of insured.)

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients in government hospitals and dispensaries. Includes medical treatment, hospitalization, maternity care, and medicines.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of cash benefits.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Ministry of Health, provision of medical services through government hospitals.

Work Injury

First law: 1942.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: £ 35.42 a week, plus £12.14 for 1st dependent, £6.07 each for 2nd and 3rd dependents.

Minimum benefit and supplements: £60.70 a week.

Supplement: 50% of average earnings above basic in last year, up to a maximum of two times basic earnings.

Maximum benefit and supplements: £121.40 a week.

Payable after 3-day waiting period for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: £36.42 a week. Supplementary permanent disability pension: 60% of average earnings above basic earnings in last 2 years.

Dependents' supplements: £12.14 a week for 1st dependent, £6.07 each for 2nd and 3rd dependents.

Adjustment of earnings and pensions: Same as for old-age pension.

Constant-attendance supplement: £19.81 a week.

Partial disability: Percent of full pension proportionate to degree of incapacity (20%-99% disablement) or lump sum (10%-19%).

Workers' Medical Benefits

Medical benefits: Necessary medical treatment and hospitalization in government dispensaries and hospitals.

Survivor Benefits

Survivor pension: Same as basic permanent disability pension, plus 60% of supplementary permanent disability pension. Payable to widow or to dependent disabled widower.

Lump-sum payment: Equal to 1 year's pension, payable upon remarriage.

Orphans: £24.28 a week, plus 30% of supplementary permanent disability pension (60% divided equally among 2 or more orphans) to each full orphan under age 15 (23 if female, 25 for males if student or in military service, no limit if disabled).

Lump sum equal to 1 year's orphan pension payable on termination of pension due to age. Half-orphans: £12.14 for 1st orphan and £6.07 per week for 2nd and 3rd orphans. Dependent parent (if no spouse or child): £24.28 a week plus 30% of supplementary permanent disability pension.

Funeral grant: £249.

CYPRUS

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of contributions and cash benefits. Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Unemployment

First law: 1956.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed persons aged 16-63 (including voluntarily insured persons who work for Cypriot employers abroad). Employed persons between 64-65 are covered only if they are not entitled to old-age pension.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

(6% of contributions paid by insured person, employer, and government are transferred to Unemployment Benefit Account to finance unemployment benefit.)

Qualifying Conditions

Unemployment benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year. After entitlement is exhausted, requalification upon payment of 26 weeks of contribution. Capable of and available for work; weekly reporting at employment exchange. If unemployment is due to voluntary leaving, misconduct, direct participation in trade dispute, refusal of suitable offer, or failure to avail self of job opportunity, disqualification for up to 6 weeks.

Unemployment Benefits

Unemployment benefit: Same as cash sickness benefit, including supplements. Payable after 3-day waiting period (30 for voluntarily insured) for 26 weeks .

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program. Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Family Allowances

First law: 1987.

Type of program: Universal system.

Coverage

All residents with 4 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Residence in country.

Family Allowance Benefits

Family allowances: Family must include 4 or more dependent children. A child is dependent if: under 15; between 15-18 and unmarried; 18-25 and in military service; 18-25 if male and attending full-time education; 18-23 if female and attending full-time education; and disabled irrespective of age.

Cash benefits for insured workers

Family allowances: £26.18 per month for each dependent child.

Adjustment: Benefits are adjusted in January each year according to changes in the cost of living index.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current law: 1995.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 30.12 (CZK) koruna.

Coverage

Employees, members of industrial production cooperatives, advanced students, farmers, artists, and self-employed persons.

Source of Funds

Insured person: 6.5% of earnings.

Employer: 19.5% of payroll.

Government: Any deficit.

Above contributions also finance work-injury cash benefits.

Maximum earnings for benefit purposes: 6,100 CZK a month, plus 30% of earnings between 6,100 and 13,000 CZK and 10% of earnings over 13,000 CZK.

Qualifying Conditions

Old-age pension: From January 1, 2007, men, age 62; women, age 57 to 61, according to number of children raised. (During the period from January 1, 1996 to December 31, 2006, retirement age is being gradually increased by 2 months per year for men and by 4 months per year for women.) 25 years of insurance (15 years at age 65).

Early retirement possible up to 3 years before normal retirement age.

Substantial limitation of work necessary during the first 2 years following retirement age.

Disability pension: Total disability (66% loss of earning capacity), or partial disability (33% loss of earning capacity). 5 years of insurance in last 10 years (up to 4 years if under age 28).

Survivor pension: Deceased met pension requirements or was pensioner at time of death.

Old-Age Benefits

Old-age pension: Basic amount (flat rate): 1,310 CZK plus percentage amount (earnings-related). Percentage amount equals 1.5% of the calculation base for every year of insurance. The calculation base is reduced indexed earnings after 1985. Minimum pension: Basic amount plus 770 CZK.

Delayed retirement: Percentage amount increased 4% of the calculation base for every 360 days of work and deferment of pension beyond normal retirement age.

Early retirement: Reduction of the percentage amount by 4% of the calculation base for every 360 days prior to retirement age (in case pension received 2 years prior to retirement age, and under certain conditions). After reaching retirement age the reduction is revoked. Or, pension reduced by 2.4% of the calculation base for every 360 days (in the case of pension received 3 years prior to retirement age, without any limitation). After reaching the retirement age the reduction is permanent.

Permanent Disability Benefits

Disability pension: For total disability, basic amount of 1,310 CZK plus earnings-related portion. Percentage amount is calculated from the calculation base (1.5% of the calculation base for every year of

insurance), and the number of years of insurance. The calculation base is reduced indexed earnings after 1985.

Minimum pension: Same as for old-age pension.

Partial disability: Basic amount of 1,310 CZK plus earnings-related portion, 0.75% of the calculation base for every year of insurance. The calculation base is reduced indexed earnings after 1985.

Minimum pension: Basic amount plus 385 CZK.

Survivor Benefits

Survivor pension: Basic amount of 1,310 CZK plus 50% of the earnings-related portion of deceased's pension. Payable to all widows or widowers for 1 year; thereafter, only to widows aged 55 or widowers aged 58, or any age if disabled, caring for dependent or disabled child or for disabled parent.

Orphans: Basic amount of 1,310 CZK plus 40% of the earnings-related portion of deceased's pension for each dependent child (for full orphans, the basic amount is payable only once).

Pension is increased due to disability: in the case of partial incapacity by 20%; in the case of predominant incapacity by 40%; or in the case of complete incapacity by 75% of the subsistence minimum.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Social Security Administration, administration of benefits through joint office.

Sickness and Maternity

First law: 1888.

Current laws: 1956 (cash sickness benefits), 1968 (maternity benefits), 1997 (medical care).

Type of program: Social insurance system and public health insurance system.

Coverage

Cash benefits: Employees, members of industrial production cooperatives, and advanced students. For self-employed persons sickness insurance is voluntary.

Medical benefits: All permanent residents in the Czech Republic or employees whose employer is resident in the Czech Republic.

Source of Funds

Insured person: Cash sickness and maternity benefits, 1.1% of earnings. Medical care, 4.5%.

Employer: Cash sickness and maternity benefits, 3.3% of payroll. Medical care, 9%.

Government: Any deficit. In the case of health care, full payments for special categories of covered people.

Qualifying Conditions

Cash sickness and medical benefits: Currently insured. No minimum period of coverage.

Eligibility continues for 6 weeks after coverage ceases.

Cash maternity benefits: 270 days of insurance in last 2 years.

Eligibility continues for 6 months after employment ceases.

Sickness and Maternity Benefits

Sickness benefit: For 1st 3 days, 50% of earnings; from 4th day, 69%.

Maximum earnings for benefit calculation, 270 CZK a day. Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.

Maternity benefit: 69% of earnings. Maximum, 186 crowns a day. Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public and private health service.

Medical treatment, hospitalization, medicines, maternity care, appliances, travel expenses, and sanatorium and spa treatment. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical services as for family head. In addition, all resident children under age 18 receive medical care in own right, as do all women in case of maternity care.

Administrative Organization

Cash benefits: Ministry of Labor and Social Affairs, general supervision. Subsidiary offices on a regional and district level, administration of cash benefits. Employers of big firms pay employees' benefits.

Medical services: Ministry of Health, general supervision. Medical services provided in state and private outpatient and inpatient care facilities on the basis of contracts concluded with individual insurance companies.

Work Injury

First law: 1887.

Current laws: 1956 (short-term benefits), 1990 (self-employed), 1995 (pensions).

Type of program: Social insurance system.

Coverage

Employees and members of industrial production cooperatives, farmers and other self-employed persons.

Source of Funds

Insured person: See pension and sickness contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: Same as cash sickness benefits, above.

Permanent Disability Benefits

Permanent Disability Benefits: Same as for general disability, above.

Survivor Benefits

Survivor benefits: Same as general survivor benefits.

Funeral grant: Lump sum of 5,000 CZK.

(In addition the Labor Code requires that employees or their survivors receive a benefit for occupational accidents or occupational diseases.)

Administrative Organization

Temporary disability benefits: Ministry of Labor and Social Affairs, general supervision. Subsidiary offices on a regional and district level, administration of benefits. Employers of big firms pay employees' benefits.

Permanent disability and survivor pensions: Ministry of Labor and Social Affairs, general supervision. Social Security Administration, administration of benefits through joint office.

Medical benefits: Ministry of Health, general supervision. Services provided through district and local health centers and factory clinics.

Unemployment

First law: 1991.

Current law: 1992 and 1997 (amendment).

Type of Program: Social insurance system.

Coverage

Czech Republic citizens, at least 15 years old and capable of working.

Source of Funds

Insured person: 0.4% of earnings.

Employer: 3.2% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Registered with the Labor Office as looking for work. Employment for at least 12 months in the past three years. ("Substitute periods" can be considered employment, such as basic military service, care for a child up to age 4, etc.)

Unemployment Benefits

Unemployment benefit: 50% of earnings during first 3 months; 40% for next 3 months; 60% in case of retraining. Maximum: 5,145 CZK per month; 6,174 CZK in case of retraining.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision; Labor offices and district social security offices, administration of benefits.

Family Allowances

First law: 1945.

Current law: 1995.

Type of program: Universal system.

Coverage

Families with children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Dependent child (up to age 26 if student).

Family Allowance Benefits

Family allowances (means-tested): If family income below 1.1% of living minimum, benefit equal to 32% of living minimum of children for each child; if family income from 1.1% to 1.8% of living minimum, 28% of living minimum of children for each child; if family income from 1.8 to 3.0 of living minimum, 14% of living minimum of children for each child; if family income over 3.0% of living minimum, no entitlement.

Birth grant: 4 times the living minimum of children.

Parents' allowance: If caring for child at home, 1.1%*** of living minimum of adult persons up to age 4 of child.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

District social security offices, administration of benefits.

Old Age, Disability, Death

First laws: 1891 (old age) and 1921 (disability).

Current laws: 1964 (labor-market supplementary pension, ATP) and 1998 amendment (special pension savings scheme, SP, effective January 1999), 1984 (universal old-age and disability pensions) and amendments, and 1986 (partial early retirement pension) and amendments.

Type of program: Dual universal and social insurance systems.

Exchange rate: U.S.\$1.00 equals 6.47 kroner.

Coverage

Universal pension: Resident citizens aged 16-66; aliens meeting minimum residency requirements or covered by reciprocity agreements.

Labor-market supplementary old-age pension (ATP): Employees aged 16-66 (including persons on parental leave, recipients of cash sickness or unemployment benefits). Optional for self-employed.

Also optional for recipients of disability pensions and early retirement benefit (see Unemployment section below).

Special pension savings scheme (SP): Employees aged 16-66 (including persons on parental leave, recipients of cash sickness or unemployment benefits), and self-employed.

Source of Funds

Insured person: Universal pensions, none. Labor-market supplementary pension (ATP): up to 894 kroner (maximum tax, full time worker) a year. Special pension savings scheme (SP): Starting from January 1999, 1% of gross income.

Employer: Universal pensions, none. Labor-market supplementary pension (ATP): up to 1,788 kroner (maximum tax, full time worker) per employee per year. Special pension savings scheme (SP): none.

Government: Universal pensions (including earnings- or income-tested benefits), financed by the national government.

Labor-market supplementary pension (ATP) and Special pension savings scheme (SP), none.

Qualifying Conditions

Old-age pension:

Universal pensions: Basic old-age pension (earnings-tested) and Universal old-age supplement (income-tested)—payable from age 67; at least 3 years' residence from age 16 through 66. Full pension: 40 years' residence (benefits prorated if fewer years of residence). Payable abroad.

Universal partial early retirement pension: Aged 60-66, employed full time for at least 10 years out of the last 20; must continue to work 12-30 hours a week.

Labor-market supplementary pension (ATP) and Special pension savings scheme (SP): payable at age 67, no earnings or income test. Maximum ATP benefit: full coverage since 1964 from the start of program.

Payable abroad.

Disability (anticipatory) pensions:

Universal pensions: Basic disability pension and Universal disability supplement (both income tested)—Payable at age 18-66 with at least 3 years' residence from age 15) if working capacity reduced by at least 50% due to physical, mental and/or social reasons (e.g., age, education, occupation, employment history, marital status, etc.).

Full pension: residence for at least 4/5 of the years between age 15 and the day pension payment is expected.

Disablement supplement (no test): Partial compensation of special expenses for physical or mental impairment in terms of lack of working capacity.

Unemployment supplement (no test): Partial compensation for total loss in earnings capacity due to 100% physical or mental impairment.

Permanent total (maximum) disability pension: 100% disabled due to physical or mental impairment. Payable through age 66, if initial claim for pension takes place at age 18-59. (See permanent severe disability below if initial claim takes place at age 60-66.)

Permanent severe (medium) disability pension: 2/3 disabled due to physical or mental impairment, aged 18-59 (or, 100% disability if initial claim takes place aged 60-66).

Partial (low or early) disability pension: at least 1/2 disabled due to physical, mental, and/or social reasons, aged 18-66.

Early pension supplement to partial disability (no income test): Partial compensation for expected higher living expenses for younger pensioners. Payable at aged 18-59, if disability to work reduced by at least 1/2 due to physical, mental, or social reasons. (Income test required if disability caused by both health and social reasons or by social reasons only.)

Payable abroad.

Disability allowance (no income test): Aged 18-66, ineligible for pension due to high earnings, but medically certified to have at least 2/3 diminution in work capacity and deafness resulting in serious communication problems.

Outside assistance allowance (no income test): Aged 18-66, requiring personal assistance by a third person and in case of blindness or severe vision impairment.

Constant-attendance allowance (no income test): Aged 18-66, requiring constant surveillance or care by a third person.

Labor-market supplementary pension (ATP) and Special pension savings scheme (SP): Not payable for disability.

Survivor pension: Universal pension: Eliminated in 1984, benefits payable to surviving spouse under old-age or disability pensions if eligible in his/her own right. Orphans aged under 18, eligible for benefits under Family Allowances.

Labor-market supplementary pension (ATP) and Special pension savings scheme (SP): At least 10 years' coverage of deceased.

Payable in lump sum to surviving spouse and children under age 18.

Old-Age Benefits

Universal old-age pensions: Universal basic old-age pension (earnings-tested)-4,002 kroner a month; Universal old-age supplement (income-tested): 3,968 kroner a month (singles); 1,789 kroner a month (others).

Universal partial early retirement pension: Maximum, 79,464 kroner a year if work reduced to 12 hours a week.

Adjustment: Automatic adjustment of pensions each year based on wage changes.

Labor-market supplementary old-age pension (ATP): Maximum annual benefits (1998) for new pensioners having paid full contribution from 1964 to 1998: 18,000 kroner.

Special pension savings scheme (SP): Maximum, monthly benefits paid for 10 years (lump sum payments for new accounts with

relatively modest capital balances; e.g., maximum lump sum payable in year 2000 will be about 2,500 kroner.

Adjustment: Not applicable for benefits in payment under labor-market supplementary pension (ATP) and Special pension savings scheme (SP).

Permanent Disability Benefits

Universal disability (anticipatory) pensions:

Total (maximum) disability pension (if 100% disabled): 4 benefits payable—(1) Universal basic disability pension (income-tested) of 4,002 kroner a month, (2) Universal disability supplement (income-tested) of 3,968 kroner a month (singles) or 1,789 kroner a month (others), (3) Disablement supplement (no income test) of 1,947 kroner, and (4) Unemployment supplement (no income test) of 2,687 kroner a month.

Severe (medium) disability pension (if at least 2/3 disabled): 3 benefits payable—(1) Universal basic disability pension (income-tested) of 4,002 kroner a month, (2) Universal disability supplement (income-tested) of 3,968 kroner a month (singles) or 1,789 kroner a month (others), and (3) Disablement supplement (no income test) of 1,947 kroner a month.

Partial (low or early) disability pension (if capacity to work reduced by at least 1/2): 2 or 3 benefits payable—(1) Universal basic disability pension (income-tested) of 4,002 kroner a month, (2) Universal disability supplement (income-tested) of 3,968 kroner a month (singles) or 1,789 kroner a month (others), plus (3) Early pension supplement for partial disability (no income test), payable to those receiving Partial (low or early) disability pension and aged 18-59, of 1,017 kroner a month.

Disability allowance: 1,958 kroner a month.

Outside assistance allowance (no income test): 2,034 kroner a month.

Constant-attendance allowance (no income test), 4,058 kroner a month.

Adjustment: Automatic adjustment of pensions each year based on wage changes.

Labor-market supplementary pension (ATP) and Special pension savings scheme (SP): Not payable for disability.

Survivor Benefits

Survivor pension: Universal pensions, eliminated as of 1984.

Funeral grant: Lump sum (maximum of 6,950 kroner, dependent on the assets of the deceased), provided under the National Health Security Act, and adjusted each year by a percentage base on wage changes.

Labor-market supplementary survivor benefit (ATP): Lump sum related to the labor-market supplementary old-age pension paid or accrued to deceased. Payable to surviving spouse and each child under age 18.

Special pension savings scheme (SP): Capital available on account of deceased is payable to the estate of deceased.

Administrative Organization

Universal pensions: Ministry of Social Affairs, general supervision and national administration.

Local (municipal) governments: Local administration of pensions. National Directorate of Social Security and Assistance, administers universal pensions paid abroad.

Labor-market supplementary pension (ATP) and Special pension savings scheme (SP): Ministry of Labor, general supervision.

Labor-Market Supplementary Pensions Institution (supervised by separate, tripartite ATP and SP boards of directors), administration of ATP and SP programs.

Sickness and Maternity

First law: 1892.

Current laws: 1971 (medical benefits) and amendments, and 1989 (cash benefits) and amendments.

Type of program: Dual universal (medical benefits) and direct provision (cash benefits) systems.

Coverage

Medical benefits: All residents.

Cash sickness benefits: Employees and self-employed.

Cash maternity benefits: Employees and self-employed.

Source of Funds

Insured person: Cash and medical benefits, none. (Self-employed may voluntarily contribute to cash benefit insurance against initial 2 weeks of incapacity.)

Employer: Cash benefits, whole cost for first 2 weeks, if the employee has been employed for 13 weeks with the employer prior to the absence from work. Medical benefits, none.

Government: Cash benefits, local government whole cost from 3rd week (beginning from day one, if ineligible for 2-week benefit from employer). Medical benefits, whole cost (counties).

Qualifying Conditions

Medical benefit: Resident of Denmark. If moving from another country, 6 weeks' qualifying period.

Cash sickness benefit: 120 hours employment in preceding 13 weeks.

Cash maternity benefits: 120 hours employment in preceding 13 weeks.

Sickness and Maternity Benefits

Sickness benefit: Up to 2,758 kroner a week, based on hourly wage; employees, payable from 1st day of illness; self-employed, payable from 4th week of illness (may insure voluntarily for 1st 3 weeks). Benefits under the national cash benefit program are payable weekly for 52 weeks within any 18-month period—may be extended under specified circumstances.

Maternity benefit: Up to 2,758 kroner a week; employees, payable up to 30 weeks, including: (1) 4 weeks before and 14 weeks after confinement for mother and, concurrently, 2 weeks' paid paternity leave to care for the newborn; (2) an extension of another 10 weeks after confinement for either mother or father; and (3) 2 more weeks for fathers only.

Additional leave of up to 3 months granted if child hospitalized for disease contracted in connection with birth.

Workers' Medical Benefits

Medical benefits: Free service benefits with restricted choice of doctor, or patient pays part of expenses with free choice of doctor. Includes general practitioner care, specialist care, treatment by

psychologists under special circumstances (70% of expenses), hospitalization in public hospital, 50% to 75% of cost of most prescribed drugs, maternity care by midwife or doctor, home nursing, chiropractic (30 percent of expenses), physiotherapy, limited dental care (40% of most expenses) and transportation (pensioners only). Duration: No limit (except treatment by psychologists, chiropractors and physiotherapists).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Medical benefits: Ministry of Health, general supervision and national administration.

Municipal and county governments, local administration.

Sickness and maternity benefits: Ministry of Social Affairs, general supervision and national administration. Municipal governments, local administration.

Work Injury

First law: 1898.

Current law: 1998.

Type of program: Dual universal (medical benefits) and direct provision (cash benefits) systems; compulsory income security provisions through (1) private carrier (accidents), and (2) Labor-Market Occupational Disease Fund (occupational diseases).

Coverage

Employed persons, and self-employed persons in fishing and shipping. Persons born with congenital injury/disease as a consequence of work/employment of either parent.

Source of Funds

Insured person: Employees—none. Self-employed, whole cost of insurance.

Employer: Cash benefits—same as for sickness benefit under Sickness and Maternity above.

Permanent disability pension—whole cost of compulsory income security provisions through (1) private carrier (accidents), and (2) Labor-Market Occupational Disease Fund (occupational diseases). Government: See Sickness and Maternity, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: See cash sickness benefits, above.

Permanent Disability Benefits

Permanent disability pension: 80% of earnings of preceding year, if totally disabled. Maximum yearly earnings: 322,000 kroner, adjusted annually for changes in average wages.

Partial disability: Percent of full pension proportional to loss of earning capacity, if 50% to 99% disabled.

Lump sum equal to commuted value of partial pension, if 15% to 49% disabled. At age 67, pension discontinued, lump sum of 2 years' benefit paid.

Compensation for long-term incapacity to perform daily routine tasks: 390,000 kroner if 100% incapacitated; compensation reduced at lower degrees of incapacity.

Adjustment: Automatic adjustment of benefits to changes in average wage.

Workers' Medical Benefits

Workers' medical benefits: Costs of prosthesis, artificial limbs, orthopedic equipment and wheel chairs, or sometimes necessary specialist care (most medical services obtained under ordinary sickness insurance).

Survivor Benefits

Survivor pension: 30% of earnings of insured, paid up to 10 years. Payable to spouse, or cohabitant of at least 2 years.

Benefit not discontinued when contracting new marriage. At age 67, pension discontinued, lump sum of 2 years' benefit paid.

Orphans: 10% of earnings for each orphan, up to 40% maximum. 20% each full orphan, up to 50% maximum. Payable through age 18 (21 if student). Total orphans' pensions payable: 70% of earnings of insured.

Special death benefit: Lump sum of 101,000 kroner payable to spouse, or cohabitant of at least 2 years.

Adjustment: Automatic adjustment of benefits to changes in average wage.

Administrative Organization

Ministry of Social Affairs, general supervision; National Board of Industrial Injuries, direct supervision of private carriers for work accidents. Labor-Market Occupational Disease Fund (an independent, self-governing institution), administration of employer-funded programs for occupational diseases.

Unemployment

First law: 1907.

Current laws: 1970 (employees) and 1976 (self-employed).

Type of program: Subsidized voluntary insurance system.

Coverage

Employees aged 18-65, self-employed, and young persons who have completed at least 18 months vocational training, admitted to approved unemployment funds established voluntarily by trade unions in industry, commerce, office work, agriculture, handicrafts, catering, transport, and quarrying.

Source of Funds

Insured person: Membership contribution to unemployment fund (rates vary according to fund).

Employer: A part of the supplementary 3% value-added tax base of the enterprise.

Government: Any cost above insured person's and employer contributions.

Qualifying Conditions

Unemployment benefit: Membership in unemployment fund during last 12 months (self-employed included) and 52 weeks of

employment in last 3 years. Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer. Must be registered for employment, capable of and willing to work. Voluntary early retirement benefit (substantial changes expected in 1999): Resident aged 60-66 (including self-employed) and member of unemployment fund for 20 years during last 25 years, or 10 years during the last 15 if born before March 1, 1952.

Unemployment Benefits

Unemployment benefit: 90% of average earnings of preceding 12 weeks, up to 552 kroner a day or 144,058 kroner per year (as of January 1999). Payable from 1st day of unemployment, 5 days a week for an initial period of 2 years and followed by a second period of 3 years. (If unemployed person aged 50-59, the second period may be extended until 60th birthday for eligibility of Voluntary early retirement benefit.

Voluntary early retirement benefit (substantial changes expected in 1999): 90% of average earnings first 30 months, maximum 82% thereafter (up to 144,058 kroner and 118,221 kroner per year, respectively). May work up to 200 hours in 12-month period.

Administrative Organization

Ministry of Labor and National Employment Office, general supervision.

Recognized unemployment funds (at least 5,000 members), national administration of program; usually managed by union officials.

Local branches of unemployment funds, collection of contributions and payment of benefits.

births, 5,888 kroner a year per child when 0-6 years of age; adoption of foreign child, one-time grant of 33,947 kroner.

Adjustment: Allowance and supplements adjusted once a year based on wage changes.

Administrative Organization

Ministry of Social Affairs, general supervision and national administration.

Local (municipal) governments, local administration of program.

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Family Allowances

First law: 1952.

Current law: 1986.

Type of program: Universal system.

Coverage

Resident citizens, aliens having resided in Denmark 1 or more years (3 years for special supplement) or aliens covered by reciprocal agreements.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: Basic annual allowance, 11,300 kroner per child 0-2 years old, 102,000 per child 3-6 years old, 8,100 kroner if 7-17 years of age.

General supplement: 4,764 kroner a year per child (if single provider, pensioner, etc.).

Extraordinary supplement: 3,640 kroner a year (for single parent or pensioner).

Special supplement: 18,288 kroner a year (orphans) or 9,132 kroner (children of pensioners and children of only one parent) multiple

Old Age, Disability, Death

First law: 1970 (provident fund).

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons and apprentices aged 14-60.

Source of Funds

Insured person: 3% of earnings; self-employed, 7%.

Employer: 7% of payroll.

Government: None.

Maximum earnings for contribution purposes: EC \$60,000 per year.

Qualifying Conditions

Old-age pension: Age 60 and at least 300 weeks of contributions paid or credited (with at least 150 actually paid).

Disability pension: Under pensionable age, with 150 weeks of contributions paid or credited.

Survivor pension: Fully insured or pensioner at death, married at least 3 years.

Old-Age Benefits

Old-age pension: 30% of average earnings in 3 best years of last 10, plus 2% for every 50 weeks of contributions between 500 and 750, and 1% for every 50 weeks of contributions over 750.

Maximum, 70% of earnings.

Delayed retirement: Increase of 6% of the regular pension for every full year of postponement.

Old-age grant: Lump sum of 3 times average weekly covered earnings for every 50 weeks of contributions paid or credited, if age 60 but ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable at age 50 to widow or widower. If married less than 3 years or under age 50, widow or widower receives survivor pension for one year or as long as caring for children.

Orphans: 1/4 of pension of insured (1/3 if full orphan or disabled), payable to dependent children under age 16 (18 if full-time student). Minimum benefit: EC\$50 per month.

Maximum survivor pension: 100% of pension of insured.

Survivor grant: Same as old-age grant.

Funeral grant: EC\$1,800.

Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1975.

Type of program: Social insurance system for cash benefits.

Coverage

Employed persons and apprentices aged 14-60.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: In current employment for the 13 weeks immediately preceding illness, with 8 of the 13 weeks contributions actually paid.

Cash maternity benefits: 30 weeks of contributions, with at least 20 in the 30 weeks prior to 6 weeks before confinement.

Cash maternity grant: Insured woman or non-insured spouse of worker, with at least 26 weeks of contributions paid in the last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings during last 13 weeks, payable on the first day of illness, provided that the illness lasts beyond four days. Paid for up to 26 weeks.

Maternity benefit: 60% of average weekly earnings during last 30 weeks, payable 6 weeks before and 6 weeks after confinement (may be as late as 3 weeks before to 9 weeks after).

Maternity grant: EC\$500.

Workers' Medical Benefits

Medical benefits: Reduction on medical bills subject to Government stipulated cost and conditions for service.

Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

Work Injury

First law: 1975.

Current law: 1985.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons and apprentices aged 14-60.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Disability must last at least 3 days.

Temporary Disability Benefits

Temporary disability benefit: 60% of average earnings in last 13 weeks for an adult; 66-2/3% of average earnings for a child (under age 17), until disability ends. If less than 13 weeks, the average for those weeks, with at least 2 weeks as the divisor.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.
Partial disability benefit: Percentage of permanent benefit proportional to degree of disability, lump sum if more than 1% and less than 30% disabled.

Workers' Medical Benefits

Medical benefits: Same as medical benefits under sickness for local cases, overseas cases subject to EC\$5,000 maximum.

Survivor Benefits

Survivor benefit: Same as survivor pension above.
Funeral grant: EC\$1,800; for death of spouse, EC\$1,500 and for death of dependent child under age 16 between EC\$750.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.

Old Age, Disability, Death

First law: 1947.

Current law: 1948.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 15.92 pesos.

Coverage

Persons aged 14-59 (64 in some cases) who are employed, domestic workers, or wage earners in government-owned corporations.

Exclusions: White-collar workers earning over 2,050 pesos a month, self-employed, family labor, and apprentices earning up to 5 pesos a week. Special system for government employees.

Source of Funds

Insured person: 2.5% of earnings, according to 15 wage classes.

Employer: 7.5% of payroll, according to wage class.

Government: 2.5% of total taxable earnings and any deficit.

Maximum earnings for contribution and benefit purposes: 2,050 pesos a month.

Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 60 (65 if first covered after age 45) and 800 weeks of contribution (reduced pension if 400-799 weeks).

Retirement from covered employment necessary before age 65.

Disability pension: Loss of 66-2/3% of earning capacity.

250 weeks of contribution (reduced pension if 1-249 weeks).

Survivor benefit: Deceased had 20 weeks of contribution in last year, was incapacitated by illness, or was pensioner at death.

Funeral grant: 8 weeks of contributions in last 6 months or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) in excess of 800 weeks.

Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.

Minimum pension: 500 pesos a month. Maximum: 70% of earnings. Reduced pension: Percent of full pension proportionate to number of weeks of contribution. 13th payment at Christmas may be awarded by the Board of Directors.

Refund of contributions: Employee contributions paid, plus 5% accrued interest, if 1-399 weeks of contribution.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) beyond 250 weeks.

Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.

Minimum pension: 500 pesos a month.

Maximum: 70% of earnings. 13th payment at Christmas may be awarded by the Board of Directors.

Reduced pension: Percent of full pension proportionate to number of weeks of contribution.

Survivor Benefits

Survivor benefit: Lump sum of 60% of average earnings during last year. Payable to widow and to orphans under age 17; if none, to dependent parents or grandparents over age 60 or disabled (if not in receipt of another pension).

Funeral grant: 50% of salary.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision.

Dominican Social Insurance Institute, administration of program through 28 regional offices; managed by tripartite council and director-general.

Sickness and Maternity

First law: 1947.

Current law: 1948.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons and wage earners in government-owned corporations; certain pensioners also covered for disability and/or medical benefits.

Exclusions: White-collar workers earning over 2050 pesos a month, domestic workers, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 9 months (special provisions for unemployed, depending on number of months of previous contributions).

Cash maternity benefits: 30 weeks of contribution during last 10 months before childbirth.

Medical benefits: Contribution in last week. For maternity care, 15 weeks of contribution by insured woman in last 10 months; or, for wife of insured worker, 30 weeks of contribution by husband in last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings (reduced by half if hospitalized). Payable after 3-day waiting period for up to 26 weeks.

Maternity benefit: 50% of earnings, payable for 6 weeks before and 6 weeks after confinement.

Nursing allowance: 15% of earnings, payable in cash or kind for up to 12 months after child's birth.

Workers' Medical Benefits

Medical benefits: Free choice of medical services provided by medical facilities of Social Insurance Institute or by private facilities

under contract. Includes general, specialist, and surgical care, hospitalization, medicines, midwife care, and dental treatment. Maximum duration: 26 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured worker receives maternity care only.
Newborn infant of insured woman receives pediatric care for 12 months.
Other medical services not provided to dependents.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision.
Dominican Social Insurance Institute, administration of program. Institute operates own dispensaries and hospitals, but also contracts for other doctor, clinical, and hospital services.

Survivor Benefits

Survivor pension: 50% of earnings. Payable for 166 weeks to widow or disabled widower and to orphans under age 18; if none, for shorter periods to other dependent relatives.
Cumulative maximum: 5,000 pesos.
Funeral grant: Up to 150 pesos.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision.
Dominican Social Insurance Institute, administration of contributions and benefits through its Work Accidents Department.

Please note: This information is more than 6 years old.

Work Injury

First and current law: 1932.
Type of program: Social insurance system.

Coverage

Manual employees of firms with 3 or more workers, or 5 or more in agriculture. Exclusions: Domestic servants and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions varying with risk (average 2.5% of payroll).
Government: None.
Maximum earnings for contribution and benefit purposes: 5,000 pesos a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.
Maximum benefit: 30 pesos a week, not to exceed 2,400 pesos.
Payable after a 3-day waiting period for up to 80 weeks. (May be extended for an additional 40 weeks at 25% of earnings in case of permanent incapacity.)

Permanent Disability Benefits

Permanent disability pension: 50% of earnings, if totally disabled.
Payable up to 160 weeks.
Maximum pension: 30 pesos a week. Cumulative maximum: 4,800 pesos.
Partial disability: 50% of earnings for 5-120 weeks, depending on kind of accident. Cumulative maximum, 3,600 pesos.

Workers' Medical Benefits

Medical benefits: Same as provided under general health insurance program.

Old Age, Disability, Death

First law: 1928.

Current law: 1988.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 6,455 sucres.

Coverage

Employees in industry, commerce, agriculture, government, independent, and self-employed. Optional for President of the Republic and Ministers. Exclusions: congressmen and family labor working in family enterprise (father, mother, spouse, and sons under 18 years and dependents). Special system for peasants.

Source of Funds

Insured person: 6% of earnings in industry and commerce; 8% in banking; 8% in government; 8% in teaching; 6% in agriculture. Domestic workers, 6%. Self-employed, 10.39% of earnings; independent workers, 8.39%.

Employer: 2.39% of payroll in industry and commerce; 2.39% in banking; 0.39% government employees; 0.39% teachers; 2.39% for agricultural and domestic workers.

Government: 40% subsidy on pensions for old age, disability, death.

Maximum limit for benefits: 10 times minimum wage.

Minimum for contribution purposes: Legal minimum wage: 100,000 sucres a month for workers in general; amount varies according to type of worker; self-employed, 100,000 sucres for minimum wage plus 300,000 sucres for cost of compensation.

Qualifying Conditions

Old-age pension: Age 55 and 360 months of contribution, or at any age with 420 months of contribution; beginning with age 60, the minimum number of monthly contributions is reduced.

Retirement necessary.

Reduced pension at age 45 with 300 months of contribution and 6 months of unemployment.

Disability pension: 5 years of contribution. Incapacitated for all work.

Survivor pension: 5 years of contribution by insured, or deceased was pensioner at death.

Death grant: 6 months of contribution in last year.

Old-Age Benefits

Old-age pension: 75% of average earnings during 5 highest earnings years (need not be consecutive), plus increments of 1.25% of earnings per year of contribution beyond 30 years.

Schedule of payments: 12 monthly payments a year, plus 13th, 14th and 15th salaries.

Minimum pension: Equal to legal minimum wage (100,000 sucres) plus Costs of Living Compensation (300,000 sucres) and 16th salary (16,666 sucres) in monthly payments.

Also, annual payments of 13th (100,000 sucres), 14th (200,000 sucres) and 15th (50,000 sucres) salaries.

Adjustment: Pensions adjusted periodically for increases in the legal minimum wage, Costs of Living Compensation and increase in pensions.

Permanent Disability Benefits

Disability pension: 43.75% of average earnings during 5 highest years (need not be consecutive), plus increment of 1.25% of average earnings per year of contribution beyond 5 years.

Survivor Benefits

Survivor pension: 40% of pension of insured, payable to widow, disabled widower, common law wife of at least 2 years, or mother of deceased's children.

Orphans: 20% of pension of insured, or 40% if full orphan, for each orphan under age 18 (no limit if disabled).

Other survivors (if dependent on deceased): Mother or disabled father, 20% of pension; brother or sister under age 18, disabled, or student, 10% of pension each.

When insured deceased paid under 60 contributions, these are refunded as lump sum.

Minimum survivor pension: legal minimum wage plus living costs compensation for family group.

Maximum survivor pension: 100% pension of insured for family group.

Death grant: 21 times the minimum wage, less funeral grant below. Funeral grant: 6 times minimum wage.

Administrative Organization

Advisory Council, presided by Minister of Social Welfare, general supervision.

Ecuadorian Social Security Institute, administration of program.

Sickness and Maternity

First law: 1935.

Current laws: 1942, 1964 and 1988.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

See old-age pension, above.

Medical care available to all insured persons.

Source of Funds

Insured person: None for active insured and retired; widows not insured or retired contribute 4.15% of their widow pension for medical attention.

Employer: 4.71% of wages for medical benefits (includes 3.41% for medical benefits; 1.30% subsidy for sickness and maternity).

Government: None.

Qualifying Conditions

Cash sickness benefits: 6 months of contribution with at least 2 months of contribution in six months prior to onset of illness.

Cash maternity benefits: 6 months of contribution during year prior to birth. For self-insured, 12 contributions required.

Medical benefits: 26 weeks of contribution, including 8 weeks before illness.

Sickness and Maternity Benefits

Sickness benefit: For first 10 weeks, 75% of average earnings in 3 months prior to onset of illness, payable after 4-day waiting period for up to 70th day; 66% thereafter up to a maximum of 180 days.

Maternity benefit: 75% of last earnings of insured; payable for 12 weeks, for 2 weeks before and 10 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Security Institute. Includes general and specialist care, surgery, hospitalization, medicines, laboratory services, and dental care.

Dependents' Medical Benefits

Medical benefits for dependents: Complete medical care for infants during first year.

Administrative Organization

Advisory Council, presided by Minister of Social Welfare, general supervision.

Ecuadorian Social Security Institute, administration of program. Institute operates own clinics, dispensaries, and hospitals.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, appliances, medicines, and rehabilitation.

Survivor Benefits

Survivor pension: 40% of pension of insured to widows; 80% to orphans.

Funeral grant: 24 times the minimum wage.

Administrative Organization

Advisory Council, presided by Minister of Social Welfare, general supervision.

Ecuadorian Social Security Institute, administration of program.

Unemployment

First law: 1951.

Current laws: 1958 and 1988.

Type of program: Social insurance system (lump-sum benefit).

Coverage

Employees in private and public sectors. Exclusions: Volunteers.

Source of Funds

Insured person: 2% of earnings.

Employer: 1% of payroll.

Government: None.

(Additional insurance purchasable.)

Qualifying Conditions

Unemployment benefit : (lump sum): 24 months of contribution. Payable after at least 60 days of unemployment.

Unemployment Benefits

Unemployment benefit: Lump sum varying according to earnings and length of service (exact amounts fixed annually).

Survivor benefit (lump sum): Paid to widow, children under age 21, disabled widower, or, if none, certain other qualified relatives.

Administrative Organization

Advisory Council, presided by Minister of Social Welfare, general supervision.

Ecuadorian Social Security Institute, administration of program.

Work Injury

First law: 1921.

Current laws: 1964 and 1988.

Type of program: Social insurance system.

Coverage

All insured persons.

Source of Funds

Insured person: None; 1.5% for self-employed, voluntarily insured persons and artisans.

Employer: 1.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Occupational disease: 6 months of contribution.

Temporary Disability Benefits

Temporary disability benefit : For first 10 weeks, 75% of average earnings in 10 weeks prior to onset of illness; 66% thereafter. If disability extends more than 1 year, 80%.

Permanent Disability Benefits

Permanent disability pension: 80% of average earnings during last year, or during previous 5 years if higher earnings (100% of earnings in severe cases).

Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law.

Schedule of payments: 15 payments a year.

Old Age, Disability, Death

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).

Current laws: 1975 , 1984 .

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 3.43 pounds.

Coverage

Employed persons aged 18 and over (16 and over if government employees). Special systems for casual agricultural workers, domestic servants, and self-employed persons with modest income.

Source of Funds

Insured person: 13% of basic wage; 10% of variable wage.

Employer: 17% of basic wage; 15% of variable wage.

Government: 1% of payroll plus any deficit.

Basic wage is base pay up to 550 pounds per month.

Variable wage is base pay over 500 pounds per month, plus certain other compensation, such as bonuses and commissions.

Maximum earnings for contribution and benefit purposes consists of limit on combined basic and variable wage depending on wage class.

Qualifying Conditions

Old-age pension: Age 60. For pension based on basic wage, 120 months of contribution. For pension based on variable wage, age 50 with 240 months of contribution.

Retirement from insured employment.

Disability pension: Total and permanent incapacity for any gainful employment. Contributions during 3 consecutive months, or for total of 6 months.

Survivor pension: Deceased met contribution conditions for disability pension or was pensioner at death.

Lump sum compensation (if not qualified for pension): Age 60; leaving country; totally disabled; widow age 51.

Old-Age Benefits

Old-age pension: 1/45 (up to 1/36 for periods of arduous work) of average monthly earnings during last 2 years times number of years of contribution up to 36 years (contribution periods under earlier public and private programs may be credited).

Lump-sum benefit: 15% of average annual wage for each year of contribution over 36.

Minimum pension: 55 pounds a month; maximum, 80% of average earnings or 590 pounds a month, whichever is less.

Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.

Special pension payable to all persons not covered under compulsory program; 25 pounds a month for universal pensions, 21 pounds a month for social pensions.

Permanent Disability Benefits

Disability pension: 1/45 of average monthly earnings during the last year for each year of contribution plus 3 extra years, or 50% of average monthly earnings, whichever is greater. To the resulting amount is added half the difference between it and 80% of average monthly earnings.

Constant-attendance allowance: 20% of pension.

Partial disability: Lump sum of 4 years' pension proportionate to degree of disability, if less than 30% disabled.

Minimum and maximum pensions: Same as under old-age pension.

Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.

Special pension payable to all persons not covered under compulsory program.

Survivor Benefits

Survivor pension: 1/45 of average monthly earnings during the last year for each year of contribution plus 3 extra years, or 50% of average monthly earnings, whichever is greater. To the resulting amount is added half the difference between it and 80% of average monthly earnings .

Minimum pension: greater of 65% of average earnings or 29 pounds per month. Maximum pension: Same as under old-age pension.

Pension divided among following survivors according to schedule in law: dependent widow or widower; divorcee without other source of income and married at least 20 years; dependent sons and brothers under age 21 (26 if student, no limit if disabled); unmarried daughters and sisters; and dependent parents. Also payable to disabled widower.

Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.

Death grant: 3 times the wage or pension in month death occurred.

Funeral grant: 2 months pension; minimum, 200 pounds.

Administrative Organization

Ministry of Social Insurance, general supervision.

The National Organization for Social Insurance for Private and Public Sector Fund, administration of program through regional and district offices; managed by tripartite board.

Social Insurance Government Sector Fund, administration of program for government employees through regional offices..

Sickness and Maternity

First law: 1959 (enabling provisions only) and 1964 (workers in public and private sectors).

Current law: 1975.

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

Coverage

Employed persons aged 18 and over (16 and over if government employees), and gradually being extended to students.

Exclusions: Casual agricultural workers, domestic servants, and self-employed.

Source of Funds

Insured person: 1% of earnings. Pensioner pays 1% of pension. Widow, 2% of survivor pension (optional).

Employer: 4% of payroll (may be reduced to 3% for employers that provide cash and medical benefits to own employees).

Government: None.

Qualifying Conditions

Cash sickness and medical benefits: Contributions throughout last 3 months, or for 6 months including last 2 months.

Cash maternity benefits: Contributions throughout last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 75% of daily wage during 1st 90 days of sickness; 85% of earnings thereafter. 100% of earnings payable in case of specified chronic diseases. Minimum benefit: 12 pounds a month. Payable for up to 180 days in a calendar year, or without limit on duration for specified chronic diseases.

Maternity benefit: 75% of daily wage. Payable for up to 50 days before and after confinement, 3 months for government employees.

Workers' Medical Benefits

Medical benefits: Service benefits provided by employer, public, or other facilities under contract with the Health Insurance Organization which pays benefits directly. Includes general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, appliances, and transportation. Patients required to pay small fees for some services. Maximum duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care and treatment provided widow of the insured.

Administrative Organization

Ministry of Health, general supervision. The National Organization for Social Insurance for Private and Public Sector Fund and Social Insurance Government Sector Fund, administration of contributions and cash benefits. Health Insurance Organization, administration of medical benefits through its own hospitals. Managed by tripartite board.

Work Injury

First law: 1936.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons aged 18 and over (16 and over if government employees). Exclusions: Casual agricultural workers, domestic servants, and self-employed.

Source of Funds

Insured person: None.

Employer: 3% of payroll (may be reduced to 2% or less if employer provides temporary disability benefits to own employees).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average monthly earnings during last year (up to 100% when coupled with old-age, survivors or disability pension), if totally disabled.

Minimum pension: 80% of average monthly earnings during last year; maximum pension: 100% when coupled with old age.

Partial disability: Percent of full pension proportionate to degree of disability, if latter 35% or over.

Lump sum of 4 years' pension proportionate to degree of incapacity, if less than 35% disabled.

Both pensions increased by 5% each 5 years disability continues, up to age 60.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, medicines, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 80% of average monthly earnings of deceased during last year (up to 100% when coupled with old-age, survivors or disability pension).

Minimum pension: 20 pounds a month; maximum, 200 pounds a month.

Pension divided among following survivors, according to schedule in law: widow of any age, dependent sons and brothers under age 21 (26 if student, no limit if disabled); unmarried daughters and sisters; and dependent parents. Any pension may be commuted to lump sum. Also payable to disabled widower.

Funeral grant: 2 months' pension; minimum, 50 pounds.

Administrative Organization

Ministry of Social Insurance, general supervision.

The National Organization for Social Insurance for Private and Public Sector Fund and Social Insurance Government Sector Fund, administration of contributions and cash benefits.

Health Insurance Organization, administration of medical benefits.

Unemployment

First law: 1959 (enabling provisions only).

Current law: 1975.

Type of program: Compulsory insurance system.

Coverage

Employed persons.

Exclusions: Casual agricultural workers, domestic servants, family labor, public employees, and employees over age 60.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: 6 months of contribution, including 3 consecutive months. Able and willing to work; registration and regular reporting at manpower office. Unemployment not due to voluntary leaving, discharge for misconduct, refusal of suitable job offer, or refusal of training.

Unemployment Benefits

Unemployment benefit: 60% of last monthly wage. Payable after 7-day waiting period for up to 16 weeks (may be extended to 28 weeks if contributions paid throughout last 24 months).

Administrative Organization

Ministry of Social Insurance, general supervision.
The National Organization for Social Insurance for Private and Public Sector Fund, administration of program, in collaboration with local manpower offices.

Old Age, Disability, Death

First law: 1953 (pension provisions first implemented in 1969). Current law: 1996 (mandatory private insurance, implemented in April 1998). Type of program: Social insurance system and mandatory private insurance. **Exchange rate:** U.S.\$1.00 equals 8.77 colones. **Note:** The 1996 law established a new private insurance system (private system) while eventually phasing out the old social insurance system (public system).

Coverage

Public system-At the time of implementation of the 1996 law, all insured who were over age 55(men) and 50 (women) had to remain. Those over age 36 but less than 55/50, could voluntarily stay. Closed to new entrants.

Private system-All employees in private, public, and municipal sectors. Transition: Those less than age 36 at the time of implementation of the 1996 law must join; those between age 36 and less than 55/50 (men/women) may voluntarily join.

Source of Funds

Public system: Insured person, 5.5% of earnings (rising .5% every year to 7% by 2002).

Employer: 5.5% of payroll (rising .5% every year to 7% by 2002).

Government: For those individuals who switch to the private system, payment of value of insured's contributions under the public system at retirement.

Private system: Insured person-2% of earnings (rising .5% every year to 3.25% by 2002) plus up to 3% for administrative fees and survivors and disability insurance.

Employer: 5.5% of earnings (rising .5% every year to 6.75% by 2002).

Government: Guarantees minimum pension.

Minimum earnings: legal minimum wage. Ceiling for contribution purposes: gross monthly earnings.

Qualifying Conditions

Public system-Old-age pension: Age 60 (men) and 55 (women) with 25 years of contribution. If 30 years of contribution, no age requirement.

Disability pension: Declared disabled by the Disability Commission, have contributed for at least 36 months 18 of which must have been in the 36 months prior to onset of disability, and be under ages 60/55 (men/women).

Survivor pension: Deceased was old-age or disability pensioner or had 5 years of contributions.

Private system-Old-age pension: Age 60 (men) or 55 (women) with 25 years of contributions or no age requirement with 30 years of contributions. Retirement also permitted if pension equals at least 60% of basic earnings or 160% of current minimum pension.

Disability pension: Declared disabled by the Disability Commission, be contributing at onset of disability in the case of common accident with 6 months of contributions in the 12 prior to onset of disability. Have ten years of contributions, 3 of which must be in the five years prior to date in which first declared disabled.

Survivor pension: Deceased was pensioner or active contributor prior to death.

Old-Age Benefits

Public system-Old-age pension: 30% of base salary (equal to the average of the last 120 months of earnings). Increment of 1.5% for each additional year.

Minimum pension: 700 colones per month.

Maximum pension: 100% of base salary.

Private system-Old-age pension: Insured's contributions plus accrued interest. Value of insured's contributions under the public system provided as indexed bond. At retirement, insured make withdrawals from individual account, regulated to guarantee income, for expected lifespan, or buy annuity from private insurance company, or a combination of the two.

Permanent Disability Benefits

Public system-Disability pension: 30% of base salary (equal to the average of the last 120 months of earnings). Increment of 1.5% for each additional year.

Minimum: 700 colones a month.

Maximum pension: 100% of earnings.

Private system-Disability pension: 70% of base salary for total disability; 50% for partial disability.

Survivor Benefits

Public system-Survivor pension: 50% of pension of insured payable to widow (married at least 6 months prior to death of insured), female companion (cohabiting for the last 3 years prior to death of insured, except if pregnant, has child or is disabled) and disabled widower.

Orphans: 25% of pension to each child or 40% of pension if full orphan. 30% to mother aged 55 and father aged 60 if no other beneficiaries; 40% if only one parent.

Private system-Survivor pension: 60% of pension of insured payable to spouse with no eligible children; 50% if children. 25% to each child, 20% each to father and mother, 30% if only one. If no spouse. If no spouse, child's benefit is increased.

Administrative Organization

Public System: Superintendent of Pensions, general supervision. El Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program. Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor and other professional groups.

Private system: Superintendent of Pensions, general supervision. Individual pension fund management companies (AFP's), administration of individual capitalization accounts.

Sickness and Maternity

First law: 1949.

Current law: 1953.

Type of program: Social insurance system. Cash and medical benefits.

EL SALVADOR

Coverage

Employed and self-employed persons in industry and commerce and pensioners. Exclusions: Agricultural, domestic, and casual employees.

Source of Funds

Insured person: 3% of earnings. Self-employed, 10.50% of earnings. Pensioners, 7.8% of old-age and disability pensions; 6% of work injury pensions.

Employer: 7.50% of payroll.

Government: Annual subsidy 5,000,000 colones (adjusted every 5 years).

Maximum earnings for contribution and benefit purposes: 6,000 colones a month; minimum, 300 colones a month.

Qualifying Conditions

Cash sickness benefits: No minimum qualifying period for persons currently employed. If unemployed, 8 weeks of contribution during last 3 calendar months preceding application.

Maternity benefits: 12 weeks of contribution during last 12 calendar months before confinement.

Medical benefits: No minimum qualifying period for persons currently employed. If unemployed, 8 weeks of contribution during last 4 months preceding application.

Sickness and Maternity Benefits

Sickness benefit: 75% of average monthly earnings. Payable after 4-day waiting period for up to 52 weeks for the same sickness.

Maternity benefit: 75% of average earnings, payable for up to 12 weeks. Also, free milk for up to 12 weeks with medical prescription and layette.

Workers' Medical Benefits

Medical benefits: Includes complete medical and maternity care, hospitalization, drugs, auxiliary services for diagnosis and treatment, and dental care except for cosmetic reasons.

Dependents' Medical Benefits

Medical benefits for dependents: Wife receives pre- and post-natal care, milk allowance, layette, and medical and dental benefits for sickness and accidents. Children up to age 6 receive ambulatory care and preventative dental care.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program. Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor, and other professional groups.

Institute operates own clinics and hospitals; it also contracts services from the Ministry of Health and the private sector where required.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons in industry and commerce and public service.

Exclusions: Domestic and casual employees and teachers.

Source of Funds

Insured person: See sickness insurance contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average monthly earnings received during first 3 of last 4 months. Payable from day after injury, until recovery or award of pension, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 70% of average monthly earnings during last year if disability greater than 66%. 140 colones a month for each dependent child under age 16 (21 if student) or disabled. Minimum: 700 colones a month.

Child's supplement: up to 50% of pension.

Partial permanent disability: Percent of full pension corresponding to loss of earning capacity, if disability between 35% and 66%; if between 20% and 35%, temporary pension equal to double amount of permanent pension according to percent of disability, payable for up to 3 years.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 60% of pension to the spouse and 30% for each child, up to a maximum of 100% of the deceased's pension. Funeral grant: 2 times the average monthly salary.

Administrative Organization

El Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program.

Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor, and other professional groups.

Institute operates own clinics and hospitals.; it also contracts services from the Ministry of Health and the private sector where required.

Work Injury

First law: 1949.

Current law: 1953.

Old Age, Disability, Death

First law: 1947.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 21.5% of earnings.

Government: No less than 25% of annual social security receipts.

Qualifying Conditions

Old age pension: Age 60 and 120 months of contributions of which 60 were in the 10 years immediately preceding retirement.

Required period of contributions reduced for public officials and members of the military who were between 50 and 60 years old when the law was first implemented.

Disability pension: Substantial inability to perform all types of work or total inability to perform usual occupation.

Partial disability: Partial inability to perform usual occupation.

Survivors' pension: Deceased was insured or pensioner at death.

Old-Age Benefits

Old age pension: 40% of average salary in last two years. Increase of 2% for each year of contribution over 10 years, up to 80% of average salary.

Permanent Disability Benefits

Disability pension: Disabled for all types of work: 40% of base salary.

Constant attendance supplement: 80% of base salary.

Partial disability: 40% of base salary payable for 6 months.

Survivor Benefits

Survivor pension: 40% of base salary payable to widow with children, widow over age 30 or disabled. If the deceased was a pensioner, 80% of pension of deceased. Childless widow under age 30 receives pension for 24 months only. Also payable to dependent widower.

Orphans: 20% of base salary up to age 14 (no limit if student or disabled). Benefit is doubled if there is no surviving spouse.

Funeral grant: 2 months of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute, administration of program.

Sickness and Maternity

First law: 1947.

Current laws: 1984 and 1990.

Type of program: Social insurance.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups, insured's family members, pensioners and the disabled.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Temporary disability: One year of contributions immediately prior to incapacity. Payable to insured and wife of insured.

Maternity benefit: One year of contributions immediately prior to birth.

Sickness and Maternity Benefits

Temporary disability: 50% of base salary, payable from the fourth day of incapacity.

Maternity benefit: 75% of base salary 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical Benefits: Medical care up to 26 weeks, according to fee schedule. Free medicine during hospitalization and during pregnancy and post-natal period. In all other cases, insured pays 50% of cost of medicine.

Dependents' Medical Benefits

Medical Benefits for Dependents: Same as for insured.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute administers system and provides medical assistance according to agreements with public and private medical and pharmaceutical facilities.

Work Injury

First law: 1947.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for sickness benefits.

EQUATORIAL GUINEA

Permanent Disability Benefits

Permanent disability pension: Total incapacity for all work: 50% of base salary. Inability to perform usual occupation: 50% of base salary, payable for 48 months.

Partial disability pension: Inability to perform usual occupation: 50% of base salary, payable for 24 months.

Constant attendance supplement: 100% of base salary.

Workers' Medical Benefits

Medical benefits: Free medical care and medicines.

Survivor Benefits

Survivor pension: 50% of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute, administration of program.

Family Allowances

First law: 1950.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Family allowances: Insured must be married, widow with children, or single with natural children. Dependents related to insured, if under 14 years of age, student or disabled may also qualify.

Family Allowance Benefits

Family allowances: Determined according to a family point system set by regulation.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.
Social Security Institute, administration of program through Family Fund.

Old Age, Disability, Death

First law: 1924.

Current law: 1993, 1995, 1996.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 13.67 Kroons (EEK).

Coverage

All persons currently residing in Estonia.

Source of Funds

Insured person: Employees, none. Self-employed, 33% of income equal to or above the minimum salary.

Employer: 33% of payroll (20% for pension, and 13% for health insurance).

Government: Some pensions (disability pension to disabled child and some supplements) and funeral grants.

Qualifying Conditions

Old-age pension: 15 years of service. Age 62 1/2 years (men) and 57 1/2 (women) rising 6 months per year, until it reaches age 63 for both men and women.

Disability pension: Full or partial permanent or long-term disability for work regardless of pensionable length of service.

Survivor pension: Survivors incapable of gainful activity.

Survivors include: children, siblings, grandchildren under age 18 or disabled; parent, surviving spouse or guardian not gainfully employed and raising the deceased's children, brothers, sisters or grandchildren under 14 years of age.

Old-Age Benefits

Old-age pension: Equal to the national pension rate plus 6.4% of the national pension rate for each year of service.

National pension: Set by legislature and adjusted for changes in the cost of living. 195% of national pension rate (410 EEK).

Permanent Disability Benefits

Disability pension: In three categories, depending on the degree of disability. Benefit categories are 295%, 250% and 195% of national pension rate.

Disabled child under 16: 200% of national pension (210% if entitled to survivor pension, 255% if orphan).

Survivor Benefits

Survivor pension: For every adult, 210% of national pension rate; for every child under age 18, 200% of national pension rate; for an orphan, 240% of national pension rate.

Funeral grant: 1,400 EEK.

Administrative Organization

Ministry of Social Affairs, General management and supervision.

National Social Insurance Board: Overall planning and coordination.

Regional pension offices: Administration on local level.

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Insured employees, employers, farmers, individual workers.

Medical benefits: Insured employees, employers, farmers, individual workers and their families, pensioners, pregnant women, disabled, unemployed, and military.

Source of Funds

Insured person: Employees, none; self-employed, see pension contribution, above.

Employer: See pension contribution, above.

Government: None.

Qualifying Conditions

Sickness benefits and medical care: Current affiliation regardless of length of service.

Medical benefits: Current affiliation regardless of length of service.

Sickness and Maternity Benefits

Sickness benefit: Percentage of worker's average income paid for each calendar day: 60% for hospital treatment and 80% for outpatient care.

Payable from first day of sickness: Caring at home for a family member over 14 years of age, 80% for 7 calendar days; caring at home for a child under 3 years of age (up to 16 years for a disabled child) if the parent providing care is ill, 80% for 14 calendar days; caring for a child under 14, 100% for 14 calendar days.

Maternity benefits: 100% of worker's average income for 126 calendar days; in the case of multiple births: 140 calendar days.

Workers' Medical Benefits

Medical benefits: Provided by state and local medical institutions: diagnosis, maintenance and treatment.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for workers.

Administrative Organization

Ministry of Social Affairs: General management supervision and planning.

Central Sickness Fund: Coordination of health insurance.

Local sickness funds: Administration of health insurance in counties and towns. Medical care provided by doctors, polyclinics, hospitals, etc. Benefits are paid to the insured by the sickness fund.

Work Injury

First law: 1924.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Insured employees, farmers, self-employed and their families.

Source of Funds

Insured person: See pension and sickness insurance

Sickness and Maternity

First law: 1924.

Current law: 1991.

contributions, above.

Employer: Same.

Government: Payment of compensation for injured employees whose employer is insolvent.

Qualifying Conditions

Work-injury benefits: All permanent residents.

Temporary Disability Benefits

Temporary disability benefits: 100% of average income until recovery or determination of degree of disability.

Permanent Disability Benefits

Permanent disability benefits: Same disability pension as in other cases of disability.

The responsible employer pays the disabled person compensation for loss of earnings from which the disability pension is subtracted.

Workers' Medical Benefits:

Medical benefits: Same as in other cases of illness.

Survivor Benefits

Survivor pension: Same as survivor pension above. The responsible employer pays compensation for loss of earnings from which the survivor pension is subtracted.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
Local sickness funds: Administration of health insurance in counties and towns. Medical care provided by doctors, polyclinics, hospitals, etc.

Regional Pension Offices: Administration and payment of permanent disability benefits.

Unemployment

First law: 1991.

Current law: 1994, implemented 1995.

Type of program: Unemployment assistance.

Coverage

Permanent residents aged 16 or over (up to pensionable age) who are capable of gainful activity.

Source of funds

Insured person: None.

Employer: None.

Government: Total expenditure.

Qualifying Conditions

Age 16 to retirement age, registered as unemployed by the employment service and with 180 days of work during the 12 months before becoming unemployed. Work may be: full-time study in an educational institution, service in the military, raising a child under age 7, treatment in a hospital, nursing the sick, being disabled or elderly, or in detention.

Unemployment Benefits

Unemployment benefit: 400 EEK for 180 calendar days. May be extended up to 180 days if less than 180 days remain until retirement age; up to 90 days if raising 3 or more children under age 18, if family income is below poverty level, during period of vocational training or community placement.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
Labor Market Board with local employment offices: Registering the unemployed, job search, retraining, guaranteeing payment of benefits.

Family Allowances

First law: 1922.

Current law: 1998.

Type of program: Social insurance system.

Coverage

Permanent residents, aliens with temporary residence permits and refugees.

Source of Funds

Insured person: None.

Employer: None

Government: Total cost.

Qualifying Conditions

Family allowances: All children until age 16, age 19 if full-time student.

Family Allowance Benefits

Family allowances: Child allowance: paid monthly to family with one child at one child allowance rate, with two children at 1 ½ times child allowance rate, and for each additional child 2 times child allowance rate.

Maintenance allowance: paid to a person on maternity leave or non-working parent caring for each child under age 2 at four times child allowance rate; and for each child between ages 2 and 3 at two times child allowance rate.

A supplementary maintenance allowance: paid to a person on parental leave or one non-working parent if child is between ages 2 to 3 at two times the child allowance rate. A parent with 4 or more children is paid until youngest child completes first grade at two times the child allowance rate.

Child birth allowance: paid for first child at 20 times the child allowance rate and for subsequent children at 15 times child allowance rate.

Child school allowance: an annual payment for each child in school at three times child allowance rate.

Single parent allowance: paid until child reaches age 16 (19 if full-time student) at one child allowance rate. Foster care allowance: two times child allowance rate. Military personnel allowance: four times child care allowance while person is in military.

Start-in-life allowance: paid to orphans or persons without parental care who lived in foster home or school for disabled for at least 3 years in one-time allowance of 5,000 EEK.
Child allowance rate is 150 EEK.

Administrative Organization

Ministry of Social Affairs: General management and supervision.
National Social Insurance Board: Coordination and administration of benefits through local pension departments.

Old Age, Disability, Death

First laws: 1963 (public employees), 1975 (employees of government-owned undertakings).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 7.43 birr.

Coverage

Public employees and employees of government-owned undertakings.

Source of Funds

Insured person: 4% of basic salary.

Employer: 6% (civilian) or 16% (military) of basic salary.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 and a minimum of 10 years service and contributions.

Disability pension: Incapable of any normal gainful employment and a minimum of 10 years service and contribution.

Survivor pension: Deceased met contribution conditions for old-age pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly salary during the last 3 years, plus increment of 1% (civilian) or 12% (military) of average monthly salary for each year of service beyond 10, up to a maximum benefit of 60%. Lump-sum payments to those not meeting qualifying conditions.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: Widow receives 50% of the pension of the deceased. Upon re-marriage, a lump sum of 2 years' pension is paid. Orphan: 10% of the pension of the deceased (full orphan 20%).

Parents: 10% to 20% of the deceased's pension.

Administrative Organization

Office of the Prime Minister, general supervision.

The Social Security Authority, administration of program, managed by board and general manager.

Coverage

Public employees and employees of government-owned undertakings.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Payable as a lump-sum equal to 45% of monthly salary, multiplied by 5 years and degree (percentage) of incapacity due to injury.

Private insurance on basis of Labor Proclamation.

Permanent Disability Benefits

Permanent disability benefit: 45%-60% of the monthly basic salary.

Survivor Benefits

Survivor pension: Same as old-age pension.

Administrative Organization

Office of the Prime Minister, general supervision.

The Social Security Authority, administration of program, managed by board and general manager.

Sickness and Maternity

Labor proclamation and public service amendment require sick leave and maternity leave of 3 months.

Work Injury

First law: 1963.

Current law: 1974.

Type of program: Social insurance system.

Old-Age, Disability, Death

First law: 1966.

Current law: 1985.

Type of program: Provident fund system. (Special benefits for widows and married women.)

Exchange rate: U.S.\$1.00 equals 1.96 Fiji dollars (F\$).

Coverage

Employed workers.

Voluntary coverage for death benefit for nonemployed aged 16-50, domestic workers and for self-employed.

Exclusions: Public employees, military personnel, police force appointed before November 1971, who have elected to continue in the old scheme under the provisions of the Civil Service Act; members of equivalent private plans approved by Fiji National Provident Fund Board.

Source of Funds

Insured person: 7% of wages.

Employer: 7% of payroll.

Government: None.

For death benefit, F\$12 deducted annually from each currently eligible member's provident fund account.

Qualifying Conditions

Old-age benefit: Age 55. Lump sum payable at any age upon permanent departure from country, or to female employee upon marriage. May elect monthly pension with at least 10 years of contribution (reduced pension if less than 10 years).

Disability grant: Incapacity for work in covered employment. May elect monthly pension.

Survivor grant: Death of insured before retirement. Sole survivor may elect monthly benefits.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, with accumulated interest.

Payable to nominated survivors.

Monthly pension equal to 25% of total benefit may be paid in lieu of lump sum to one dependent survivor at survivor's option.

Death benefit: Lump sum of F\$4,500.

Administrative Organization

National Provident Fund Board, general supervision and enforcement of law.

Permanent Secretary for Labor and Industrial Relations.

Work Injury

First and current law: 1965.

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual and family labor and some public employees or other workers designated by the Government.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits.

Government: None.

Qualifying Conditions

Work-injury benefits: Injury must totally incapacitate the worker for at least 3 days.

Temporary Disability Benefits

Temporary disability benefit: 66% of weekly earnings. Maximum total benefits: F\$16,000.

May be converted to lump-sum payment in certain cases.

Payable after 2-day waiting period for up to 260 weeks.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 260 weeks' earnings, if totally disabled. Maximum total benefits: F\$22,000.

Minimum, F\$6,000.

Constant-attendance supplement: Additional 25% of lump-sum payment.

Partial disability: Percentage of full benefit proportionate to degree of disability. Maximum total benefits: F\$24,000.

Minimum, F\$3,000.

Workers' Medical Benefits

Medical benefits: Medical and hospital care, surgery, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 208 weeks' earnings. Maximum total benefits: F\$24,000. Minimum, F\$9,000.

Administrative Organization

Permanent Secretary for Labor and Industrial Relations, enforcement of law.

Individual employer must pay compensation directly to own employee except lump-sum and survivor benefits. Local courts dispense lump-sum and survivor benefits.

Old Age, Disability, Death

First law: 1937.

Current laws: 1956 (universal pensions), 1961 (earnings-related pensions), 1969 (survivor pensions amended 1990 to include widowers), 1986 (partial pension and early pension), 1996 and 1998 amendments.

Type of program: Universal pension program and statutory earnings-related pension plans.

Exchange rate: U.S. \$1.00 equals 5.17 marks.

One euro equals 5.95 marks.

Coverage

Universal pension (income-tested): All Finnish citizens residing in Finland for at least 3 years as well as citizens of other countries residing in Finland for 5 years or more immediately preceding pension; or, aged 16 and older.

Earnings-related pensions: All regular employees aged 14 and older. No lower limit of earnings or duration.

Special systems for seasonal, part-time, maritime, public employees, and for farmers and the self-employed.

Source of Funds

Insured person: Universal pension—employees, none.

Earnings-related pension—employees, 4.7% of earnings.

Earnings-related pension—self-employed: 21.0% (if under age 43, 10.5% for the first three years of self-employment), maximum earnings: 474,111 marks a year.

Employer: Universal pension: 2.4% to 4.9% of payroll (private employers, depending on capital of employer) or 3.95% of payroll (public employers).

Earnings-related pension: 17.4% for employers with fewer than 50 employees; 10.34% to 24.35%, according to age and gender of employee, for employers with more than 50 employees.

Government: About 36% of universal pensions (about 3/4 of this borne by local governments); and all universal survivor pensions. Also pays cost of earnings-related pension for self-employed and farmers not covered by their own contributions.

Earnings-related pension contributions are paid on total wage.

Average for all employees and employers: 21.5% of payroll in 1999.

Qualifying Conditions

Old-age pension: Universal pension (income-tested)-age 65; retirement not necessary; not payable abroad after 1 year, unless resident of Finland for at least 10 years before beginning pension or abroad for medical reasons. Early pension: age 60-64.

Earnings-related pension: aged 65 or older and retirement from covered employment. 40 years' coverage for full pension.

Early pension: age 60-64, with reduction.

Part-time pension (earnings-related pension only): Aged 56-64 Reduced work schedule (16-28 hours per week and earnings equal to 35% to 70% of full-time earnings), employed full-time for 12 of past 18 months, and covered during at least 5 of preceding 15 years.

Unemployment pension: Payable at age 60 after exhausted unemployment benefit for maximum duration of 500 days and covered for at least 5 of last 15 years.

Disability pension: Universal pension (income-tested)-permanent incapacity for suitable work, aged under 65.

Early disability pension: Payable age 58-64, unable to work due to mental or physical exhaustion. Disabled person's allowance: aged 16-64 who are not pensioners.

Child care allowance: children under age 16 with disability or long-term illness.

Earnings-related pension At least 60% or more permanent loss of work capacity, or 40-59% permanent loss for partial pension; payable after exhaustion of 300 days of cash sickness benefits.

Rehabilitation benefit: Payable to a disabled employee or a self-employed, at least 60% or more temporary loss of work capacity (40-59% loss for partial disability), undergoing treatment or rehabilitation.

Individual early retirement pension: Age 58-64, unable to work due to mental or physical exhaustion; age, long-term service, working conditions, etc. also considered.

Survivor pension **Universal pension:** (no income-test) deceased lived in Finland at date of death for at least 3 years if citizen (if not citizen, 5 years); widow(er), if Finnish citizen must have lived in Finland at date of death or move to Finland within one year of death of spouse (non-citizen must have lived in Finland 5 years before date of death). Widow (er) must be under age 65, married to deceased before age 65, caring for a child under age 18 or, if childless, be at least 50 years old at spouse's death; in addition, must have been married at least 5 years.

Supplementary survivor's pension (income-tested): Same as under universal old-age pension.

Universal orphan's pension: Under age 18 (under age 20 if student); resident of Finland or moved to Finland within one year.

Orphan's supplement (income-tested): Under age 18 (not for students aged 18-20).

Earnings-related pension: deceased was insured or pensioner at death, married before the deceased spouse's 65th birthday; if childless, couple must have been married for at least 5 years, and survivor must have been under age 50 at time of marriage and at least age 50 or disability pensioner for at least 3 years when widowed. Paid to widower on equal terms and under certain circumstances to former spouse. An orphan's pension is paid to a child under age 18.

Old-Age Benefits

Universal old-age pension (income-tested): 60 to 2,547 marks per month, according to municipality, marital status, other income (including other pension) received. Income test: Benefit reduced to 50% of the difference between other pension income and 245 marks per month; pension not payable if other pension income exceeds 4,406-5,219 marks per month, according to family status and municipality. The amount is also adjusted to the length of residence in Finland, with the full amount payable after 40 years of residence, reduced on a pro-rata basis if less than 40 years.

Other components (as of January 1996): Housing allowance, proportional to income and housing expenses, up to 722 to 2,594 marks a month, according to municipality, marital status, and number of family members; pensioner care allowance:

278, 691, or 1,382 marks a month, based on extent of care needed.

Early pension: Payable from age 60; amount reduced by 4-6 percent per year claimed before age 65.

Deferred pension: Increment of 1 percent of pension for each month deferred after age 65.

Universal pension and supplements adjusted automatically each year for changes in cost-of-living index.

Earnings-related pension: 1.5% of average pensionable earnings for each year of employment between ages 23 and 59. 2.5% for ages 60 to 65. 0.5% for each year before July 1962. Pensionable earnings are average revalued earnings for the last 10 years. Pension is determined separately for each employment contract.

Early retirement pension (from age 60) reduced by 5.64%-6% per year depending on the year of birth of the beneficiary. Pension increased by 1% for each month of deferment beyond age 65.

Partial pension: 50% of the difference between former full-time income and part-time income.

Unemployment pension: Same as disability pension below.

Adjustment: Earnings-related benefits payable to pensioners aged 65 and older are adjusted yearly according to 20% of the annual average increase in wage (or 50% if pensioner under age 65) and 80% of annual average increase in price (50% if pensioner under age 65) changes.

Permanent Disability Benefits

Universal disability pension (income-tested): Same as old-age pension. Full pension if resident of Finland, 80% of time after age 16 and before disability or disabled before age 21 while resident of Finland.

Disabled person's allowance: 278, 691 or 1,382 marks a month, depending on harmful effects of illness or injury, the need for assistance, and for additional expenses caused by illness or disability.

Universal pensions and allowances adjusted each year for changes in the cost-of-living index.

Earnings-related disability pension: 1.5% of wage for each year of service up to onset of disability. For projected service (time between onset of disability and retirement age 65), 1.5% to age 50, 1.2% from age 50 to 60, and 0.8% from age 60 to 65.

Maximum: 60% of pensionable earnings (including universal disability pension).

Partial pension, 1/2 of full pension (if loss of work capacity is between 40-59%).

Rehabilitation benefit (for treatable disability): same as full or partial-disability benefit, plus 33% increment for periods of active vocational rehabilitation arranged for the applicant by the employer.

Adjustment: Earnings-related disability pension is adjusted according to the TEL-index which reflects the changes in prices and wages on an equal basis.

Survivor Benefits

Universal survivor pension: First 6 months following spouse's death, maximum basic pension of 1,351 marks a month, plus means-tested supplement up to 1,196 marks a month, and housing allowance—according to geographical area—payable to widow(er). From 7th month, income-tested (same as universal old-age basic benefit, except if surviving spouse caring for dependent child).

Adjusted for length of residence of the deceased.

Orphans (under age 18, or age 20 if student): Up to 264 marks a month; full orphan, up to 528 marks a month; either may be increased by maximum 352 marks a month (income-tested); increase not applicable to student aged 18-20.

Adjustment: Universal pension and allowances adjusted automatically each year for changes in the cost-of-living index.

Earnings-related survivor pension: Widow(er), up to 50% of pension payable to insured. No means test for first 6 months if surviving spouse under age 65 and not receiving a pension in his/her own right. If the survivor is supporting children, no income test before the youngest child is 18 years old.

Income-test: the retirement or disability pension personally accrued by the surviving spouse (even if not in payment) reduces the amount of the survivor's pension.

Orphans (under age 18): 1/3 of insured's pension for 1, up to 5/6 for 4 or more. Full orphan's pension increased by another 1/6, not to exceed insured's pension.

Adjustment: Earnings-related benefits payable to pensioners aged 65 and older are adjusted yearly according to 20% of the annual average increase in wage (or 50% if pensioner under age 65) and 80% of annual average increase in price (50% if pensioner under age 65) changes.

Administrative Organization

Ministry of Social Affairs and Health, general supervision of the private-sector statutory pension schemes.

Social Insurance Institution, administration of universal and disability pensions through district offices; managed by governing body appointed by Parliament.

Local boards determine old-age and survivors' benefit. Disability claims are determined by central administration.

Municipalities collect universal pension contribution with communal (municipal) taxes.

Central Pension Security Institute, is the statutory central body of the private sector earnings-related pension scheme, tripartite board. Carriers for earnings-related pension scheme are approved private insurance companies, pension funds and foundations. These are supervised by the Insurance Supervision Authority (as of April 1, 1999).

Pension programs in the public sector are administered by the Local Government Pensions Institute (under the general supervision of the Ministry of the Interior), and for the State employees by the State Treasury Office (under the general supervision of the Ministry of Finance).

Sickness and Maternity

First and current law: 1963.

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

Note: Health care is provided by both a private sector sickness insurance program and a public sector (municipal) health services program financed primarily by local and national taxes.

Coverage

Medical benefits: All residents.

Cash benefits: All employed, self-employed, and students aged 16-64.

Source of Funds

Insured person 1.5% of earnings. Pensioner, 3.9% of earnings.

Employer: 1.60% of payroll (private employers) or 1.60% to 2.85% of payroll (public employers).

Government: Remaining cost.

Qualifying Conditions

Cash sickness benefits: Employment during last 3 months, unless involuntarily unemployed.

Cash maternity benefits: Residence in country; immigrants must complete 180 day waiting period.

Medical benefits: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: 70% of daily earnings, if annual earnings 137,970 marks or less; plus 40% of daily earnings for annual earnings between 137,970 and 212,270 marks, plus 25% of daily earnings for annual earnings 212,270 marks or more.

Minimum benefit, 11.75 marks per day.

Sickness allowance (means-tested): payable if annual earnings less than 5,300 marks, and after 60 days of disablement.

Payable after 10-day waiting period for up to 300 weekdays.

Rehabilitation benefit: Same as cash sickness benefit, if receiving medical treatment and/or vocational training under social security rehabilitation program.

Maternity benefit: Same as sickness benefit above; minimum benefit, 60 marks per day. Payable to mother starting 50 to 30 days before estimated delivery (except if exposed to risk factors that can not be eliminated, in which case a special maternity allowance is payable throughout the pregnancy), continuing for 105 work days (maternity allowance). Thereafter payable to either parent for 158 weekdays (parent's allowance).

Payable for 60 extra days if multiple birth, 100-234 days if adoption.

Special care allowance: Payable for 60 days a year to parents caring for sick child at hospital or home (90 days if seriously ill).

Workers' Medical Benefits

Medical benefits: Under sickness insurance—cash refund for certain medical expenses, based on predetermined schedule. Includes 60% of private doctor's fee, 60%-75% of private dentist's fee (for those born 1956 or later), 75% of cost of prescribed examinations and prescribed treatment over 70 marks deductible, 50% of cost of medicines over 50 marks (75%-100% reimbursement for drugs used to treat grave and prolonged illness over 25 marks deductible, full refund if annual cost of prescription drugs exceed 3,282 marks), and 100% transportation expenses in excess of 45 marks (full refund if annual deductible expenses exceed 900 marks).

Sickness insurance also covers 50% of the occupational health care costs incurred by the employer.

Under municipal health services-100 marks fee for first annual visit; subsequent visits are free of charge.

Free hospital care, except for a 100 mark fee per outpatient visit, 125 marks per inpatient day.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Social Affairs and Health, general supervision.

Sickness insurance: Social Insurance Institution, national administration of program.

Employees sickness funds reimbursed by Social Insurance Institution.

Employers providing medical benefits directly to own employees are reimbursed by Social Insurance Institution.

Public health and hospital services: Provided by municipalities or federation of municipalities.

Work Injury

First law: 1895.

Current law: 1948; farmers, 1981.

Type of program: Statutory insurance with private carrier.

Coverage

Employed persons. Special systems for farmers and public employees.

Source of Funds

Insured person: None.

Employer: 0.5% to 11.7% of payroll, according to risk (average: 1.4%).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings, reduced proportionately for partial disability of 10% or more.

Payable from day after accident occurred (unless incapacity less than 3 days) for up to 12 months, 7 days a week.

Permanent Disability Benefits

Permanent disability pension: Basic pension equal to 85% of earnings for total disability up to age 65, thereafter 70%; proportionally reduced for partial disabilities of 10% or more.

Constant-attendance supplement: Up to 121 marks a day.

Hardship allowance: payable in cases of permanent general handicaps (in 20 disability categories): Amount according to age and gender.

Workers' Medical Benefits

Medical benefits: Medical attendance, surgery, hospital treatment, medicines, appliances, rehabilitation.

Survivor Benefits

Survivor pension: Payable to widow, widower, and orphans.

Maximum survivor pension: 70% of earnings of insured.

Funeral grant: 19,900 marks.

Administrative Organization

Ministry of Social Affairs and Health, general supervision.

Federation of Accident Insurance Institutions (FAII), legal co-ordinating body for the application of statutory accident insurance legislation among member companies and statistics.

Insurance written and largely administered by licensed

private companies.
 Farmers' coverage through Farmers' Social Insurance Institution.
 Public employees through State Treasury Office.

Unemployment

First laws: 1917 (unemployment insurance), 1960 (unemployment assistance).
 Current law: 1984 (Unemployment Security Act).
 Type of program: Dual subsidized voluntary insurance (unemployment fund) and unemployment assistance systems. A general program of basic benefit and a voluntary program of earnings-related benefit administered by the unemployment funds.

Coverage

Basic benefit and earnings related benefit : Gainfully employed workers and entrepreneurs aged 17-64.

Source of Funds

Insured person: 5.5% of each earnings-related benefit.
Employer: 94.5% of benefits during layoff periods.
 Pays difference between unemployment benefit and insured's and government's contributions.
Government: For each unemployment benefit, a sum equal to the basic benefit. No contribution for benefits during layoff periods.

Qualifying Conditions

Unemployment benefit: Basic benefit and earnings-related benefit (unemployment fund): worked at least 43 weeks during 24 months prior to becoming unemployed. For earnings-related benefit, member of unemployment fund for at least 10 months. For entrepreneurs basic benefit or earnings-related benefit: work as entrepreneur during 24 of 48 months.
 Unemployment not due to voluntary leaving, work stoppage, or refusal of offer of suitable employment.

Unemployment Benefits

Unemployment benefit: Basic benefit, 121 marks a day (plus 24 marks a day for 1 child, 35 marks for two, and 45 marks for 3 or more children), payable up to 500 days.

Earnings-related (unemployment fund) benefit-If monthly earnings less than 10,890 marks, 121 marks a day, plus 42% of daily wage; if monthly earnings equal to 10,890 marks or more, 289.91 marks a day plus 20% of daily earnings in excess of 502.33 a day. Supplement for dependent child(ren): Same as under Basic unemployment benefit above.
 Maximum (including child increases): 90% of insured's daily wage.
 Payable up to 500 days (if the recipient reaches age 57 before the benefit has been paid for 500 days, payable until the end of the calendar month in which the recipient reaches age 60), 5 days a week.

Administrative Organization

Ministry of Social Affairs and Health, supervision of unemployment insurance.
 Basic benefit program-Administered by the Social Insurance Institution through its local offices.

Earnings-related (unemployment fund) program-Administered by approved unemployment funds. At least 8,000 members required for a fund to receive full government support.

Family Allowances

First law: 1948.
 Current laws: 1992 and 1996 (Child Home Care Allowance).
 Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost. Municipal authorities, entire cost of child home care allowance.

Qualifying Conditions

Family allowances: Child must be under age 17. Birth grant: Provided to insured upon birth of child.
 Child home care allowance: Child must be under age 3.
 Maternity benefits no longer payable. One of parents must care for child at home.

Family Allowance Benefits

Family allowances: 6,420 marks a year for 1 child, 14,300 marks for 2 children, 23,650 marks for 3 children, 34,460 marks for 4 children, and 12,280 marks a year for each additional child. Also single parent supplement (or legally separated or unmarried parent): 2,400 marks a year for each qualifying child.
 Birth grant: 760 marks, usually payable in kind.
 Child home care allowance: Basic amount of 18,000 marks per year for one child under 3.
 Sibling increase of 3,600 marks per year for each additional child under age 7 cared for at home.
 Means-tested supplement up to 1,000 marks per month.
 Partial home care allowance: 375 marks per month payable to parent who reduces working hours to maximum of 30 hours per week.

Administrative Organization

Ministry of Social Affairs and Health, general supervision;
 Social Insurance Institution, national administration of Family Allowance program.

Old Age, Disability, Death

First law: 1910.

Current laws: 1945, 1967, 1971, 1975, 1980, 1982, 1988, 1993, 1994 and 1995.

Type of program: Social insurance system; also mandatory supplementary pension systems.

Exchange rate: U.S.\$1.00 equals 5.16 francs.

One euro equals 6.56 francs.

Coverage

Employed persons.

Special systems for agricultural, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed.

Voluntary affiliation for nonworking head of household (old-age pension only), nonemployed persons caring for disabled family member and those employed abroad.

Compulsory old-age pension affiliation for women receiving certain family benefits (see Family Allowances, below) and those caring for a disabled person.

Source of Funds

Insured person: 6.55% of pensionable earnings plus 0.1% of total earnings for surviving spouse's allowance.

Employer: 8.2% of covered earnings plus 1.6% of total payroll.

Government: Variable subsidies.

Maximum earnings for contribution and benefit purposes: 14,470 francs a month.

Disability and survivor benefits financed under sickness and maternity program (see below).

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage. Benefits are payable abroad.

Disability pension: Under age 60. Loss of at least 2/3 of earning capacity, in any occupation. Entry into insurance 12 months before incapacity and 800 hours of employment in last 12 months, including 200 hours in last 3 months.

Survivor pension: Aged at least 55 and married for 2 years unless there is a child from the marriage. Personal income less than 83,658 francs per year.

Surviving spouse's allowance: Aged less than 55 and has or has had a dependent child. Personal income less than 11,790 francs per quarter.

Old-Age Benefits

Old-age pension: Depending on age or duration of insurance coverage, 25 to 50% of average salary for the best 25 years (adjusted since 1947) as of January 1, 2008, (between January 1, 1994 and December 31, 2007, the number of years taken into account will vary between 11 and 24 years depending on the year of birth). 50% of adjusted average salary if 160 quarters of coverage in any scheme as of January 1, 2003 (between January 1, 1994 and December 31, 2002, the number of quarters required will vary between 151 and 159 according to year of birth), or if disabled, aged 65, working mother or war veteran.

Full pension if 150 quarters in general scheme only, otherwise reduced according to number of quarters.

Pension only payable where employment in previous occupation ceased definitely. Possibility of taking up other employment.

Minimum pension: Pension calculated on basis of 50% rate cannot be less than 39,416.05 francs per year with 150 quarters of coverage in general scheme. Otherwise, minimum reduced depending on length of coverage.

Maximum: 50% of maximum earnings for contribution purposes (86,820 francs).

Constant attendance allowance: 68,712.21 francs per year.

Spouse's supplement (income-tested): 4,000 francs a year at age 65 (aged 60-64 if disabled) if insured had 150 quarters of coverage; otherwise, proportionately reduced.

Child's supplement: 10% of pension if insured reared 3 children.

Old-age allowance: To increase pensions up to a minimum amount of 17,545 francs per year for low-income pensioners who are 65 years old (60 if disabled) and if single, earn not more than 43,512 francs a year (76,215 francs a year per couple).

Old-age supplement: 24,940 francs a year to the same low income pensioners and under the same conditions plus nationality and residency if single (41,125 francs for married couple).

Means-tested allowance: 17,545 francs a year to low-income aged persons ineligible for pension.

Constant attendance allowance: 68,712.21 francs a year.

Adjustment: Adjustment of pensions for changes in cost of living.

Permanent Disability Benefits

Disability pension: 50% of average earnings in highest paid 10 years if incapable of any professional activity, up to a maximum of 86,820 francs a year.

Constant-attendance supplement: Maximum: 68,712.21 francs per year.

Partial disability: 30% of average earnings in highest paid 10 years up to a maximum of 52,092 francs per year. Minimum pension: 17,545 francs a year.

Adjustment: Adjustment of pensions for changes in cost of living.

Survivor Benefits

Survivor pension: 54% of insured's pension. Payable to widow, divorced wife, or widower; must not have remarried. Pension proportionately divided if more than 1 qualified surviving spouse. Minimum pension: 17,545 francs a year if insured had 60 trimesters of coverage. If less, minimum reduced proportionally.

Old-age pension payable to disabled widow or widower age 55 whose spouse was also disabled, regardless of income or length of marriage.

Child's supplement: 10% if surviving spouse gave birth to or raised 3 children.

Child-care supplement: 6,032.88 francs per year.

Adjustment: Adjustment of pensions for changes in cost of living.

Surviving spouse's allowance (income-tested): Payable up to 3 years following death of insured. Amount equals 3,744 francs a month during 1st year, 2,065 francs during 2nd year, and 1,573 francs during 3rd year. If beneficiary is at least age 50, payment is extended until age 55 at 3rd year rate.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision and issuance of regulations.
 National Old-Age Pension Insurance Fund, administration of old-age pensions and surviving spouse's allowances.
 National Sickness Insurance Fund, administration of disability and survivor pensions.
 Contributions collected by joint collection agencies.

241.16 francs a day; from the 7th month onward 248.05 francs a day. Rising to 66 2/3% after 30 days if 3 or more children.

Minimum: 64.09 francs a day. Maximum: 321.55 francs a day; from the 7th month onward 330.74 francs a day.

Payable after 3-day waiting period for up to 360 days in a 3 year period. For chronic or prolonged illness, 3-year period, calculated separately for each period of illness.

Maternity benefit: 100% of net earnings. Payable for 6 weeks before and 10 weeks after confinement for 1st and 2nd child; for 8 weeks before and 18 weeks after confinement for 3rd child; for 12 weeks before and 22 weeks after confinement if twin pregnancy; for 24 weeks before and 22 weeks after confinement if triple or more pregnancy. Payable for 2 additional weeks in case of maternity hospital care because of pathological condition in connection with pregnancy, except if triple or more pregnancy.

Maximum: 386.87 francs a day (Alsace-Moselle: 378.19 francs.) Benefits payable in case of adoption correspond to those for post-natal period.

Workers' Medical Benefits

Medical benefits: Cash refunds of part of medical expenses. Includes general and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.

Insured normally pays for services, and is reimbursed by local sickness fund. Amount reimbursed depends on the type of service, for example, 70% for medical services, 60% for paramedical services, 80% for hospitalization and 35 to 65% for pharmaceuticals. Insured pays 70 francs a day for hospitalization room and board charges (disabled children, war and work accident victims exempt) in addition to above cost-sharing arrangements. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person except for in-kind benefits. Following divorce from or death of insured, medical benefits payable for 1 year or until youngest child's third birthday. Unlimited protection for eligible person who has raised three children or more.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision. National Sickness Insurance Fund, coordination of regional funds and financial equalization; bipartite governing body.

Regional Sickness Insurance Funds, coordination of local funds; bipartite governing bodies.

Primary (local) Sickness Insurance Funds, registration of insured, payment of cash benefits, and refunds of medical expenses; bipartite governing bodies.

Contributions collected by joint collection agencies.

Work Injury

First law: 1898.

Current laws: 1946, 1967, 1972 (agriculture), and 1994.

Type of program: Social insurance system.

Sickness and Maternity

First law: 1928.
 Current laws: 1945, 1967, 1971, 1974, and 1978.
 Type of program: Social insurance system.

Coverage

Employed persons. Pensioners and some groups of nonearners also covered for medical benefits.

Special systems for agricultural, clergy, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed (medical benefits provided under general system for some groups). Voluntary affiliation for residents not working in covered employment.

Source of Funds

Insured person: 6.8% of total earnings; old-age pensioners (low-income pensioners exempt), 1.4% of old-age pension and 2.4% of private pension; unemployed, 2% of guaranteed minimum income for unemployed; 1% of unemployment benefits and training allowances. Flat-rate contributions for students, young persons, and others not covered otherwise.

Employer: 12.80% of total payroll.

Government: Proceeds from 12% surcharge on automobile insurance premiums plus proceeds from tax on costs of pharmaceutical advertising, alcohol, and tobacco; also funds for new hospital construction and part of cost for certain health and social services.

Above contributions also finance disability and survivor benefits.

Qualifying Conditions

Cash sickness benefits for the first 6 months and maternity benefits: 200 hours of paid employment in the last 3 months.

Cash sickness benefits beyond 6 months (within a limit of 3 years): 800 hours of paid employment in the last 12 months, including 200 hours in first three months.

Medical benefits: 60 hours paid employment in the last month with contributions paid on wages amounting to at least 60 times the minimum wage, or 120 hours of employment in the last 3 months with contributions on an amount equal to 120 times the minimum wage. Under these conditions, benefits can be paid for 1 year. With 1,200 hours of employment in the course of one year or contributions on an amount equal to 2,030 times the minimum wage, benefits are paid for 2 years.

Sickness and Maternity Benefits

Sickness benefit: 50% of covered earnings. Minimum, 48.06 francs a day (no minimum during first 6 months of benefit). Maximum,

Coverage

Employed persons, vocational education students, and certain nonpaid members of social service organizations. Special systems for agricultural, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying with risk. Average, 2.26% of total payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: During first 28 days, 60% of earnings; maximum, 868.89 francs a day. Thereafter, 80%; maximum, 1,158.52 francs a day.

Payable from day following incapacity for work.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings during last 12 months, if totally disabled, with minimum and maximum established by formula.

Constant-attendance supplement: 40% of pension; minimum, 68,712.21 francs a year.

Partial disability: Average earnings multiplied by 50%, then multiplied by the degree of incapacity for a disability between 10% and 50%; multiplied by 150%, then multiplied by the degree of incapacity for a disability above 50%.

Lump sum payable if less than 10% incapacity.

Workers' Medical Benefits

Medical benefits: All necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, rehabilitation, and transportation.

Services paid for directly by fund, with no cost sharing by patient.

Survivor Benefits

Survivor pension: 30% of earnings of insured if under age 55, or 50% if age 55 or disabled. Payable to widow or widower.

Orphans: 15% of earnings for each of first 2 children under age 16 (17 if unemployed, 18 if apprentice, 20 if student or disabled), 10% for each additional child; or 20% each if full orphan.

Other dependent relatives: 10% of earnings each, up to maximum of 30%.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Cost of burial up to 7,235 francs.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Sickness Insurance Fund, administration of program at national level.

Primary Sickness Insurance Funds, payment of benefits.

Regional Sickness Insurance Funds, assessment of contributions and implementation of prevention.

Contributions collected by joint collection agencies.

Unemployment

First law: 1905.

Current laws: 1967 (legal extension of 1958 labor-management agreement on unemployment insurance), 1972 (guaranteed income for unemployed aged 60 and over), 1974 (agriculture), and 1984.

Type of program: Social insurance system and solidarity system (social assistance.)

Coverage

Unemployment insurance: Employed persons. Excluded: Public sector workers to whom the same compensation rules are applicable by their employers.

Special systems for building and dock workers, merchant seamen, aviators, domestic workers, seasonal workers, doorkeepers, and disabled personnel in sheltered workshops.

Solidarity program (means-tested): Long-term unemployed having exhausted unemployment insurance, and certain special categories.

Source of Funds

Insured person: 2.21% of monthly earnings.

Employer: 3.97% of payroll.

Government: Whole cost of solidarity program.

Maximum earnings for contribution and benefit purposes: 57,880 francs a month.

Qualifying Conditions

Unemployment benefit: Under age 60 (or between 60 and 65 without enough quarters of coverage to qualify for a full old-age pension) and meets the required employment conditions. Must live in France, be registered at employment office, capable of and available for work. Unemployment not due to voluntary leaving, misconduct, or refusal of suitable job offer.

Solidarity benefit: Long term unemployed and meets certain conditions regarding previous employment. Income tested.

Unemployment Benefits

Unemployment benefit: The initial benefit equals 57.4% of earnings (within the limit of 75% of the daily reference wage), for a period (4-27 months) that varies according to age and length of covered employment. An additional period of reduced benefits may follow which also varies in length according to age and work history. The benefit is reduced every 4 months.

Minimum benefit: 106.14 francs a day. Increased to 133.11 if 52 years or older, unemployed more than a year, with 20 years of employment, with one consecutive or 2 separate years of employment in last 5 years.

Solidarity benefit: From 82.42 to 118.39 francs a day, depending on age, years of coverage, or family situation.

Solidarity allowance: Variable amount renewed every 6 months.

Ages 59 years, 6 months and older, with 12 years of earnings, can maintain benefits, up to age 65, until eligible for retirement.

Administrative Organization

Unemployment insurance organizations with bipartite (management-labor) governing bodies, administration of unemployment insurance and payment of unemployment insurance benefits.

Accommodation allowance: Variable amount depending on rent level, income and number of children.

Single parent allowance: 3,163 francs per month during pregnancy; 4,217 francs for one child and 1,054 for each additional child.

Family support allowance: 641 francs or 481 francs (child raised by one parent.)

Adoption allowance: 981 francs a month.

Parental education allowance: 3,046 francs (full rate).

Child care benefit for hiring help: 822 francs a month for a child under 3; 411 francs for child aged 3-6.

Special education allowance: 687 francs a month, additional amount from 515 francs to 5,726 francs depending on level of handicap of child.

Beginning of school year allowance: 1,500 francs per child in September 1998.

Family Allowances

First law: 1932.

Current laws: 1946.

Type of program: Universal system.

Coverage

Family allowances: Families living in France for at least 3 months.

Source of Funds

Insured person: None, except self-employed and farmers.

Employer: 5.4% of payroll.

Government: 1.1% of total revenues used to finance family allowances, as well as a tax of 1% on heritage income.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Family Allowances Fund, coordination of funds and financial equalization; tripartite governing body, composed of representatives of employer, employee, and family organizations.

Local Family Allowances Funds, payment of benefits; tripartite governing body composed of representatives of employer, employee, and family organizations.

Qualifying Conditions

Family allowances: At least 2 children under age 20, and earn less than 55% of minimum wage.

Young child allowance: Paid from 5 months of pregnancy until age 3. Income-tested.

Family supplement: 3 or more children over age 3, and earnings below a certain ceiling.

Accommodation allowance: At least one child. Paying rent or monthly mortgage payments. Income-tested.

Single parent allowance (income-tested): Single woman pregnant or caring for children for a limited period.

Family support allowance: Payable, under certain conditions, to parent raising child without the help of the other parent, or to third person caring for the child.

Adoption allowance: Payable for 21 months to family adopting a child. Income-tested.

Parental education allowance: Parent who stops paid work or reduces paid activity to raise 2nd or subsequent child; employed 24 months during last 5 or 10 years preceding birth or adoption. Paid until child reaches age 3.

Home child care allowance: Covers part of social security contributions where employed parents pay for a person to mind their young child at home.

Accredited child care benefit: Children under age 6, if parents are working and pay for child care by an accredited carer. Includes cash benefit and payment of social security contributions.

Special education allowance: Caring for a handicapped child.

Beginning of school year allowance: Children aged between 6 and 18 years old. Income-tested.

Family Allowance Benefits

Family allowances: 684 francs for each of first 2 children; 876 francs for subsequent children. Additional 192 francs for child between 10 and 16; 341 francs for children over 16 (except for the first in a 2-child family).

Young child allowance: 981 francs per family.

Family supplement (income-tested): 890 francs a month.

Old Age, Disability, Death

First law: 1963.

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons. Special system for public employees.

Separate system for self-employed and state workers under contract.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

Qualifying Conditions

Old-age pension: Age 55 (50 if prematurely aged). 20 years of insurance and 120 months of contribution during last 20 years. (Qualifying conditions for those insured since May 1, 1964, are 60 months of contribution during last 10 years.)

Retirement from paid employment.

Payable abroad under reciprocal agreement only.

Foreign workers who permanently leave country may receive reimbursement of their contributions.

Disability pension: Loss of 2/3 earning capacity. 5 years of insurance and 30 months of contribution during last 5 years. (Waived for currently employed workers if nonoccupational accident; if occupational accident, see Work Injury.)

Survivor pension: Deceased had 120 months of contribution, met contribution condition for pension, or was pensioner at death.

Survivor settlement: Deceased worked until age 55 but did not have 120 months of contributions.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1% of earnings for each 12 months of contribution beyond 240 months.

Maximum pension: 85% of average earnings.

Old-age settlement: Lump sum equal to 50% of average monthly earnings for every six months of contribution, if ineligible for pension.

Permanent Disability Benefits

Disability pension: 60% of old-age pension payable as if worker had worked until age 55.

Minimum pension: 60% of highest minimum wage.

Survivor Benefits

Survivor pension: 50% of old-age pension of insured to nonworking or disabled widow; also payable to dependent disabled widower. If more than one widow, 50% is divided equally.

Orphans: 20% of insured's pension for each orphan; 35% if full orphan or mother ineligible for widow's pension.

Maximum survivor pensions: 85% of insured's pension.

Survivor settlement: Lump sum equal to 100% of regular monthly old-age pension of insured for every 6 months of contribution, if ineligible for survivor pension.

Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of contributions and benefits.

Sickness and Maternity

First law: 1952.

Current laws: 1975 (maternity) and 1976 (pharmaceuticals).

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Employed women, maternity benefits.

Employed persons and their dependents, medical benefits.

Separate system for self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.

Employer: 2% of payroll for pharmaceuticals, 1.5% for hospitalization, and 0.6% for medical evaluations. Also, see contribution to family allowance program below.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

Qualifying Conditions

Maternity benefit: Women in insured employment for at least 4 months.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: None under insurance (1962 labor code requires employers to provide paid sick leave).

Maternity benefit: 50% of earnings.

Also, free maternity care.

Payable for up to 6 weeks before and 8 weeks after confinement (extended to 11 weeks if complications).

Workers' Medical Benefits

Medical benefits: Medical services provided by hospitals and dispensaries operated by National Social Security Fund, and by other participating establishments.

Includes hospitalization, inpatient and outpatient treatment, and pharmaceuticals.

(1962 labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of program; managed by tripartite board.

Work Injury

First law: 1935.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students. Also, certain categories of self-employed persons. Separate system for self-employed and state workers under contract.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings received by worker during 30 days preceding accident. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Lump sum payable if disability 10% or less.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits : Medical, dental, and surgical care; hospitalization, medicines, appliances, laboratory services, X-rays, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower.

Orphans: 20% of earnings of insured for each orphan; 35% if full orphan, or if mother of orphan not receiving pension. Dependent parents and grandparents: each receives 10% of earnings of insured.

Maximum survivor pensions: 85% of earnings of insured.

Survivor settlement: Lump sum equal to 6 months' earnings of deceased, payable to nearest relative, if no survivors qualify for pension.

Funeral grant: Lump sum covering cost of burial. Maximum, 8 times average monthly earnings of insured.

Administrative Organization

Ministry of Social Affairs, and National Solidarity, general supervision. National Social Security Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children and pensioners caring for child born before retirement. Special system for public employees. Separate system for self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month. Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).

Parent must have had 4 consecutive months of employment and be currently working 20 days a month (or be widow of beneficiary).

Prenatal allowance: Must undergo regular medical examinations, as specified in law.

Family Allowance Benefits

Family allowances: 3,000 CFA francs a month for each child.

Prenatal allowance: 13,500 CFA francs, paid in 2 installments.

Birth grant: Lump sum of 8,000 CFA francs for each birth, and 45,000 for layette.

School allowances: 10,000 CFA francs per year to dependent primary, secondary, or technical school students. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Old Age, Disability, Death

First law: 1981 (Provident Fund).

Current law: 1987 (Pension Scheme).

Type of program: Pension scheme and provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 11.07 dalasi.

Coverage

Pension Scheme: Employed persons in quasi-government institutions and in participating private companies.

Provident Fund: Employed persons in the private sector. Special pension system for civil servants and armed forces personnel.

Source of Funds

Insured person: Pension scheme: None.

Provident fund: 5% of basic salary.

Employer: Pension scheme: 19% of payroll.

Provident fund: 10% of basic salary.

Government: Pension scheme: None.

Provident fund: None.

Qualifying Conditions

Old-age Pension: Pension scheme: Age 55 and 5 years of contributions. Early retirement at age 45. If retired before age 45 but after 5 years of contributions, benefits deferred until age 45.

Provident fund: Age 55.

Voluntary retirement at age 45 after 2 years of unemployment.

Old-Age Benefits

Old-age pension: Pension scheme: With 10 or more years of contributions, lump sum of 25% of total contributions, remainder paid as an annuity. With a minimum of 5 years of contributions but less than 10 years, benefit is a lump sum.

Provident fund: Lump sum equal to total employer and employee contributions plus accrued interest.

Voluntary retirement benefits are paid as a lump sum at age 45 after a minimum of 5 years of contributions and 2 years of unemployment. Early retirement benefits are paid to members whose employment is terminated due to layoffs or marriage (females only) if they have a minimum of 5 years of contributions. The amount of benefit depends on age of claimant and length of service; the balance in the member's account is payable at normal retirement age or on entitlement under other contingencies.

Permanent Disability Benefits

Disability pension: Pension scheme: Lump sum of 25% of total contributions, remainder paid as an annuity. In exceptional circumstances of serious ill health the whole amount is paid as a lump sum.

Provident fund: Lump sum equal to total employer and employee contributions plus accrued interest.

Partial disability payment equals half the full disability benefit.

Further payments are based on persistence of disability, upon recommendation of the medical board.

Survivor Benefits

Survivor pension: Pension scheme: Lump sum equal to twice the annual salary of deceased payable to beneficiaries, irrespective of length of contributions.

Provident fund: Lump sum equal to total employer and employee contributions plus accrued interest. Payable to nominated survivors and orphans with valid claims to entitlement.

Administrative Organization

Social Security and Housing Finance Corporation, administration of both pension scheme and provident fund.

Work Injury

First law: 1940.

Current law: 1990.

Type of program: Employer liability.

Coverage

Employed persons. Exclusions: Armed forces personnel, casual workers, and family members living in employer's home.

Source of Funds

Insured person: None.

Employer: Whole cost, contributes 1% of payroll to maximum earnings of 1,500 dalasi per month.

Government: Contributes for civil servants.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period, but incapacity must last at least 5 consecutive days.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings; maximum benefit calculated on earnings up to 1,500 dalasi per month (reduced rates payable for partial disability). Paid for 6 months.

Permanent Disability Benefits

Permanent disability benefit: Total disability: 60% of earnings. Maximum benefit, calculated on earnings up to 1,500 dalasi per month; minimum benefit, 100 dalasi per month.

Partial disability: Smaller amounts, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, nursing care, and medicines (75% paid by Injuries Compensation Fund, 25% paid by employer).

Survivor Benefits

Survivor benefit: Lump sum of 120 months' earnings of insured, calculated on earnings up to 1,500 dalasi per month. Maximum, 180,000 dalasi.

Payable to dependents of deceased; reduced amounts if survivors were only partially dependent on insured.

Funeral grant: If no dependents, 1,000 dalasi.

Administrative Organization

Social Security and Housing Finance Corporation, enforcement of law.

Injuries Compensation Fund, administration of program.

Old Age, Disability, Death

First law: 1956.

Current law: 1990, as amended.

Type of program: Dual social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 1.33 lari

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Georgia. Special social pension for aged, disabled, and survivors based on need as determined by local government authorities.

Source of Funds

Insured person: 1% of earnings.

Employer: 27% of payroll for state-owned and private enterprises.

Government: Subsidies as needed. Full cost of social pensions.

Above contributions also finance benefits for maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 65 (men), or age 60 (women). Earnings test for pensioners in gainful employment.

Disability pension: Eliminated, see social pension below.

Survivor pension: Eliminated, see social pension below.

Social pension: Payable to individual or family without other means of support: including pensions (offset by old-age pension, see below), earned income by any family member, or assistance from relative(s) outside the immediate household. Eligibility determined by local departments of labor and social protection.

Old-Age Benefits

Old-age pension: 14 lari per month, regardless of length of employment.

Social pension: 18 lari per month if single, 29 lari if family of 2 or more members. Benefit amount offset by 14 lari if one family member eligible for old-age pension.

Adjustment: Ad hoc adjustments.

Permanent Disability Benefits

Disability pension: None. Certain reductions on hospital and medical charges available if disability certified by local medical and health departments.

Social pension: Payable to eligible disabled at 18 lari per month if single, or 29 lari per month if family of 2 or more members.

Adjustment: Ad hoc adjustments.

Survivor Benefits

Survivor pension: None.

Social pension: Payable to eligible survivors at 18 lari a month if single, or 29 lari per month if family of 2 or more members.

Adjustment: Ad hoc adjustments.

Administrative Organization

Republic Ministry of Labor and Social Protection, general coordination and supervision.

Local departments of labor and social protection, administration of program.

Sickness and Maternity

First and current law: 1955, as amended.

Type of program: Dual social insurance (employee maternity benefits) and social assistance (medical care) systems.

Coverage

Cash benefits for maternity: Employees.

Medical benefits: Needy residents.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: **Cash benefits**—see pension contributions above; **medical care**—cost for needy residents.

Qualifying Conditions

Cash sickness benefits: Cash benefits for sickness eliminated.

Private employer may voluntarily offer benefits if illness certified by physician (employee pays charges for physician certification).

Cash maternity benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Eliminated.

Maternity benefit: 100% of wages. Benefits payable for 4 months before confinement. Leave without pay for up to 8 weeks after confinement, and up to 3 years' leave without pay to care for the newborn.

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers to needy disabled and socially unprotected residents. Local departments of public health and of labor and social protection, determine eligibility.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits for maternity: Ministry of Labor and Social Protection, general supervision. Provided directly by the enterprises, as well as by local departments of labor and social protection.

Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions), as amended.

Type of program: Dual social insurance and social assistance systems.

Coverage

Cash benefits: Employed persons, no minimum qualifying period.
Medical care: Employed persons, no minimum qualifying period.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same as above; cost of medical care for the needy.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Payable if fault of employer. Special local commission (consists of local health and medical officials, the employee, and the employer) determines culpability and degree of disability.

Permanent Disability Benefits

Permanent disability pension: Same as temporary disability benefits above, if employer at fault. Otherwise, same as under general disability above.

Workers' Medical Benefits

Medical benefits: Same as general medical benefits, unless if employer at fault.

Survivor Benefits

Survivor pension: Same as general survivor pensions above, unless if employer at fault.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees, if employer at fault.

Pensions: Same as under old-age, disability, and survivor pensions above. Enterprises and employer provide pensions to own employees, if employer at fault.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Source of Funds

Insured person: None.

Employer: 1% of payroll.

Government: Subsidies as needed from Republic and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Unemployment benefits are paid for 6 months: 14 lari per month for months 1-2; 12 lari per month for months 3-4; 11 lari per month for months 5-6.

Adjustments: Ad hoc adjustments.

Administrative Organization

Republic Ministry of Labor and Social Protection, general supervision.

Unified State Fund of Employment and its regional and local branches, financing and administration of the program.

Note: Information is not readily available for "Family Allowances."

Unemployment

First and current law: 1991 (effective July 1993), as amended.

Type of program: Social insurance system.

Coverage

Citizens aged 16-65 (men) or 16-60 (women).

Old Age, Disability, Death

First law: 1889.

Current law: 1999.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.69 marks (DM).

One euro equals 1.96 marks.

Note: Following the unification of the Federal Republic of Germany (FRG) and the German Democratic Republic (GDR), on October 3, 1990, the social security system of the FRG remained in force while the system of the GDR continued to apply on an interim basis within the former GDR territory. The FRG and GDR systems were merged effective January 1, 1992, at which time Part VI of the Social Act came into force throughout the entire Federal territory. In the summary that follows, particular provisions which on January 1, 1999 remain in place in the new Federal states, are preceded by the designation "E-".

Coverage

Employed persons (including apprentices), certain self-employed, persons caring for a child under age 3, recipients of social benefits (such as unemployment benefits), and voluntary care workers.

Special systems for self-employed persons, miners, public employees (supplementary insurance), and farmers.

Voluntary affiliation for all others age 16 or older currently exempt from compulsory insurance, including German citizens residing abroad and resident aliens.

Source of Funds

Insured person: 9.75% of earnings; none if earnings below DM 630 a month; self-employed, 19.5%.

Employer: 9.75% of payroll.

Government: Subsidy to compensate for cost of benefits not covered by contributions.

Maximum earnings for contribution purposes: DM 102,000 a year (E-DM 86,400); minimum, DM 630 a month.

Qualifying Conditions

Old-age pension: Age 63 with 35 years of coverage; age 65 with 5 years; age 60 with 15 years of coverage and unemployed 1 year in the last 18 months or in part-time work for older employees in the last 24 months; for women if they have 10 years of compulsory coverage after age 40; and for severely disabled individuals at least age 60 who have a minimum of 35 years of coverage. Partial retirement available for pensioners under 65 with partial cessation of employment; if remaining earnings less than DM 630 a month, full pension paid; if earnings above this part pension paid at 2/3, 1/2 or 1/3 depending on earnings level.

Disability pension: General disability, incapacity for any gainful activity. Occupational disability, 50% reduction of earning capacity in usual occupation. Total of 60 months coverage and 36 months of contribution out of last 5 years.

Survivor pension: Deceased had 60 months of coverage or was pensioner at death.

Old-Age Benefits

Old-age pension: The total of earnings points multiplied by the pension factor and by the pension value, where:

- 1 earnings points are the individual's annual earnings divided by the average earnings of all contributors. Periods of incapacity to work, unemployment and schooling after age 17 are also taken into account.
- 2 the pension factor is one, and
- 3 pension value is the monthly benefit amount for one year's average covered earnings, adjusted for changes in wages. From July 1, 1998 to June 30, 1999: DM 47.65 (E-DM 40.87).

For delayed retirement after age 65, an added factor of 1.0 plus .005 for each month is used to increase the benefit.

Pension for low income earners: For people with 35 years of insurance, earning points are adjusted, if need be, up to 1.5 times the average value, up to a maximum of 75% of average earnings of all insured.

Adjustment: Benefits adjusted annually for changes in the real value of pensions compared to changes in earnings.

Permanent Disability Benefits

Disability pension: Pension factor for general disability, same as old-age benefits; for inability to perform previous employment, pension factor is 0.667. If disability occurs before age 60, the period up to age 55 is fully taken into account together with 1/3 of the period from age 55-60 up to a maximum of 20 months.

Adjustment: See old-age pension.

Survivor Benefits

Survivor pension: Same as old-age pension. 100% of insured's pension payable for 3 months. Thereafter, 60% of pension if age 45, disabled, or caring for at least 1 child; otherwise 25%. Payable to widow or widower.

Orphans: Pension factor is 0.1 for orphan; 0.2 for full orphan.

Supplements depending on length of coverage.

Payable in full if net income less than limit; for higher income, 40% is offset against pension.

Adjustment: Benefits adjusted annually for changes in the real value of pensions compared to changes in earnings.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision. Different organizations for wage earners, salaried employees and miners, benefit administration.

Sickness funds collect contributions for employees, others (self-employed, etc.) pay directly to the pension fund.

Sickness and Maternity

First law: 1883.

Current laws: 1924 (maternity benefits), 1988 (sickness insurance), 1994 (long-term care).

Type of program: Social insurance system.

Coverage

All wage and salary earners earning up to DM 75,600 a year (E-DM 63,000) and pensioners and students. Special systems for miners, artists, public employees, and self-employed farmers.

Long-term care: All persons covered by the statutory sickness insurance scheme, persons covered in private sickness insurance and some special groups. Persons with private sickness insurance must buy equivalent private coverage for long-term care.

Source of Funds

Insured person: On average, 6.9% of covered earnings, according to fund; no contribution if earnings less than DM 630 a month (E-DM 530). Pensioners contribute average 6.9% of pension.

Employer: On average, 6.9% of payroll, according to fund; 13.8% for employees earning less than DM 630 a month (E-DM 530).

Government: Subsidy for maternity benefits; benefits for unemployed and persons in authorized training; also subsidy for pensioned farmers' and students' health benefits. Pension system also contributes toward pensioners' medical coverage.

Maximum earnings for benefit and contribution purposes: DM 75,600 (E-DM 63,000) a year. (Adjusted annually to 75% of pension contributions ceiling.)

Long-term care-Insured person: In one state 1.7%, in the rest, 0.85% of earnings.

Employer: In one state 0%, in the rest 0.85% of earnings.

Government: Contributes for unemployed, farmers, and students receiving a training allowance.

Maximum earnings for contribution purposes (long-term care): DM 73,800 (E-DM 63,900) a year. (Adjusted annually to 75% of pension contributions ceiling.)

Qualifying Conditions

Cash sickness and medical benefits: Membership in sickness fund.

Cash maternity benefits: 12 weeks of insurance, or continuous employment relationship from 10th to 4th month preceding confinement.

Long-term care benefits: Payable in 3 stages:

- 1 Substantial need for care with need for at least 1 daily procedure
- 2 Severe need for care with need for daily procedure 3 times per day.
- 3 Critical need for care with need for round-the-clock care.

In addition, all 3 stages must have need for home health care. In 1999, to be eligible, the insured must have at least 4 years' and from year 2000 at least 5 years' coverage in a long-term care fund.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full wage or salary for first 6 weeks. Thereafter, sickness funds pay 70% of gross earnings (up to a maximum of 90% net earnings) for up to 78 weeks in 3 years for the same illness.

Maternity benefit: 100% of female worker's net earnings payable 6 weeks before and 8 weeks after confinement.

Maximum rate: DM 25 per day.

Lump sum of DM 150 payable per birth if insured not eligible for maternity benefit.

Long term care: Carer's allowance payable in cases when the insured provide care themselves. Range from DM 400, 800 or 1,300 per month depending on the level of care required. Allowance can also be claimed in kind (see medical benefits, below).

Workers' Medical Benefits

Medical benefits: Benefits provided to patients by doctors, hospitals, and druggists under contract with and paid by sickness fund. Includes comprehensive medical and dental care, preventive examinations and treatment, lab tests, maternity care with midwife or doctor, hospitalization, surgery, appliances, and prescribed medicines. Co-payment required for medicines, appliances, hospitalization, and transportation. Not required for particularly disadvantaged cases.

Long term care: Home care benefits: Includes various aids and services, appliances and technical assistance (such as home modification), day or night care (including services partially provided by a health care establishment), short term institutional health care. Amounts fixed for the different services.

Institutional care benefits: Covers costs up to maximum amounts. Insured pay for room and service costs.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Long-term care for dependents: Same as for insured.

Administrative Organization

Federal Ministry of Health, general supervision.

Federal Insurance Institute, supervision of federal health insurance. Supervision at State level by designated State authorities.

Sickness funds: Administration of contributions and benefits. Funds managed by elected representatives of insured persons and employers, and joined into federations at the State and national level. Regional physicians' associations contract with funds on payment for medical services. Total sum paid by sickness funds to physicians' associations is apportioned to participating doctors on fee-for-service basis.

Long-term care: Federal Ministry of Labor and Social Affairs, general supervision.

Separate funds for long term care organized by sickness funds and private sickness insurance funds, administration of benefits.

Work Injury

First laws: 1884 (work accidents) and 1925 (occupational diseases). Current law: 1996.

Type of program: Social insurance system.

Coverage

Employed persons, some categories of self-employed, apprentices, students, children in kindergarten, and family helpers in agriculture. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Contributions varying according to risk. Average contribution, 1.4% of payroll.

GERMANY

Government: Subsidy to agricultural accident insurance fund and for coverage of students and children in kindergarten.

Maximum earnings for benefit purposes: Variable; maximum, DM 144,000 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for ordinary sickness, including payment by employer for first 6 weeks. Thereafter, payment is assumed by the accident insurance fund. Payable from day after injury to recovery or beginning of pension payment.

Permanent Disability Benefits

Permanent disability pension: 66 2/3% of latest year's earnings, if totally disabled.

Supplement for severely disabled (earnings capacity loss of 50% or more) with no other pension: 10% of basic pension.

Constant attendance supplement: DM 538 to DM 2,152 a month. (E-DM 456 to E-DM 1,824).

Partial disability: Percent of full pension corresponding to earnings capacity loss if 20% or more.

Workers' Medical Benefits

Medical benefits: Comprehensive medical care; medical, occupational and social rehabilitation; and appliances. Provided exclusively by accident funds. Agricultural accident insurance covers assistance for farming operations and home help.

Survivor Benefits

Survivor pension: 40% of earnings of insured if age 45, disabled, or caring for a child; otherwise 30% of earnings. Payable from beginning of 4th calendar month after death. During first 3 calendar months, 66 2/3 % of earnings. Payable to widow or widower. Income over a certain limit offset against benefits.

Orphans: 20% of earnings for each orphan under age 18 (25 if student or disabled), or 30% if full orphan. Earnings over a certain limit are offset against beneficiaries over age 18.

Parents and grandparents (if needy): 20% of earnings of insured if single beneficiary, 30% if couple.

Maximum survivor pensions: 80% of earnings of the insured.

Death grant: DM 7,560.

Administrative Organization

Federal Ministry of Labor and Social Affairs, supervision of accident prevention and primary care.

Federal Insurance Institute or relevant State authorities, supervision of other areas.

Accident insurance funds (non-agricultural, agricultural, public authorities), scheme administration. Bipartite management by elected representatives of employers and the insured. Special accident insurance carriers for public employees.

Type of program: Compulsory insurance system.

Coverage

Employed persons, including homeworkers, apprentices and trainees; also includes other groups (including participants in occupational training schemes). Exclusions: Negligible employment.

Source of Funds

Insured person: 3.25% of covered earnings .

Employer: 3.25% of covered earnings.

Government: Subsidies under employment promotion law and for any deficit; also cost of unemployment assistance.

Maximum earnings for contribution and benefit purposes: DM 102,000 a year (E-DM 86,400).

Qualifying Conditions

Unemployment benefit: Registered at employment office, capable of and available for work. 360 days of insured employment in last 3 years (180 days for seasonal workers).

Unemployment assistance: Based on need, available for workers with 150 days employment in last year or who have exhausted their statutory unemployment benefits.

In certain cases, the right to unemployment benefit can be suspended (for up to 12 weeks).

Unemployment Benefits

Unemployment benefit: 67% of net earnings for unemployed with children (60% if no children). Payable from 1st day for 180 to 960 calendar days according to duration of insured employment and age. Unemployment assistance (means-tested): 57% (53% if no child) of net earnings. Duration: 360 calendar days; no limit on duration if payable after exhaustion of unemployment benefits.

Short-time work benefit: Paid to workers who are unemployed for short periods, in particular due to economic reasons.

Bad weather allowance: Paid to construction workers where work is halted due to bad weather; payable after 51st hour of stoppage between November 1 and March 31 of any year.

Cost of living allowance: Paid to participants in occupational training, retraining and rehabilitation.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision. Local employment offices, placement, career guidance and administration of benefits.

Sickness funds collect contributions.

Family Allowances

First law: 1954.

Current law: 1996.

Type of program: Universal system.

Coverage

Residents who are subject to income tax with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Unemployment

First law: 1927.

Current law: 1998.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18 (under age 21 if unemployed, 27 if student or trainee or if no training place available, no limit if disabled).

For children above 18 years of age, the amount of the childrens' allowance is dependent on their income.

Family Allowance Benefits

Family allowances: DM 250 a month for 1st and 2nd child, DM 300 for the 3rd child and DM 350 for each subsequent child. (Lower rates may be paid if children reside in countries where cost of living is lower.)

In the event child supplements from the statutory work accident or pension programs are paid, a benefit under family allowances is payable only if the family allowances are higher, and then only for the difference.

Administrative Organization

Federal Finance Office, administration of benefits through the Federal Institute for Labor (through regional and local labor offices) under the title Family Fund.

Separate administration of schemes for public employees.

Old Age, Disability, Death

First law: 1965.

Current law: 1991.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2,360 cedi.

Coverage

Employed persons. Self employed persons have option to join. Voluntary affiliation for persons covered under previous discontinued program. Special system for members and officers of the armed forces.

Source of Funds

Insured person: 5% of earnings. Self-employed, 17.5% of income.

Employer: 12.5% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (55-59 with reduction, unless work is in underground mine, steel mill, or other hazardous employment) with minimum contribution of 240 months. Old-age grant payable to workers who lack sufficient contributions for old-age pension.

Disability benefit: Permanent incapacity for any gainful employment; 12 months contributions within last 36 months.

Survivor benefit: Death of insured person before age 72.

Old-Age Benefits

Old-age benefit: Minimum pension, 50% of average annual salary for 3 highest years' earnings; increased by 1.5 percentage points for each 12 months of contribution beyond 240 months.

Maximum pension, 80% of average earnings of members with earnings in the top 5 percent.

Workers may take 25% of pension as a lump sum.

Old-age grant for non-qualifying contributors: Lump sum equal to refund of contributions plus interest equal to 50% of prevailing government treasury rate.

Permanent Disability Benefits

Disability benefit: Same as old-age benefit.

Survivor Benefits

Survivor benefit (payable to nominated dependents): If deceased was pensioner, lump sum benefit computed on present value of unexpired pension up to age 72. If deceased with 240 months of contribution was not a pensioner, a lump sum benefit is payable equal to present value of 12 years' pension; if deceased had less than 240 months contribution and was not a pensioner, lump sum benefit equal to present value of 12 years' pension based on 50 percent of the average of the best 3 years salary. (Present value of pension computed using prevailing real rate of interest.)

Administrative Organization

Ministry of Finance and Economic Planning, general supervision. Social Security and National Insurance Trust, administration of programs through tripartite management board.

Sickness and Maternity

Sickness and Maternity Benefits

No statutory benefits. Employers provide medical care for employees and dependents through collective agreements.

Work Injury

First law: 1940.

Current law: 1987.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. (Earnings ceiling has been abolished.)

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: Minimum qualifying period is 6 months.

Temporary Disability Benefits

Temporary disability benefit: Periodic payment of difference in earnings before accident and actual or potential earnings after accident. Payable after 5-day waiting period for up to 24 months at the discretion of the Chief Labour Officer.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 96 months' earnings at time of injury, if totally disabled.

Constant-attendance supplement: 25% of total disability benefit.

Partial disability: Smaller lump-sum amounts, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care; medicines and appliance expenses up to specified amounts.

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings at time of injury. Payable to dependents of deceased; reduced amounts if only partial dependents survive.

Administrative Organization

Labor Department, Ministry of Mobilization and Social Welfare, enforcement of law.

Employers may insure liability with private insurance companies.

Old Age, Disability, Death

First law: 1934.

Current laws: 1951, 1981 (special noncontributory old-age pension), 1990, 1992 and 1996.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 279.4 drachmas.

Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed workers. Employees affiliated with approved occupational and establishment funds providing equivalent benefits are exempt from general system. Special systems for agricultural workers, public employees, and tradesmen and craftsmen. Voluntary coverage for Greeks living abroad.

Source of Funds

Insured person: 6.67% of earnings; 8.87% if in arduous or unhealthy employment.

Employer: 13.33% of payroll; 14.73% if in arduous or unhealthy employment.

Government: 10%.

Maximum earnings for contribution and benefit purposes: 7,612,500 drachmas a year or 14 monthly salaries of 543,750 drachmas.

Qualifying Conditions

Old-age pension: Age 65 (men) and 60 (women) with 4,500 days of contributions. Age 65 (men and women) who first start working after 1993. Age 60 (men) and 55 (women) with 4,500 days of contributions of which at least 3,600 in arduous or unhealthy employment, including at least 1,000 days in last 10 years. Age 62 (men) and 57 (women) and 10,000 days of contribution. Age 58 (men and women) and 10,500 days of contribution. Age 55 (women with dependent and/or disabled children) and 5,500 days of contribution. Reduced pension: Age 50 (women with dependent and/or disabled children) and 5,500 days of contribution. For men and women, age 60 with 4,500 days of contribution.

Benefit is suspended if beneficiary is working and his earnings exceed 50 times minimum wage of unskilled worker. (324,000 drachmas as of July 1, 1998)

Payable abroad under reciprocal agreement.

Pensioners' Social Solidarity Grant: Age 60 only for old-age and survivor's pensioners, annual income in 1997 from pension and earnings up to 1,680,000 drachmas, yearly personal taxable income up to 1,960,000 drachmas and family taxable income up to 3,050,000 drachmas.

Disability pension: Loss of 80% of normal earning capacity for 100% disability; at least 50% loss for partial disability.

Worker must have 4,500 days of contribution or 1,500 days, including 600 days in 5 years preceding disability.

For those not yet age 21, 300 days required in 5 years preceding disability, with this number gradually increased to 4,200 days by adding 120 work days for each year after age 21.

(Different requirements for persons who start working after 1993.)

Pensioners' Social Solidarity Grant: Same as for old-age pension, above.

Survivor pension: Deceased met disability contribution requirement or was pensioner or eligible for pension at death.

Age 65 (men and women) who first start working after 1993.

Pensioners' Social Solidarity Grant: same as for old-age pension, above.

Old-Age Benefits

Old-age pension: 30% to 70% of average earnings during last 5 years, varying inversely with earnings level, according to 28 wage classes, plus 1% of earnings for each 300 days of contribution between 3,300 and 7,800 days, and 1.5 to 2.5% (depending on earnings level) for each 300 days beyond 7,800. For persons who first start working after 1993, 1,714% of average earnings during last 5 years.

Minimum pension, 108,860 drachmas a month, increased by dependents' supplements.

Pension reduced 0.5% for each month of early retirement.

Dependents' supplements: 8,162 drachmas a month for nonworking wife or dependent disabled husband; 5,438 drachmas for each child up to 3. 20% of basic pension for first child, 15% for second, 10% for third.

Maximum pension: Earnings on which pension has been calculated.

Schedule of payments: 14 per year.

Adjustment: Pensions indexed to pensions of civil servants.

Pensioners' Social Solidarity Grant (for annual income in 1997): 11,900 drachmas per month for pension up to 1,530,000 drachmas; 8,930 drachmas per month for pension up to 1,590,000 drachmas; 5,960 drachmas per month for pension up to 1,630,000 drachmas; 2,980 drachmas per month for pension up to 1,680,000 drachmas.

Permanent Disability Benefits

Disability pension: Same as for old-age pension, including supplements. Pension begins after cash sickness benefits end. Serious disability, loss of 80% of normal earning capacity: full old-age pension.

Ordinary disability, loss of 67-79% of earning capacity: 75% of full old-age pension.

Partial disability, loss of 50-66% of earning capacity: 50% of full old-age pension.

Minimum pension, 108,860 drachmas a month.

Schedule of payments: 14 per year.

Pensioners' Social Solidarity Grant: same as for old-age pension, above.

Survivor Benefits

Survivor pension: 70% of basic pension of insured, payable to widow or dependent disabled widower. Married 6 months; 2 years if deceased was pensioner; waived if accidental death or child born from marriage. For persons who first start working after 1993, surviving spouse receives 50% of pension; monthly income must not exceed 40 times minimum daily wage, and spouse must be disabled, age 45, or have 2 dependents.

Orphans: 20% of basic pension of insured, or 60% for full orphans, if under age 18 (24 if student, no limit if disabled). For persons who first start working after 1993, each orphan receives 25%.

Grandchild or parent (in absence of above): 20% of pension, or 40% if widowed mother.

GREECE

Maximum survivor pensions: 100% of pension of insured.

Minimum: 97,960 drachmas a month.

Funeral grant (under sickness insurance): Lump sum of 169,760 drachmas.

Schedule of payments: 14 per year.

Pensioners' Social Solidarity Grant: Same as for old-age pension, above.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Insurance Institute, administration of program through branch offices for most covered workers; managed by governor and tripartite governing body.

Numerous special occupational and establishment funds administer programs for workers exempt from general system.

Sickness and Maternity

First law: 1922.

Current laws: 1951 and 1984 (National Health Service) details not shown).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed workers. Pensioners also covered for medical benefits. Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system. Special systems for agricultural workers (noncontributory old-age pensioners covered for medical benefits) and public employees.

Source of Funds

Insured person: Medical care, 2.55% of earnings; cash benefits, 0.4% of earnings. Pensioner, 4% of pension.

Employer: Medical care, 5.1% of payroll; cash benefits, 0.8% of payroll.

Government: 3.8%.

Maximum earnings for contribution and benefit purposes: 7,612,500 drachmas a year. No ceiling for those who start working after January 1, 1998.

Qualifying Conditions

Cash sickness benefit: 100 days of contribution in calendar year preceding illness, or 100 days in last 15 months excluding last quarter.

Cash maternity benefit: 200 days of contribution in last 2 years.

Medical benefits: 50 days of contribution in last year (25 days if nonoccupational accident) or pensioner.

Sickness and Maternity Benefits

Cash sickness benefit: 50% of earnings, plus 10% of benefit for each dependent. Maximum benefit, 3,560 drachmas a day.

Payable after 3-day waiting period for up to 720 days with 1,500 days of employment. During 1st month, employer pays difference between cash benefit and worker's earnings.

Cash maternity benefit: 50% of earnings, plus 10% of benefit for each dependent. Minimum benefit, 3,560 drachmas a day.

Payable for up to 56 days before and 56 days after confinement.

Lump-sum maternity benefit: 194,760 drachmas for each child (as of July 1, 1998).

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institute. Includes general and specialist care; care in hospital, sanatorium, or nursing home; medicines; maternity care or delivery grant if care not available; dental care; appliances, and transportation.

Patients charged 25% of pharmaceutical costs and up to 25% of cost of other services (prostheses, eyeglasses, etc.) except hospitalization. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Insurance Institute, administration of program through branch offices for most covered workers. Institute operates own dispensaries, clinics, and hospitals, and also utilizes other public and private facilities.

Numerous special occupational and establishment funds administer programs for workers exempt from general system.

Work Injury

First law: 1914.

Current law: 1951.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations. Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system.

Source of Funds

Insured person: None.

Employer: 1% of payroll (2% if employer in noncompliance with occupational safety laws).

Government: None.

Qualifying Conditions

Work-injury benefits: Payable after 1-day waiting period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings, plus 1.5 times minimum daily wage for wife and 1 minimum daily wage (6,150 drachmas) for each child up to 3.

Payable for 720 days after 3-day waiting period (paid retroactively to first day if disability continues).

Permanent Disability Benefits

Permanent disability pension: At least 50% disabled, full old-age pension.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above, except no cost-sharing by patient.

Survivor Benefits

Survivor pension: Same as for survivor pensions above.

Administrative Organization

Ministry of Labor, and Social Security, general supervision.
 Social Insurance Institute, administration of program through branch offices for most covered workers.
 Numerous special occupational and establishment funds, administer programs for workers exempt from general system.

Young persons' benefit; payable for 5 months, 25,000 drachmas (single), 27,000 drachmas (married), plus 2,000 drachmas for each child.

Special benefit; 13 minimum daily unemployment benefits, increased by 10% for each dependent member.

A special seasonal allowance to seasonal sectors of employment (i.e. builders, tobacco workers, actors, etc.), payable once a year and varies according to the employment of each entitled person. Must have worked during preceding year. Persons between ages 20 and 29 who have never worked, are covered for 5 months as follows: single, receives 25,000 drachmas; couple, 27,000 drachmas; and for each child 2,000 drachmas.

Persons not qualifying for unemployment benefits or those who have exhausted their benefit, may receive unemployment assistance providing that they have worked 2.4 months. The annual family income must not exceed 1,900,000 drachmas for 1998. The assistance is equivalent to 13 minimum daily unemployment benefits and is increased by 10% for each dependent member.

Administrative Organization

Ministry of Labor, general supervision.
 Manpower Employment Organization, administration of benefits and employment service through local employment offices; managed by tripartite board.
 Social Insurance Institute, collection of contributions.

Unemployment

First law: 1945.

Current law: 1994.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations.
 Special systems for seamen and printing workers.

Source of Funds

Insured person: 1.33% of earnings.

Employer: 2.67% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 7,612,500 drachmas a year.

Qualifying Conditions

Unemployment benefit: 125 days of contribution in last 14 months, excluding working days in last 2 months, or 200 days in the last 2 years, excluding working days in last 2 months (for 1st-time beneficiary, also excluding 80 days in each of last 2 years). Capable of and available for work, and registered at employment office. Unemployment not due to voluntary leaving. Under age 65 and not receiving disability pension.

Self-employed not included in program.

Young persons' benefit; ages 20-29 and never worked.

Special benefit; if exhausted benefit or do not qualify for unemployment benefit, have 24 months of service and income below 1,900,000 drachmas (1998).

Unemployment Benefits

Unemployment benefit: 40% of wages, or 50% of salary.

Minimum, 66-2/3% of daily minimum wage. (Minimum wage 3,120 drachmas per day.)

Payable after 6-day waiting period for 125 days of employment for up to 5 months, 150 days up to 6 months, 180 days up to 8 months, 220 days up to 10 months, 250 days if aged 49 or older, and 210 days for maximum of 12 months. A reduced rate can be paid for additional 3 months or for 12 months if claimant has worked 4,050 days or more.

Dependents' allowance: 10% of earnings for each dependent.

Family Allowances

First and current law: 1958.

Type of program: Employment-related system.

Coverage

Employees in industry, commerce, and related occupations, with 1 or more children. Employees receiving equivalent allowances from employer exempted.

Source of Funds

Insured person: 1% of earnings.

Employer: 1% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 7,612,500 drachmas a year.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if disabled, 22 if student), single, living in Greece or other European Union member country.

Parent must have had 50 days of employment in preceding year for full allowances.

Family Allowance Benefits

Family allowances: One child, 2,000 drachmas per month; two children 6,000 drachmas per month; three children 13,500 per month; four children 16,400 per month; and for each additional child 2,750 drachmas per month. An additional 1,250 drachmas per month for each child may be paid to widows, widowers and soldiers.

Administrative Organization

Ministry of Labor, general supervision.

Manpower Employment Organization, administration of allowances through local offices.

Social Insurance Institute, collection of contributions.

Old Age, Disability, Death

First law: 1969 (provident fund, defunct).

Current law: 1983.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean dollars (E.C.\$).

Coverage

Employed and self-employed persons aged 16-59, including public employees.

Source of Funds

Insured person: 4% of earnings. Self-employed 6.75% of earnings.

Employer: 5% of covered wage.

Government: None.

Maximum earnings for contribution purposes: E.C.\$36,000 per year.

Qualifying Conditions

Old-age pension: Age 60. 500 weeks of coverage, with at least 150 weeks based on contributions actually paid.

Reduced Old-age pension: Age 60. 260 weeks of coverage, with at least 150 weeks based on contributions actually paid.

Old-age grant: Age 60; ineligible for pension, with at least 50 weeks of contributions paid or credited.

Disability pension: Under age 60. 150 weeks of contributions actually paid.

Disability grant: Under age 60. Ineligible for pension, at least 50 weeks of contributions paid or credited.

Survivor pension: Deceased was pensioner or eligible for pension.

Survivor grant: Deceased was eligible for old-age or disability grant.

Funeral grant: Worker was pensioner or eligible for old-age or disability grant.

Old-Age Benefits

Old-age pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.

Reduced old-age pension: 16% of average earnings, plus 1% of earnings for each 25 weeks of contributions over 150 up to the next 350 contributions.

Minimum benefit: E.C.\$40 per week.

Old-age grant: Lump sum equal to 5 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.

Maximum benefit: 60% of earnings.

Disability grant: Lump sum equal to 5 times average weekly earnings for each 50 weeks of contributions.

Survivor Benefits

Survivor pension: 75% of pension of insured payable to widow aged 50 or disabled (1 year limit under age 50 unless disabled) and to dependent disabled widower.

Orphans: 25% of pension of the insured for each child under age 16 or age 18 if student; 50% each for full orphans or disabled children.

Minimum benefit: E.C.\$8.50 per week, E.C.\$17 if full orphan or disabled.

Maximum survivor pension: 100% of pension of insured.

Survivor grant: Lump sum equal to 5 times the average weekly wage for each 50 weeks of contributions.

Funeral grant: Insured, E.C.\$2,000. Spouse, E.C.\$1,500. Child, E.C.\$750.

Administrative Organization

Ministry of Social Services and Labor, general supervision.
National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1983.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: Employed on day before onset of illness, or 13 weeks of contributions, including 8 out of the 13 weeks preceding illness.

Cash maternity benefits: 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before confinement. Funeral grant: Deceased was entitled to sickness or maternity benefits at time of death.

Sickness and Maternity Benefits

Sickness benefit: 65% of average earnings during 13 weeks before illness. Payable from first day for up to 26 weeks, 52 weeks if 75 or more contributions paid or credited in the last 3 years.

Maternity benefit: 65% of average earnings during 30 weeks before benefit begins. Payable 6 weeks before expected confinement and 6 weeks after for 12 weeks total. Minimum payable: E.C.\$450.

Administrative Organization

Ministry of Housing, Social Security, and Women's Affairs, general supervision.

National Insurance Board, administration of program.

Work Injury

First and current law: 1983

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: 4% of covered wage.

GRENADA

Employer: 5% of covered wage.

Maximum earnings for contribution purposes: E.C.\$36,000 per year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability Benefit: 70% of wages. Payable from the day of injury until recovery, for up to 26 weeks. Covers all medical expenses.

Permanent Disability Benefits

Permanent disability Benefit: 70% of covered earnings. Prorated if under 100 percent disabled.

Workers' Medical Benefits

Medical benefits: All medical expenses, including specialist care abroad, if necessary.

Survivor Benefits

Survivor pension: 75% of pension of insured, payable to widow/widower for life; or gratuity, if terminated by remarriage, equal to 52 times weekly rate of pension entitled.

Orphans: 25% of pension for each child under 16 and under 18, if student; 50% of pension if full-orphan or disabled child.

Other dependents: 25% of pension payable or, if wholly dependent, 50% of benefit available for payment for a period of 52 weeks.

Minimum benefit: E.C.\$8.50 per week, E.C.\$17, if full orphan or disabled.

Maximum survivor pension: 100% of pension of insured.

Funeral Grant: Insured E.C.\$2,000.

Administrative Organization

Ministry of Housing, Social Security, and Women's Affairs,
General supervision.

National Insurance Board, administration of program.

Old Age, Disability, Death

First and current law: 1969.

(Program initiated in 1977 on national level.)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 6.57 quetzales.

Coverage

All employees, including agricultural workers and some public employees. Special system for other public employees.

Source of Funds

Insured person: 1.5% of earnings.

Employer: 3% of payroll.

Government: 25% of cost of benefits paid; also contributes as employer.

Maximum earnings for benefit purposes: 4,000 quetzales a month.

Voluntary continuation of coverage: 4.5% of covered wages (maximum, 4,000 quetzales).

Qualifying Conditions

Old-age pension: Age 60. 180 months of contribution. Also payable to disabled at age 60 with at least 36 months of contributions in the 6 years before onset of disability. Retirement necessary from last employment.

Pension reduced if the pensioner works and earnings plus pension exceed base salary.

Disability pension: Loss of 2/3 of earning capacity (50-67% for partial disability). 36 months of contribution during last 6 years. Under age 60.

Survivor pension: Deceased met contribution conditions for disability or old-age pension or was pensioner at death.

In cases where disability or death result from an accident, 36 contributions in the 6 years prior to the accident are required.

Old-Age Benefits

Old-age pension: 50% of average monthly earnings during last 5 years of contribution, plus increment of 0.5% of earnings for each 6 months of contribution beyond 120 months.

Dependents' supplements: 10% of pension for wife or disabled husband and for each child under age 18 or disabled.

Minimum and maximum pension (including dependents' supplements): 165 quetzales and 3,200 quetzales a month, respectively. Family maximum: 80% of earnings (up to 4,000 quetzales).

Permanent Disability Benefits

Disability pension: 50% of average monthly earnings during last 3 years of contribution, plus increment of 0.5% of earnings for each 6 months of contribution beyond 120 months.

Dependents' supplements: 10% of pension for wife or disabled husband and for each child under age 18 or disabled.

Minimum and maximum pension: 165 quetzales and 3,200 quetzales a month, respectively. Family maximum, 80% of earnings (up to 4,000 quetzales).

Constant-attendance supplement: 25% of pension; minimum and maximum, 41.25 and 165 quetzales a month, respectively.

Partial disability: Half of pension for total disability.

Survivor Benefits

Survivor pension: 50% of disability pension paid or payable to insured. Minimum pension, 82.50 quetzales a month. Payable to widow or disabled widower.

Orphans: 25% of pension of insured (minimum, 41.25 quetzales a month) for each orphan under age 18 (no age limit if disabled), or 50% for each full orphan (minimum, 82.50 quetzales a month).

Parents: 25% of pension each. Minimum, 41.25 quetzales a month. Maximum survivor pensions: 100% of disability pension of insured; sum of minimum survivor benefits cannot exceed 165 quetzales a month.

Funeral grant: 412.50 quetzales.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Guatemalan Social Security Institute, administration of program, directed by tripartite board. Oversight by Comptroller General.

Sickness and Maternity

First laws: 1946, 1953 (maternity).

Current laws: 1968.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 5 or more workers (3 or more workers in the Department of Guatemala) in 10 departments, including Department of Guatemala. Free medical care (for accidents, sickness and maternity) for those receiving pensions.

Source of Funds

Insured person: 2% of earnings.

Employer: 4% of payroll

Government: 2% of payroll.

Qualifying Conditions

Cash benefits: 3 months of contributions in 6 months prior to onset of risk.

Benefits in kind: In covered employment.

Sickness and Maternity Benefits

Sickness benefit: 2/3 of average earnings (according to applicable formula). Maximum: 2,400 quetzales a month.

Sickness benefit: Payable after 3-day waiting period for up to 26 weeks for some illnesses (may be extended to 39 weeks). Benefit for multiple periods of illness cannot exceed 52 weeks in 24 months.

Maternity benefit: 100% of earnings payable for 30 days before and 54 days after confinement. Nursing mothers are also permitted a half hour twice a day or one hour before or after work to nurse their child for up to 10 months.

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Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Security Institute. Includes general and specialist care, surgery, maternity care, hospitalization, pharmaceuticals, laboratory services, appliances, transportation, rehabilitation, and retraining. Benefits provided in the case of any illness, as well as for accidents. Treatment abroad may be authorized with a limit of US\$15,000.

Dependents' Medical Benefits

Medical benefits for dependents: Wife or companion of an insured man receives same maternity care as insured woman, and in 10 Departments also receives sickness and accident benefits. Newborn infant of insured man or woman receives layette, milk or other dietary items, and pediatric care for up to 5 years, up to age 15 if congenital illness or deformity.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Guatemalan Social Security Institute, administration of program. Institute operates 23 hospitals, 29 clinics, and 15 first-aid stations, 5 dispensaries, and 7 contract services (4 public and 3 private).

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Guatemalan Social Security Institute, administration of contributions and benefits. Institute provides medical benefits through its own hospitals and clinics.

Work Injury

First law: 1947.

Current law: 1949.

Type of program: Social insurance system.

Coverage

All insured workers in the country.

Source of Funds

Insured person: 1% of earnings.

Employer: 3% of payroll.

Government: 1.5% of payroll.

Qualifying Conditions

Work-injury benefits: 3 months of contributions prior to onset of risk.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, 8 quetzales daily. Maximum benefit: 2,400 quetzales monthly. Waiting period: 1 day.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 495-4,950 quetzales, according to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicines and appliances, transportation, rehabilitation services, and retraining.

Survivor Benefits

Funeral grant: 412.50 quetzales.

Old Age, Disability, Death

First laws: 1925 (old-age pensions), 1935 (old-age and survivors). Current laws: 1971 (social assistance), 1978 (social insurance), 1984 (attendance allowances). Type of program: Dual social insurance and social assistance system. **Exchange rate:** US\$1.00 equals 0.60 pound (£).

Coverage

Old-age pension: All persons over school leaving age; optional for non-employed under 20 and married women and widows who are covered by husband's insurance.
Disability pension (invalidity pension): All employed and self-employed persons; optional for married women and widows. Disability attendance allowances: All residents. All residents covered for social assistance.

Source of Funds

Insured person: 4.5% of earnings up to maximum earnings of £483 a week. (1.8% for employed married women and widows opting out). Self-employed, 8.9% of earnings; non-employed, 8.3% of annual income: both, up to maximum annual earnings of £23,088. **Employer:** 5.4% of earnings up to maximum earnings of £483 a week.

Government: Grant equal to 57% of contribution receipts. Pays all social assistance and other non-contributory benefits. Above contributions also finance sickness, maternity, work injury, unemployment, prescription medicines and some medical services.

Qualifying Conditions

Old-age pension: Age 65, men and women. Minimum of 156 contributions paid between the later of 1952 or date of entry to insurance and age 65. Yearly average of 50 contributions paid or credited gives full rate pension. Pension reduced pro-rata for average of less than 50. No pension if yearly average less than 10. Pension payable worldwide.

Disability pension (Invalidity benefit): Incapacity for work following entitlement to sickness benefit for 6 months. Minimum of 26 contributions paid since entry to insurance. 50 contributions paid or credited in relevant contribution year for full benefit. Benefit reduced pro-rata for less than 50. No benefit if less than 26. Attendance allowance: Non-contributory. Person born in Guernsey or ordinarily resident in Guernsey for 5 years. Benefit paid after 3 months of severe disability (except if terminally ill). Maximum allowable income, £52,000 a year.

Invalid care allowance: Non-contributory. Paid to a person caring for severely disabled person for 35 hours or more a week and earning less than £70 a week from employment.

Maximum allowable income, £52,000 a year.

Survivor pension: Widows only. Deceased met qualifying requirements for old-age pension, or was a pensioner, at death.

Widowed mother's allowance: Payable to widows with at least one dependent child.

Widow's pension: Payable to widows over 40 without dependent children.

Death grant: Minimum of 26 contributions paid or credited between later of 1971 and date of entry to insurance and date of death. Full

grant if 45 contributions paid or credited in relevant contribution year. Grant reduced pro-rata for less than 45. No grant if less than 10.

Supplementary benefit: Non-contributory, means-tested social assistance for persons over 60, or incapacitated, disabled, caring for member of family or single parent.

Old Age Benefits

Old-age pension: Full-rate benefit for insured person £98.00 a week. £59.75 a week supplement for dependent adult. £9 a week supplement for each dependent child.

Permanent Disability Benefits

Disability pension (Invalidity benefit): Full-rate benefit, £81.12 a week. £47.40 supplement for dependent adult. £4.65 a week supplement for each dependent child.

Attendance allowance: £57.00 a week. Invalid care allowance: £45.75 a week.

Survivors Benefits

Widow's pension: £96.50 a week.

Widow's allowance: £132.50 a week for 26 weeks, plus £9.00 a week for each dependent child.

Widowed mother's allowance: £96.50 a week plus £9.00 a week for each dependent child.

Supplementary benefit: according to need but subject to maximum of £181.00 a week.

Administrative Organization

Guernsey Social Security Authority.

Sickness and Maternity

First laws: 1964 (sickness), 1971 (maternity), 1972 (medicines).

Current laws: 1971 (social assistance), 1978 (social insurance sickness and maternity), 1990 (medicines).

Type of program: Social insurance for cash benefits. Social assistance for means tested benefits. Universal system for specialist medical care, medical consultations and consultation grants.

Coverage

Sickness benefit: Employed and self employed persons with earnings of £70.56 or more a week.

Maternity allowance: Employed and self employed persons with earnings of £70.56 or more a week.

Supplementary benefit: Persons incapable of work, single parents and pregnant women not cohabiting.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

Government: See pension contributions, above. Full cost of supplementary benefit.

Qualifying Conditions

Sickness benefit: At least 26 reckonable contributions paid between later of 1965 or date of entry to insurance and, for full benefit, 50

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contributions or credits in the relevant contribution year. Benefit reduced pro-rata for less than 50. No benefit if less than 26.

Maternity allowance: 50 reckonable contributions or credits, at least 26 of which are paid, in year preceding 13th week before expected week of birth. Benefit reduced pro-rata for less than 50. No benefit if less than 26.

Maternity grant: At least 26 reckonable contributions paid between later of 1971 or date of entry to insurance and at least 26 contributions or credits in relevant contribution year.

Sickness and Maternity Benefits

Sickness benefit: £70.56 a week plus £42.12 for dependent adult and £4.65 for each dependent child.

Maternity allowance: £70.56 a week plus £42.12 for dependent adult and £4.65 for each dependent child.

Maternity grant: £198.00 lump sum payment.

Medical Benefits

Medical benefits: Acute hospital accommodation provided by Government. Specialist medical services provided by specialist group practice contracted to Government. Medical prescriptions for £1.80 (no charge for over 65 and low income).

Grant of £8.00 towards cost of primary care medical consultation and £4.00 grant for nurse consultation.

Administrative Organization

Guernsey Social Security Authority.

States of Guernsey Board of Health (for hospital services).

Work Injury

First law: 1925.

Current law: 1978.

Type of program: Social insurance system.

Coverage

Employed and self employed persons.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

Government: See pension contributions, above.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Industrial injury benefit: £70.56 a week plus £42.12 for adult dependent plus £4.65 a week for child dependent.

Permanent Disability Benefits

Industrial disablement benefit: £86.10 a week if 100% disabled. Reduced benefit pro-rata for lesser disablement. No benefit under 20%.

Constant attendance allowance: For 100% disablement only.

Increase of industrial disablement benefit by £41.00, £61.00 or £81.00 a week depending on extent to which constant attendance is required.

Workers' Medical Benefits

See Sickness and Maternity, above.

Survivors Benefits

See Survivors Benefits, above.

Administrative Organization

Guernsey Social Security Authority.

Unemployment

First law: 1964.

Current law: 1978.

Type of program: Social insurance system.

Coverage

Employed persons whose earnings are £67.00 a week or more, but excluding married women and widows opting to pay reduced-rate contributions.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

Government: See pension contributions, above.

Qualifying Conditions

Unemployment benefit: At least 26 reckonable contributions paid since entry to insurance. Full benefit paid if 50 or more contributions or credits in relevant contribution year. If less than 50, benefit reduced pro-rata. No benefit if less than 26.

Weekly registration at job centre to confirm availability for work.

Possible 10 week disqualification for leaving employment voluntarily, misconduct and refusing suitable work.

Unemployment Benefits

Unemployment benefit: £70.56 a week, plus £42.12 for adult dependent, plus £4.65 for dependent child.

Cash benefit limited to 180 days. Requalification for benefit requires 13 weeks in employment for at least 20 hours a week.

Administrative Organization

Guernsey Social Security Authority.

Family Allowances

First law: 1943.

Current law: 1950.

Type of program: Universal system.

Coverage

Residents with one child or more.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Claimant born in Guernsey or present in Guernsey for at least 52 weeks in previous 2 years.
Child must be under 16 or under 20 if still in full time education.

Family Allowances

Family allowances: £9.00 a week for each child.

Administrative Organization

Guernsey Social Security Authority.

Old Age, Disability, Death

First law: 1958.

Current laws: 1985 and 1994.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,275 francs.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

(Disability pensions financed through sickness insurance.)

Qualifying Conditions

Old-age pension: Age 55 (payable at age 50 if unable to work, or with 5%-10% reduction for each year under age 55) with 15 years of contributions. Retirement from gainful activity necessary.

Disability pension: Loss of 2/3 of working or earning capacity.

Enrollment in insurance and 26 days or 120 hours of employment in last 3 months (waived for currently employed workers if incapacity is due to accident or infectious disease).

Survivor pension: Deceased was pensioner or insured employment at death.

Old-Age Benefits

Old-age pension: About 2% of base earnings times years of insurance, according to point system (credit given for periods of incapacity). Maximum years counted, 30.

Permanent Disability Benefits

Disability pension: 50% of average earnings, if totally disabled.

Constant-attendance supplement: 20% of pension.

Partial disability: Pension proportionate to loss of earning capacity.

Maximum: 30% of earnings.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, if age 50 or caring for child; any age if widow of old-age pensioner.

Orphans: 20% of pension of insured for each full orphan.

Maximum for all orphans: 100% of pension.

Funeral grant: Lump sum of 90 days' earnings.

Minimum: 250 francs.

Administrative Organization

Ministry of Social Affairs, and Women's and Children's Welfare, general supervision.

National Social Security Fund, administration of program; managed by administrative council.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4% of payroll (includes 1% for maternity benefits).

Government: None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

Qualifying Conditions

Cash sickness and medical benefits: 3 months of enrollment and 26 days of employment during last 3 months (waived for currently employed workers if incapacity due to accident or infectious disease).

Cash maternity benefits: Paid under Family Allowances, below.

Sickness and Maternity Benefits

Sickness benefit: 50% of average daily earnings.

Payable after 8-day waiting period for up to 13 weeks; extended to 26 weeks if enrolled for insurance at least 1 year and 250 days of employment during last 12 months. (Labor code requires employer to pay full wages during waiting period.) Maximum duration of benefits: 3 years in case of permanent condition.

Maternity benefit: Paid under Family Allowances, below.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists paid directly by Fund.

Benefits available only after 8-day waiting period during which employer and worker must share medical care costs equally.

Includes general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70%, if costly disease 100%), appliances, laboratory services, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs, and Women's and Children's Welfare, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1932.

Current laws: 1946, 1960 and 1994.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Sickness and Maternity

First law: 1960.

Current laws: 1985 and 1994.

Government: None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days; thereafter, 66-2/3%. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 150% of the degree of incapacity for the portion above 50%. (Converted to lump sum if disability is 10% or less.)

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured; payable to widow or dependent widower. Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other up to age 16 (20 if student); 20% for each full orphan. Dependent relatives: 10% of earnings each, up to 20%. Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum of 90 days' earnings.

Minimum: 250 francs.

Administrative Organization

Ministry of Social Welfare, and Women's and Children's Welfare, general supervision.

National Social Security Fund, administration of program.

Parent must have been enrolled for insurance during past month and be currently working 18 days a month (unless a social insurance beneficiary).

Cash maternity benefits: Woman is in insured employment.

Family Allowance Benefits

Family allowances: 1,500 francs a month for each child through the 10th.

Maternity benefit: 100% of earnings. (Labor code requires employer to pay half.)

Payable for up to 6 weeks before and 8 weeks after confinement.

Administrative Organization

Ministry of Social Affairs, and Women's and Children's Welfare, General Supervision.

National Social Security Fund, administration of program.

Family Allowances

First law: 1956.

Current laws: 1985 and 1994.

Type of program: Employment-related system.

Coverage

Employed persons subject to the Labor Code who are covered under social insurance.

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: None.

Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Family allowances: Child must be under age 17.

Old Age, Disability, Death

First law: 1944 (old-age assistance).

Current laws: 1969, 1981, 1986, 1989, and 1992.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 157 Guyana dollars (G\$).

Coverage

Employed persons aged 16-59 (public and private) and self-employed. Voluntary coverage for the previously insured.

Exclusions: Employees earning below G\$7.50 per week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: 4.8% of earnings. Self-employed, 10.47% of income up to insurable limit. Voluntary contributors, 8.17% of average weekly income in last 2 years before cessation of work. No contributions beyond age 60.

Employer: 7.2% of payroll. 1.53% for insured persons under 16 and over 60 years of age.

Government: None, except as employer. Makes loans to cover deficits.

Maximum earnings for contribution and benefit purposes: G\$10,615 per week.

Above contributions also finance cash sickness, maternity, and work-injury benefits (except self-employed).

Qualifying Conditions

Old-age pension: Age 60 with 750 weeks of contributions paid or credited of which 150 must be paid contributions. 25 weeks credited for each year over age 35 in 1969; maximum credit, 600 weeks. No retirement necessary.

Disability pension: Aged 16-59 and permanently disabled; minimum of 250 weekly contributions credited, with at least 150 weeks paid (25 weeks credited for each year between commencement of disability and age 60).

Survivor pensions: Deceased was a pensioner or eligible for pension at death; or aged 16-59 with a minimum of 250 weekly contributions paid or credited, with at least 150 paid contributions.

Old-Age Benefits

Old-age pension: 40% of average weekly covered earnings during highest 3 years out of the last 5 years of work before age 60. (Increased by 1% of average weekly covered earnings for every 50 weeks of contributions in excess of 750, up to maximum of 60%). Minimum benefit: 50% of minimum wage.

Old-age settlement: 1/12 times average annual covered earnings for every 50 weeks of contributions paid or credited, if ineligible for pension, but with at least 50 weeks of contributions before age 60.

Permanent Disability Benefits

Disability pension: 30% of average weekly covered earnings over the highest 3 years out of the last 5 years before becoming disabled. (Increased by 1% of average weekly covered earnings for every 50 weeks of contributions in excess of 250, up to maximum of 60%). Minimum benefit: 50% of minimum wage.

Disability settlement: 1/12 times average annual covered earnings for every 50 weeks of contributions paid or credited, if ineligible for

pension, but with at least 50 weeks of contributions (must be under age 60).

Survivor Benefits

Survivor pension: Widow or widower. 50% of old-age or disability pension paid or payable. 16-2/3% supplement for each child, up to three children. Lump sum if not fully insured.

Orphans: 33-1/3% of pension paid or payable; maximum benefit 100% of pension.

Funeral grants: G\$7,260 upon death of insured; grant also paid on death of spouse.

Administrative Organization

Minister of Finance, general supervision.

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1969.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons (public and private) and self-employed, aged 16-60. Exclusions: Employees earning below G\$7.50 per week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: None, except as employer. Makes loans to cover deficits.

Qualifying Conditions

Cash sickness benefits: 50 weeks of contribution and work in covered employment during 8 out of 13 weeks immediately preceding onset of incapacity. Under age 60.

Cash maternity benefits: 15 weeks of contribution of which 7 are during 26-week period ending 6 weeks before confinement.

Cash maternity grant: Worker or spouse meets requirement for maternity benefit.

Sickness and Maternity Benefits

Sickness benefit: 70% of average weekly covered earnings during the best 8 weeks of work in the 13 weeks before commencement of incapacity.

Payable from 4th day of incapacity up to maximum of 26 weeks.

Maternity benefit: 70% of average weekly covered earnings during the best 7 weeks of work in the 26 weeks before commencement of the benefit. Payable for 13 weeks including week of confinement plus 6 weeks before and 6 weeks after. Extended up to 13 additional weeks, if complications arise.

Maternity grant: G\$2,000

Workers' Medical Benefits

Medical benefits: None under insurance.

(Medical care available in public hospitals and health centers at cost scaled to income.)

Administrative Organization

Minister of Finance, general supervision.
 National Insurance Board, administration of program.

Work Injury

First law: 1916.
 Current law: 1969.
 Type of program: Social insurance system.

Coverage

Employed persons (public and private).
 Exclusions: Employees earning below G\$7.50 per week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: See pension contributions above. (Also pays additional 1.53% of insurable earnings to finance employment injury for workers under age 16 or over age 60.)
Government: None, except as employer. Makes loans to cover deficits.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of average weekly covered earnings during the best 8 weeks of work in the 13 weeks before occurrence of injury. Payable after 1st day, if injury lasts more than 3 days, up to 26 weeks.

Permanent Disability Benefits

Permanent disability pension: Rates same as for temporary disability, if permanent disability is 100%; proportionally reduced when disability partial but not less than 15%. Lump-sum benefit equal to 260 times the weekly injury benefit times the assessed percentage of disability, if disability is less than 15%.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, and transportation.

Survivor Benefits

Survivor pension: 35% of weekly earnings for widow, widower, or parent and 11-2/3% for each dependent, up to maximum of 70% of weekly earnings. Minimum pension for widow, widower, or parent: 50% of old age, disability minimum pension; minimum pension for child: 16-2/3% of old age, disability minimum pension.
Orphans: 23-1/3% of weekly earnings until age 18. Minimum pension: 33-1/3% of old age, disability minimum pension.
Death benefit: Up to G\$250 to insured person's creditors or estate, if no dependents to receive death benefit.

Administrative Organization

Minister of Finance, general supervision.
 National Insurance Board, administration of program.

Old Age, Disability, Death

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 17.02 gourdes.

Coverage

Employees of industrial, commercial, and agricultural firms.

Exclusions: Unpaid family labor, members of religious communities, and foreign diplomats. Special system for public employees.

Source of Funds

Insured person: 2% of earnings if 200 gourdes or less a month, 3% if 201-500 gourdes, 4% if 501-1,000 gourdes, and 6% if over 1,000 gourdes.

Employer: Same as above.

Government: Any deficits.

Qualifying Conditions

Old-age pension: Age 55 and 20 years of contribution.

Disability pension: Total incapacity for work (not caused by work injury). Must have contributed for a period of 10 years up to 20 years.

Survivor pension: Deceased was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: 1/3 of average earnings during last 10 years.

Refund of contributions (without interest) if ineligible for pension.

Permanent Disability Benefits

Disability pension: 1/60 of average earnings for each year of coverage during the 10 years preceding retirement.

Survivor Benefits

Survivor benefits: 50% of pension paid or payable to insured.

Divided among widow, orphans under age 18 (no limit if student or disabled), or other dependents. Refund of contributions (without interest), if deceased ineligible for pension.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Office of Old Age Insurance of the Haitian Social Insurance Institute, administration of program.

Institute managed by tripartite board and director-general.

Type of program: Social insurance system.

Coverage

Employees of industrial, commercial, and agricultural firms, and public employees. Coverage being extended gradually to different districts and occupations.

Source of Funds

Insured person: None.

Employer: 2% of payroll (commerce), 3% (industry, construction, and agriculture), or 6% (mining).

Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: Partial or total disablement before age 55. No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum and maximum benefits, 100 and 1,000 gourdes a month, respectively. Payable after 3-day waiting period (during which employer must pay benefit) for duration of incapacity.

Permanent Disability Benefits

Permanent disability pension: 2/3 of earnings, if totally disabled; minimum and maximum pensions, 100 and 1,000 gourdes a month, respectively. Partial disability: Pension proportionate to degree of disability, if latter exceeds 10%; lump sum if disability below 10%. Any pension may be converted to lump sum.

Workers' Medical Benefits

Medical benefits: Necessary treatment including medical and dental care, surgery, hospitalization, medicines, and appliances; available until recovery or stabilization of disability.

Survivor Benefits

Survivor pension: 50% of total disability pension of insured.

Payable to widow or dependent disabled widower. Orphans: 30% of pension of insured for each orphan under age 21. Parents or grandparents: 40% of pension of insured, if no eligible spouse or orphan.

Maximum survivor pensions: 80% of pension of insured.

Funeral grant: 1 month's earnings.

Administrative Organization

Ministry of Social Affairs, general supervision.

Office of Work Accident, Sickness and Maternity Insurance of the Haitian Social Insurance Institute, administration of program. Institute operates own dispensaries and hospital at Port-au-Prince.

Please note: This information is more than 4 years old.

Sickness and Maternity

First law: 1951 (not implemented).

Current law: 1967 (not implemented).

Type of program: Social insurance system. Cash and medical benefits.

Work Injury

First law: 1951.

Current law: 1967.

Old Age, Disability, Death

First and current law: 1959 (implementing regulations, 1971).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 13.77 lempiras.

Coverage

Employed persons in private and public enterprise. Exclusions: Domestic, casual, and agricultural workers (except those employed by employers with more than 10 permanent employees).

Special system for teachers, public employees, doctors, and the military. Coverage being extended gradually to different areas.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: 1% of payroll.

Minimum earnings for contribution purposes: 90 lempiras a month.

Maximum: 600 lempiras.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 180 months of contribution. Lump-sum refund if less. Retirement from covered employment necessary.

Disability pension: Loss of 2/3 of earning capacity in usual occupation. 36 months of contribution during last 6 years; 8 months during last 24 months in case of nonoccupational accident.

(Men 45 and women 40 or older at time the law was implemented must have contributed 50% of time since initially eligible.)

Survivor pension: 36 months of contribution by deceased during last 6 years for common illness; for work injury, 8 months of contributions in the 24 months prior to the injury.

Old-Age Benefits

Old-age pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.

Increment for work beyond age 65 (men) or 60 (women): 3% of basic monthly earnings for each year of contribution.

Minimum pension: 50% of earnings; maximum, 80%.

Refund of contributions if ineligible for pension.

Permanent Disability Benefits

Disability pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.

Constant-attendance supplement: if more than 50% disabled.

Maximum pension: 80% of earnings (600 lempiras).

Refund of contributions if ineligible for pension.

Survivor Benefits

Survivor pension: 40% of actual or accrued pension of insured paid to widow; payable to widower over age 65 or any age if disabled.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student or any age if disabled).

Dependent mother or disabled father over age 65: 20% of pension each.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: 50% of basic monthly earnings. Minimum, 125 lempiras if have one contribution in last 6 months.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Honduran Social Security Institute, administration of program; managed by a Board of Directors and Director-General.

Sickness and Maternity

First and current law: 1959 (implementing regulations, 1962).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 1 or more workers in industry and commerce, and public employees.

Exclusions: Agricultural, domestic, family, and temporary workers. Coverage being extended gradually to additional regions.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 5% of payroll.

Government: 2.5% of total covered earnings.(Never has been paid.)

Minimum and maximum earnings for contribution and benefit purposes: 90 and 600 lempiras a month, respectively.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 35 days of contribution in 3 months prior to onset of illness.

Cash maternity benefits: 75 days of contribution in last 10 months (unemployed workers ineligible).

Medical benefits: Currently in insured employment, 35 days of contribution in last 3 months if unemployed or if illness occurs within 60 days after unemployment starts. Old-age and disability pensioners also covered.

Sickness and Maternity Benefits

Sickness benefit: 66% of earnings. Payable after 3-day waiting period for up to 26 weeks (may be extended to 52 weeks).

Maternity benefit: 66% of earnings, payable for 6 weeks before and 6 weeks after confinement.

(Employees not eligible for benefits under social insurance may receive sick or maternity leave under labor code.)

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through health facilities of Social Security Institute.

Includes general and specialist care, surgery, hospitalization, necessary medicines, laboratory services, appliances, and dental and maternity care (postnatal care up to 42 days).

Duration: Permanently fulfilling contribution requirements or unemployed.

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Dependents' Medical Benefits

Medical benefits for dependents: Maternity care for wife of insured, including postnatal care up to 42 days. Pediatric care for infants of insured men or women until 30 days after reaching age 5 or 26 weeks after death of insured father.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Honduran Social Security Institute, administration of program; managed by a Board of Directors and Director-General. Institute operates own outpatient clinics and hospitals.

Dependent parents (in absence of above): 20% of pension each to mother or father over age 65 or disabled.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: 50% of basic monthly earnings. Minimum, 125 lempiras if have one contribution in last 6 months.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Honduran Social Security Institute, administration of contributions and benefits. Institute operates own outpatient clinics and hospitals.

Work Injury

First and current law: 1959.(labor code still in force in regions to which social insurance not yet extended; provisions not shown). Type of program: Social insurance system.

Coverage

Employees of firms with 1 or more workers in industry and commerce, and public employees.

Exclusions: Agricultural, domestic, family, and temporary workers. Coverage being extended gradually to additional regions.

Source of Funds

Insured person: See sickness contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Survivor benefit: One month in covered employment.

Temporary Disability Benefits

Temporary disability benefit: 66% of daily wage.

Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.

Partial disability: Percent of full pension corresponding to degree of incapacity, if greater than 15%. Pension below 10 lempiras a month converted to lump sum.

Constant-attendance supplement: Up to maximum of 50% of pension of insured.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; medicines; and appliances.

Survivor Benefits

Survivor pension: 40% of actual or accrued pension of insured.

Payable to widow or widower over age 65 or disabled.

Orphans: 20% of pension for each orphan under age 14 (18 if student, any age if disabled), or 40% if full orphan.

Old Age, Disability, Death

First and current laws: 1971 (social assistance); 1973, (universal old-age and disability allowance); 1978 (means-tested old-age supplement); 1980 (means-tested disability supplement); 1988 (means-tested old-age allowance; universal higher-rate disability allowance); 1993 (public assistance re-named comprehensive social security assistance, and special needs allowance re-named social security allowance).

Type of program: Dual universal and social assistance system.

Exchange rate: U.S.\$1.00 equals 7.74 HK dollars.

Coverage

Residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Old-age allowance: Lower rate—Age 65-69; holding resident status and 5 years of continuous residence; income and savings below prescribed level. Higher rate—no means test. Age 70, holding resident status and 5 years continuous residence.

Disability allowance: Lower rate—holding resident status and 1 year of continuous residence and 100% loss of earning capacity, or profoundly deaf. No means test.

Higher rate—same criteria as for lower rate; certified to be in need of constant attendance, not residing in government (or government supported) institutions. No means test.

Comprehensive social security: Age 60 and over, or disabled; holding resident status and 1 year of continuous residence; income and savings below prescribed level.

Old-Age Benefits

Old-age allowance: Lower rate—HK\$625 a month. Higher rate—HK\$705 a month.

Comprehensive social security: Ranges from HK\$2,160 to HK\$4,670 a month if single, and from HK\$1,965 to HK\$4,315 a month for a family member, depending on category of recipient; plus special grants to meet specific needs of recipients on an individual basis.

Permanent Disability Benefits

Disability allowance: Lower rate—HK\$1,260 a month. Higher rate—HK\$2,520 a month.

Comprehensive social security: Same as old-age benefit.

Survivor Benefits

Funeral grant: HK\$11,730 to recipients of comprehensive social security assistance.

Administrative Organization

Social Welfare Department, administration of program.

Sickness and Maternity

First laws: 1968 (employer liability) and 1971 (social assistance).

Current law: 1997.

Type of program: Dual employer liability (cash benefits only) and social assistance system.

Coverage

All employees. Residents (comprehensive social security).

Source of Funds

Insured person: None.

Employer: Entire cost of employer liability program.

Government: Entire cost of comprehensive social security program.

Qualifying Conditions

Cash sickness benefit: 1 month of continuous employment.

Cash maternity benefit: 40 weeks of continuous employment.

Comprehensive social security: holding resident status and 1 year of continuous residence; limited working capacity; income and savings below prescribed level.

Sickness and Maternity Benefits

Sickness benefit: 4/5 of wage up to 120 days. Payable after 3-day waiting period.

Maternity benefit: 4/5 of wage payable for 10 weeks, which may begin 2–4 weeks before birth.

Comprehensive social security: See rates of payment under old-age program, above.

Workers' Medical Benefits

Medical benefits: None.

(Medical care available in public hospitals at low cost.)

Administrative Organization

Labor Department, administration of employer liability program. Social Welfare Department, administration of social assistance program.

Work Injury

First laws: 1953 (employer liability) and 1971 (social assistance).

Current law: 1995.

Type of program: Dual employer liability and social assistance system.

Coverage

All employees. Residents (comprehensive social security).

Source of Funds

Insured person: None.

Employer: Entire cost of employer liability program.

Government: Entire cost of comprehensive social security program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Comprehensive social security: Same as for Sickness and Maternity program, above.

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Temporary Disability Benefits

Temporary disability benefit: 4/5 of the difference between earnings before and after injury.
Payable for up to 36 months.
Comprehensive social security: See rates of payment under old-age program, above.

Permanent Disability Benefits

Permanent disability grant: Total disability, lump sum of 48-96 months' earnings, according to age of employee.
Maximum, HK\$2,016,000; minimum, HK\$344,000.
Constant-attendance supplement: Lump sum or periodic payments up to 2 years. Maximum, HK\$412,000.
Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical examination, treatment, and appliances.

Survivor Benefits

Survivor grant: Lump sum of 36-84 months' earnings, according to age of deceased. Maximum, HK\$1,764,000; minimum, HK\$303,000.
Funeral grant (if no survivor): HK\$16,000.

Administrative Organization

Labor Department, administration of employer liability program.
Social Welfare Department, administration of social assistance program.

Family Allowances

First and current law: 1971.
Type of program: Social assistance system.

Coverage

Residents.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Family allowances: 1 year of continuous residence; income and savings below prescribed level.

Family Allowance Benefits

Family allowances: Ranges from HK\$1,795 to HK\$4,315 a month for a family member; plus special grants to meet specific needs of recipients on an individual basis.

Administrative Organization

Social Welfare Department, administration of program.

Unemployment

First and current law: 1977.
Type of program: Social assistance system.

Coverage

Residents with no or of limited income aged 15-59.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Unemployment benefit: 1 year of continuous residence and registered for employment. Income and savings below prescribed level.

Unemployment benefits

Unemployment allowance: HK\$1,805 a month if single, and HK\$1,610 a month for a family member, plus special grants to meet specific needs of recipients on an individual basis.

Administrative Organization

Social Welfare Department and Labor Department, administration of program.

Old Age, Disability, Death

First law: 1928.

Current law: 1997, implemented 1998 (private pensions).

Type of program: Social insurance (**old**) and private insurance systems (**new**).

Exchange rate: U.S.1.00 equals 218 forints.

Note: New entrants to the labor force must join the new system.

Employees within 15 years of retirement age choose between the old and new systems.

Coverage

Employees, members of handicraft and agricultural cooperatives, artisans, self-employed, apprentices, independent farmers, artistic performers, and lawyers; recipients of unemployment benefits.

Source of Funds

Insured person-old system: 8% of gross earnings for social insurance.

New system: 2% for social insurance and 6% for private pension fund (voluntary, up to 4% additional).

Maximum earnings for contributions purposes: twice average earnings.

Employer: 22% of payroll.

Government: Any deficit to cover old system.

Above contributions also finance work-injury benefits, and family allowances.

Qualifying Conditions

Old-age pension: Age 60 (men) or 57 (women); reduced for unhealthy work. Age gradually raised to 62 by year 2009 for both men and women (reduced for unhealthy work). Until 2009, 20 years of service for full pension and 15 years for partial pension. Age 60 (men) and 55 (women) and 38 years of service. Reduced pension, age 60 (men) and 55 (women) with 15 years of service.

Disability pension: 67% loss of working capacity and improvement not expected within one year. Either not working or whose income significantly less than prior to onset of disability.

Survivor pension: Insured was pensioner or met employment requirement for disability pension at death.

Old-Age Benefits

Old system: Old-age pension: 43-74% of earnings since January 1, 1988 depending on pension contributions and years of service, from 15-36 years. Additional 1.5% of earnings over 36 years. These rules will be changed in year 2013.

Partial pension: 33% net earnings, if 10 years coverage, rising in steps to 51%, if 19 years coverage.

Minimum pension: 15,350 forints a month.

Adjustment: Semi-annual adjustment according to estimated change in national average wage levels.

New system: Old-age pension: Insured's contributions plus accrued interest. At retirement, insured purchases annuity. Lump sum payment available if 15 years of contributions.

Permanent Disability Benefits

Disability pension: For total disability, 51% of average net earnings since January 1, 1988 if less than 2 years of coverage, increasing by steps to 63% for 25 years' coverage. Thereafter, equal to old-age pension plus 5%.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow who at husband's death was age 55 (60 for widower), disabled, or caring for 2 children.

Paid to other widows or widowers for 1 year only.

Orphans: 30% of pension of insured for each orphan under age 16 (25 if student, no limit if disabled). Full orphan or half-orphan with disabled parent, 60% each of pension of insured. Minimum orphan allowance about 85% of the minimum old age pension.

Dependent parents, 20% of deceased's pension.

Maximum survivor pension: 100% of pension of deceased.

Minimum pension: 7,260 forints a month for widow/widower and full orphans, 6,920 forints for orphans.

Administrative Organization

Central Administration of National Pension Insurance, administration of benefits through its local branches.

National Health Insurance Fund collects contributions through its local branches.

Sickness and Maternity

First law: 1891.

Current law: 1997.

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employees, members of cooperatives, apprentices of skilled labor, self-employed, outdoor workers. Pregnancy allowance: All pregnant woman.

Medical benefits: All insured persons entitled to cash sickness benefits, pensioners, unemployment beneficiaries, recipients of social assistance and allowances, beneficiaries of pensions provided by churches, regular students (if Hungarian citizens), all dependent family members and children.

Source of Funds

Insured person: 3% of gross earnings.

Maximum earnings for contribution purposes: 5,080 forints per day.

Employer: 11% of payroll.

Government: Any deficit.

Above contributions also finance short-term work injury cash benefits and medical care for work injuries.

Qualifying Conditions

Cash sickness benefit: Currently insured, or loss of earnings capacity due to illness within 3 days after cessation of insurance. If less than 1 year continuous insurance, benefit is proportional.

Cash maternity benefit: Maternity and confinement allowance: Currently insured, or confinement within 42 days after cessation of insurance, if 180 days of insurance during last 2 years.

Medical benefit: Currently insured or within 30 days after cessation. Provided also for beneficiaries of cash sickness and maternity benefits, supported family members of the insured persons, pensioners, beneficiaries of unemployment benefits, social assistance and allowances, beneficiaries of pensions provided by churches, regular students and dependent children.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of daily average net earnings or 70% if 2 years of continuous employment. Payable from 1st day of incapacity for up to 1 year (or for length of continuous insurance immediately before illness, if less). Employer must pay for first 15 days. Social security pays for 16th day on.

Maternity and confinement allowance: 100% of daily average net earnings if 270 days of insurance within last 2 years before confinement, or 65%, if at least 180 days insurance.

Payable for the period of maternity leave (4 weeks before and 20 weeks after confinement).

Child-care allowance, Maternity grant, and Extended infant-care grant, see Family Allowances, below.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public health services in contractual relationship with the health insurance scheme. Includes: preventive care, general and specialist care, including basic dental care, hospitalization, maternity care, medical rehabilitation, sanatorium care, ambulance service. Medicines, appliances, dental prosthetics, orthodontic services and spa treatment are provided upon payment of different rates of compensation by the patient. Life-saving medicines and those for maternity and infant care are free of charge. Travel expenses are covered by the health insurance scheme.

Duration: No limit.

Dependants' Medical benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

National Health Insurance Fund, with county health insurance funds, administration of cash sickness and maternity benefits.

Hungarian Tax Authority, collection of contributions.

Medical care is provided by public medical services, organized and administered by the self-governing local municipalities (some central hospitals and institutes by the Ministry of Health).

Source of Funds

Insured person: See pension and sickness and maternity contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: Total disability (incapacity for any paid work) or partial disability (67% loss of working capacity). No minimum qualifying period.

Work injury allowance is granted for work-connected disability of more than 15%.

Payable for only 2 years if loss of working capacity is less than 25%.

Temporary Disability Benefits

Temporary disability benefit: 100% of average net earnings. Payable from 1st day of incapacity for up to one year (can be extended to 2 years by Medical Experts Institute).

Permanent Disability Benefits

Permanent disability pension: See disability pension, above.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above but medicines and appliances are free of charge.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow who at husband's death was age 55, disabled, or caring for 2 children.

Paid to other widows for 1 year only. Also payable to dependent and incapacitated widower.

Orphans: 25% of pension of insured for each orphan under age 16 (25 if student). Full orphan or half-orphan with disabled parent, 50% each of pension of insured.

Maximum survivor pensions: 125% of pension of deceased.

Minimum pension: Same as for ordinary survivor pensions.

Administrative Organization

National Health Insurance Fund, administration of work injury benefits.

Hungarian Tax Authority, collection of contributions.

National Pension Insurance Directorate, administration of cash benefits.

Ministry of Health, administration of medical benefits through public medical services.

Unemployment

First law: 1957.

Current law: 1991.

Type of program: Unemployment assistance.

Coverage

Wage earners and salaried employees.

Work Injury

First law: 1907 (agriculture, 1900).

Current law: 1997.

Type of program: Social insurance system.

Coverage

Employees, members of cooperatives, students, artisans, self-employed, independent farmers, artistic performers, and lawyers.

Source of Funds**Insured person:** 1.5% of earnings.**Employer:** 5% of payroll.**Government:** None.**Qualifying Conditions****Unemployment benefit:** 48 months of employment before loss of job. Unemployment not due to refusal of suitable offer.**Unemployment Benefits****Unemployment benefit:** 70% of average net earnings for first year; 50% for second year.

Minimum: National minimum wage (1993: 9,200 forints per month).

Maximum: 2 times minimum wage.

Administrative Organization

Ministry of Labor, general supervision.

Family Allowances

First law: 1938.

Current law: 1998.

Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds**Insured person:** None.**Employer:** None.**Government:** Whole cost.**Qualifying Conditions****Family allowances:** Family must include one or more children under 16 (age 20 if enrolled in primary or secondary school) or disabled. Means-tested for families with 1 or 2 children, no disabled child.**Family Allowance Benefits****Family allowances:** Child-care allowance, minimum pension up to age 3.

Maternity grant, upon birth of child lump sum of 150% of minimum pension paid to mother.

Family allowance (no means-test): 3,800 forints per month for first child, 4,700 forints per month for 2nd child, 5,900 forints per month for 3rd and subsequent children.

For disabled child, 7,500 forints per month per child.

Administrative Organization

Ministry of Social and Family Affairs, general supervision of program.

National Health Insurance Fund, administration of benefits.

Old Age, Disability, Death

First law: 1909.

Current law: 1993.

Type of program: Dual universal and social insurance systems.

Exchange rate: U.S.\$1.00 equals 69.55 Icelandic kronur (IKr).

Coverage

Universal pension: All residents.

Occupational pension: All employees and self-employed persons.

Source of Funds

Insured person: Universal pension, none. Occupational pension, 4% of earnings; self-employed persons, 10% of earnings.

Employer: Universal pension, 4.23% to 5.83% of payroll; occupational pension, 6% of employee's wages.

Government: Universal pension, remaining costs; occupational pension, none. Universal pension contributions also finance maternity and work injury benefits.

Qualifying Conditions

Old-age pension: Universal pension: age 67, with minimum 3 years' residence in Iceland at ages 16-66 (40 years' residency for full pension). Occupational pension: age 67. Reduced pension at age 65. Retirement not necessary.

Disability pension: Universal pension, age 16-66. Three years' residency in Iceland before submitting application, and 75% reduction in working capacity; full pension, 40 years' residency. Occupational pension, at least 50% reduction in working capacity, 24 months of contributions and a reduction in income.

Survivor pension: Universal pension, payable to orphan or parent with 3 years' residency in Iceland.

Occupational pension for surviving spouse: payment of contributions to the pension fund. Pension for surviving child: active membership of the deceased.

Old-Age Benefits

Old-age pension: Universal income-regulated basic pension: Up to IKr 15,728 (full basic amount) a month. Aged couple, 90% each of single pensioner's rate.

Income-tested supplementary allowance: Up to IKr 28,937 a month. Supplement for children: IKr 12,693 a month for each child under age 18. Other means-tested allowances provided such as for housing and medicine.

Adjustment: Pensions adjusted for changes in workers' wages.

Occupational old-age pension: Depends on paid contributions.

Permanent Disability Benefits

Disability pension: Universal income-regulated basic pension: Up to IKr 15,728 (full basic amount) a month. Income-tested supplementary allowance: Up to IKr 29,747. For couple, if both are disabled, 90% each of single rate.

Supplement for children: IKr 12,693 a month for each child under age 18; double if both parents are disabled. Other means-tested allowances provided such as for housing and medicine.

Partial pension payable for 50% to 74% disability.

Adjustment: Pensions adjusted for changes in workers' wages.

Occupational pension: Depends on paid contributions.

Supplement for children, IKr 5,813 for active members.

Survivor Benefits

Universal survivor pension for orphans: IKr 12,693 a month for each orphan under age 18, doubled for full orphans.

Adjustment: Pensions adjusted quarterly for changes in wages.

Occupational survivor pension for surviving spouse: depends on paid contributions. Pension for orphans, IKr 7,926 for active members.

Administrative Organization

Universal Pension program: Ministry of Health and Social Security, general supervision.

State Social Security Institute, administration of program through local offices; managed by board elected by Parliament, and Director.

Occupational Pension scheme: Ministry of Finance, general supervision.

Administered through 57 independent pension funds.

Sickness and Maternity

First law: 1936.

Current law: 1993.

Type of program: Universal system. Cash and medical benefits.

Coverage

Cash sickness benefits: Employed and self-employed residents.

Cash maternity benefit: Resident parents.

Medical benefits: All residents.

Source of Funds

Insured person: None.

Employer: Cash sickness and medical benefits, none.

Cash maternity benefits, see universal pension contributions, above.

Government: Cash sickness and medical benefits, 100%.

Cash maternity benefits, remaining costs.

Qualifying Conditions

Cash maternity benefits: Twelve months' residency before confinement.

Cash sickness benefits: Employment in Iceland, residents aged 16 or older and incapable of working.

Medical benefits: Residency in Iceland for the last 6 months.

Sickness and Maternity Benefits

Sickness benefit: Statutory minimum of IKr 671 a day, plus supplement of IKr 182 for each child under age 18.

Full cash benefits paid to those who cease full-time employment, and one-half cash benefits to those engaged in half-time work prior to illness. Payable after 15-day waiting period, provided that the incapacity has lasted at least 21 days and income has lapsed. The benefits are paid for a maximum of 52 weeks.

Maternity benefit: IKr 32,005 a month for 6 months, regardless of participation in the labor market.

In addition, a working mother (alternatively, working father eligible after the first month) receives daily allowance of IKr 1,342 if she worked a minimum of 1,032 hours in the preceding 12 months

(reduced to IKr 671 if 516 hours-1,031 hours worked in preceding 12 months). In addition, the father is entitled to cash benefits for 2 weeks.

Benefits paid for 3 additional months per each additional child if multiple birth and/or in case of child's serious illness; for 2 additional months if warranted for mother's health and safety.

Workers' Medical Benefits

Medical benefits: Minimum fee for doctor's visit. Free hospitalization in ward of public hospital. Free medicine for some chronic diseases; Minimum fee for other medicine. Confinement in maternity ward is free of charge. Minimum fee for x-rays and travel costs; dental care, children to age 15 get a 75% refund; age 16, 50%; and pensioners, 50% to 100% refund (subject to income test.)

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Health and Social Security, general supervision. State Social Security Institute, administration of program through local offices, managed by Board elected by Parliament and Director.

Work Injury

First law: 1925.

Current law: 1993.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Employer: See universal pension contributions, above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: IKr 821 a day.

Dependents' supplements: IKr 177 a day for each child.

Maximum benefit: 75% of earnings.

Payable after 7-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: IKr 15,728 a month, if at least 75% disabled.

Child's supplement: IKr 12,693 a month for each child under age 18.

Partial disability: If 50% to 74% disabled, 50% of full pension, plus 2% of pension for each 1% of disability exceeding 50%. If 10% to 49% disabled, lump sum proportionate to disability.

Income-tested supplementary allowance: Up to IKr 29,747 a month.

Other means-tested allowances provided such as for housing and medicine.

Workers' Medical Benefits

Medical benefits: Necessary care, including specialist services and hospitalization.

Survivor Benefits

Survivor pension: IKr 19,040 a month payable for 8 years.

Orphans: IKr 12,693 a month for each orphan under age 18, doubled for full orphans.

Death grant: Lump-sum of IKr 237,941 to 713,823 for other adult dependents (disabled children), according to previous degree of support from deceased. Minimum lump sum of IKr 333,120 if no other survivor benefits for dependents are paid.

Administrative Organization

Ministry of Health and Social Security, general supervision.

State Social Security Institute, administration of benefits through local offices.

Unemployment

First law: 1956.

Current laws: 1997 and 1998.

Type of program: Social insurance system.

Coverage

Employed persons and qualifying self-employed persons.

Source of Funds

Insured person: None.

Employer: 1.15% of payroll.

Government: None.

Qualifying Conditions

Unemployment benefit: Age 16 to 69 inclusive; residence in Iceland; minimum 10 weeks employment in previous 12 months; maximum, full employment in previous 12 months; unemployment for 3 or more days before registration. Registration required once every 2 weeks at the employment agency. Must be actively searching for employment while receiving benefits.

Unemployment Benefits

Unemployment benefit: Minimum, IKr 715 a day.

Maximum, IKr 2,862 a day.

Dependents' supplement: IKr 114.48 a day for each child.

Payable for up to 5 years.

Administrative Organization

Ministry of Social Affairs, general supervision.

Directorate of Labor, administration of the Unemployment Insurance Fund and the employment agencies.

Family Allowances

First law: 1946.

Current law: 1981.*

*Program transferred from social security to the tax system.

Old Age, Disability, Death

First and current laws: 1952 (provident fund), 1972 (gratuity act), 1976 (deposit insurance scheme), 1995 (pension scheme).

Type of program: Provident fund with deposit linked insurance and pension and gratuity systems for industrial workers.

Exchange rate: U.S.\$1.00 equals 42.25 rupees.

Coverage

Provident fund, pension and deposit insurance schemes

Employees of establishments with 20 or more employees in 177 categories of industries.

Exclusion (all 3 systems): Employees earning over 5,000 rupees a month. Employees covered by equivalent private plans may be contracted out.

Special systems for miners, railway, and public employees.

Gratuity scheme Employees of factories, mines, and firms with 10 or more workers.

Source of Funds

Insured person: Provident fund, 12% of basic wages in 172 categories of covered industries, 10% of basic wages in remaining 5 categories of covered industries.

Pension scheme: None.

Gratuity scheme: None.

Deposit insurance scheme: None.

Employer: Provident fund, same as employee contribution plus 1.1% of basic wages for administrative cost.

Pension scheme: 8.33% of basic wages diverted from 12/10% employer provident fund contribution.

Gratuity scheme: About 4% of basic wages.

Deposit insurance scheme: 0.5% of basic wages plus 0.01% of basic wages for administrative cost.

Government: Provident fund, none.

Pension scheme: 1.16% of basic wages.

Gratuity scheme: None.

Deposit insurance scheme: None.

Qualifying Conditions

Old-age benefit: Provident fund, age 55 and retirement from covered employment. Payable at any age if leaving country permanently or involuntarily removed from covered employment.

Pension scheme: Age 58 or retirement after minimum of 10 years' employment.

Gratuity scheme: 5 years continuous employment.

Survivor pension: Provident fund, death of insured before retirement.

Pension scheme: Deceased was member of plan with 1 month of contribution (payable whether employed or retired at time of death).

Deposit insurance scheme (survivor benefit only): Death of insured member of provident fund before retirement.

Old-Age Benefits

Old-age benefit: Provident fund, lump sum equal to total employee and employer contributions, plus interest.

Pension scheme: For 10 or more years employment, a monthly pension per formula. Less than 10 years employment, a lump sum equal to total employee and employer contributions, plus interest.

Gratuity scheme: Lump sum equal to 15 days' wages for each year of continuous service. Maximum, 350,000 rupees.

Deposit insurance fund: Lump sum payment up to 35,000 rupees.

Permanent Disability Benefits

Disability benefit: Provident fund, lump sum equal to total employee and employer contributions, plus interest.

Pension scheme: Monthly pension or lump sum payment as if disabled had retired on date of accident.

Survivor Benefits

Survivor benefit: Provident fund, lump sum equal to total employee and employer contributions, plus interest. Payable to nominated members of family or, if none, to other nominated beneficiaries.

Death grant: Up to 2,000 rupees.

Pension scheme: According to formula. Minimum, 450 rupees a month; maximum, 2,500 rupees a month. Payable to widow and 2 children up to age 25.

Deposit insurance scheme: Lump sum equal to the average balance in the provident fund account of the insured over 12 months preceding death. Maximum: 35,000 rupees.

Administrative Organization

Ministry of Labor, general supervision.

Employees' Provident Fund, organization and administration of program through regional, sub-regional, inspectorate and sub-accounts offices.

Central Board of Trustees, EPF, administration of funds by tripartite body representing government, employers and employees.

Gratuity scheme administered by central/state authorities.

Sickness and Maternity

First and current law: 1948.

Type of program: Social insurance system. Cash and medical benefits.

(1961 law provides maternity benefits to employees of factories/establishments not covered by the social insurance law of 1948.)

Coverage

Employees of power-using manufacturing establishments with 10 or more workers, and non-power establishments with 20 or more workers. Exclusions: Employees in seasonal, agricultural, and certain other sectors as well as other employees earning over 6,500 rupees a month. Insured workers and spouses covered for medical benefits if permanently disabled on payment of contribution of 10 rupees a month. Insured workers who retire are covered on payment of contribution of 10 rupees a month.

Coverage being extended gradually to different districts; now operative in about 640 industrial centers.

Source of Funds

Insured person: 1.75% of earnings (none for employees whose average daily wage is below 25 rupees).

Employer: 4.75% of payroll of covered employees.

Government: State governments pay 12.5% of cost of medical benefits.

Qualifying Conditions

Cash sickness benefits: Must be paid for 78 days during a designated 6 month period.

Cash maternity benefits: Must be paid for 70 days during two designated 6 month periods.

Medical benefits: Currently in insured employment or qualified for cash benefit. Medical benefits for dependents same as for insured.

Sickness and Maternity Benefits

Sickness benefit: From 14 to 125 rupees a day, depending on wage class (40% more for certain specified diseases).

Payable after 2-day waiting period for up to 91 days in any 2 consecutive designated 6 month periods (may be extended in certain cases for up to 2 years in chronic cases).

Family planning: 7 or 14 days of cash sickness benefit at double rate, plus additional days for complications, depending on sterilization operation.

Maternity benefit: 100% of average earnings, according to wage class; payable for up to 12 weeks (including not more than 6 weeks before confinement), 6 weeks in case of miscarriage. (1961 law requires noncovered employer to pay same benefit to woman employed 80 days in last year.) Benefit extended 4 weeks for medical reasons, if necessary.

Workers' Medical Benefits

Medical benefits: State governments arrange for provision of medical care, on behalf of social insurance, except in Delhi, and Nioda area of Utter Pradesh, where social insurance is administered directly. Services variously provided in different States through social insurance dispensaries and hospitals, State government services, or private doctors under capitation contract.

Includes medical treatment, surgery, specialist services, hospitalization, medicines, obstetric care, transportation, and appliances (glasses and dentures for insured persons only). Scale of services varies among States, according to agreement with State and facilities available.

Duration: 3 months to 1 year, according to contribution record (extended up to 3 additional years for certain long-term diseases).

Dependents' Medical Benefits

Medical benefits for dependents: Currently provided in most States and districts. Benefits include general practitioner care, medicines, specialist examinations, and hospitalization in most States.

Funeral grant: Lump sum equal to actual cost. Maximum, 1,500 rupees. Payable to eldest member of family or person incurring funeral cost.

Administrative Organization

Ministry of Labor, general supervision.

Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.

State governments, provision of medical benefits through agreement with and reimbursement by Corporation. Administered by Corporation in some cases.

Work Injury

First law: 1923 (workmen's compensation).

Current law: 1948 (social insurance).

Type of program: Social insurance system.

Coverage

Employees of power-using manufacturing establishments with 10 or more workers, and non-power establishments with 20 or more workers. Exclusions: Employees in seasonal, agriculture, and certain other sectors as well as other employees earning over 6,500 rupees a month.

Source of Funds

Insured person: See Sickness and Maternity, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: About 70% of earnings, according to 28 wage classes. Payable after third day of disability for duration of disability.

Permanent Disability Benefits

Permanent disability pension: 19.60 rupees to maximum 175 rupees a day, according to 28 wage classes, if totally disabled.

Partial disability: Percent of full pension proportionate to loss of earning capacity (small pensions may be commuted to lump sum).

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness; also, artificial limbs and other appliances.

Survivor Benefits

Survivor pension: 60% of insured's total disability pension (70% of earnings) payable to widow.

Orphans: 40% of insured's pension (70% of earnings) for orphans under age 18 (no limit if disabled), or until daughter marries.

Maximum widow's and orphans' pensions: 100% of insured's pension (70% of earnings).

Other eligible survivors (in absence of above): Parents, grandparents, and other dependents under age 18; maximum total pensions for such survivors, 50% of insured's pension.

Funeral grant: Lump sum equal to cost, maximum 1,500 rupees.

Payable to oldest member of family or person incurring funeral cost.

Administrative Organization

Ministry of Labor, general supervision.

Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.

State governments, provision of medical benefits through agreement with and reimbursement by Corporation. Administered by Corporation in some cases.

Unemployment

Labor law requires employer to pay severance indemnity of 15 days' average pay for each year of employment.

Eleven States have instituted temporary unemployment programs, funded by the government.

Old-Age, Disability, Death

First law: 1951 (provident fund).

Current law: 1977.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals Rupiah (Rp) 7,200.

Coverage

Establishments with 10 or more employees or a payroll of Rp 1 million or more a month. Coverage being extended gradually to smaller establishments and to casual and seasonal workers.

Special systems for civilian public employees and military personnel.

Source of Funds

Insured person: 2% of earnings.

Employer: 3.7% of payroll (plus 0.3% of payroll for death benefit).

Government: None.

Qualifying Conditions

Old-age benefit: Age 55, 66 months of contributions.

Disability benefit: Total incapacity for work and under age 55.

Survivor benefit: Deceased was insured and under age 55 at the time of death.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Death benefit: Lump sum of Rp 1,200,000, plus amount accumulated in provident fund. Payable if death before age 55.

Administrative Organization

Minister of Manpower, general supervision.

Public Corporation for Employees Social Security (PT ASTEK), administration and operation of program.

Sickness and Maternity

First law: 1957.

Current law: 1992.

Type of Program: Social insurance system (medical benefits).

Coverage

Coverage being extended gradually to different industries and districts. Employers with more comprehensive benefits exempted from coverage.

Source of Funds

Insured person: None.

Employer: 6% of payroll for married employees, 3% of payroll for single employees.

Government: None.

Qualifying Conditions

Medical benefits: Current coverage.

Workers' Medical Benefits

Medical benefits: Medical examination and treatment, hospitalization, medicines, and maternity care, dental care, eye care, family planning services and immunization. Duration: 2 months of hospitalization (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Minister of Manpower, general supervision.

Public Corporation for Employees' Social Insurance (PT ASTEK), administration and operation of program.

Work Injury

First law: 1939.

Current law: 1992.

Type of program: Social insurance system.

Coverage

Establishments with 10 or more employees or a payroll of Rp 1 million or more a month. Coverage being extended gradually to smaller establishments and seasonal workers. Voluntary coverage available. Special system for public employees.

Source of Funds

Individual employer liability program: **Insured person:** None.

Employer: Whole cost, 0.24% to 1.74% of payroll.

Government: None

Maximum earnings for benefit purposes: Rp 1,000 a day.

Social insurance program: **Insured person:** None.

Employer: 0.24% to 1.74% of payroll, according to risk in industry.

Government: None.

Qualifying Conditions

Work-injury benefits: Partial or total disablement before age 55. No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 4 months, 75% of earnings for second 4 months, and 50% of earnings thereafter.

Permanent Disability Benefits

Permanent disability benefit: Varies according to degree of disability. Minimum monthly benefit equal to the regional minimum wage. Maximum is 70% of previous monthly earnings times 60.

Workers' Medical Benefits

Medical benefits: Individual employer liability program:

Medical treatment, hospital care, medicines, and necessary transportation.

Social insurance program: Medical treatment, hospital care, medicines, and Rp 100,000 to Rp 250,000 for transportation. Cost of medical care covered to Rp 3 million.

Survivor Benefits

Survivor pension: Individual employer liability program:

30% of earnings of insured. Payable to widow or to disabled widower.

Orphans: 15% of earnings of insured for each orphan under age 16, or 20% if full orphan. Other eligible survivors: Parent, grandparent, orphaned grandchild, father-in-law, mother-in-law.

Maximum survivor pensions: 60% of 48 months of earnings (pensions may be converted to lump sums).

Death benefit: Lump-sum payment up to 60% of 60 months of earnings at the death of the insured.

Funeral grant: Rp 200,000.

Administrative Organization

Individual employer liability program: Minister of Manpower, general supervision.

Individual employers must pay compensation directly to own employees and arrange for medical care.

Social insurance program: Public Corporation for Employees Social Insurance (PT ASTEK), administration and operation of program.

Old Age, Disability, Death

First law: 1953.

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,750 rials.

Coverage

Employed persons in specific occupations and geographical areas.

Special pension systems for public employees and armed forces.

Self-employed may insure voluntarily within the stated minimum and maximum wage limits.

Source of Funds

Insured person: 7% of earnings.

Employer: 20% of payroll plus 3% for unemployment insurance.
(First 5 employees in small industrial and technical workshops exempted).

Government: 3% of payroll. (Also pays employers' contribution for the first 5 employees in small industrial and technical workshops). Maximum earnings for contribution and benefit purposes (salaried employees only): 1,200,000 rials a month. Minimum: 301,530 rials (April 1997).

Above contributions also finance medical care, cash sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); age 50 for men and age 45 for women with 20-25 years of work in unhealthy regions or occupations, or at any age with total 30 years of work. Minimum, 10 years of contribution. Retirement from insured employment.

Disability pension: Total disability (2/3 loss of earning capacity) or partial disability (1/3 loss of earning capacity. 1 year of contribution in last 10 years, of which 90 days should be in the year prior to onset of disability.

Survivor pension: Deceased was pensioner at death, or had 1 year of contribution in last 10 years. Provided that 90 days of contribution have been paid in the last year prior to death. If caused by work-related accident, survivor pension will be paid without any qualifying conditions.

Old-Age Benefits

Old-age pension: 1/35th of average earnings during last 24 months times number of years of contribution.

Minimum pension: 50% of earnings but not less than 301,530 rials a month (equal to the minimum wage of unskilled laborers), plus coupons for food. Spouse allowance: Male married pensioner receives 50,400 rials.

Maximum pension, 100% of earnings up to 1,200,000 rials a month.

Note: If the average earnings during the last two years of employment are above 326,700 rials a month, 2/3 of the difference up to 1,200,000 rials will be added to the 326,700 rials.

Permanent Disability Benefits

Disability pension: 3.3% of average earnings during last 2 years times number of years of contribution, if totally disabled.

Minimum pension: 50% of earnings (60% with dependents), but not less than 301,530 rials a month (equal to the minimum wage of unskilled laborers).

Spouse allowance: Male married pensioner receives 50,400 rials.

Maximum pension, 100% of earnings up to 1,200,000 rials a month.

Note: If the average earnings during the last two years of employment are above 326,700 rials a month, 2/3 of the difference up to 1,200,000 rials will be added to the 326,700 rials.

Partial disability: Percent of full pension proportionate to degree of incapacity, if 33% to 66% disabled.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow of any age. Minimum, 20% of insured's pension. Also payable to dependent widower. Orphans: 25% of pension of insured, or 50% if full orphan, payable for each orphan under age 18 (no limit if student or disabled).

Parents: 20% of pension of insured for each dependent aged parent.

Maximum survivor pensions: 100% of pension of insured.

Minimum: 301,530 rials a month (equal to the minimum wage of unskilled laborers).

Funeral grant: Varies according to municipality.

Administrative Organization

Ministry of Hygiene, Health and Medical Education,
General supervision.

Social Security Organization, administration of program through provincial branches and local agencies; managed by council and board of directors.

Sickness and Maternity

First law: 1949.

Current law: 1975.

Type of program: Social insurance system. Cash and medical benefits.

Starting 1990, medical services are provided directly through facilities owned by the Social Security Organization-to be expanded from 20 hospitals and 177 clinics to 72 hospitals and 222 clinics during the second 5-year development plan (1994-98).

Coverage

Employed persons in urban areas and pensioners. Seasonal workers covered for medical services during working season.

Source of Funds

Insured person: See pension contributions above. (Seasonal workers: 9% of minimum monthly wage.)

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness and medical benefits: Currently employed.

No minimum qualifying period, except 60 days of contribution for prostheses.

Cash maternity benefits: 60 days of contribution in year prior to confinement.

Sickness and Maternity Benefits

Sickness benefit: 75% of average earnings in last 3 months for worker with dependents; 66-2/3% for single worker. Benefit reduced to 50% for unmarried insureds if hospitalized in Social Security Organization hospitals. Payable after 3-day waiting period (unless hospitalized) until recovery.

Maternity benefit: 66-2/3% of average earnings in last 3 months, payable for up to 4 months before or after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through medical facilities belonging to the Social Security Organization. Under a separate system, medical services are provided through public and private hospitals and clinics, as well as through university hospitals and contracted-out physicians. Dental grant: 1,500 rials for repair; 120,000 rials for half set of dentures, and 200,000 rials for complete set.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Coverage for wife and children under age 18 (20 if student or until completion of education, disabled, or unmarried daughter) or disabled dependent husband over age 60, and aged dependent parents.

Administrative Organization

Social Security Organization, administration of program.

Work Injury

First law: 1936.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons in urban areas.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings in last 3 months for worker with dependents; 66-2/3 for single worker. Benefit reduced to 50% if hospitalized. Payable from 1st day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 3.3% of average earnings in last 720 days times number of years of contribution if totally disabled, provided that it should not be less than minimum wage. Minimum pension, 50% of earnings for single worker, 60% for married worker. Maximum, 100% of earnings, not more than wage ceiling.

Partial disability: Percent of full pension proportionate to degree of incapacity, if 33% to 66% disabled.

Minimum pension, 301,530 rials a month; maximum varies according to wage, contribution record, and degree of incapacity. Disability grant: If 10% to 33% disabled, lump sum of 36 times the amount of total disability pension, times the degree of disability.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, but with no qualifying period for appliances.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow. Orphans: 25% of pension of insured, or 50% if full orphan, payable for each orphan under age 18 (20 if student or disabled), unmarried daughter until marriage or unemployment. Parents: 20% of pension of insured for each dependent aged parent. Maximum survivor pensions: 100% of pension of insured. Funeral grant varies according to municipality.

Administrative Organization

Ministry of Hygiene, Health and Medical Education, general supervision.

Social Security Organization, administration of program through branch offices and local agencies.

Unemployment

First law: 1987.

Current law: 1990.

Type of program: Social insurance system.

Coverage

Persons covered under social security law.

Exclusions: Self-employed, voluntarily insured persons, retired persons, the totally disabled, those covered under construction workers' insurance.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: 6 months of insurance before unemployment occurred. Registered at employment office, capable of and available for work. Unemployment not due to voluntarily leaving, to misconduct, or to refusal of suitable job offer.

Unemployment Benefits

Unemployment benefit: The maximum duration of benefits depends on length of coverage. If the individual has been insured from 6 months to 24 months, unemployment insurance is payable up to 12 months if married, 6 months if single; if insured from 25 to 120 months, unemployment insurance is payable for 18 months if married, 12 months if single. Subsequent unemployment benefits are payable as follows: If insured from 121 months to 180 months, unemployment insurance is payable up to 26 months if married,

18 months if single; 181 to 240 months insurance, 36 months if married and 24 if single; if 241 months and up, up to 50 months if married, 36 months if single.

Current minimum wage, 55% of average earnings, increased by 10% for each of first 4 dependents; maximum wage not to exceed 80% of average earnings. Insured age 55 or older receive unemployment benefit up to retirement age.

Administrative Organization

Ministry of Labor, general supervision.

Family Allowances

First law: 1953.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if student or disabled). Parent must have 720 working days of contribution.

Marriage grant: 720 days of contribution in last 5 years before marriage.

Family Allowance Benefits

Family allowances: 3 times lowest daily wage of unskilled laborers, according to region; payable for each of first 2 children. (Lowest daily wage is based on minimum wage of unskilled laborers, currently 301,530 rials a month.)

Marriage grant: One month's average wage or salary. If both spouses are insured, paid to each separately.

Administrative Organization

Ministry of Labor, enforcement of law.

Individual employers must pay allowances with wages or salaries.

Old Age, Disability, Death

First law: 1956 (provident fund only).

Current law: 1971 (social insurance).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.31 dinar.

Coverage

Employees of enterprises with 5 or more workers.

Exclusions: Agricultural employees, temporary employees, domestic servants, and family labor.

Special pension systems for public employees, employees of semigovernmental agencies including nationalized industries, lawyers, and journalists.

Source of Funds

Insured person: 5% of wage.

Employer: 12% of payroll (25% in firms operating in oil fields).

Government: None.

Minimum wage for contribution and benefit purposes: Based on minimum wage in insured's employment. Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of contribution; or any age with 30 years (men) or 25 years (women). Retirement from regular employment.

Payable abroad in certain cases.

Disability pension: Permanent or long-continued loss of 35% of working capacity.

Survivor pension: Deceased was pensioner or met contribution conditions for old-age pension at death.

Old-Age Benefits

Old-age pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.

Minimum pension, 54 dinars a month; maximum, 140 dinars.

Old-age settlement: Lump sum equal to 1 month's pension for each year of contribution if ineligible for pension.

Permanent Disability Benefits

Disability pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.

Minimum pension, 54 dinars a month; maximum, 140 dinars.

Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 35%.

Survivor Benefits

Survivor pension: 60% of pension of insured, payable to surviving spouse of any age.

Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.

Dependent mother, father, sisters, brothers: 40% of pension of insured each.

Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Labor and Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Sickness and Maternity Benefits

First law: 1956 (provident fund only).

Current law: 1971 (social insurance).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of enterprises with 5 or more workers.

Exclusions: Agricultural employees, domestic servants, temporary employees, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 75% of average wage during 3 months preceding illness. Payable after 8-day waiting period (during which employer must pay full wages) for up to 6 months (may be extended to 2 years at 100% of wage for incurable or malignant diseases).

Maternity benefit: 100% of wage. Payable for at least 10 weeks, including at least 4 weeks before confinement. (May be extended to 9 months if complications; 75% of wage payable during extended leave.) Maternity leave for up to 6 months at 1/2 pay at any time during first 4 years of child's life (up to the 4th child).

Maternity grants (if leaving employment): Lump sum of 1 month's benefit for each year of contribution.

Workers' Medical Benefits

Medical benefits: Health services provided through government health centers and hospitals financially supported by Social Security Institute. Includes general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Labor and Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Work Injury

First law: 1936.
 Current law: 1971.
 Type of program: Social insurance system.

Coverage

Employees of enterprises with 5 or more workers (or any enterprise in cases involving survivor pensions). Exclusions: Agricultural employees, domestic servants, family labor, and temporary employees (some still covered under 1936 legislation).

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wage on which last contribution was paid.
 Payable after 8-day waiting period (during which employer must pay full wages) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average wage, if totally disabled. Minimum pension, minimum wage of profession.
 Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 32%. Lump sum of 4 years' partial pension, if less than 32% incapacity.

Workers' Medical Benefits

Medical benefits: General medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines. Provided by arrangements with Ministry of Health, local authorities, or private clinics.

Survivor Benefits

Survivor pension: 60% of permanent total disability pension of insured, or lump sum equal to 4 years' partial disability pension, payable to widow and to dependent disabled widower.
 Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.
 Dependent mother, father, unmarried sister, brother under age 16: 40% of pension of insured each.
 Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
 Labor and Social Security Institute, administration of contributions and benefits.

Unemployment

(1964 law authorizes health and welfare fund to provide unemployment assistance.)

Note: This information is more than 6 years old.

Old Age, Disability, Death

First laws: 1908 (old-age assistance), 1911 (disability insurance), and 1935 (survivor insurance).

Current law: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Dual social insurance and assistance (means-tested) system.

Exchange rate: U.S.\$1.00 equals 0.68 Irish pound (I£).

One euro equals 0.79 pounds.

Coverage

Employed persons aged 16-65 with I£30 or more in weekly covered earnings. Self-employed (annual earnings I£2,500 or over, and covered for only contributory old-age and survivor benefits, plus Adoptive Benefit, and Maternity Benefit). Exclusions: Part-time employees earning less than I£30 per week, public employees hired before April 6, 1995, and domestic workers.

Source of Funds

Insured person: *Employees:*

- 1 weekly earnings I£100 or less, no contributions;
- 2 annual earnings I£24,200 or less and weekly earnings I£207 or less, no contributions for first I£100 and 4.50% of balance of covered weekly earnings;
- 3 annual earnings I£24,200 or less and weekly earnings higher than I£207, 2.25% of first I£100 and 6.75% of balance (but no contributions for first I£100 and 4.5% of weekly earnings exceeding I£100 for holder of means-tested medical card, or recipient of specified benefits/allowances); and
- 4 annual earnings higher than I£24,200, 2.25% of total covered weekly earnings.

Earnings ceiling for contributions: I£29,000 per year.

Self-employed:

- 1 annual income I£24,200 or less and weekly income I£207 or less—none for first I£20 and 5.0% of balance weekly income;
- 2 annual income I£24,200 or less and weekly income I£207.01 or higher—2.25% of first I£20 of weekly income and 7.25% of balance;
- 3 annual income over I£24,200 and weekly income and I£207.01 or higher—2.25 of total income (no income ceiling for contributions).

Employer: 8.5% of payroll per employee if weekly earnings I£270 or less; 12.00% if weekly earnings in excess of I£270. Ceiling for contribution purposes: I£29,000 in annual payroll.

Government: Any deficit. Also, entire cost of means-tested allowances.

Above contributions also finance cash sickness, maternity, work injury, and unemployment benefits.

Qualifying Conditions

Old-age pension: Old-age contributory pension: Age 66 with social insurance coverage began before age 56. 156 weeks of paid contributions, with annual average of at least 48 weeks of paid or credited contributions (from April 5, 1979 to end of the last tax year) before reaching age 66 to qualify for maximum pension, or for minimum pension, with a yearly average of at least 10 weeks paid or credited contributions and a total of 260 weeks paid contributions overall (from 1953—or the date of entry into insurable employment, if later—to the end of the last tax year) before reaching age 66. No retirement test.

Retirement pension: Age 65, and contribution conditions same as under old-age contributory pension (except with at least 24 weeks paid or credited contributions). Retirement test, earning less than I£30 per week (or I£2,500 per year for self-employed).

Credited contribution: granted while caring child under age 12 (or disabled of any age), or recipient of cash benefits for sickness, maternity, permanent disability, unemployment, work injury, and retirement pension. Contributory benefits payable abroad.

Old-age non-contributory pension (means-tested): Residents with limited means, aged 66 or older.

Pre-retirement allowance (means-tested): Residents with limited means, aged 55-64 or -65, and unemployed for 15 or more months.

Carer's allowance (means-tested): Residents with limited means, aged 18 or older, living with and caring for aged requiring constant attendance at home. Carer not otherwise employed and not receiving any other social welfare benefits.

Disability pension (Formerly Invalidity pension): Permanent incapacity for work, payable after 1 year's ordinary sickness benefit (or less than 1 year, if severe incapacity). 260 weeks of paid contributions with 48 weeks paid or credited in last tax year.

Blind person's pension (means-tested): Residents with low vision and of limited means, aged 18 or older.

Disability allowance (means-tested): Residents with limited means, aged 16-66, physically or mentally disabled, and substantially handicapped in undertaking suitable work.

Carer's allowance (means-tested): Residents with limited means, aged 18 or older, living with and caring for disabled (or aged requiring constant attendance) at home. Carer not otherwise employed and not receiving any other social welfare benefits.

Survivor pension: Widow's/Widower's (formerly Survivor's) contributory pension—156 weeks of contributions paid by deceased or spouse, with an annual average of 39 weeks paid or credited in either last 3 or last 5 fiscal years prior to date spouse died or attained age 66. For minimum pension: yearly average of at least 24 weeks of paid or credited contributions since entry into social insurance covered employment; for maximum pension: yearly average of 48 weeks paid or credited contributions.

Orphan's contributory allowance: Both parents deceased (or one parent died and the other is either unknown or refusing support) plus 26 weeks of contributions paid by either parent or stepparent.

Death grant: Payable on death of an insured person, of the spouse or surviving spouse of an insured, or of child (under age 18) of insured. The deceased, surviving spouse, or parent had 26 weeks of paid contributions since starting work or since October 1979 (whichever is later), with 48 contribution weeks paid or credited in last year; or with an annual average of 48 weeks since starting work (grant reduced if average is 26-47 weeks).

Widow's/Widower's non-contributory pension (means-tested): Resident with limited means, not cohabiting.
 Orphan's non-contributory pension (means-tested): Resident with limited means, plus conditions same as orphan's contributory allowance above.

Old-Age Benefits

Old-age pension: Old-age contributory pension: Maximum, I£83.00 a week. Reduced pension, if annual average number of contributions is less than 48 weeks.

Dependents' supplements: I£52.50 a week for adult dependent (I£56.90 if aged 66 or older), plus I£15.20 a week for each dependent child (or half-rate at I£7.60 if no eligible adult dependent).

Retirement pension: same as under old-age contributory pension.

Old-age non-contributory pension (means-tested): Up to I£72.50 a week depending on means test, plus up to I£41.20 for adult dependent and I£13.20 for each child dependent (or half rate at I£6.60 if no eligible adult dependent).

Pre-retirement allowance (means-tested): Up to I£70.50 a week depending on means test, plus up to I£41.20 for adult dependent and I£13.20 for each child dependent (or half rate at I£6.60 if no eligible adult dependent).

Special allowances for single pensioner aged 66 or older and living alone at I£6.00 a week, and for pensioner aged 80 and older at I£5.00 a week.

Carer's allowance (means-tested): Up to I£73.50 per week (or I£110.30 if caring for two persons).

Permanent Disability Benefits

Disability pension (formerly Invalidity pension): I£72.20 a week (I£83.00 a week, if aged 65 or older).

Dependents' supplements: I£46.50 a week for adult dependent, plus I£15.20 a week for each dependent child under age 18 (or half rate at I£7.60 if no eligible adult dependent).

Blind person's pension (means-tested): Up to I£70.50 per week (I£72.50, aged 66 or older), plus I£41.20 per week for dependent adult.

Special allowances for single pensioner aged 66 or older living alone payable at I£6.00 a week, and for pensioner aged 80 and older payable at I£5.00 per week.

Disability allowance (means-tested): Up to I£70.50 per week, plus I£41.20 per week for dependent adult, and I£13.20 for each dependent child (or half rate at I£7.60 if no eligible adult dependent).

Carer's allowance (means-tested): I£73.50 per week.

Survivor Benefits

Survivor pension: Widow's/Widower's (formerly Survivor's) contributory pension—Up to I£74.10 a week (I£76.10 if aged 66 or older). Reduced pension if worker's average annual number of contributions is less than 48 but 24 or more weeks.

Dependents' supplements: I£17.00 for each child dependent.

Orphan's contributory allowance: I£48.60 a week per orphan.

Death grant: Lump sum of up to I£100 for adult, or up to I£60 for child (I£20, if under age 5).

Widow's/Widower's non-contributory pension (means-tested): Same as Blind person's pension above.

Dependents' supplements: I£15.20 per week for each

child dependent.

Orphan's non-contributory pension (means-tested): Up to I£48.60 a week depending on means test.

Special allowances for single pensioner aged 66 and older payable at I£6.00 a week, and for pensioner aged 80 and older payable at I£5.00 per week.

Administrative Organization

Department of Social, Community and Family Affairs, administration of program. Revenue Commissioners collect contributions for majority of insured.

Sickness and Maternity

First law: 1911.

Current law: 1993 (consolidates all previous laws and expands maternity program).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employees under age 66.

Exclusions: Certain part-time employees, self-employed, public employees hired before April 6, 1995, and domestic workers.

Medical services: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: Cash sickness and maternity benefits: see pension contributions above. Medical care: whole cost for low-income residents; partial costs for remainder of population.

Qualifying Conditions

Cash sickness benefits (formerly Disability benefit): Under age 66, and 39 weeks of paid contributions with 39 weeks paid or credited in last year (including 13 paid contribution weeks, unless recipient of long-term unemployment assistance or pre-retirement allowance immediately before claiming benefits). 260 contribution weeks required for benefit payment continued over 1 year.

Cash maternity benefits (Maternity benefit): In covered employment at least 10 weeks before expected date of childbirth, also 39 weeks of paid contributions in the 12-month period immediately before maternity leave, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year (self-employed, 52 weeks paid contributions in either of the last two fiscal years).

Health and safety benefit: available to pregnant workers, workers who have recently given birth and are breast feeding, or who are unable to continue working due to an unavoidable risk to their health and safety arising at the work place, and who satisfy the relevant social insurance contributions. Night workers are also entitled to this payment for the duration of pregnancy and for a period following childbirth where no alternative (daytime) work is available.

Medical benefits: Full eligibility for medical card holders (i.e. residents with low incomes) limited eligibility for those with moderate and high incomes.

Sickness and Maternity Benefits

Sickness benefit (formerly Disability benefit): Up to I£70.50 a week, depending on weekly income. Payable after a 3-day waiting period up to 52 weeks, or longer if contribution weeks total 260 or more. Reduced benefit if less than 48 weeks paid or credited contributions in last year.

Dependent supplements: Up to I£41.20 for adult dependent; I£13.20 for each child dependent (half-rate, I£6.60, if no eligible adult dependent). Benefits offset by half, and with no supplement for dependent child, if also receiving One-Parent Family Payment (formerly loneparent's allowance) and other specified benefits.

Maternity benefit: Employed women, 70% of weekly earnings; maximum benefit, I£162.80 per week (minimum, I£82.30). Payable for 14 weeks, including at least 4 weeks (up to 10 weeks) before expected date of childbirth.

Health and safety benefit: Up to I£70.50 a week, depending on the level of earnings, payable (for first 21 days by employer, and from Department of Social, Community and Family Affairs, thereafter) until entitlement for maternity benefit, or 14 weeks following childbirth if mother involved in night work, and 26 weeks following childbirth, if breast feeding. An adult dependent allowance of I£41.20 payable per week; I£13.20 for each child dependent (half-rate, I£6.60, if no eligible adult dependent).

Workers' Medical Benefits

Medical benefits: Full range of services provided free in public clinics and hospital wards to medical card holders (means-tested), or with partial cost sharing for remainder of population. Services include outpatient and inpatient care; specialist and laboratory services; maternity and infant care; and optical, dental and hearing treatment. Free (medical card holders) or partial cost sharing (non-medical card holders) of prescribed drugs. Non-medical card holders—out-patient services: free-of-charge, I£20.00 fee applicable only to first visit for accident and emergency not referred by general practitioner; inpatient care: I£25 per day (maximum, I£250 in 12 months).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Cash benefits: Department of Social, Community and Family Affairs.

Medical services: Department of Health, administration of services through 8 regional health boards. Regional health boards provide services in own institutions, clinics, and dispensaries, or elsewhere by arrangement.

Optical, dental and hearing treatment services provided with cost sharing by private practitioners on behalf of Department of Social, Community and Family Affairs.

Work Injury

First law: 1897.

Current law: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Social insurance system.

Coverage

Employed persons. Exclusions: self-employed, domestic workers, members of security forces and defence forces.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: Any deficit for private sector employees; whole cost for public employees.

Qualifying Conditions

Work-injury benefits: In covered employment, no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (Injury benefit): I£70.50 a week, payable after a 3-day waiting period up to 26 weeks starting from onset of accident or disease. Disability benefit for general cash sickness benefit (see above) payable thereafter.

Dependents' supplements: I£41.20 a week for adult dependent; I£13.20 a week for each dependent child (half-rate, I£6.60, if no eligible adult dependent).

Permanent Disability Benefits

Permanent disability pension (Disablement benefit): Over 90% disabled, I£94.20 a week. Pension prorated if disability is 20%-90%. Up to 19% disabled, lump sum payable up to I£6,590 (19% disabled); reduced amount paid depending on degree of assessed disability.

Unemployability supplement: I£70.50 a week paid if not eligible for sickness benefit (formerly disability pension, see general cash sickness benefits above) and permanently incapable of work.

Dependent supplements: I£41.20 a week for adult dependant; I£13.20 a week for each dependent child (half-rate, I£6.60, if no eligible adult dependent).

Constant-attendance supplement: Up to I£39.60 a week for 100% disability (up to I£77.60 a week in exceptionally severe cases).

Workers' Medical Benefits

Medical benefits: Same as under general medical care benefits, plus all necessary medical care and transportation not covered under general medical benefits above.

Survivor Benefits

Survivor pension: I£92.40 a week paid to widow or to dependent disabled widower, and I£17.00 for each dependent child.

Special allowances for survivor living-alone (aged 66 or older), I£6.00 a week; or aged 80 or older, I£5.00 a week.

Orphans pension: I£50.90 a week for each child.

Dependent parents: If insured person was single, I£92.40 a week to first parent; I£43.20 a week to other parent. If insured person was married, I£43.20 a week to each parent.

Funeral grant: I£330 lump sum.

Administrative Organization

Cash benefits: Department of Social, Community and Family Affairs.

Medical services: Department of Health, administration through 8 regional health boards.

Unemployment

First law: 1911.

Current laws: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Dual social insurance and assistance (means-tested) system.

Coverage

Employees under age 66. Exclusions: Certain part-time employees, self-employed, public employees hired before April 6, 1995, and domestic workers.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above. Additional 0.25% of covered payroll for apprenticeship training if employer in construction, printing and paper, motor and engineering (mechanical and electrical but not electronic) sectors. Earnings ceiling for contribution purposes: I£29,000.

Government: See pension contributions above. Also, entire cost of means-tested assistance.

Qualifying Conditions

Unemployment benefit: Aged 16-65, and 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year.

Unemployment assistance (means-tested): Resident with limited means, aged 18-65, unemployed for at least 390 days, and not eligible for unemployment benefit.

For both above, applicant must be capable of and available for work, and registered at employment exchange. Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (disqualification for up to 9 weeks for any offence), or due to a trade union dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Unemployment benefit: I£70.50 a week payable up to 15 months (156 days if under age 18, or 156 weeks if aged 65 or older).

Dependents' supplements: I£41.20 a week for adult dependent; I£13.20 a week for dependent children (half-rate at I£6.60 if no eligible adult dependent).

Unemployment assistance (means-tested): Up to I£68.40 a week (I£70.50 per week after 15 months).

Dependents' supplements: Same as under unemployment benefit above.

Administrative Organization

Department of Social, Community and Family Affairs, administration of program through its local offices.

Current law: 1993 (consolidates all previous laws relating to social welfare).

Type of program: Dual universal and social assistance system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child benefit—child under age 16 (19 if student or disabled).

One-Parent Family Payment (formerly Lone parent's allowance), means and earnings-tested: Single parent of at least 1 dependent child with limited means, not receiving child support, not cohabiting, and earning I£12,000 or less per year.

Adoptive benefit: 39 weeks of paid contributions in the 12-month period immediately before placement date of adoptive child, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year (self-employed, 52 weeks paid contribution in either of the last two fiscal years).

Family Income Supplement (income-tested): Parents of at least 1 child under age 18 (or 21, if student), in full time employment (at least 19 hours a week), and with an average weekly joint income below I£212 for 1 child (income threshold: increment of I£20 for each of the 2nd through 4th child, increment of I£15 for the 5th child, and increment of I£17 for each of the 6th, 7th, and 8th child). Payable for 52 weeks while in employment. Not affected by changes in family income or short periods of illness.

Family Allowance Benefits

Family allowances: Child benefit—I£31.50 a month for 1st and 2nd child; I£42.00 a month for 3rd and each additional child. Benefit doubled for each of triplets or more children.

Multiple birth grant (as of September 1998): I£500 per child on birth of twins and triplets or more.

One-Parent Family Payment (formerly Lone parent's allowance) (means and earnings-tested): I£70.50 per week (I£72.50 aged 66 or older). Dependents' supplement: I£15.20 for each child dependent. Special allowances for single pensioner aged 66 and older at I£6.0 a week, and for pensioner aged 80 and older at I£5.00 a week.

Adoptive benefit: 70% of weekly earnings payable for 10 weeks; maximum benefit, I£162.80 per week (minimum, I£82.30).

Family income supplement (income-tested): 60% of difference between family income and applicable income threshold, depending on number of children; minimum, I£5.00 per week. Payable for 52 weeks while parent(s) in employment.

Administrative Organization

Department of Social, Community and Family Affairs, administration of allowances. Payments made at post offices on behalf of the Department.

Family Allowances

First law: 1944 (Child Benefit), 1984 (Family Income Support), and 1990 (Lone Parent's Allowance).

Old Age, Disability, Death

First and current laws: 1953 (old age and survivor pensions), 1970 (disability), 1980 (long-term care), and 1982 (income support).

Type of program: Dual social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 4.21 new shekels (NS).

Coverage

Social insurance: All residents (including housewives) aged 18 and over, except persons who immigrated after age 60.

Social assistance (income support programs, means-tested): Residents aged 20 or older.

Source of Funds

Insured person: Social insurance—Employee, 1.46% of earnings below one-half of national average wage for old-age and survivors, 0.71% for disability and 0.05% for long-term care. 2.7% of earnings above one-half of average wage for old-age and survivors; 1.3% for disability; 0.1% for long-term care.

Self-employed, 2.63% of earnings below one-half of average wage for old-age and survivor pensions; 0.95% for disability; 0.10% for long-term care. Rates on earnings above one-half of average wage; 4.55%, 1.68% and 0.16%, respectively.

Social assistance (income support programs): No contribution.

Employer: Social insurance—1.85% of payroll for old-age and survivor pensions; 0.38% for disability; 0.06% for long-term care.

Social assistance (income support programs): No contribution.

Government: Social insurance—0.87% on earnings above one-half of average wage for old-age and survivors, 0.27% for disability, and 0.04% for long-term care. Reduced contributions on earnings below one-half of average wage, both for employees and self-employed.

Long-term care: Government subsidizes cost of benefits to new immigrants. Additional government subsidies equal to 15% of employee and employer contributions paid for old age and survivors.

Social assistance (income support programs)—Entire cost.

Government also pays entire cost of pension to uninsured (new immigrants), as well as 50% of cost of pension to those disabled before enactment of 1970 law. Maximum earnings for contribution purposes: 4 times the average wage as of January 1 each year for all insured persons; minimum, 25% of average wage.

Average wage as defined in National Insurance Law for purposes of calculation of benefits and collection of insurance contribution, NS5,981 in 1999.

Qualifying Conditions

Old-age pension: Social insurance—Age 65 for men or 60 for women (65 for housewives). 5 years of insurance in last 10, or total of 12 years' insurance. (No qualifying period for insured women widowed, divorced, deserted, married to uninsured husband, or unmarried and aged 55 or over at time of immigration.) Pension reduced if income from work exceeds 57%-76% of average wage (according to number of dependents), until age 70 (65 for women).

Social assistance—Income support benefit (income-tested): 24 months continuous residence, subject to a means test (12 months for new immigrants); incapable of providing self with earned income and not eligible for payments from any other source.

Income supplement (income-tested): Partial benefit payable to individuals whose combined earned and benefit income falls short of minimum income level for subsistence.

Disability pension: Israeli resident aged 18-65 (18-60 for women). No qualifying period. Medical disability of at least 40% and functional loss of at least 50% (disabled housewife, medical disability of at least 50%).

Attendance allowance: Dependent on the help of others, at least 60% disabled if receiving disability pension; at least 75% disabled and means-tested for those not receiving disability pension.

Long-term care benefit (means-tested): Age 65 (men) or 60 (women), not institutionalized, dependent upon help of others for performance of everyday functions or in need of supervision.

Benefit for disabled child: Residing in Israel; not institutionalized or with foster family; not receiving mobility allowance, unless parent has two disabled children and under circumstances defined in regulations.

Survivor pension: Deceased had 12 months of insurance prior to death, or 24 months in last 5 years, 60 months in last 10 years or met qualifying period for old-age pension.

Income supplement (income-tested): Same as under old-age pension.

Old-Age Benefits

Old-age pension: 16% of average wage as defined in National Insurance Law (see Source of Funds), 24% for couple.

Dependents' supplements: 5% of average wage for each of first 2 children.

Old-age pension with income supplement (income-tested): 25% of average wage, 37.5% for couple, 47.5% for couple with one child, 57.5% for couple with 2 or more children. The resulting amounts are increased by a further 7%.

Increments: Pension is increased by 2% per year of coverage beyond 10 years, and 5% of pension for each year retirement postponed.

Maximum increments, 50% and 25%, respectively.

Income support benefit (income-tested): 20%-25% of average wage, 30%-37.5% for couple. (Varies with age and duration of benefit).

Adjustment: Automatic adjustment of benefits for changes in average wage.

Permanent Disability Benefits

Disability pension: Total disability: at least 75% disabled, pension equals 25% of average wage (full single disability pension) plus 7% of this amount, without income test. Partial disability, proportionally reduced.

Dependents' supplements (income-tested): Up to 12.5% of average wage for spouse, and 10% each for first 2 children. This supplement is increased by 7%.

Attendance allowance: 50%, 100%, or 150% of full single disability pension (30%, 60%, or 90% if housewife) according to severity of dependence.

Benefit for disabled child: 30%-120% of full single disability pension.

Long-term care benefit: 25% of average wage if largely dependent on help, 37.5% if completely dependent.

Benefits payable directly to organization providing long-term care services, and not to the entitled person (who receives the benefit at 80 percent of the rate indicated above, only if services are not available and beneficiary cared for by a family member).

Automatic adjustment of benefits: Same as old-age pension.

Survivor Benefits

Survivor pension: Surviving spouse, 16% of average wage if age 50 or over, or caring for child. 2% increment for insurance years of deceased beyond 10.

Reduced pension for widow/widower aged 40-49 with no children: 12% of average wage. Lump sum of 3 years' full pension if under age 40 and with no children.

On receipt of old-age pension, survivor pension reduced by one-half. Adjustment: Automatic adjustment of benefit: same as for old-age pension.

Orphans: 7.5% of average wage for each child. Full orphans, 10% each.

Survivor pension with income supplement (income-tested): Widow/widower with no children, 25% of average wage; Widow/widower with 1 child, 42.5% of average wage (less NS169 in 1999); with 2 or more children, 52.5% (less NS169 in 1999).

Resulting amounts are increased by a further 7%.

Orphans and abandoned children: 1 child, 25% of average wage (less NS169 in 1999); 2 children, 37.5% of average wage (less NS338 in 1999).

Death grant (lump sum): 100% of average wage, 150% if receiving income support.

Funeral grant: Cost of burial up to a fixed amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program, contributions, and benefits through its branch offices.

Sickness and Maternity

First and current law: 1953; 1976 (sickness); 1995 (medical care).

Type of program: Social insurance system.

Coverage

Sickness benefits: All employees. **Medical care:** all residents.

Maternity benefits: Employed and self-employed, aged 18 or over. Also payable to parents who adopt a child under age 10.

Maternity grant: Insured woman or wife of insured; non-residents including employed and self-employed women and wives of employed and self-employed men. The non-resident woman or husband must have been working in Israel at least 6 months immediately preceding childbirth, birth must occur in Israel.

Source of Funds

Insured person: Employee, 4.8% of earnings for medical care, 0.6% for maternity (3.1% and 0.33% of earnings below one-half of national average wage). Self-employed, 4.8% of earnings for medical care; 0.75 for maternity (3.1% and 0.48% of earnings below one-half of average wage).

Employer: 0.15% of payroll for maternity.

Government: 0.10% of earnings for maternity (reduced contribution for earnings below one-half of average wage).

Maximum earnings for contribution and benefit purposes: 4 times average wage.

Qualifying Conditions

Cash maternity benefits: 10 months of insurance in last 14 months, or 15 months in last 22 months; (for women only: if only 6 months of insurance in last 14 months, benefit payable for 6 weeks only). Multiple-birth allowance: 3 or more children, of whom at least 3 survive past 30 days.

Maternity and hospitalization grant: Birth for which hospitalization necessary. Special allowance and special benefit: the death of the mother, who was insured for maternity grant, while giving birth or within a year of giving birth.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings for 90 days (up to 100% without limit if stipulated in labor agreement).

Maternity benefit: 100% of earnings (minus taxes and insurance). Payable for 12 weeks.

Adjustment: Benefits adjusted for cost-of-living increments paid to employees.

Maternity grant: NS1,196 for layette (higher for multiple births). Hospitalization grant payment of hospitalization expenses to the hospital a sum set in the regulations and updated from time to time. Multiple birth allowance: For 3 children, 50% of average wage; 4 children, 75%; 5 or more children, 100%. Fixed payment for cost of transportation to hospital in certain cases.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and hospitals owned and operated by, or under contract to, the sickness fund. Includes general and specialist care, medicines, laboratory services, hospitalization, and rehabilitation. Patient pays partial cost of drugs and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Special allowance and special benefit: If insured woman dies within one year of childbirth, spouse receives 30% of average wage for 24 months for each child of the last childbirth (12 months, if also receiving survivor or dependent's benefit for child). If spouse stops working to care for child, he receives 75% of earnings, subject to a maximum, for up to 12 weeks.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of maternity program. Sickness insurance and medical care administered by 4 sickness funds under Ministry of Health.

Work Injury

First and current laws: 1953 (employees), 1956 (self-employed).

Type of program: Social insurance system.

Coverage

Employees, self-employed persons, members of cooperatives and migrant workers (including residents of territories and the autonomy) working in Israel.

Source of Funds

Insured person: Employee, none. Self-employed, 0.53% of earnings (0.33% of earnings below one-half of average wage).

Employer: 0.53% of payroll.

Government: 0.17% of payroll and earnings (reduced rate for earnings below one-half of average wage).

Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Injury allowance: work incapacity and absence from work due to work injury.

Temporary disability grant: Payable to person with degree of disability estimated at 5% to 20% (not inclusive).

Temporary Disability Benefits

Temporary disability benefit (Injury Allowance): 75% of earnings. Payable after 2-day waiting period (no waiting period, if work incapacity lasts at least 12 days) for up to 182 days.

Adjustment: Adjusted after 91st day according to changes in average wage and employee cost-of-living adjustments.

Permanent Disability Benefits

Permanent disability pension: 75% of earnings, if totally disabled.

Partial disability: Percent of full pension proportionate to degree of disability, if 20% to 99% disabled; grant equivalent to 70 monthly pensions, if 5% to 20% (not inclusive) disabled.

Adjustment: Adjusted for changes in average wage and employee cost-of-living adjustments.

Workers' Medical Benefits

Medical benefits: Cost of medical attendance, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: Payable to widow or dependent disabled widower; equal to 60% of total disability pension of insured if age 50, disabled, or caring for child; 40% of pension if age 40-49; otherwise, lump sum of 3 years' pension.

Orphans: 20% of pension of insured for 1st orphan, 10% each for 2nd and 3rd. Full orphans: 60% of pension for 1st, 20% for 2nd, and 10% each for 3rd and 4th.

Death grant (lump sum): 100% of average wage, 150% if receiving income support benefit.

Other dependent relatives (if no spouse or orphan): 50% of pension of insured for 1 dependent, up to 100% for 4 or more.

Funeral grant: Cost of burial up to fixed amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

Unemployment

First and current law: 1970.

Type of program: Social insurance system.

Coverage

Employees aged 18 and over, and under pensionable age; age 15-18 if partially supporting parents, or without parents and undergoing vocational training.

Source of Funds

Insured person: Employee, 0.15% of earnings (0.08% of earnings below one-half of average wage).

Employer: 0.04% of payroll.

Government: 0.11% of payroll (0.07% of earnings below one-half of average wage).

Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Unemployment benefit: Regular employee: 180 days of contributions out of 360 days, or 270 days out of 540; daily employee, 150 days of contributions out of 360 days, or 225 days out of 540; minors, 100 days contributions out of 360 days. Registered at the labor exchange and capable of work. Unemployment not due to voluntary leaving or refusal of suitable offer.

Unemployment Benefits

Unemployment benefit: 40%-80% of average daily wage during last 75 work days of qualifying period. Maximum daily benefit: NS427.61.

Payable after 5-day waiting period. Maximum: 138 days per year (175 days for unemployed person over age 45 or with 3 dependents). Adjustment: Benefits adjusted according to changes in average wage and employee cost-of-living adjustments.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

Family Allowances

First law: 1959.

Current law: 1975.

Type of program: Universal system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: Employee, none. Self-employed, 1.88% of earnings (1.18% of earnings below one-half of average wage).

Employer: 1.88% of payroll.

Government: 0.60% of payroll (reduced rates on earnings below one-half of average wage—0.04% for employee, 0.06% for self-employed) plus amount equal to 160% of all receipts from insurance contributions. Maximum earnings for contribution and benefit purposes: See old-age pension, above.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: NS169 a month for each of first 2 children, NS338 for 3rd, NS683 for 4th, NS574 for 5th child, NS633 for 6th, and NS591 for 7th and each subsequent child in January 1999.

Adjustment: Adjustment in January of every year and whenever a cost-of-living increment is paid.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

Old Age, Disability, Death

First law: 1919.

Current laws: 1952, 1965, 1968, 1974, 1975, 1978, 1980, 1981, 1984, 1992 and 1995.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,671 lire.

One euro equals 1,936.27 lire.

Coverage

Employed persons (including domestic employees). Special systems for industrial managers, liberal professions, railway employees, public utilities, air transport workers, journalists, civil servants, self-employed artisans, merchants, and self-employed farmers.

Source of Funds

Insured person: 8.89% of earnings for earnings up to 65,280,000 lire per year; 9.9% for earnings exceeding that amount.

Employer: 23.81% of payroll.

In addition, employers in certain industries pay a special contribution. Employers in certain economically distressed areas are relieved of part of contribution.

Government: Full cost of means-tested allowance and any overall deficit.

Minimum earnings for contribution purposes: 67,474 lire a day for workers in industry, or, if higher, minimum wage. Minimum wage is established by sector and by category through collective bargaining. No maximum earnings for contribution or benefit purposes except for newly insured as of January 1, 1999: 141,991,000 lire.

Qualifying Conditions

Old-age pension: Divided into 3 categories:

- 1 New entrants to the labor force as of 1996. Age 57 and 5 years of contribution. Retirement necessary. No seniority pension.
- 2 Insured persons with less than 18 years of coverage under the old law. As of January 1, 1999, age 64 (men) or 59 (women) and 19 years of coverage. As of January 1, 2000, age 65 (men) or 60 (women) and 19 years of contributions. As of January 1, 2001, age 65 (men) and 60 (women) with 20 years in 2001. Seniority pension: As of January 1, 1999, age 55 and 35 years of contributions; in 2002, 40 years of contributions, or age 57 and 35 years of contributions.
- 3 Insured persons with more than 18 years of coverage under the old law. Same as category two except that 15 years of contributions must have been prior to 1992. Seniority pension: As from January 1, 1999, age 55 and 35 years of contributions gradually rising to 40 years in 2008.

Child-care credit: 170 days of contributions credited to mother caring for child under age 6. Up to 25 days of contributions if caring for a child over age 6, up to a maximum of 4 months per year.

Disability pension: Total (more than two-thirds) and permanent inability to perform any work. 5 years of contribution, including at least 3 years in 5 years preceding application.

Disability pensions are subject to an income test (3 times

minimum pension).

Disability allowance: Loss of 2/3 working capacity. Contribution requirements same as for disability pension.

Survivor pension: Income-tested. Deceased was pensioner at death, or met disability pension requirements at death.

Old-Age Benefits

Old-age pension:

- 1 For category 1: pension based on amount of accumulated contributions times coefficient that varies according to age, ranging from 4.72 at age 57 to 6.136 at age 65.
- 2 For category 2: Service prior to December 1995 based on progressive percentage (0.9 to 2) of salary times years of contributions. Service after December 1995 is the same as category 1.
- 3 For category 3: Based on progressive percentage (0.9 to 2) of salary times years of contributions.

Minimum pension: 709,550 lire a month.

Schedule of payments: Monthly with a 13th payment in December.

Means-tested old-age benefit (social pension): Up to 615,800 lire a month payable at age 65, if resident citizen (13 payments a year).

Adjustment: Annual adjustment of pensions based on average increase in gross domestic product within the last 5 years.

Permanent Disability Benefits

Disability pension: Same as old-age pension plus increment based on number of years until normal pension age. Benefit reduced 25% if beneficiary earns equivalent of 4-5 times the minimum annual social security pension; reduced 50% for earnings that exceed 5 times.

Minimum pension: 709,550 lire a month.

Constant-attendance supplement: Up to 700,000 lire a month (adjusted biennially).

Disability allowance: Same as old-age pension. Payable for 3-year period. After 2 redeterminations of disability, the benefit becomes permanent.

Schedule of payments: Monthly, with a 13th payment in December.

Adjustment: Annual adjustment of pensions based on average increase in gross domestic product within the last 5 years.

Survivor Benefits

Survivor pension: 75% of pension paid or accrued to insured for those with earnings of 3-4 times the annual minimum social security pension. 60% for those earnings between 4-5 times annual minimum social security pension; 50% for those earnings above 5 times annual minimum social security pension. Benefit equal to 70% if young, dependent child, student or disabled.

Maximum survivor pensions: 100% of pension of insured.

Lump sum death benefit: 43,200 lire to 129,600 lire if survivor ineligible for pension.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.

National Social Insurance Institute, administration of program through its branch offices; managed by tripartite governing body.

Separate institutes or funds administer special systems.

Sickness and Maternity

First laws: 1912 (maternity), 1927 (tuberculosis), and 1943 (sickness).

Current laws: 1950 and 1971 (maternity), 1962 (sickness), 1970 (tuberculosis), 1974, 1978 (National Health Service), 1980 and 1987 (maternity for self-employed women).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash sickness and maternity benefits: Employed persons.

Medical benefits: All residents.

Source of Funds

Insured person: None.

Employer: Sickness—None. Tuberculosis—0.21% of payroll.

Government: Various subsidies, plus portion of contributions due from employers.

Qualifying Conditions

Cash sickness and maternity benefits: Currently covered.

Tuberculosis benefits: 1 year of contributions.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings for 1st 20 days; 66-2/3% thereafter. Payable after 3-day waiting period for up to 180 days (longer in special cases).

Tuberculosis benefit: Payable while receiving institutional care, if treated for 60 days or more, and up to 2 years after treatment at the rate of 50% of earnings beginning with the 21st day to the 180th day and at the rate 66.66 thereafter.

Maternity benefit: 80% of earnings, payable for up to 2 months before and 3 months after confinement. Additional 6 months' leave for either parent at 30% of earnings.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and druggists under contract with and paid directly by National Health Service, and by hospitals, which are mostly public.

Includes general and specialist care, hospitalization, prescribed medicines, dental care, attendance of midwife or doctor at confinement, specified appliances, and spa treatment.

Tuberculosis care includes curative and convalescent care in sanatorium, post-sanatorium care, and rehabilitation.

Patient's copayment for certain prescribed medicines and hospital tests, waived for low income and the disabled. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor and Social Welfare and Ministry of Health, general supervision.

National Social Insurance Institute, administration of cash sickness and maternity benefits.

National Health Service administered by 20 regional health authorities and locally by area health authorities.

Work Injury

First law: 1898.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Manual workers, nonmanual employees in dangerous work, and self-employed in agriculture. Special system for seamen.

Source of Funds

Insured person: None.

Employer: 0.5% to 16% of payroll, according to risk.

Average basic rate for industrial workers: 3.0%.

Government: None.

Minimum earnings for benefit purposes: 19,401,000 lire; maximum, 36,031,000 lire per year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings for first 90 days of disability; 75% thereafter. Payable after 3-day waiting period (during which employer must pay benefit).

Permanent Disability Benefits

Permanent disability pension: 100% of earnings if totally disabled.

Constant-attendance supplement: 639,000 lire a month.

Dependents' supplements: 5% of pension for wife and each child under age 18 (26 if student, no limit if disabled).

Partial disability: If 11%-79% disabled, pension proportionate to degree of incapacity. If 80%-100% disabled, full pension.

Adjustment: Automatic adjustment of pensions annually if at least 10% change in average daily wage in industry.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of earnings of insured, payable to surviving spouse. Orphans: 20% of earnings for each orphan under age 18 or disabled, or 40% if full orphan. Parent (in absence of above): 20% of earnings for each parent.

Maximum survivor pensions: 100% of earnings of insured.

Survivor grant: Lump sum up to 2,560,000 lire, to survivors or individual who paid the funeral expenses.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

National Accident Insurance Institute, administration of program through provincial offices; managed by tripartite governing body. National Health Service, general administration of medical benefits. Separate funds administer special systems.

Unemployment

First law: 1919.
Current laws: 1939, 1968, 1970, 1975, 1988 and 1991.
Type of program: Compulsory insurance system.

Coverage

Employees in private employment. Workers in construction also covered for special supplementary benefit.

Source of Funds

Insured person: None.

Employer: 1.61% (industrial managers) or 1.91% (industry and commerce) of payroll. Industrial employers also pay 0.3% (0.8% in construction) of payroll for special unemployment and 2.2% of payroll (1.9% for firms with less than 50 workers) for wage supplement fund.

Government: Administrative costs plus subsidies for agricultural workers, youth employment, and wage supplement fund.

Minimum earnings for contribution purposes: 67,474 lire a day for workers in industry. No maximum.

Qualifying Conditions

Unemployment benefit: 2 years of coverage with 52 weeks of contribution in last 2 years. Construction workers: 43 weeks of contributions during 2 years of employment in sector.

Mobility insurance: Industrial workers with at least 1 year of insurance and 6 months of employment.

Registered at employment office, capable of and available for work. Unemployment not due to voluntary leaving, dismissal for misconduct, or refusal of suitable offer or prescribed training (disqualification for 30 days).

Wage supplement: Partially unemployed under circumstances specified by law.

Unemployment Benefits

Unemployment benefit: 30% of wage, payable after 7-day waiting period. Maximum duration: 180 days.

Special benefit in construction: 80% of salary for 1 to 4 years depending on worker's age and location of employing firm.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.

National Social Insurance Institute, administration of program through its branch offices. Also administers wage supplement fund. Placement offices receive, investigate, and pay claims (except for mobility insurance which is paid through the National Social Insurance Institute).

Family Allowances

First law: 1937.
Current laws: 1961, 1965, 1970, 1974, 1980, 1983 and 1988 (Reform of Family Benefits Scheme).
Type of program: Employment-related system.

Coverage

Employees and social insurance, welfare and unemployment beneficiaries with 1 or more children or other dependents. Special systems for self-employed and pensioners of special systems.

Source of Funds

Insured person: None.

Employer: 2.48% of payroll.

Government: Various subsidies.

Minimum earnings for contribution purposes: 67,474 lire a day or, if higher, minimum wage.

Qualifying Conditions

Family allowances: Spouse dependent on insured; children must be under age 18 (no limit if disabled); brothers and sisters, nieces and nephews must be orphans or dependents under age 18, (no limit if disabled) and not eligible for survivor pension.

Separate provisions for self-employed and formerly self-employed pensioners.

Family Allowance Benefits

Family allowances: The amount varies in relation to the size and income of the family from 20,000 to 1,869,000 lire for up to 7 children.

Supplements for larger families: 10% and 104,000 for each additional child. Income ceilings increased for single-parent families and for families with at least one totally disabled member.

Separate provisions for self-employed agricultural workers, self-employed and formerly self-employed pensioners.

Adjustment: Annual adjustment of pensions based on average increase in gross domestic product within the last 5 years.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.

National Social Insurance Institute, administration of program through Central Family Allowances Fund.

Individual employers pay allowances directly to own employees (except in agriculture) and settle surplus or deficit of contributions due with local branch of Institute.

Old Age, Disability, Death

First law: 1958 (for sugar workers only; now absorbed into general program).

Current law: 1997.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 38.05 Jamaican dollars (J\$).

Coverage

Employed and self-employed persons, and voluntarily covered over age 18 and under retirement age.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: 2.5% of earnings up to J\$4,810 per week, or J\$250,000 per year. Domestic workers and military J\$10 per week. Voluntarily covered J\$20 per week.

Self-employed, J\$20 per week plus 5% of earnings up to a maximum earnings of J\$250,000 per year.

Employer: 2.5% of wages up to J\$250,000 per year.

Government: Contributes as employer.

Above contributions also finance maternity and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 1,248 weeks of paid contributions, and annual average of 39 weeks paid or credited. Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant on 52 weeks or 1 year's contribution.

Substantial retirement necessary until age 70 (men) or 65 (women). Payable abroad, but subject to limitations except where reciprocal agreement exists.

Disability pension: Permanent incapacity for work. Minimum 156 to maximum 1,248 weeks of paid contributions and annual average between 13 and 38 weeks. Lump-sum grant if 52 weeks paid or 1 year's contributions.

Survivor pension: 1,248 weeks of paid contributions, and annual average of 39 weeks paid or credited (13 if full orphan), or if spouse was recipient of old-age or disability pension before his or her death.

Old-Age Benefits

Old-age pension: Basic component, J\$400 per week

(Reduced pension: J\$300 if annual average contribution between 26 and 38 weeks, J\$200 if 13-25 weeks).

Earnings-related component, 6 cents per week for every J\$13 of employer-employee contributions paid during lifetime.

Spouse's supplement: J\$135 per week for dependent wife aged 55 or disabled husband aged 60.

Old-age grant: Lump-sum payment consists of J\$2,700 with 52 weeks contributions paid.

Permanent Disability Benefits

Disability pension: Basic component, J\$600-J\$960 per week for 100% disability.

Survivor Benefits

Survivor pension: Basic component, J\$400 per week

(Reduced pension: J\$300, if annual average contribution between 26 and 38 weeks; J\$200, if 13-25 weeks.)

Earnings-related component, 6 cents a week for every J\$13 of employer-employee contributions paid during lifetime.

Payable to widow aged 55, or any age if disabled or caring for children under age 18. Also payable to needy disabled widower aged 60, or (for 52 weeks) widow not otherwise eligible. Widow may receive duplicate benefits, if eligible, based on own earnings.

Orphans: J\$700 per week for full orphans under age 18.

Funeral grant: Lump sum of J\$12,000.

Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash maternity benefits only.

Labor law requires employers to grant 12 weeks maternity leave with 66-2/3% of earnings. Social security reimburses 25% of cost to exporters with labor force 75% female. Medical care free or at nominal cost in public dispensaries and hospitals.

Coverage

Resident workers aged 18 and over.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash maternity benefits: 26 weeks' paid contributions in 52 weeks preceding confinement.

Sickness and Maternity Benefits

Maternity benefit: Minimum weekly wage for 8 weeks.

Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

Work Injury

First law: 1937 (voluntary insurance with private carrier).

Current law: 1965 (implemented October 1, 1970).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 to 70 (men) and 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of Armed Forces.

Source of Funds

Insured person: None.

Employer: See pension contribution above.

Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Payable after 3-day incapacity for up to 52 weeks. 75% of the national minimum wage of J\$800 per week. Maximum benefit: J\$960 per week.

Permanent Disability Benefits

Permanent disability pension: If 95%-100% disabled, 75% of average insurable wage up to J\$290 per week. 100% disability is equivalent to the maximum employment injury benefit payable. Partial disability: Percent of full pension proportionate to loss of earning capacity if 10% to 94% disabled. Minimum and maximum benefits: J\$600 and J\$960 per week.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and rehabilitative treatment, including appliances, hospitalization, and drugs.

Survivor Benefits

Survivor pension: Maximum employment injury benefit rate payable for first 52 weeks. Thereafter, where contribution conditions are satisfied, a widow or widower pension is payable. Minimum and maximum benefits: J\$200 and J\$400 per week. Payable for 52 weeks after death of insured to widow of any age; if none, to child or children; and dependent mother, aged 55. Funeral grant: Lump sum of J\$12,000.

Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

Old Age, Disability, Death

First law: 1941 (employees' pension insurance).
 Current laws: 1944 (employees' pension insurance), 1959 (national pension program), and 1985.
 Two-tiered system: first tier—national pension program (flat-rate) for all residents; second tier—employees' pension insurance or other employment-related programs (earnings related).
 Type of program: Social insurance system.
Provisions and rates as of April 1, 1999, unless noted otherwise.
Exchange rate: U.S.\$1.00 equals 121.25 yen.

Coverage

National pension program: Residents aged 20-59. Voluntary coverage for residents aged 60-64 (aged 65-69 in special cases) and for citizens residing abroad (aged 20-64).
Employees' pension insurance: Employees of firms in industry and commerce, including seamen. (Contracting-out from employee pension insurance allowed if corporate plan provides equivalent or higher benefits.)
 Other employment-related programs include special systems for public employees, private school teachers and employees, and employees of agricultural, forestry, and fishery cooperative associations.

Source of Funds

National pension program—Insured person: Employed persons and their dependent spouses, included in employee contribution to employment-related programs.
 Other insured persons: 13,300 yen a month (from April 1, 1998), plus optional 400 yen per month for supplemental benefits.

Employer: Included in employer contribution to employment-related programs.

Government: 33-1/3% of benefit costs, plus administrative costs.

Employees' pension insurance—Insured person: 8.675% of earnings according to 30 wage classes. Miners and seamen, 9.575%. Added special premium: 0.5% of bonuses. If contracted out, 8.145%-8.175% of earnings.

Employer: Same as for insured persons.

Government: Cost of administration.

Maximum earnings for contribution and benefit purposes: 590,000 yen a month; minimum, 92,000 yen.

Qualifying Conditions

National pension program—Old-age basic pension: Age 65, and 25 years' contribution (including for dependent spouse of employee, years of own coverage plus years married to an employee who is covered by any employment-related programs). Pension payable at age 60-64 with actuarial reduction. Pension increased if first paid at age 66 or later.

Disability basic pension: For Class I, total disability requiring constant attendance; for Class II, disability severely restricting ability in daily living.

Contributions paid or credited during 2/3 of period between age 20 and disability onset.

Survivor basic pension: Deceased was pensioner at death, or was covered at time of death and had contributions paid or credited during 2/3 of period between age 20 and death.

Employees' pension insurance—Old-age employees pension: Age 60, or 55 (seamen, and miners); 25 years of coverage, including years covered by National Pension program.

Disability employees pension: For Class I and II, same as under national pension program; For an additional Class III, incapacity less severe than Class II.

Survivor employees pension: Deceased was insured worker or pensioner (old-age or disability) at time of death.

Old-Age Benefits

National pension program—Old-age basic pension: If fully insured (480 months of contributions), 804,200 yen a year, plus 200 yen for each contribution month if voluntary member.

Benefit actuarially reduced for initial entitlement at ages 60-64 or increased for age 66 or older.

Employees' pension insurance—Old-age employees pension: 0.75% of indexed monthly wages multiplied by the number of months of coverage. Age 60-64: insured receives an added 1,625 yen a month of for each month of coverage.

Age 60-64 pension reduced for continued employment (pension reduced 20% if combined total of monthly wage and 80% of pension is under 220,000 yen; if combined total is 220,000-340,000 yen, pension reduced by 1 yen for every 2 yen earned; if combined total exceeds 340,000 a month, pension is reduced by 100% of wages over 340,000 yen).

Dependents' supplements: 231,400 yen a year for spouse, 231,400 yen a year each for 1st and 2nd child, 77,100 yen for each additional child (up to the end of the fiscal year the child reaches age 18 or 20 if disabled).

Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Permanent Disability Benefits

National pension program—Disability basic pension: According to degree of disability: Class I, 1,005,300 yen a year; and Class II, 804,200 yen.

Dependents' supplements: 231,400 yen a year each for 1st and 2nd child; 77,100 yen for each subsequent child (up to the end of the fiscal year in which the child reaches age 18, or 20 if disabled).

Employees' pension insurance—Disability employees pension:

Class I, 125% of old-age pension plus additional benefits for dependents; Class II, 100% plus additional benefits for dependents; and Class III, 100%, with a minimum benefit of 603,100 yen a year. Lump-sum grant: 200% of old-age pension payable.

Minimum grant: 1,170,000 yen.

Dependents' supplements: Same as under old-age pension, payable to Class I and Class II disability only.

Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Survivor Benefits

National pension program—Survivor basic pension: For widow, 804,200 yen a year. For orphans, see dependents' supplements under old-age pension above.

Full orphans, same as for widow plus dependents' supplements, divided among the eligible orphans.

Lump-sum grant: 120,000-320,00 yen, according to periods of paid contributions.

Employees' pension insurance—Survivor employees pension: 75% of pension payable to insured worker.

Eligible survivors (in descending order of priority): Spouse (age 35 or over), orphans (up to the end of the fiscal year the child reaches age 18 or 20 if disabled), parents (aged 55 or over), grandchildren (up to the end of the fiscal year the child reaches age 18 or 20 if disabled), or grandparents (aged 55 or over).

Dependents' supplements: Same as dependents' supplements under old-age pension. If no children, 603,100 yen supplement a year for widow between ages 40-65, if aged 35 or over at time of death of insured.

Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Administrative Organization

Pension Bureau of the Ministry of Health and Welfare, general supervision of both programs. Social Insurance Agency, national administration; insurance divisions of prefecture welfare departments and social insurance branch offices, local administration of contributions and benefits for both programs.

Sickness and Maternity

First laws: 1922 (health insurance; implementation delayed until 1927) and 1938 (national health insurance).

Current laws: 1958 and 1998 (national health insurance); and 1994 and 1997 (health insurance).

Type of program: Dual social insurance systems. National Health Insurance provides medical benefits, Employees Health Insurance provides cash and medical benefits.

Coverage

National health insurance: All residents not under employment-related health insurance or special schemes are covered under local government (i.e., municipality, township, or village) programs. Special National Health Insurance societies provide coverage for the self-employed.

Employee health insurance: Employees of firms in industry and commerce with five or more employees (government-managed programs, unless member of health insurance society). Voluntary coverage for other employees.

Special systems for persons aged 70 and over, seamen, private school teachers, and public employees.

Source of Funds

National health insurance—Insured person: National health tax or premium fixed by individual carrier according to individual and household income and assets, not to exceed 530,000 yen a year per household. 1997 average annual contribution: 80,202 yen per insured person, and 166,608 yen per household. Insurers of municipality-run programs may reduce premiums by 30%-70% for qualifying low-income residents or households; other insurers may allow a 20% premium reduction.

Employer: None.

Government: 50% of medical care costs, cost of administration, and some local subsidies.

Employee health insurance—Insured person: 4.25% of basic monthly wage (average 3.658% in 1996, if insurance society), according to 40 wage classes. Special premium: 0.3% of bonuses.

Employer: 4.25% of basic monthly wage (average 4.736% in 1996, if managed by health insurance societies). Special premium: 0.5% of bonuses of insured.

Government: 13.0% of benefit costs (none, if managed by health insurance societies), 16.4% of costs for health care for the aged (none, if managed by health insurance societies), and cost of administration (partially, if managed by health insurance societies). Maximum basic wage for contribution and benefit purposes: 980,000 yen a month; minimum, 92,000 yen a month.

Qualifying Conditions

National health insurance—Medical benefits: Residence in municipality, township, or village.

Employee health insurance—Cash sickness, maternity and medical benefits: Covered employment.

Sickness and maternity benefits continued for normal duration if beneficiary leaving employment was in covered employment during last 12 months; medical care for same beneficiary provided up to five years from the initial date of treatment.

Sickness and Maternity Benefits

National health insurance—No cash benefits provided by law, but all carriers provide lump-sum grant.

Employee health insurance—Sickness benefit: 60% of average daily basic wage, according to wage class.

Payable after 3-day waiting period for up to 1 year and 6 months or determination of disability. Health Insurance societies may provide more liberal benefits.

Maternity benefit: 60% of average daily basic wage for 42 days before (98 days in case of multiple birth) and 56 days after confinement. Payment discontinued or reduced partially if receiving wage or cash sickness benefit. Also, lump-sum birth grant of 300,000 yen.

Workers' Medical Benefits

Medical benefits (National health insurance and Employee health insurance): Medical care—usually provided by clinics, hospitals, and druggists under contract with and paid by carrier. (Some carriers provide services directly through own clinics and hospitals.) Includes medical treatment, surgery, hospitalization, nursing, dental care, maternity care (difficult childbirth only), and medicines.

National health insurance: Insured pays 30% of cost of all care; maximum, 63,600 yen a month for the same illness (35,400 yen if low-income family). Duration: No limit. Inpatient also pays 760 yen per day (if low-income family, 650 yen a day up to 90 days and 500 yen thereafter) for part of food expenses.

Special provisions for aged 70 and older, or aged 65-70 if bedridden. Inpatient pays for part cost of food expenses at 760 yen a day; 650 yen a day for qualified low-income aged and 500 yen a day when hospitalization exceeds 90 days; 300 yen per day and no co-payment for hospitalization beyond 2 months for old-age welfare pension recipients.

Employee health insurance: Insured pays 20% of cost of all care. Maximum, 63,600 yen a month for the same illness (35,400 yen if low-income family; 37,200 yen after paying monthly maximum for

3 times in last 12 months; 24,600 yen if low-income family). Duration: No limit. Inpatient also pays for part of food expenses at 760 yen per day (if low-income family, 600 yen per day up to 90 days and 500 yen per day thereafter).

Dependents' Medical Benefits

National health insurance—Medical benefits for dependents:

Same as for insured.

Employee health insurance—Medical benefits for dependents:

Same as for insured, but with patient paying 30% of cost (20% if inpatient) up to 63,600 yen a month.

Funeral grant: 100,000 yen.

Administrative Organization

Health Insurance Bureau of the Ministry of Health and Welfare, supervision of both programs.

National health insurance: Local administration mainly by municipal health funds set up by each town. National health insurance societies, program administration for the insured, including the self-employed.

Employee health insurance: For Government-managed programs, Social Insurance Agency, national administration. Insurance divisions of prefecture departments and social insurance offices, local administration. For society-managed program, Insurance divisions of prefecture departments and 1,813 health insurance societies, local administration for affiliated workers; if limited to 1 enterprise, society fixes and administers own contributions and benefits.

of compensation for lost wages while undergoing necessary treatment; the more severely disabled receives instead the Injury and Disease Compensation Pension (equal to 100% of average daily wage multiplied by 245-313 days annually until recovery, varying with degree of disability), plus special supplement based on the worker's annual bonus.

Adjustment: Automatic annual adjustment for wage changes.

Permanent Disability Benefits

Permanent disability pension: Average daily wage multiplied by 131-313 days annually, varying with degree of disability, for the seriously (grades 1-7) disabled.

Permanent disability benefit for the less seriously disabled (grades 8-14): a lump-sum benefit equal to the average daily wage multiplied by 56-503 days' wages varying with the degree of disability. Constant-attendance allowance (grades 1-2): 102,100 yen per month if requiring full-time care; 53,550 yen per month if part-time care (58,150 yen or 29,080 yen, respectively, if care provided by family members).

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, nursing, dental care, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: Equal to average daily wage multiplied by 153-245 days annually, according to number of survivors.

Eligible survivors: Widowed spouse, children, parents, grandparents, grandchildren, and dependent brothers and sisters (except for widow, all must meet specified age or disability requirements).

Lump sum (if no survivors qualify for pension): Average daily wage multiplied by 1,000 days, payable to non-dependent survivors.

Funeral grant: 305,000 yen plus 30 day's wages, or 60 days' wages, whichever is greater.

Administrative Organization

Ministry of Labor, general supervision and administration. The Division of Worker's Compensation within the Ministry's Bureau of Labor Standards, administration of the program through prefecture labor standards offices and their local labor standards inspection offices.

Unemployment

First law: 1947.

Current law: 1975 and 1998.

Type of program: Social insurance system.

Provisions of the 1998 law not readily available; information presented here as of January 1999.

Coverage

Enterprise employees under age 65. Voluntary coverage for employees in agriculture, forestry and fisheries with less than 5 regular employees.

Exclusions: Seasonal workers whose term of employment is 4 months or less.

Special systems for day laborers, seamen, and public employees.

Work Injury

First law: 1911.

Current law: 1947, 1980, 1986, and 1995.

Type of program: Compulsory social insurance.

Coverage

Employees of all firms in industry and commerce not included under voluntary coverage or special systems below.

Voluntary coverage for employees in agricultural, forestry, and fishery establishments with less than 5 workers.

Special systems for seamen and public employees.

Source of Funds

Insured person: None.

Employer: 0.6% to 13.4% of payroll, according to 3-year accident rate.

Government: Subsidies within limit of national budget.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: After 3-day waiting period, 60% of average daily wage until recovery up to the first 18 months (employer pays 60% of average daily wage for first 3 days), together with a temporary disability supplement equal to 20% of average daily wage. Minimum benefit, 4,340 yen a day. Beginning with 19th month, the less severely disabled continues to receive the same level

Source of Funds

Insured person: 0.55% of earnings (0.65% for agricultural, forestry or fishery industry or construction workers, respectively).

Employer: 0.9% of payroll (1.0%-1.1% for agricultural, forestry or fishery industry or construction workers, respectively).

Government: 25% of benefit costs, and 14% of cost of administration (subject to change).

Qualifying Conditions

Unemployment benefit: 6 months of insurance during last 12 months (or 1 year of insurance during last 2 years for part-time workers).

Must be registered with public employment security office, capable of and willing to work, and reporting every 4 weeks.

Unemployment not due to voluntary leaving, serious misconduct, refusal of suitable offer, or non-attendance at recommended training (disqualification for 1-3 months).

Unemployment Benefits

Unemployment benefit: 60% to 80% of daily wages (higher percentage to lower earners); 50%-80%, if aged 60-64. Minimum, 3,260 yen (2,610 yen for short-term workers) a day; maximum, 10,900 yen.

Payable after 7-day waiting period for 90 to 300 days, according to length of insurance, age, employment prospects, and so forth.

Examples: (1) 90 days if insurance coverage less than 1 year; (2) 240 days if insurance coverage 1 year or more but under age 45 and hard-to-employ (180 days if short-term workers); and (3) 300 days if age 45-65 (210 days, if short-term workers).

Extended (30 to 90) days of benefits payable if discharged from depressed industries, suffering from physical or mental illness and/or undergoing skills acquisition.

Special daily or monthly allowances for vocational training, transportation, moving and lodging expenses while in training, seeking employment outside of immediate commuting area, and other costs.

Employment fund also pays 20%-25% of average daily wage to one of two working parents for caring the newborn, up to 1 year.

Government subsidies to employers to avoid laying off employees, for hiring hard-to-employed aged, and other measures to reduce unemployment.

Administrative Organization

Ministry of Labor, general supervision.

Employment Security Bureau in Ministry, national administration of program.

Employment insurance sections of prefecture labor departments and public employment security offices, local administration and collection of contributions.

Source of Funds

Insured person: None.

Employer: 70% of cost (about 0.11% of wages).

Government: With respect to employees—national treasury, 20% of cost; prefecture, 5%; city or town, 5%.

With respect to self-employed and unemployed—national treasury, 66.6%; prefecture, about 16.7%; city or town, about 16.7%.

Qualifying Conditions

Family allowances: Resident's income must be less than 3,811,000 yen in previous year for family of four. Special allowances for employees and public employees with income less than 6,206,000 yen for a family of four.

Family Allowance Benefits

Family allowances: 5,000 yen a month for first and second child, and 10,000 yen a month for each subsequent child.

Administrative Organization

Ministry of Health and Welfare, supervision through Children and Families Bureau.

Insurance division of prefecture welfare department and social insurance offices, collection of contributions.

City or town, granting of allowances.

Family Allowances

First law: 1971 (children's allowance).

Current laws: 1981, 1985, 1991 and 1994.

Type of program: Dual employer liability and assistance systems.

Coverage

Residents with 1 or more children: child under age 3.

Old Age, Disability, Death

First law: 1951.

Current laws: 1972 (attendance allowance), 1974 (social security), 1978 (invalid care and disability benefits).

Type of program: Dual social insurance (social security benefits) and assistance (disability benefits) system.

Exchange rate: US\$1.00 equals 0.60 pound (£).

Coverage

Old-age and survivors' benefits: Employed persons, self-employed. Voluntary insurance for non-employed persons.

Disability benefits: All residents.

Source of Funds

Insured person: 4.2% of earnings. Self-employed, 9% of earnings.

Contribution ceiling: £1,700 per month.

Employer: 4.8% of earnings.

Government: Whole cost of disability benefits.

Qualifying Conditions

Old-age pension: Age 65 for men and women except for women registered with the scheme prior to 1975 who can receive a pension at age 60. Full pension payable when a person has achieved 94% of contributions throughout their working life; pension reduced proportionately for people with short working lives.

No pension payable if proportion of full pension is less than 10%.

Disability pension: Permanent incapacity for work; payable after 1 year's ordinary sickness benefit.

Attendance allowance: Payable to severely disabled who need extra care and attention because of their disability. Paid after six months of disability.

Invalid care allowance: Paid to a person who cares for a beneficiary of attendance allowance.

Attendance allowance and invalid care allowance are subject to an income bar which stands at £37,122 per year.

Adult disablement allowance: Payable to persons who are congenitally disabled and have no contribution record.

Survivor pension: Deceased met coverage requirements for old-age pension or was pensioner at death.

Death grant: Deceased must have paid 1 year contribution.

Old-Age Benefits

Old-age pension: Full pension, £105.21 per week for single person; £174.65 for married couple.

Adjustment: Pensions adjusted annually according to changes in the earnings index.

Disability Benefits

Disability pension: £105.21 per week. Additional £69.44 per week where there is an adult dependent.

Attendance allowance: £297.50 per month.

Invalid care allowance: £203.69 per month.

Adult disablement allowance: £244.42 per month.

Adjustment: Benefits adjusted annually according to changes in the earnings index.

Survivors Benefits

Widows allowance: £126.28 per month for first year of widowhood.

Widows pension: Full pension, £105.21 per week for period after widows allowance is payable.

Widowed fathers allowance: Amount of benefit based on deceased's contributions, maximum: £105.21. Paid to husband with dependent children.

Death grant: Adult person, £420.80; child, £212.40.

Adjustment: Benefits adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department, administration of program.

Sickness and Maternity

First law: 1951.

Current law: 1974.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed persons, self-employed.

Medical care: All residents.

Source of Funds

Insured person: Cash benefits, see pension contributions above.

Employer: Cash benefits, see pension contributions above.

Government: Medical care, whole cost.

Qualifying Conditions

Sickness benefit: 3 months worth of contributions prior to the claim for benefit and paid contributions in the calendar quarter six months prior to the claim.

Maternity allowance: Woman must have 13 weeks contributions and have contributions in the relevant quarter which is one year prior to the expected date of confinement.

Maternity grant: Wife or husband's contribution record must show contributions for a period of 1 year.

Medical benefits: General practitioner care, 6 months residence.

Sickness and Maternity Benefits

Sickness benefit: £105.21 per week for 1 year.

Maternity allowance: £105.21 for up to 18 weeks, starting at anytime from the 11th week before confinement.

Maternity grant: Lump sum payment based on wife or husband's contribution record.

Workers' Medical Benefits

Workers' medical benefits: Medical care through the hospital, free of charge. General practitioner care, cost various between practices, but the government subsidises each consultation by £10.00 and each prescription of pharmaceutical items only costs £1.65 per item. Exemptions exist for low income families.

Dependents' Medical Benefits

Dependents' medical benefits: Same as for head of family.

Administrative Organization

Social Security and Health Insurance: Employment and Social Security Department.

Hospital treatment: Department of Health and Social Services.

Source of Funds

Insured person: None.

Employer: None.

Government: Local taxes and general revenue.

Qualifying Conditions

Person must be actively seeking employment and be unemployed for reasons not of their own making.

Unemployment Benefit

Unemployment benefit: Means tested. Dependent on individual circumstances including level of rent paid. Assessed at local (parish) level.

Administrative Organization

12 individual Parish authorities, administration of program, co-ordinated by Committee of Constables.

Family Allowances

First and current law: 1972.

Type of program: Universal system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child under age 16.

Family Allowances

Family allowances: Assessed on previous year's income tax return, with maximum rate being paid for children in a family whose income is less than £6,600 in previous year.

Maximum rates: £2,397 per year for 1st child, £2,047 for 2nd child, £1,839 for subsequent children.

Administrative Organization

Employment and Social Security Department, administration of program.

Work Injury

First law: 1930.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Injury benefit, £105.21 per week, plus dependent supplement of £74.65; payable for 1 year.

Permanent Disability Benefits

Permanent disability pension: Disablement benefit, same as ordinary disability pension.

Attendance allowance: Same as general attendance allowance.

Disablement gratuity: Lump sum payment if disability resulting from accident is assessed at less than 15%.

Workers' Medical Benefits

Workers' medical benefits: Same as for ordinary sickness.

Survivors Benefits

Survivors benefits for dependents: Same as general survivors benefits, but special rules for widow's benefit.

Administrative Organization

Social insurance benefits: Employment and Social Security Department.

Hospital treatment: Department of Health and Social Services.

Unemployment

First and current law: 1930.

Type of program: Social assistance.

Coverage

Five years' residence in Jersey.

Old Age, Disability, Death

First and current law: 1978.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.71 dinar.

Coverage

Employees over age 16 in private establishments with 5 or more workers, government and public sector employees not covered under civil or military pension laws, employees of universities, municipalities and village councils, and Jordanians working at diplomatic missions and international organizations.

Exclusions: Public employees covered under civil or military pension laws, foreign employees serving in international organizations or foreign political or military missions, and laborers whose work relationship with their employers is irregular.

(The following employee categories are currently suspended from coverage, until the Council of Ministers, upon the recommendation of the Board of Directors of the Social Security Corporation, decides their coverage : agricultural workers, seamen, fishermen, domestic servants, self-employed, and family labor.)

Source of Funds

Insured person: 5% of wage.

Employer: 8% of payroll.

Government: Any deficit.

(Insured worker can contribute additional amounts to receive credit for previous work not covered.)

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), 120 months' coverage (36 continuous months within last 5 years), or 15 years total coverage. Early retirement at age 46 (with pension reduction) if 15 years coverage. Insured person with at least 5 years' contributions before reaching statutory retirement age may continue to contribute up to age 65 in order to meet minimum qualifying conditions.

Disability pension: Total or partial incapacity for work, and 12 months' continuous coverage or 24 months' total coverage.

Survivor pension: Deceased had 12 months of continuous coverage or 24 months' total coverage.

Old-Age Benefits

Old-age pension: 2% of average monthly wages in last 2 years times years of contribution. Maximum: 75% of average monthly wage in last 2 years. Pension increased 10% for 1st dependent and 5% each for 2nd and 3rd. Early retirement pension: 10% reduction if age 46-50, and 5% if age 51-54.

If insured reaches retirement age, becomes disabled or dies without entitlement to a pension, receives a lump sum equal to 15% of average annual wage in the last two years for each year of contribution, or average monthly wage multiplied by 12 if period of year of contribution, or average monthly wage multiplied by 12 if period of contribution is less than two years.

If insured ceases work prior to retirement age without entitlement to a pension, receives a lump sum equal to 10% of average annual wage if less than 60 months' contributions; 12% if 60-119 months; and 15% if 120 months or more.

Lump sum compensation can also be paid for certain cases as determined by the Board of Directors of the Social Security Corporation.

Permanent Disability Benefits

Disability pension: 50% of average monthly wage in last year of contribution. Constant-attendance allowance: Pension increased by 25%.

Survivor Benefits

Survivor pension: 50% of average monthly wage in last year of contribution or, if deceased was pensioner, 100% of insured's pension. Payable to widow, son under 18 (no age limit if disabled), unmarried, divorced or widowed dependent daughters, dependent parents, brothers, sisters, and disabled dependent widower. Pension reduced in direct proportion to survivor's income. Widow's, daughter's, or sister's pension ceases upon marriage. Funeral grant: 150 dinars.

Administrative Organization

Social Security Corporation, administration of program.

Work Injury

First and current law: 1978.

Type of program: Social insurance system.

Coverage

Employees over age 16 in private establishments with 5 or more workers, government and public sector employees not covered under civil or military pension laws, employees of universities, municipalities and village councils, and Jordanians working at diplomatic missions and international organizations.

Exclusions: Public employees covered under civil or military pension law, foreign employees of international organizations or foreign political or military missions, and casual workers.

(The following employee categories are currently suspended from coverage, until the Council of Ministers, upon the recommendation of the Board of Directors of the Social Security Corporation, decides their coverage: agricultural workers, seamen, fishermen, domestic servants, self-employed, and family labor.)

Source of Funds

Insured person: None.

Employer: 2% of payroll (may be reduced to 1% if employer assumes full cost of medical treatment and disbursement of daily allowances for temporary disability). No contribution required on wages paid to apprentices.

Government: Any deficit.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily wage (65% if receiving treatment in specified medical institutions) for duration of disability, until recovery, permanent disability is proved, or upon death.

Permanent Disability Benefits

Permanent disability pension: Total disability: 75% of covered monthly wage; constant-attendance allowance, pension increased by 25%.

Partial disability: If 30% or more disabled, percentage of total disability pension according to degree of disability. If less than 30%, lump sum compensation equal to 36 months' total disability pension.

Workers' Medical Benefits

Medical benefits: Medical treatment, hospitalization, transportation, and rehabilitation services (including artificial limbs).

Survivor Benefits

Survivor pension: 60% of covered monthly wage, paid to widow, dependent disabled widower, son under age 18 (no limit if disabled); dependent daughters if unmarried, widowed or divorced; and dependent parents, sisters, and brothers.

Funeral grant: 150 dinars.

Pension reduced in direct proportion to survivor's income.

Widow's, daughter's or sister's pension ceases upon marriage.

Administrative Organization

The Social Security Corporation, administration of program.

Old Age, Disability, Death

First law: 1956.

Current law: 1991, 1996.

Type of program: Social insurance system.

Note: Provisions and rates as of January 1997 unless indicated otherwise.

Exchange rate: U.S.\$1.00 equals 80.3 tenge (as of January 1999).

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Kazakhstan (including residents who are foreign citizens and those without citizenship).

Special provisions for government employees, teachers, professional athletes and specific categories of performing artists, truck drivers, machine operators, railway employees, and test pilots.

Special social pension for disadvantaged aged, disabled, and survivors not eligible for social insurance (i.e., employment-related pension) benefits.

Source of Funds

Insured person: 1% of earnings.

Employer: 30% of payroll.

Government: Subsidies as needed. Full cost of social pensions.

Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 6 months with 25 years of covered employment (men) or age 55 and 6 months with 20 years of work (women); requirements reduced for hazardous or arduous work, for work in ecologically damaged regions, for mothers of 5 or more children or of disabled children, and for the blind.

Social pension: nonworking citizens not eligible for old-age pension and aged 63 and 6 months for men and 58 and 6 months for women (60 and 6 months for men and 55 and 6 months for women in ecologically damaged regions).

Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance. Partial disability (incapacity for usual work): Group III disability. Insured has a minimum of 2 to 15 years of covered employment, depending on age of onset of disability. Social pensions: disabled citizens not eligible for disability pension or disabled children under age 16.

Survivor pension: Insured has 2 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).

Social pension: payable to qualified surviving dependents who are ineligible for survivor pension due to insufficient length of covered employment of insured.

Old-Age Benefits

Old-age pension: 60% of earnings, plus 1% of earnings for each year in excess of 25 (men) or 20 (women) years of work.

Payable monthly. Minimum: 100% of social minimum established yearly in the Republic budget (550 tenge as of January 1997).

Social pension: 80% of minimum old-age pension.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I disability pension, 65% of earnings; Group II disability, 60% of earnings; Group III disability, 40% of earnings. Minimum: Group I and II disability, 100% of minimum old-age pension; Group III disability, 50% of minimum old-age pension.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage.

Social pension for Group I disability, Group II disability if disability began in childhood, and disabled children under age 16: 100% of minimum old-age pension per month. Group II disability for adults, 80% of minimum old-age pension per month. Group III disability, 50% of minimum old-age pension per month.

Adjustment: Periodic benefit adjustment according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 40% of earnings for each dependent. Minimum for each surviving, disabled child under age 16, 100% of minimum old-age pension per month.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.

Social pension: for each dependent child, 60% of minimum old-age pension.

Adjustment: Periodic benefit adjustment according to cost of living changes.

Administrative Organization

Republic Ministry of Labor and Social Protection of the Population, general coordination and supervision.

Regional departments of labor and social protection, administration of program.

Work Injury

First and current laws: 1955 (short-term benefits), 1991 (pensions), 1993 (death grant), and 1995 (medical insurance).

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons.

Medical care: Employed persons.

Source of Funds

Insured person: Contributions to medical insurance fund; none for cash benefits.

Employer: Whole cost for cash benefits; contributions to medical insurance fund for medical care.

Government: None to medical insurance fund.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions, above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions, above.

Death grant: Based on average earnings, funded by the employer.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability and survivor pensions above.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments. Medical Insurance Fund, funding for approved medical treatments.

Note: Details are not yet available for "Sickness and Maternity," 1995 Medical Insurance, "Unemployment Benefits," and "Family Allowances."

Old Age, Disability, Death

First and current law: 1965.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 59.55 shillings.

Coverage

Employed persons. Exclusion: Casual workers.

Special pension system for public employees.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,600 shillings a month.

Qualifying Conditions

Old-age benefit: Age 55, and substantial retirement from regular employment. Payable at age 50 if out of insured employment, or at any age if emigrating permanently.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus interest. Payable to spouse and children or, if none, to other dependent relatives.

Administrative Organization

Ministry of Labor, general supervision through Board of Trustees.

National Social Security Fund, administration of program.

Sickness and Maternity

First and current law: 1966.

Type of program: Social insurance system. Hospital benefits only. (1976 Employment Act requires employer to pay 100% of earnings for up to 2 months; however, some employers negotiate with trade unions to pay 100% for either 1, 3 or 6 months, then 50% for an equal period. Also, 100% of earnings for up to 2 months' maternity leave. Some medical services also provided by employer.)

Coverage

Employed persons, including public employees, and self-employed, earning 1,000 shillings or more a month. Voluntary affiliation for persons earning less than 1,000 shillings a month.

Source of Funds

Insured person: Graduated contribution between minimum of 30 shillings and maximum of 320 shillings a month. Voluntary contributors pay a fixed rate of 60 shillings a month.

Employer: None.

Government: None.

Qualifying Conditions

Hospital benefits: No qualifying period. There are 367 approved hospitals where contributors and their families can seek medical attention. Voluntary contributors qualify for benefits after 60 days, and in case of maternity, after 6 months.

Sickness and Maternity Benefits

Cash sickness benefit: None under insurance.

Workers' Medical Benefits

Hospital benefits: Refund of expenses for hospital and medical treatment, as prescribed by regulation, for insured persons.

Maximum reimbursement ranges between 200-650 shillings a day depending on type and grade of medical facility attended.

Services rendered outside country reimbursed at 750 shillings per day. Maximum duration: 180 days in 1 year; May be extended in case of exceptional hardship.

Government employees subsidized at government facilities.

Free inpatient treatment in government hospitals provided to employed persons not under health insurance but contributing to the National Social Security Fund.

Free care provided in government hospitals for certain illnesses, e.g.: tuberculosis, sexually transmitted diseases, AIDS.

Dependents' Medical Benefits

Hospital benefits for dependents: Dependent children 10 days to 18 years of age (22 if still dependent).

Administrative Organization

Ministry of Health, general supervision through Board of Directors. National Hospital Insurance Fund, administration of program.

Work Injury

First law: 1946.

Current law: 1974.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Nonmanual employees earning over 4,000 shillings a month, casual workers, and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: For Government employees who get injured while on duty, the cost is met by the Government.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; maximum, 540 shillings. Maximum for temporary incapacity: 240,000 shillings. Payable after 3-day waiting period (waived if disability exceeds 3 days).

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings of employee in case of permanent partial disability (maximum 240,000 shillings).

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings; minimum, 35,000 shillings; maximum, 240,000 shillings. Payable to dependent survivors or, if none, in reduced amount to survivors only partially dependent on insured. Funeral grant: Lump sum covering cost of funeral. (Employer pays 2,000 shillings if no dependents.)

Administrative Organization

Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers. Employers must insure liability with private insurance companies.

Old Age, Disability, Death

First and current law: 1976.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 1.57 Australian dollars (A\$).

Coverage

Employed persons aged 14 and older earning at least A\$10 a month.

Exclusion: Domestic servants.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

A\$5 per person deducted annually from each provident fund account for death benefit program (except for persons who have left covered employment).

Qualifying Conditions

Old-age benefit: Age 50. (Payable at age 45 if actually retired from employment, with evidence of intention to retire permanently; at any age if emigrating permanently).

Disability grant: Physical or mental incapacity for work.

Survivor grant: Deceased was insured and had not withdrawn any part of the amount credited.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Payable to deceased's nominee.

Death benefit: A\$1,000 maximum.

Administrative Organization

National Provident Fund Board, administration of program. Board membership consists of two representatives each from government, employers, and employees.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Occupational disease: Incapacity or death occurred during employment or within 12 months after the employment ended.

Temporary Disability Benefits

Temporary disability benefit: 50%-100% of earnings, inversely proportionate to level of earnings. Maximum, A\$160 a month. Total payment not to exceed lump sum payable for permanent (total or partial) disability (see below). Payable after 3-day waiting period.

Permanent Disability Benefits

Permanent disability grant: Lump sum of 48 months' earnings or A\$6,000, whichever is less. Minimum, A\$500.

Constant-attendance supplement: 25% of grant.

Partial disability: Lump sum in proportion to degree of incapacity, according to schedule. Total payment not to exceed full benefit under permanent total disability.

Workers' Medical Benefits

Medical benefit: Medical and surgical care.

Survivor Benefits

Survivor grant: Lump sum of 36 months' earnings or A\$6,000, whichever is less. Minimum, A\$400.

Funeral grant (if no survivors): Burial expenses up to A\$30.

Administrative Organization

Department of Labor, enforcement of law.

Employers may insure liability with approved insurance companies.

Please note: This information is more than 10 years old.

Work Injury

First and current law: 1949.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons earning A\$4,000 a year or less.

Exclusion: Casual employees.

Source of Funds

Insured person: None.

Employer: Whole cost.

Old Age, Disability, Death

First law: 1973.

Current law: 1986, as amended 1989, 1993, 1995, and 1998.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 1,244 won.

Coverage

All residents aged 18-59 (effective April 1, 1999). Separate systems for public employees, private school teachers, the self-employed, and military personnel.

Source of Funds

Insured person: 4.5% of covered monthly earnings (i.e., standard monthly renumeration) (effective April 1, 1999).

Farmers, fishermen, self-employed, and the voluntary insured: 3% of monthly covered earnings.

Employer: 4.5% of payroll.

Government: Partial cost of administration and of programs for farmers and fishermen.

Qualifying Conditions

Old-age pension: Full Old-Age Pension: aged 60, with coverage of 20 or more years, and no longer engaged in gainful activity. No retirement test if aged 65 and older. (Pensionable age to be raised to age 65 by 2033.)

Reduced Old-Age Pension: Reduced benefit if aged 60 or older with coverage of 10-19 years, and no longer engaged in gainful activity. No retirement test if aged 65 and older.

Active Old-Age Pension: aged 60-64, with coverage of 10 or more years, and still engaged in remunerative activity.

Early Old-Age Pension: aged 55-59, with coverage of 10 or more years, and no longer engaged in gainful activity.

Disability pension: Disabled as result of disease or injury occurred during the insured period, and has paid contributions over 2/3 of the insured period, plus period as recipient of disability pension. (Cases when employee is exempted from contributing to the program while still "insured": student aged 23 or older, person rearing more than 1 child under age 3, patient hospitalized for 3 months or longer, retirees, unemployed, and others.)

Survivor pension: Payable if insured has paid contributions over 2/3 of the insured period up to death of insured. Eligible survivors are: widow or widower [if the latter, must be aged 60 or older, or with at least 2nd degree of disability (see disability pension below) at any age before the eligibility date]; parents and grandparents (including parents or grandparents of spouse) of insured person, aged 60 years or older, or with at least 2nd degree of disability; children and grandchildren aged under age 18, or at any age if with at least 2nd degree of disability.

Lump-sum death benefit: dependent survivor (including siblings and collateral relatives within the 4th degree, such as nephews and nieces) not otherwise eligible for survivor benefit or lump-sum refund.

Lump sum refund: Payable if insured aged 60 or older, has less than 10 years' coverage; or if the insured or formerly insured person dies without eligibility for a pension, or if insured has less than 10 years' coverage and has emigrated and lived permanently outside of Korea, and/or did not qualify as Korean national.

Old-Age Benefits

Old-age pension: Basic Pension Amount (BPA) equals 1.8 times the sum of average covered monthly earnings of all insured persons at the end of the preceding year, and the average monthly covered earnings of the insured person over entire contribution period. Full Old-Age Pension: BPA plus 5% of monthly benefit for each insured year in excess of 20 years.

Reduced Old-Age Pension: 47.5% of BPA, plus 5% increment of BPA for every insured year in excess of 10 years of coverage.

Active Old-Age Pension: 0.5-0.9 times 47.5% of BPA, depending on age of pensioner, plus 5% increase of BPA for every insured year in excess of 10 years of coverage.

Early Old-Age Pension: 0.75 times 47.5% of BPA, plus a 5% increase of BPA for every year delayed in claiming benefits. Additional benefit for dependents (child, parent or spouse) of recipients of full, reduced, or early old-age pension.

Lump sum refund: Employee and employer contributions paid in, plus interest.

Adjustment: Benefits adjusted for changes in consumer price index. All pensions non-taxable.

Permanent Disability Benefits

Disability pension: Total disability, same as the old-age pension. For partial disability, benefits reduced by up to 40% of BPA, depending on degree of incapacity to work. (Four degrees of disability, with the 4th degree as the least severe disability and 1st degree being the most severe. 1st degree, total loss of capability to work and requiring constant attendance; 2nd degree, severe loss of capability to work; 3rd and 4th degrees, some loss of capability to work.)

Survivor Benefits

Survivor pension: If insured had 20 or more contribution years, 60% of full pension of the insured; if 10 to 19 contribution years, 50%; if less than 10 contribution years, 40%.

Lump-sum refund: Employer and employee contributions paid in, plus interest.

Lump-sum death benefit: Equal to the amount of deceased insured person's lump-sum refund. Maximum: 4 times of the the insured person's last monthly covered earnings, or average monthly covered earnings for the entire insured period, whichever is higher.

Funeral grant: See medical benefits for dependents under Sickness and Maternity, below.

Administrative Organization

National Pension Corporation, under supervision of Ministry of Health and Welfare.

Sickness and Maternity

First law: 1963 (Medical Insurance Law) and 1997 (National Medical Insurance Law).

Current law: 1998 (Medical Insurance Law, for resident employees in general) and 1998 (National Medical Insurance Law, for self-employed, and government and private school employees).

Type of program: Social insurance system (Medical care only).

Coverage

All permanent residents (including non-citizens residing in Korea for 1 or more years), except for those covered by Medical Aid program.

Source of Funds

Insured person: 1% to 4% of monthly covered earnings (average: 1.64%) by employees in general; government and private school employees: 2.61%; Self-employed: Contribution rates based on income, assets, age, and gender of insured.

Employer: 1% to 4% of monthly covered earnings (average: 1.64%; 1.26%, private schools).

Government: None for employees in general; 2.1% of covered monthly earnings for government employees, 0.84% for private school employees, and 30% of contributions for the self-employed. Minimum earnings for contribution and benefits purposes: 75,000 won a month for employees; 5,000,000 won in taxable annual income for self-employed. No maximum.

Qualifying Conditions

Medical benefits: No minimum qualifying period or contributions to program.

Workers' Medical Benefits

Medical benefits: Include medical treatment, surgery, hospitalization, and medicines. Services provided by designated physicians, clinics, hospitals, and pharmacists.

Maternity services are provided to insured or dependent with no limit on the number of children. No cash benefits for maternity. Insured pays 20% of hospitalization costs and 30% to 55% of outpatient care (55% if provided by the General Hospital, 40% if by regular hospital, and 30% if by a clinic).

Maximum: 500,000 won for each 30-day period for employees in general and their dependents; 1,000,000 won for each 30-day period for government and private-school employees and their dependents, and for the self-employed.

Duration of benefits: 330 days a year per insured person (No limit for the aged, the disabled, pulmonary tubercular patients, or recipients of national merit awards and medals.)

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Dependents include spouse, direct lineal ascendants of employee and spouse, direct lineal descendants and their spouses, and brothers and sisters supported chiefly by the insured person.

Funeral grant for both insured workers and dependents: Lump sum payment of 300,000 won for insured person, and 200,000 won for any dependent.

Administrative Organization

Ministry of Health and Welfare, general supervision.

National Federation of Medical Insurance, general guidance and support to individual medical insurance societies, review and payment of claims submitted by medical care institutions, and designation and cancellation of medical care service providers.

National Health Insurance Corporation: Administration of National Medical Insurance programs for self-employed, government and private school employees; including management of records of

insured workers, collection of contributions from the employee, the self-employed, the employer, and the government (wherever applicable), and verification of medical care provided.

Medical insurance societies (140 in total): Examination of qualifications of insured workers or dependents; collection of contributions, verification of medical care provided.

Work Injury

First law: 1953 (employer liability law still applies to workers in industry and commerce not under 1963 law; benefit provisions of two laws similar).

Current law: 1963 as amended through 1997.

Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial firms with 5 or more workers. Separate system for public employees.

Source of Funds

Insured person: None.

Employer: 0.3% to 31.9% of payroll, according to risk in industry. (Average contribution: 1.65%).

Government: Cost of administration.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of daily average earnings.

Payable after 3-day waiting period for duration of medical care.

Beginning with the 25th month, the more severely disabled have the above benefit replaced by 257-329 days of daily average earnings, depending on the degree of disability.

Minimum benefit: 12,200 won per day. Adjustment: Daily average earnings adjustment according to wage fluctuations.

Permanent Disability Benefits

Permanent disability benefit: If total disability, annual pension equal to 138-329 days of daily average earnings, or lump sum equal to 55-1,474 days' earnings, according to degree of disability.

Adjustment: Daily average earnings adjustment according to wage fluctuations.

Workers' Medical Benefits

Medical benefits: Free medical treatment, surgery, hospitalization, medicines, nursing, dental care, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor benefits: Lump sum equal to 1,300 days' daily average earnings payable to surviving family, or pension of 52% of annual earnings for 1 person, 57% for two, 62% for three, and 67% for four or more persons.

Adjustment: Daily average earnings adjustment according to wage fluctuations.

Funeral grant: 120 days' daily average earnings.

Administrative Organization

Ministry of Labor, general supervision.

Korea Labor Welfare Corporation pays benefits and collects payroll taxes.

Old Age, Disability, Death

First and current law: 1976 (basic scheme) and 1992 (supplementary scheme).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.30 dinar.

Coverage

Basic Scheme: All employees. Special systems for self-employed and military.

(Prior to 1986, coverage for the self-employed was voluntary.)

Supplementary Scheme: Employees with covered earnings above 1,250 dinars per month.

Source of Funds

Basic Scheme Insured person: 5% of covered earnings.

Employer: 10% of covered payroll.

Government: Annual subsidy equal to 10% of payroll.

Maximum earnings for contribution and benefit purposes: 1,250 dinars a month. Minimum, 230 dinars a month.

Supplementary Scheme Insured person: 5% of covered earnings. Self-employed: 15% of earnings.

Employer: 10% of covered payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 2,250 dinars a month.

Qualifying Conditions

Old-age pension: Age 50 and 15 years of contributions; 20 years of contributions if between 45 and 49. Minimum age of 45 to increase gradually to 55 by 2020. Women with children, 15 years of contribution at any age. Arduous work, 20 years of contribution at any age. Retirement necessary, except if move from the public sector to the private sector.

Disability pension: Total incapacity for work.

Survivor pension: Deceased met insurance requirements or was pensioner at death.

Old-Age Benefits

Basic Scheme Old-age pension: 65% of last monthly earnings plus 2% for each year of contribution beyond 15 years. Maximum benefit: 95% of last monthly earnings. Part of pension may be paid as a lump sum at pensioner's request before age 65. Cash benefit paid to persons with less than 15 years' coverage.

Supplementary Scheme Based on number of years of contribution, age and average covered earnings.

Benefit paid as annuity.

Permanent Disability Benefits

Basic Scheme Disability pension: 65% of last monthly earnings plus 2% for each year of contribution beyond 15 years.

Maximum benefit: 95% of earnings.

Supplementary Scheme Provided up to age 60.

Survivor Benefits

Survivor pension: From 33-1/3% to 100% of deceased's earnings according to number of widows, children, parents, brothers, sisters,

and sons' children. Pension divided according to schedule. Also payable to dependent widowers.

Children must be under age 26 (28 if student, no limit for unmarried females and disabled males).

Minimum monthly benefit: widow or widower, 150 dinars; parent, 120 dinars; other beneficiaries, 77 dinars a month.

Administrative Organization

Ministry of Finance, general supervision.

Public Institution for Social Security, administration of program. Managed by board of directors.

Sickness and Maternity

Free medical services available to all residents.

Old Age, Disability, Death

First law: 1922.

Current law: 1990 as amended in 1992 and 1994 (social insurance), and 1998 (social assistance).

Type of program: Dual social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 34.50 soms.

Note: Provisions for social insurance programs as of January 1995 unless noted otherwise; for social assistance allowances, as of January 1999.

Coverage

All employed persons, and members of cooperatives and state and collective farms. Special provisions for workers in aviation, and in performing arts. Special social assistance allowances for disadvantaged aged, disabled, and survivors not eligible for employment-related social insurance benefits, without taking into consideration combined household income of recipient.

Source of Funds

(As of January 1997)

Insured person: 2.5% of earnings (0.5% of which is for unemployment insurance).

Employer: 34% of payroll (23% for state and collective farms).

Government: Subsidies as needed. Full cost of constant attendance supplements for disabled, and for social assistance allowances.

Above contributions also finance benefits for work-injury disability and survivor pensions.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of covered employment (women); requirements reduced for hazardous or dangerous work, to mothers of 5 or more children or of disabled children.

Disability pension: Group I: total disability, requiring constant attendance. Group II: total disability, loss of 80% mobility.

Group III: partial disability, limited ability to work, plus a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.

Survivor pension: Insured had up to 15 years of covered employment, payable to surviving children whether or not dependents of the insured; and to non-working dependents (including spouse, either parent, if disabled or not yet of pensionable age; grandparents, if no other support available).

Covered employment includes periods of study, maternity leave, caring for disabled, unemployment, and other approved leaves by special decrees.

Social assistance allowances (not income-tested, as of January 1999): Non-working citizens or otherwise not eligible for old-age, disability or survivor's pension.

Old-Age Benefits

Old-age pension: 55% of average monthly wage (any 60 consecutive months in last 15 years) if 25 (men) or 20 (women) years of work, plus 1% of wage for each year in excess of 25 (or 20). Payable monthly.

Maximum: 80% of average monthly wage; minimum: 100% of minimum wage (75 soms as of January 1, 1997). Maximum average earnings: 10 times the minimum wage.

Partial pension (if insufficient, but at least 5 years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage. Minimum: 50% of minimum wage.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Social assistance allowance (not income tested, amounts linked to guaranteed minimum standard of living (GM), at 100 soms per month, as of April 29, 1998): 70% of GM per month payable to men aged 65 or older, and women aged 55 or older; 100% of GM per month to high-altitude residents aged 55 or older (aged 50 for older women); 150% of GM per month, mothers of 5 or more children (or of disabled children) and aged 55 or older (50 or older if also high altitude residents).

GM is adjusted periodically according to wage changes.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I disability pension, same as old-age pension plus constant-attendance supplement. Group II disability pension, as old-age pension, plus supplement for single disabled requiring constant attendance.

Minimum: Same as minimum old-age pension.

Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.

Constant attendance supplement: 50% of minimum pension (100% if blind) per month.

Partial (Group III) disability, 30% of wage; minimum, 50% of minimum old-age pension. Payable monthly.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Social assistance allowances (not income-tested): 150% of GM payable to Group I disabled (200% of GM if disabled since childhood); 100% of GM, Group II disabled (150% if disabled since childhood); 50% of GM, Group III disabled (100% if disabled since childhood). Also, 200% of GM payable to disabled children (age 16 or 21 if student) suffering from cerebral palsy; 150% of GM, disabled children under age 16 (21 if student) and to children infected with HIV or AIDS.

GM is adjusted periodically according to wage changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage for each dependent under age 16 (21 if full-time student), or 50% of minimum wage per month, whichever is greater.

Full orphans: 30% of wages of both parents; minimum, 100% of minimum wage.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Social assistance allowances (not income-tested): 100% of GM per month for each orphan under age 16 (21 if full-time students); 150% GM per month if lost both parents.

Funeral grant: deceased recipient of social assistance allowance: lump sum of 500% GM payable to either surviving parents or other family members.

GM is adjusted periodically according to wage changes.

Administrative Organization

Republic Ministry of Labor and Social Protection, general coordination and oversight.

Provincial and county offices of labor and social protection, administration of program.

Sickness and Maternity

First law: 1922.

Current law: 1955, as amended in 1993. (Details of 1996 State Social Insurance and 1997 Medical Insurance not available).

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons, students, and members of cooperatives. Medical care: All residents.

Source of Funds

Insured person: None.

Employer: Cash benefits: 6% of payroll.

Government: Cash benefits: none; medical care: whole cost.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more dependent children, a disabled veteran, or disabled as result of Chernobyl disaster). Benefits payable after a 5-day waiting period.

Maternity benefit: 100% of earnings payable for a total of 126 calendar days before and after confinement (may be extended to 140 days if complications during childbirth).

Workers' Medical Benefits

Medical benefits: Medical services available directly to patients through government or enterprise-administered health providers. General and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation. Providers may charge fees for service.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Republic Social Fund, general oversight and administration of the program; employers, payments of cash benefits.

Medical care: Republic Ministry of Health and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1922.

Current laws: 1955 (short-term benefits) and 1990 (pensions), as amended 1992 and 1994.

Type of program: Dual social insurance (short-term benefits and pensions) and universal (medical care) system.

Coverage

Employed persons, students, and members of cooperatives. Medical care available to all residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Disability and survivor benefits: see pensions contributions, above; Cash benefits for sickness: see sickness benefits contributions, above.

Government: Disability and survivor benefits: see pensions contributions, above; Cash benefits for sickness: none; whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Republic Social Fund, general supervision; enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability, and survivor pensions above.

Medical care: Same as under general medical care above.

Unemployment

First law: 1921.

Current law: 1991 as amended 1994.

Type of program: Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women).

Source of Funds

Employee: 0.5% of wages.

Employer: 1.5% of payroll.

Government: Subsidies as needed from Republic and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work. Benefits may be reduced, suspended or terminated if worker is discharged for: violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Benefits payable monthly not to exceed 26 calendar weeks. Minimum: 100% of minimum wage. 150% of minimum wage, if covered employment more than 1/2 of required for old-age pensions (i.e., 12.5 years for men, and 10 years for women); 100% of minimum wage, if students unemployed within 12 months of graduation; 100% of minimum wage, all other categories of unemployed. Dependent supplement: 10% of unemployment benefit for each dependent.

Administrative Organization

Republic Employment Service and local employment centers, administration of program.

Family Allowances

First law: 1944.

Current law: 1998.

Type of program: Social assistance (income-tested) system.

Note: Provisions as of January 1999.

Coverage

Children of single-parent families, and of unwed mothers; and students (under age 21) of disabled or unemployed parents. Orphans, see social assistance under survivor program above.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost from general revenues.

Qualifying Conditions

Family allowances: Income test: household per capita income (average of 3 months preceding claim for allowances) lower than 100% of GM (100 soms per month as of April 29, 1998).

Family Allowance Benefits

Family allowances (income-tested): 100% of GM per month payable if mother on leave to care for 1 child under age 1.5; 100% GM if caring 2 children under age 3; or 150% GM if caring for 3 children under age 16.

Social assistance allowance is also payable to each child under age 16 (21 if full time student): allowance amount equals difference between family average per-capita income and GM.

One-time grant for each newborn: 300% of GM.

Adjustment: Periodical adjustments of GM according to wage changes.

Administrative Organization

Republic Ministry of Labor and Social Protection and local offices, administration of program.

Old Age, Disability, Death

First law: 1922.

Current laws: 1995, 1996 and 1998.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.57 lats.

Coverage

Old age and survivor insurance: Employees, self-employed, active military, individuals caring for child under age 1.5, unemployed, diplomatic spouse, and maternity and sickness benefit recipients. Voluntary coverage if not subject to compulsory social insurance. Disability insurance: Employees, and self-employed. Exclusion: Disabled in categories I and II.

Source of Funds

Insured person: 9% of earnings, included in employer payment.

Employer: 23.58% of payroll.

Government: Contributions for active military personnel, individuals caring for child under age 1.5, and diplomatic spouse.

Qualifying Conditions

Old-age pension: Age 60 (men) or 57 (women), and 10 years of insurance. The age requirement for women will increase by 6 months each year until age 60 is reached.

Disability pension: 3 years of insurance.

Survivor pension: Deceased was insured or pensioner at time of death.

Old-Age Benefits

Old-age pension: The amount of insured's contributions plus annual capital growth which is adjusted according to changes in the earnings index divided by the average remaining life expectancy. Minimum pension is equal to the State social security allowance, 30 lats.

Permanent Disability Benefits

Disability pension: Disability pension is granted according to three categories of disability.

Category I: 0.45 times average wage in 3 consecutive of last 5 years, plus average wage times ratio of years actually contributed to total possible number of years between age 15 and retirement.

Minimum, 1.6 times the minimum state social security allowance.

Category II: 0.4 times average wage in 3 consecutive of last 5 years, plus average wage times ratio of years actually contributed to total possible number of years between age 15 and retirement.

Minimum, 1.4 times the minimum state social security allowance.

Category III: Minimum state social security allowance.

Survivor Benefits

Survivor pension: 50% of old-age pension of insured for one survivor; 75% for 2 survivors; 90% for 3 or more. Payable to children, dependent brothers, sisters and grandchildren.

Full orphans, pension amounts based on old-age pensions of both parents. Minimum survivors pension is equal to State social security allowance.

Administrative Organization

Ministry of Welfare, general supervision. The system is managed by State Social Insurance Agency and its local offices.

Sickness and Maternity

First law: 1924.

Current law: 1995.

Type of program: Social insurance system.

Coverage

Sickness benefit: Employees and self-employed.

Medical benefit: All permanent residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: 2.08% of payroll for sickness and maternity insurance.

Government: Covers payment for minimum health care services.

Qualifying conditions

Sickness benefits and medical care: No minimum qualifying period for receipt of benefits.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings. Payable from the 15th day of incapacity for work until recovery or if declared permanently disabled up to 52 weeks from day of incapacity for work or 78 weeks within a 3 year period if the incapacity for work repeats.

Benefit payable from the 1st day if caring for child younger than 14 years. Employer pays for 2nd to 14th day of incapacity.

Maternity benefit: 100% of average earnings. Payable for 112 calendar days: 56 before and 56 after confinement. Payable for 14 additional calendar days due to complications during pregnancy, delivery or post-delivery period as well as in cases when 2 or more children are born and in cases when medical care associated with pregnancy at a medical institution has been started and continued before the 12th week of pregnancy.

Administrative Organization

Ministry of Welfare, general supervision.

State Social Insurance Agency, granting and payment of cash benefits.

State Health Insurance Fund, management of medical care.

Work Injury

First law: 1927

Current laws: 1995 and 1998.

Type of program: Social insurance system.

Coverage

Wage and salary earners.

Source of Funds

Insured person: None.

Employer: 0.09% of payroll.

Government: Financing of state-guaranteed health care services.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for ordinary sickness.

Permanent Disability Benefits

Permanent disability benefit: Percentage of insured's average monthly earnings depending on degree of disability: 80% for 100% loss of earning capacity, up to 80% if loss is 80-99%, up to 65% if loss is 50-79%, up to 50% if loss is 25-49%, and up to 30% if loss is 10-24%.

Workers' Medical Benefits

Medical benefits: Same as for ordinary illness plus reimbursement for additional expenses for medical treatment, nursing care, prosthesis, escort, travel expenses, occupational rehabilitation.

Survivor Benefits

Survivor pension: 25% of the average monthly earnings for one survivor, up to 35% for 2 survivors, up to 45% for 3, up to 55% for 4 or more. Higher percentage for orphans. Payable to children, dependent brothers, sisters, grandchildren, surviving spouse, parents and grandparents.

Funeral grant: Equal to 2 average monthly earnings of the deceased, but no less than 3 times minimum wage.

Administrative Organization

Ministry of Welfare, general supervision.

State Social Insurance Agency and local insurance offices, granting and payment of insurance-based and related benefits.

Unemployment

First law: 1991.

Current laws: 1995.

Type of program: Social insurance system.

Coverage

Employees, self-employed, active military personnel, and individuals taking care of a child under 1.5 years of age.

Source of Funds

Insured person: See pension contributions, above.

Employer: 2.34% of payroll.

Government: Contributes for active military personnel, and individuals taking care of a child under 1.5 years of age.

Qualifying Conditions

Unemployment benefit: Registration at state employment office, 9 months of insurance and income lower than the minimum wage.

Unemployment benefits

Unemployment benefits: Determined according to the length of service and the length of unemployment. 1-5 years of service, 50% of the salary of the last 6 months; 5-15 years, 55%; 15-25 years,

60%; over 25 years, 65%. Full amount paid for the first 3 months, 80% for 3-6 months, 60% for 6-9 months.
Minimum benefit: 90% of minimum wage.

Administrative Organization

Ministry of Welfare, general supervision.

State Social Insurance Agency, local insurance offices, granting and payment of benefits. State Employment Service, local employment offices, placement, training and retraining.

Family Allowances

First law: 1990.

Current laws: 1995 and 1998.

Type of program: Universal coverage.

Coverage

Permanent residents with a child of prescribed age.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: Child under 15 years (20 years if at secondary school).

Family Allowance Benefits

Family allowances: 20% of state social security allowance monthly for the first child, 1.2 times the amount for the first child for the second, 1.6 times for the third, 1.8 times for the fourth and subsequent children.

Administrative Organization

Ministry of Welfare, general supervision.

State Social Insurance Agency and local insurance offices, granting and payment.

Old Age, Disability, Death

First and current law: 1963.

Type of program: Social insurance system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 1,500 pounds.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees; employees who elected in 1965 to continue coverage for special benefits under labor code; and aliens from countries not providing reciprocity.

Special system for public employees and teachers.

Source of Funds

Insured person: None.

Employer: 8.5% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60, but compulsory at 64; at any age after 20 years of employment; or if woman marries and leaves employment during the first year of marriage; or disability (at least 20 years); or death (at least 6 years).

Reduced benefit at any age if 5-19 years of employment and leaving employment permanently before qualifying.

Retirement necessary.

Disability benefit: Loss of at least 50% of normal working capacity.

Survivor benefit: Deceased had some periods of insurance under program.

Old-Age Benefits

Old-age benefit: Lump sum equal to final month's earnings (or average monthly earnings during last 12 months, if higher) times years of service up to 20 years, plus 1-1/2 months' earnings per year of service beyond 20 years or 64 years of age. (For calculation of benefit, worker credited with up to 20 years for service before 1963.) 50% of benefit for 1-5 years' contributions, 65% for 5-10 years, 75% for 10-15 years, 85% for 15-20 years.

Permanent Disability Benefits

Disability benefit: Lump sum equal to final month's earnings times years of service. Minimum benefit: 20 months' earnings.

Survivor Benefits

Survivor benefit: Lump sum equal to final month's earnings times years of service.

Minimum benefit: 6 months' earnings.

Widow (or widower aged 60 or over, or disabled) receives 25% of the benefit; the 75% remainder is divided equally between children (no minimum or maximum age limit). If there are parents (again no minimum or maximum age limit) they receive 10% with the other 90% going to the widow and children (divided in the same proportions already stated, i.e. 25% and 75% of the 90%). If there is no widow or children, the benefit is divided 50% to the parents and 50% to the brothers and sisters. If there are no parents, their 50% goes to the brothers.

Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program through its district offices; managed by tripartite board and director-general.

Sickness and Maternity

First and current law: 1963.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, some agriculture, and teachers. Public employees, university students, dock workers and weekly and daily newspaper sellers covered for medical benefits.

Exclusions: Temporary agricultural employees and aliens from countries not providing reciprocity.

Source of Funds

Insured person: 3% of earnings.

Employer: 12% of payroll.

Government: About 25% of cost of benefits.

Maximum earnings for contribution purposes: 3 times minimum wage. Current minimum wage is 300,000 pounds.

Qualifying Conditions

Cash sickness benefits: 3 months of insurance during last 6 months.

Cash maternity benefits: 10 months of insurance immediately prior to confinement.

Medical benefits: Currently covered.

Sickness and Maternity Benefits

Sickness benefit and Maternity benefit: Sickness benefit has not been implemented.

Workers' Medical Benefits

Medical benefits: Cash refund of part of doctor bills (full refund for maternity care); service benefits provided by hospitals under contract with and paid directly by National Social Security Fund. Includes general and specialist care, hospitalization, maternity care, medicines, and laboratory services. Patient normally pays doctor's bill, and is then reimbursed by Fund for 80% (90% of hospital care, and 100% for maternity care and kidney dialysis) of amount listed for the service in official fee schedule.

Duration: 26 weeks (or up to 52 weeks in special cases). For chronic illnesses, such as heart disease or cancer, there is no limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker. Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program.

Work Injury

First and current law: 1943 (amended in 1983).

Type of program: Employer liability system.

Coverage

All wage earners covered by an employment contract.

Source of Funds

Insured person: None.

Employer: Whole cost through private insurance.

Government: None.

Earnings for contribution and benefit purposes subject to a ceiling.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of worker's daily wage.

Temporary disability benefit is payable from day after accident up to either death, receipt of permanent disability pension or they recover.

Permanent Disability Benefits

Permanent disability benefit: More than 50% disabled, benefit equal to 2/3 of salary. Less than 50%, 50% of the permanent disability benefit. Less than 30% payable as lump sum equal to 3 years' salary.

Partial disability: Compensation proportionate to loss of earning capacity.

Constant-attendance supplement, as fixed by regulation.

Workers' Medical Benefits

Medical benefits: Same as for ordinary illness, plus appliances.

Patient not required to share in cost of doctor's services.

Survivor Benefits

Survivor pension: Up to 500 days' pay of deceased (however, including only 1/4 of amount exceeding the minimum wage, and 1/8 of amount exceeding twice the minimum wage). Payable to widow, aged or disabled widower, children under age 16 (25 if student or disabled), aged or disabled parents, and dependent brothers and sisters.

Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor, general supervision.

Source of Funds

Insured person: None.

Employer: 15% of payroll up to a ceiling of 3 times minimum wage.

Government: None.

Maximum earnings for contribution purposes: 3 times minimum wage.

Qualifying Conditions

Family allowances: Up to 5 children covered. Child must be under age 16 (25 if student or unmarried unemployed daughter, no limit if disabled). Wife must not be gainfully employed.

Family Allowance Benefits

Family allowances: Maximum monthly allowance: 75% of minimum wage, (300,000 pounds) payable to wife (20%) and children (11% each for up to 5 children).

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of allowances.

Family Allowances

First law: 1943.

Current law: 1963.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with non-working wife or with 1 to 5 children.

Old Age, Disability, Death

First law: 1972.

Current law: 1988.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1 Liberian dollar.

Coverage

Employees of firms with 5 or more workers and public employees.

Exclusions: Casual workers, family labor, and domestic employees.

Voluntary coverage for self-employed persons and others not compulsorily covered.

Source of Funds

Insured person: 3% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60. 100 months of contribution

(transitionally, 40-90 months of contribution from 4th to 10th year of program's operation). Retirement from employment necessary until age 65.

Disability pension: Permanent incapacity for work. Contributions in 2/3 of months since first entry into coverage, with minimum of 50 contributions in last 60 months.

Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 100.

Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension at retirement age but at least 12 monthly contributions.

Assistance is provided under a non-contributory scheme for needy aged and unemployed workers who are ineligible for regular benefits; maximum benefit, \$350 a year.

Permanent Disability Benefits

Disability pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 50. Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension but at least 12 monthly contributions.

Assistance is provided under a non-contributory scheme for needy disabled workers who are ineligible for regular benefits; maximum benefit, \$350 a year.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow and dependent disabled widower.

Orphans: 10% of pension of insured (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled).

Maximum survivor pensions: 100% of old-age or disability pension, whichever is higher.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

Work Injury

First law: 1943.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons. Exclusions: Casual workers, family labor, and domestic servants.

Source of Funds

Insured person: None.

Employer: Average, 1.75% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 65% of average earnings.

Payable after 14-day waiting period (first 14 days compensated retroactively if disability lasts longer than 14 days) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 65% of average earnings if totally disabled.

Constant-attendance supplement: 25% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

Survivor Benefits

Survivor pension: 20% of insured's average earnings. Payable to widow and dependent disabled widower.

Orphans: 10% of insured's average earnings (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled); maximum, 30% of earnings.

Maximum survivor pensions: 100% of temporary disability benefit. Dependent parent or grandparent (if no widow or orphans survive): same as widow's pension; divided equally if more than 1.

Funeral grant: Cost of burial, up to \$500.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

Please note: This information is more than 6 years old.

Old Age, Disability, Death

First law: 1957.

Current law: 1980.

Type of program: Social insurance system.

Exchange rate: No exchange rate available.

Coverage

All residents. Special system for members of Armed Forces.

Source of Funds

Insured person: 2.625% of earnings. Self-employed, 9.975%.

Employer: 7.35% of payroll.

Government: 0.525% of covered earnings; annual subsidies; also cost of income-tested benefits.

Above contributions also finance sickness, lump-sum grants for pregnancy and childbirth, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (60 if in hazardous or unhealthy occupations) and 20 years of contribution for full pension.

Retirement from covered employment necessary.

Not payable abroad.

Disability pension: 80% loss of earning capacity in last job or other suitable work.

Survivor pension: Insured was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: Full pension, 2.5% of average earnings during last 3 years for each of first 20 years of contribution, plus 2% for each year of contribution in excess of 20.

Minimum pension, 96 dinars a month; maximum, 80% of average earnings.

Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

Permanent Disability Benefits

Disability pension: 50% of full old-age pension, plus 0.5% per year of contribution for each of first 20 years of contribution, and 2% for each year exceeding 20.

Minimum pension, 60 dinars a month plus 50% of earnings; maximum, 80% of earnings.

Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

Constant-attendance supplement: Up to 25% of pension.

Survivor Benefits

Survivor pension: Distribution based on number and relationship of family members of the deceased.

Widows: 30% to 75% of pension of insured paid at any age, depending on number and relationship of other recipients.

Sons: 40% to 75% of pension of insured if one son; up to 100% if more than one. Parents: 15% to 60% of pension.

Brothers and sisters: 15% to 60% of pension of insured.

Funeral grant: Lump sum of 50 dinars.

Administrative Organization

Social Security Fund, administration of program through district and local offices; managed by tripartite board and director-general.

General supervision by national social security committee.

Local supervision by municipal committees.

Sickness and Maternity

First law: 1957.

Current law: 1980.

Type of program: Dual employer liability/social insurance system.

Coverage

Individual employer liability program—Short-term cash benefits for all employees.

Social insurance program—Short-term cash benefits for self-employed; long-term cash benefits and specific medical benefits for employed and self-employed.

Source of Funds

Insured person: Cash benefits, none. Medical benefits, 1.5% of earnings. Self-employed, 5.0% (medical benefits, 3.5%; cash benefits, 1.5%).

Employer: Cash benefits, entire cost for employees; medical benefits, 2.45% of payroll.

Government: Cash benefits, 0.75% of earnings (self-employed only); medical benefits, 1.75% of earnings.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 3 months.

Cash maternity benefits: Entry into insurance 6 months before confinement; 4 months' contribution during last 6 months.

Medical benefits: Same contribution conditions as for cash benefits or receiving a pension.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, payable for up to 1 year.

Maternity benefit: 100% of earnings payable for a total of 3 months.

Maternity grant: 3 dinars per month from 4th month until confinement; maximum: 6 months.

Birth grant: 25 dinars for each birth.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by facilities of Ministry for Social Security.

Includes general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation.

Patients may be required to pay part of cost of benefits.

Duration: Up to 6 months beyond duration of cash benefits.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Wife of insured man receives same medical maternity benefits as insured woman.

Administrative Organization

National and local administration, see above.

Work Injury

First law: 1957.

Current law: 1980.

Type of program: Dual employer liability/social insurance system.

Coverage

Individual employer liability program—Short-term cash benefits for all employees.

Social insurance program: Short-term cash benefits for self-employed; long-term cash benefits for employed and self-employed.

Source of Funds

Insured person: See sickness and maternity contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of earnings, payable for up to 1 year.

Permanent Disability Benefits

Permanent disability pension: Full pension, if 60% or more disabled, same as old-age pension.

Minimum pension, 60 dinars a month plus 50% of earnings; maximum, 100% of earnings.

Constant-attendance supplement: Up to 25% of pension.

Partial disability: Pension proportionate to degree of incapacity, if 30% to 60%; lump sum payable if 5% to 29% disability.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicine and appliances, dental care, glasses, and rehabilitation.

Survivor Benefits

Same as under Old Age, Disability, Death, above.

Administrative Organization

National and local administration, see above.

Unemployment

First law: 1973 (no longer in force).

(1980 labor code requires employer to pay dismissal indemnity of 100% of earnings for up to 6 months.)

Old Age, Disability, Death

Note: The risk protection system comprises 2 schemes: The basic scheme and the occupational scheme. The latter is obligatory for all paid employees and is administered by private insurance companies according to the relevant law and under government supervision.

The following summary describes the basic scheme.

First and current laws: 1954 (old age and survivors), 1960 (disability).

Type of program: Universal system.

Exchange rate: US\$1.00 equals 1.40 Swiss francs.

Coverage

All residents and employed and self-employed non-residents.

Source of Funds

Insured person: Employees, 3.8% of earnings (old age and survivors), plus 0.6% (disability). Self-employed, 7.6% of income (old age and survivors), plus 1.2% (disability). Inactive persons, variable contributions depending on their assets and income. Self-employed and inactive persons pay an additional 3% of their contribution amount for administrative costs.

Employer: 3.8% of payroll (old age and survivors), 0.6% (disability), and 3.0% of contribution amount for administrative costs.

Government: 18% of annual expenditure (old age and survivor), plus any deficit up to 50% of annual expenditure (disability).

Qualifying Conditions

Old-age pension: Age 65 (men) or 62 (women). 1 year of contributions. Pensionable age will be gradually adapted to 64 years for both sexes.

Disability pension: Permanent loss of capacity to work of 66 2/3% for full pension, 50% to 66% for half pension, and 40% to 49% for quarter pension. 1 year of contributions. Insurance coverage must exist at onset of disability.

Survivor pension: Deceased had 1 year of contributions.

Old-Age Benefits

Old-age pension: Full pension (complete insurance period for age class): Between 1,005 and 2,010 francs a month. Supplement for spouse aged 55 to 62, 30% of husband's pension; supplement for children, 40%. Partial pension if incomplete contribution period. Anticipated pension: Decrease of 13.6% for 2 years, 6.8% for 1 year. Lower decrease for women of age class 1951 and earlier. Deferred pension: Increase from 5.2% for 1 year to 31.5% for the maximum 5 years. Christmas bonus: 100% of December pension.

Permanent Disability Benefits

Disability pension: Full pension (complete insurance period for age class): If level of disability exceeds 66 2/3% (total disability), pension between 1,005 and 2,010 francs a month.

Partial disability: Invalidity between 50 and 66 2/3%, 50% of full pension, if between 40 and 49%, 25% of full pension.

Child supplement, 50% of standard single pension.

Partial pension if incomplete contribution period.

Adjustment: Periodic adjustment of pensions for changes in consumer price index and wage index (in principle, every 2 years). If consumer price index increases by more than 4% in one year, adjustment may be brought forward.

Christmas bonus: 100% of December pension.

Survivors Benefits

Survivor pension: Full pension (complete insurance period for age class): 80% of deceased's hypothetical pension. Payable to widow and widower with children, as well as to widow and widower without children who are aged 45 or more and have been married for at least 5 years. In the remaining cases, pension payable for 2 to 5 years (according to the age of the surviving spouse and the duration of the marriage). Partial pension if incomplete contribution period. Orphan pension: 40% of pension of deceased's hypothetical pension. Payable for each orphan aged under 18 years (25 if trainee or student). Partial pension if incomplete contribution period.

Adjustment: Periodic adjustment of pensions for changes in consumer price index and wage index (in principle, every 2 years). If the consumer price index increases by more than 4% in one year, adjustment may be brought forward.

Funeral grant: Paid by sickness funds for persons insured with them.

Administrative Organization

Old Age, Survivor and Disability Insurance Institute, general supervision.

Sickness and Maternity

First law: 1910.

Current law: 1971.

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

Coverage

Cash sickness benefits: Employed persons.

Voluntary insurance for others.

Medical care: All residents and persons employed in Liechtenstein.

Source of Funds

Insured person: Average percentage of earnings or fixed sum: 1.5% to 2%.

Employer: Average percentage of earnings: 1.5% to 2%.

Government: Contributions towards the cost of medical benefits. Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Cash sickness benefits: Membership in health insurance fund.

Cash maternity benefits: 270 days of membership in health insurance fund without interruptions longer than 3 months.

Sickness and Maternity Benefits

Cash sickness benefit: 80% of income. Maximum: 267 francs a day for total disability. Payable after 2 day waiting period for 720 days in course of 900 consecutive days.

Maternity benefit: Same as for sickness benefits. Payable for 20 weeks, of which at least 10 are after confinement.

Medical Benefits For Insured Workers

Medical benefits: Provided by approved doctors, public hospitals, private hospitals and clinics (approved by insurance fund), and recognized sanatoriums.

Includes primary and specialist treatment, hospitalization, pharmaceuticals, maternity care, and cures.

Cost sharing by patients includes a set fee of 30 francs for 90 days for each illness (15 francs for persons under age 15). No cost sharing for prenatal examinations or maternity care.

For thermal cures, funds pay a daily contribution of at least 50 francs. Duration: Unlimited.

Dependents' Medical Benefits

Medical benefits for dependents: Same benefits in own right on account of separate insurance coverage.

Administrative Organization

Registered Compulsory Health Insurance Funds, administration of contributions and benefits.

Work Injury

First law: 1910.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Employed persons. Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Employer: Premiums according to risk.

Government: None.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of covered earnings up to maximum of 267 francs a year. Payable after two days of illness.

Permanent Disability Benefits

Permanent disability benefits: 80% of covered earnings up to maximum of 97,200 francs a year for total disability.

Constant-care allowance: Depending on level of dependency.

Partial disability: Percentage of full pension depending on degree of disability. No minimum limit of disability (in practice 10%).

Workers' Medical benefits

Workers' Medical Benefits: Expenses covered in full by medical insurance funds. Duration: No limit.

Survivors Benefits

Survivor pension: 40% of covered earnings. Payable to surviving spouse (widow and widower) or to divorced spouse (if deceased required to pay maintenance), if he or she has dependent children, or is at least 2/3 disabled, or is aged 45 or more.

Survivor allowance: Payable to surviving spouse or divorced spouse who has no right to a pension. Variable lump sum depending on the duration of marriage (from 1 to 5 times the annual pension).

Orphan pension: 15% of earnings (25% for full orphan) for each child aged under 18 (20 if student; 70 if disabled).

Maximum survivor pensions: 70% of deceased's earnings (90% if divorced spouse also receiving survivor pension; supplemental pension if survivors are eligible for pensions under the old age, survivor and disability insurance scheme).

Beneficiaries receive cost-of-living allowances which are incorporated into the pension.

Adjustment: As a general rule, pensions are adjusted every 2 years.

Administrative Organization

Registered Compulsory Accident Insurance Funds, administration of contributions and benefits.

Unemployment

First and current law: 1969.

Type of program: Social insurance system.

Coverage

Compulsory coverage of employed persons, with exception of married women, paid domestic workers and agricultural workers. Voluntary insurance for all insurable persons.

Source of Funds

Insured person: 0.25% of earnings.

Employer: 0.25% of payroll.

Maximum earnings for contribution and benefit calculations: 97,200 francs a year.

Government: Contributes towards the cost of benefits.

Qualifying Conditions

Unemployment benefit: 6 months of insurance. Available for work, and fulfills supervisory requirements.

Cash benefits for insured workers

Unemployment benefit: 80% of daily earnings. Daily benefits payable for 250 to 500 days in the course of 2 years.

Dependent supplements: 10 francs a day for 1 dependent; 5 francs a day for each additional dependent.

Maximum: 85% of daily earnings.

Administrative Organization

National Unemployment Insurance Fund, administration of contributions and benefits.

Family Allowances

First law: 1957.

Current law: 1986.

Type of program: Universal system.

Coverage

All residents and all non-resident employees and self-employed.

Source of Funds

Insured person: None.

Employer: 2.2% of payroll.

Government: Any eventual deficit.

Qualifying Conditions

Family allowance: Children aged under 18.

Family Allowances

Family allowance: 230 francs per child for the first two children;

280 francs per child for the third and any additional children.

280 francs for all children aged over 10.

Birth grant: 1,900 francs per child; 2,400 francs per child for twins.

Administrative Organization

National Family Allowances Fund, administration of contributions and benefits.

Old Age, Disability, Death

First law: 1925.

Current laws: 1956, 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 4.0 Litas (Lt).

Coverage

Insured workers and permanent residents.

Source of Funds

Insured person: 1% of wage.

Employer: 23% of payroll.

Government: Any deficit. In addition to pensions, the state social insurance budget finances the other social insurance programs.

Qualifying Conditions

Old-age pension: 62 years (men) and 60 years (women); plus 30 years of contributions.

Disability pension: Disability involving either permanent or prolonged incapacity for work, from 1 to 30 years of contributions (men) or from 1 to 28 years (women), depending on age.

Survivor pension: The deceased must have been a pensioner, or at the time of death, must have had the length of coverage necessary for award of a disability pension.

Old-Age Benefits

Old-age pension: Basic pension no less than 110% of poverty level (75 Lt on January 1, 1995) and a supplemental pension based on years of coverage and ratio of individual earnings to national average.

Permanent Disability Benefits

Disability pension: Varies according to degree of disability.

Total disability: 100% of old-age pension.

Constant attendance supplement: 50% of basic old age pension.

Partial disability: 50% of old age pension.

Survivor Benefits

Survivor pension: Eligible survivors include: children, up to the age of 18, (24 if student); spouse who has reached old age or is disabled; non-working spouse (some de facto relationships qualify) caring for deceased's children under 8.

Amount of benefits: Spouse, 50% of deceased wage earner's total benefit. Children, 25% of deceased's pension for each. Total not to exceed 100% of deceased worker's pension.

Administrative Organization

Ministry of Social Security and Labor; State Social Insurance Fund Council (composition determined by the Government); State Social Insurance Administration; Territorial State Social Insurance Fund Offices (cities and regions).

Type of program: Social insurance and social assistance systems. Universal system for medical care.

Coverage

Sickness benefits: Persons insured under compulsory or voluntary social insurance.

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

Government: Any deficit.

Qualifying Conditions

Sickness and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays at least 50% of wages for first 3 days, subsequently social insurance pays. 80% of wages (average of preceding 3 months) up to 27 calendar days; 100% from 31st day for four months or determination of disability.

Maternity benefit: 100% of salary (average of preceding 3 months) for insured women. Provided for 70 calendar days before and 56 calendar days after birth. Either parent may take official leave from employment for up to one year to care for new infant and receive child care benefit equal to 60% of wages.

Workers' Medical Benefits

Medical benefits: Provided directly by government health facilities. Cost of medication during stay in permanent medical establishments is covered by the State. In case of outpatient treatment for insured persons, part of the cost of medication is covered by the State social insurance budget.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of family.

Administrative Organization

Ministry of Social Security; Ministry of Health; State social insurance administration and its territorial social insurance departments; Local authorities.

Work Injury

First law: 1991.

Current laws: 1991.

Type of program: Social insurance. Employer liability for compensation governed by state legislation.

Coverage

Wage earners.

Source of Funds

Insured person: See pension contributions.

Employer: See pension contributions.

Government: None.

Sickness and Maternity

First law: 1925.

Current law: 1991 as amended.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wage, payable until resumption of work capacity or determination of disability.

Permanent Disability Benefits

Permanent disability benefit: Same as under disability pension.

Survivor Benefits

Survivor pension: Same as under disability pension.

Administrative Organization

Ministry of Social Protection; State Social Insurance Administration and its territorial social insurance departments.

Family Allowances

First law: 1991.

Current law: 1995.

Type of program: Benefits financed by state and municipal budgets provide mean-tested social pensions to families with low income. Small grants are also provided that are not subject to means-testing.

Unemployment

First law: 1919.

Current law: 1990 and 1996.

Type of program: Social insurance.

Coverage

Employed workers.

Source of Funds

Insured person: None.

Employer: See pension contributions. (1.6% is transferred to unemployment fund.)

Government: Allocations from State budget in case of deficit.

Qualifying Conditions

Unemployment benefit: 24 months of contributions in last 3 years. No qualifying period in cases of dismissal without fault, caring for disabled, returning from military service, returning from imprisonment, as well as for graduates, women, and single men bringing up children under 8 years of age.

Those who do not meet these requirements, will be entitled to a benefit after working in public works, or works supported by the Employment fund, or taking courses in vocational training (not less than 180 calendar days in last 12 months).

Unemployment Benefits

Unemployment benefit: The amount of unemployment benefit depends on the insured's state social insurance record and reason for loss of a job.

Minimum benefit is government set state supported income (120 Lt or 17.5% of average wage).

Maximum benefit is 2 times minimum standard of living (220 Lt or 32% of average wage). Payable from the eighth day after registration and for not more than 6 months in any 12-month period.

Administrative Organization

Ministry of Social Security; Employment Exchange of Lithuania, comprising the national and territorial employment exchanges.

Old Age, Disability, Death

First laws: 1911 (wage earners) and 1931 (salaried employees).

Current law: 1987.

Type of program: Social insurance system.

Exchange rates: U.S.\$1.00 equals 34.81 francs.

One euro equals 40.34 francs.

Coverage

All economically active persons in the private and public sectors including self-employed.

Special systems for railway and public employees who entered employment before December 31, 1998.

Source of Funds

Insured person: 8% of earnings.

Employer: 8% of payroll.

Government: 8% of earnings.

Minimum amount for contribution and benefits purposes: 100% of social minimum wage (46,878 francs per month); maximum, 5 times the social minimum wage (234,392 francs per month).

Qualifying Conditions

Old-age pension: Age 65 (men and women) and 120 months of coverage. An early old-age pension is payable at age 60 with 480 months of paid or deemed coverage.

An early pension is also payable at age 57 with 480 months of paid coverage; retirement necessary.

Retirement may be deferred to age 68. A partial pension, combined with part-time employment, also possible.

Disability pension: Under age 65. Inability to perform former occupation or any similar occupation permitted by the person's strength and aptitude. 12 months of coverage during the 3 years before onset of disability.

Survivor pension: 12 months of coverage in 3 years before insured's death or insured was pensioner at death.

Old-Age Benefits

Old-age pension: Lump-sum of 9,840 francs per month if insured for 40 years.

Benefit is reduced 1/40 for each year less than 40, plus increments equal to 1.78% of adjusted lifetime covered earnings per year of completed insurance coverage.

Minimum pension: 40,255 francs per month if insured for 40 years; reduced by 1/40 for each year less than 40. If less than 20 years of insurance, minimum pension is not payable.

Maximum pension: 186,366 francs per month.

Adjustment: Automatic indexation of pensions to changes in cost of living and periodic adjustments according to wage changes.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

If disability occurs before age 55, pension is calculated to age 55 on imputed average earnings of the insured from age 25 to date of disability onset.

Minimum disability pension: 40,255 francs per month if insured for 40 years.

Adjustment: Automatic indexation of pensions to changes in cost of living and periodic adjustments according wage changes.

Survivor Benefits

Survivor pension: 100% of insured's lump-sum old-age pension, plus 75% of increment earned by insured. The concurrent drawing of a survivor pension and earnings or other personal pension is subject to a limit. Payable to either spouse, including a divorced spouse, based on years of marriage and number of contributions without regard to personal income.

Orphans: 1/3 of insured's basic pension, plus 25% of increment earned by insured. Full orphans receive a double pension.

Maximum survivor pensions: 100% of total pension of insured.

Automatic indexation of benefits to changes in cost of living and periodic adjustments according to wage changes.

Administrative Organization

Ministry of Social Security, general supervision.

Old-Age and Invalidity Insurance Institution, administration of program for wage earners. Managed by employee-employer governing body, chaired by government official.

Private Salaried Employees' Pension Fund, administration of program for salaried employees; managed by employee-employer governing body; chaired by government official.

Pension Fund for self-employed artisans, merchants and manufacturers, administration of program for self-employed; managed by governing body made up of representatives of the various self-employed groups.

Agricultural Pension Fund, administration of program for farmers. Managed by governing body of representatives of the agricultural profession.

Public Employees Administration, administration for civil servants.

Sickness and Maternity

First law: 1901.

Current laws: 1992, 1998.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

All employees and social security beneficiaries.

Special systems for self-employed workers, artisans, and farmers (cash sickness and maternity). Voluntary membership in sickness fund for those not covered compulsorily.

Source of Funds

Insured person: 4.67% (wage earners) or 2.69% (salaried employees) of earnings. Pensioners, 2.57% of pension, additional 1% of taxable income for dependents.

Employer: 4.67% of wages and 2.69% of salaries. Pension insurance institutions, 2.57% of pensions paid.

Government: Subsidies represent around 35% of contributions, covers at least the whole cost of maternity allowances.

Maximum earnings for contribution purposes: 5 times national minimum wage (234,392 francs per month).

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Qualifying Conditions

Cash sickness, medical, and dependency benefits: Membership in sickness fund.

Cash maternity benefits: Membership in fund 6 months in year prior to confinement.

Sickness and Maternity Benefits

Cash sickness benefit: 100% of earnings, payable for up to 52 weeks from 1st day of absence.

Cash maternity benefit: 100% of earnings, payable for 8 weeks before and 8 weeks after confinement (12 weeks if complications, multiple births, or if mother nursing child). Parental leave of 8 weeks available upon adoption of child.

Maternity allowance: Lump-sum of 105,344 francs payable for total of 16 weeks to persons who have no loss of income during maternity leave period.

Workers' Medical Benefits

Medical benefits: Free choice of service provider. Services provided by doctors and hospitals under collective agreements, according to agreed schedule of fees. Includes general and specialist care, hospitalization, laboratory services, maternity care, dental care, appliances, medicines, transportation, and rehabilitation services. Insured share in the cost of medical benefits: 5% for consultations, 20% for home visits, 219 francs a day for hospitalization, 20% for dental care up to limit of 1,334 francs per year, and 0%, 20% or 60% of cost of medicines.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Benefits for dependent persons: Various services and cash benefits for the provision of assistant attendance by another person for the essential acts of daily life.

Administrative Organization

Ministry of Social Security, general supervision.

Administration of benefits by nine funds each responsible for different occupational categories. Funds are managed by elected committees composed of representatives of insured persons and employers.

Sickness Fund Union: Administration of dependency benefits.

Maximum salary for contribution and benefit purposes: 234,392 francs per month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day of incapacity for up to 13 weeks. Benefit is converted to a pension from 14th week.

Permanent Disability Benefits

Permanent disability benefits: 85.6% of earnings during last year up to a maximum of 200,640 francs per month, if totally disabled.

Constant-attendance supplement: Up to 100% of base salary.

Child's supplement: 10% of pension for each child under age 18 (27 if student, no limit if disabled) if insured is 50% or more disabled. Not to exceed 100% of base salary.

Partial disability: Percent of full pension proportionate to degree of disability; converted to lump sum after 3 years if disability 10% or less (on request if disability 10%-40%).

Adjustment: Automatic indexation of benefits to changes in cost of living and periodic adjustments according to wage changes.

Workers' Medical Benefits

Medical benefits: Necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, and rehabilitation.

Survivor Benefits

Survivor benefits: 42.8% of earnings of insured, or 53.5% if disabled, payable to widow or widower. Upon survivor's remarriage, lump sum is equal to 60 months' if under age 50 or 36 months' if aged 50 or over.

Orphans: 21.4% of earnings for each orphan under age 18 (27 if student, no limit if disabled). Other eligible survivors (in absence of above): Parents and grandparents, or carer of insured.

Maximum survivor pensions: 85.6% of earnings of insured.

Funeral grant: Lump sum of 1/15 of annual earnings or minimum wage, whichever is higher.

Adjustment: Automatic indexation of benefits to changes in cost of living or periodic adjustment according to wage changes.

Administrative Organization

Ministry of Social Security, general supervision.

Accident Insurance Association, administration of program for workers in industry, agriculture, forestry, and special programs.

Unemployment

First law: 1921.

Current laws: 1976 and 1978.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons under certain conditions,

recent graduates of schools, and those who have completed vocational training, aged 16-24.

Source of Funds

Insured person: 2.5% special solidarity tax.

Employer: None.

Government: Degree of financing set on a yearly basis by legislation.

Qualifying Conditions

Unemployment benefit: 26 weeks of work in last 12 months. Self-employed persons, 5 years except for special cases; recent graduates, 26 weeks of registered unemployment. Registered at employment office, capable of work and prepared to accept appropriate employment. Unemployment not due to voluntary leaving or refusal of suitable job offer.

Unemployment Benefits

Unemployment benefit: 80% (85% if have dependent child) of base salary during last 3 months, up to 2.5 times social minimum wage (2 times after 182 days; 1.5 times after 365 days); recent graduates, 70% of social minimum wage; self-employed persons, 80% of social minimum wage.

Amount reduced for unemployed person living with someone whose earnings exceed 2 times social minimum wage.

Payable for up to 365 days in 24-month period. Extension possible for 12, 9, 6 months for older unemployed; additional extension for hard-to-place unemployed.

Adjustment: Automatic indexation for changes in cost-of-living.

Administrative Organization

Ministry of Labor, general supervision.

Employment Agency, administration of program and payment of allowances.

family allowances.

Education allowances: All residents who are raising 1 or more children under 2 years of age for whom they receive family allowances.

Family Allowance Benefits

Family allowances: 5,371 francs per month for 1 child; 13,102 francs per month for 2 children; 24,459 francs per month for 3 children; and 9,354 francs a month each additional child; plus 548 francs a month per child aged 6-11 and 1,646 francs each if aged 12 or over. Supplementary allowance of 5,371 francs per month added for seriously disabled child.

Birth allowances: 59,058 francs, payable in 3 equal installments as prenatal allowance, birth grant, and postnatal allowance.

Beginning of school year allowances: 3,840 francs for 1 child over age 6; 5,486 francs if over age 12. 6,584 francs per child if there are 2 children over age 6; 8,230 francs if over age 12. 9,327 francs per child if there are 3 or more children over age 6; 10,973 francs if over age 12.

Education allowances: 16,460 francs per month.

Adjustment: Indexed to changes in cost-of-living.

Administrative Organization

Ministry of the Family, general supervision.

National Family Allowance Fund, administration of allowances.

Family Allowances

First laws: 1947 (employed persons) and 1959 (self-employed persons).

Current laws: 1977 (birth allowances), 1980 (maternity allowance), 1985 (family allowances), 1986 (beginning of school year allowances), and 1988 (education allowance).

Type of program: Universal system.

Coverage

All residents with dependent children who are brought up and are legally domiciled in the country.

Source of Funds

Insured person: Employee, none. Self-employed, 0.7% of income.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Family allowances: Child must be under age 18 (27 if student, no limit if disabled before age 18).

Birth allowance: Proof of prescribed medical examinations and residence in Luxembourg.

Beginning of school year allowances: Payable to families with 1 or more children aged 6-18 (27 if student) who are eligible for

Old Age, Disability, Death

First and current law: 1969, amended 1994.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5,492 francs.

Coverage

Employed persons.

Exclusions: Temporary and casual workers.

Special systems for public employees.

Source of Funds

Insured person: 1% of earnings.

Employer: 3.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women). For seamen and those incapacitated for work, age 55 (men) and 50 (women).

15 years of insurance (unless working before 1969) and 28 quarters of contribution during last 10 years (some prior service credited).

Retirement from employment necessary.

Disability pension: Loss of 60% of capacity for work. 10 years of insurance; contribution conditions as for old-age pension. Payable to men at age 55 or to women and seamen at age 50.

Survivor pension: Insured person had reached age 50.

Old-Age Benefits

Old-age pension: 30% of minimum wage, plus 20% of average earnings during last 10 years. Increment of 1% of earnings for each year of contribution beyond 10 years (some prior service credited).

Dependent's supplement: 10% of pension for spouse starting at retirement age. Minimum pension: 60% of minimum wage; maximum, 40% of average earnings or 75% including supplements.

Proportionally reduced pension payable if insufficient quarters of contribution in last 10 years, but at least 100 quarters (men) or 80 quarters (women) in entire working career.

Assistance allowance payable to workers aged 60 (men) or 55 (women) with 15 quarters of employment before 1969. Refund of contributions plus 2% interest per year, if ineligible for pension but at least 4 quarters of contribution.

Adjustment: Pensions adjusted to changes in wages.

Permanent Disability Benefits

Disability pension: 80% of old-age pension that would have been payable if worker had worked until pensionable age.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to unemployed widow or widower, regardless of age; 15% if employed. Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan. Full orphans, 20% of earnings each.

Dependent parents and grandparents: 10% of average earnings each, payable to those of pensionable age. Maximum, 30% of average earnings.

Maximum survivor pension: 85% of average earnings of insured.

Administrative Organization

Ministry of Civil Service, Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of program. Since May, 1992, managed by an administrative council composed of representatives of employees and employers and of the Ministries of Civil Service, Labor and Social Legislation; Finance; Health; as well as the Ministry of Population and Social Conditions, and the Fund's Director General.

Sickness and Maternity

First law: 1952.

Current law: 1963.

Type of program: Social insurance system. Maternity benefits only. (Labor code requires employers to provide 100% of earnings during 1st month of sick leave, with 50% of earnings paid during 2nd to 6th month under special circumstances. Employer also pays 50% of earnings to female employees for up to 14 weeks of maternity leave if ineligible for maternity benefit.)

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowance contributions, below.

Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement for costs of medical care during pregnancy and confinement, up to maximum of 25,000 francs. (Labor code requires employers to provide certain medical services to employees and their dependents.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1925.

Current law: 1969, amended 1994.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, farmers, tobacco planters, students, apprentices, seamen, and prisoners performing manual labor.

Source of Funds

Insured person: None.

Employer: 1.25% of payroll. Different rates for some special categories of insured.

Government: None.

Maximum earnings for contribution purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings up to 6,000 francs a day. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of annual wage multiplied by the degree of incapacity.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 150% of the percentage of incapacity for the portion above 50%.

Minimum and maximum benefits established by formula.

Lump sum payable if 10% disability or less.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow(er). Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of average earnings each; maximum, 30%.

Maximum survivor pensions: 85% of average earnings.

Funeral grant: Lump sum of 100,000 francs.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of contributions and benefits.

Coverage

Employed persons, students, and apprentices with 1 or more children. Unemployed workers eligible for a maximum of 6 months under certain conditions. Special systems for public employees. Must be resident of Madagascar or France.

Source of Funds

Insured person: None.

Employer: 8.25% of payroll.

Government: None.

Maximum earnings for contribution purposes: 200,000 francs a month.

Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice; 21 if student, unmarried daughter caring for children, or disabled). Parent must have had 6 months of employment and be currently working 20 days (or 134 hours) a month (or be widow of beneficiary). Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 4,000 francs a month for first child, 3,000 for second, 2,000 for third, 1,000 for fourth, 500 each for fifth and subsequent children.

Prenatal allowance: 2,100 francs a month for 9 months.

Birth grant: Lump sum of 25,200 francs for each birth, payable in two installments of 12,600 francs each (at birth and then after medical visit in 5th –7th month). Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1969, amended 1994.

Type of program: Employment-related system.

Old Age, Disability, Death

Special system for public employees only.

Exchange rate: U.S.\$1.00 equals 43.8 kwacha.

Sickness and Maternity

Some medical services available free to population in government health centers and hospitals.

Work Injury

First law: 1944.

Current law: 1990.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Casual workers, family labor, and members of armed forces.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Percentage of earnings based on schedule. Minimum: 26 times minimum monthly wage.

Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled; minimum, 54 times minimum monthly wage.

Partial disability: Lump sum proportionate to degree of disability, according to schedule in law.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, less any disability benefit paid to deceased, payable to dependents; minimum, 42 times minimum monthly wage. Reduced amounts paid if survivors only partially dependent on deceased.

Funeral grant (if no surviving dependent): Cost of burial paid by employer.

Administrative Organization

Ministry of Labor and Vocational Training, enforcement of law.
Employers may insure liability with private insurance companies.

Old Age, Disability, Death

First law: 1951 (provident fund).

Current law: 1969 (disability insurance); 1991 (provident fund) amended 1995.

Type of program: Dual provident fund (lump-sum benefits and periodic payments) and social insurance systems (disability only).

Exchange rate: U.S.\$1.00 equals 3.80 ringgits (M\$).

Note: Provident fund: provisions and benefit amounts shown as of December 1998. Disability insurance: provisions and benefit amounts shown as of January 1995.

Coverage

Provident fund: Mandatory coverage for private sector employees, non-pensionable public sector employees and foreign workers. Voluntary coverage for domestic workers, self-employed, and pensionable public sector employees. Exclusions: Armed Forces who also belong to equivalent private plans.

Disability insurance: Employees earning less than M\$2,000 a month (or earning less than M\$2,000 a month when first covered), casual workers and domestics.

Voluntary coverage for those earning more than M\$2,000 upon agreement by employer and employee.

Special system for public employees.

Source of Funds

Insured person—provident fund: 11% of earnings according to wage classes. Self-employed contribute between M\$50 and M\$5,000. **Disability insurance:** approximately 0.5% of earnings according to wage classes.

Employer—provident fund: 12% of earnings according to wage classes. **Disability insurance:** approximately 0.5% of payroll according to wage class.

Government: None.

Qualifying Conditions

Old-age benefit—provident fund: Age 55; payable at any age if emigrating from country permanently.

Disability benefits—provident fund: Permanently incapacitated before age 55. **Disability pension:** 24 months of contribution in last 40 months, or in 2/3 of months since entry into insurance with minimum of 24 months; reduced pension if contributions in 1/3 of months, with minimum of 24.

Survivor benefits—provident fund: Nomination as beneficiary by insured. Insured's death occurs while in receipt of disability benefit or before age 55.

Death benefit: Insured was under age 60 at death.

Old-Age Benefits

Old-age benefit—provident fund: Lump sum equal to total employee and employer contributions plus compound interest. Employee may receive up to 30% of total contributions (plus compound interest) at age 50 without retirement. All savings can be withdrawn in monthly installments, or a part of the savings can be withdrawn in a lump sum and the balance periodically, at age 55. The dividend can be withdrawn annually, with the principle left with the fund at age 55.

The contributions made for each member are separated into 3 accounts, each with different requirements for withdrawal:

- 1 60% of the contributions are placed into an account which the member cannot access until age 55;
- 2 30% go into an account from which withdrawals may be made for the purchase or building of a house or house loan payment, the balance may be withdrawn at age 50; and
- 3 10% go into an account which may only be utilized for the treatment of critical illnesses approved by the Board.

Permanent Disability Benefits

Disability pension—disability insurance: 50% of earnings plus 1% of earnings for each 12 months of contribution over 24 months.

Maximum pension, 65% of earnings.

Minimum pension, M\$171.43 per month.

Reduced pension: 50% of earnings.

Maximum earnings for disability benefit purposes: M\$2,000 a month.

Constant attendance supplement: 40% of pension; maximum, M\$500 per month.

Disability benefit—provident fund: Lump sum equal to total employee contributions plus compound interest on being disabled mentally and physically.

Disability benefit—provident fund: Payable in addition to disability benefits. Lump sum equal to a percentage of total contribution, based on insured's age at incapacitation and number of years of contribution.

Survivor Benefits

Survivor pension—disability insurance: 60% of actual or potential disability pension of the deceased, payable to widow.

Orphans: 40% (60% if no widow) of actual or potential disability pension of the deceased, payable to each orphan under age 21 (up to first university degree level if in school).

Maximum survivor pension: 100% of actual or potential disability pension.

Survivor benefit—provident fund: Lump sum equal to total employee and employer contributions plus compound interest. Payable to nominated survivors or legal heirs.

Death benefit (payable in addition to survivor benefit): Lump sum equal to a percentage of total contributions, based on insured's age at death and number of years of contribution.

Funeral grant: M\$1,000 payable to widow, widower, elder surviving son, elder surviving daughter, and parents.

Administrative Organization

Ministry of Finance, general supervision.

Employees Provident Fund, administration of program; managed by tripartite governing Board.

Sickness and Maternity

First law: 1951.

Current law: 1991.

Type of program: Dual provident fund (lump-sum benefits and periodic payments).

Medical Benefits for Insured Workers

Medical benefits: A member can withdraw savings in Account III to pay for medical treatment of critical illness provided that their employer does not cover or partially cover such treatment. In addition, a member can also withdraw their savings to pay for the medical treatment of their spouse, children and parents.

Orphans: 40% (60% if no widow) of permanent disability pension of deceased for each orphan under age 21 (up to first university degree level if in school); maximum, 100% of pension.

Other eligible survivors (in absence of above): Parents, brothers, sisters, and paternal grandparents.

Funeral grant: Up to M\$1,000 payable to eldest survivor of insured or whoever incurred the expense.

Administrative Organization

Ministry of Human Resources, general supervision.

Social Security Organization, administration of work-injury program; managed by tripartite governing board.

Work Injury

First law: 1929.

Current law: 1969.

Type of program: Social insurance system.

Coverage

Employees earning less than M\$2,000 a month, or (earning less when first covered, or voluntary agreement by employer and employee), and casual workers. Foreign workers are covered under a special insurance scheme for workmen's compensation.
Special system for public employees.

Source of Funds

Insured person: 0.5% of earnings according to 24 wage classes.

Employer: 1.25% for employment injury and 0.5% for disability pension of payroll according to 24 wage classes.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings. Minimum: M\$9 a day. Payable after 4-day waiting period. Paid retroactively for waiting period if disability lasts 4 days.

Permanent Disability Benefits

Permanent disability pension: 90% of earnings, if totally disabled. Minimum: M\$9 a day. Up to one-fifth of contributions may be taken as a lump-sum payment where disability is assessed to exceed 20%. Where disability is assessed at less than 20% lump sum is paid to injured.

Constant-attendance supplement: 40% of pension. Maximum, M\$500 per month.

Partial disability: Percent of full pension proportionate to degree of disability.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, medicines, artificial limbs and other prosthetic appliances, and physical and vocational rehabilitation. Care provided in government hospitals and by a panel of physicians on contract with Social Security Organization.

Survivor Benefits

Survivor pension: 60% of permanent disability pension of deceased payable to widow.

Old Age, Disability, Death

First law: 1961.

Current laws: 1962 and 1986 (old-age and death only).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 5.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or from age 50, with 5% reduction per year under age 55) with at least 10 years of contributions. Unreduced pension at age 50 if deemed incapacitated for work. Retirement from all gainful activity. Not payable abroad unless reciprocal agreement. If no agreement, insured's contributions refunded at retirement upon permanent departure from country.

Disability pension: At least 5 years of coverage and incapacity that prevents earning two-thirds of the income of workers in similar circumstances. Disability is reviewed every 6 months.

At age 50 benefit is converted to early retirement pension.

Survivor pension: Deceased was pensioner or met pension requirements at death.

Widow or widower must have been married for at least 2 years.

Children must qualify for family allowance.

Survivor allowance: Payable to widow of insured person with at least 10 years of coverage.

Old-Age Benefits

Old-age pension: 1/60 of average monthly salary in the last 5 years before retirement.

Minimum pension: 60% of minimum wage.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Permanent Disability Benefits

Disability pension: Same as for old-age pension.

Minimum pension: 60% of minimum wage.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow (or widower) of any age, if married at least two years.

Orphans: 10% of pension of insured for each dependent orphan under age 14 (18 if apprentice, 21 if student or disabled); maximum, 50% of pension.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Administrative Organization

Ministry of Labor, Employment and Public Service, general supervision.

National Social Insurance Institute, administration of program; managed by tripartite board and director general.

Sickness and Maternity

First law: 1952.

Current law: 1962.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Cash maternity benefits: 9 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Employers required to provide paid sick leave for employees.)

Maternity benefit: 100% of earnings.

Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive necessary medical care during pregnancy and confinement. Employers required to provide certain medical services and medicines to own employees and their families, in part through joint interemployer medical services program operated by National Social Insurance Institute.

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below. Wife of insured receives same maternity care as insured woman; also prenatal allowance and birth grant (under family allowances).

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.

National Social Insurance Institute, administration of program.

Work Injury

First law: 1932.

Current law: 1962.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, and apprentices. Special systems for public employees and seamen.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to industry and risk in establishment.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Maximum, 900,000 CFA francs a year.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured, payable to widow or widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional, or 20% for each full orphan under age 14 (18 if apprentice, 21 if student or disabled).

Dependent parents and grandparents: 10% of earnings each; maximum, 30%.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Cost of burial.

Administrative Organization

Ministry of Labor, Employment and Public Service, general supervision.

National Social Insurance Institute, administration of contributions and benefits.

employment and be currently working 18 days a month (or be widow or widower of beneficiary). Prenatal allowance and birth grant subject to medical examinations and care specified in law.

Family Allowance Benefits

Family allowances: 880 CFA francs a month for each child.

Prenatal allowance: 4,089 CFA francs.

Birth grant: 5,450 CFA francs for each birth payable in 3 installments.

Some maternity and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, Employment and Public Service, general supervision.

National Social Insurance Institute, administration of program.

Family Allowances

First law: 1955.

Current law: 1962.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: Subsidies covering deficits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled). Proof of pediatric care for pre-school children is necessary. Parent must have had 9 consecutive months of

Old Age, Disability, Death

First law: 1956 (old-age and death) and 1965 (disability).

Current law: 1987.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.38 Maltese lira (Lm).

Coverage

Residents age 16 and over, and citizens employed outside Malta by foreign employers having a place of business in Malta and students in certain work-study programs. Exclusion: Non-gainfully employed married women and full-time students.

Source of Funds

Insured person: Employee, 8.3% of basic wage; minimum and maximum contributions, Lm3.54 and Lm9.86 a week, respectively (flat rate of Lm2.12 a week if under age 18); self-employed, Lm5.50 to Lm15.10 a week, depending on net income from self-employment and other sources.

Employer: 10% of basic wage; minimum and maximum contributions, Lm4.24 and Lm11.83 a week respectively per employee (Lm2.12 a week for employees under age 18).

Government: 50% of total contributions.

Maximum basic wage (employed person) or net income (self-employed person) for contribution purposes: Lm6,150.04 and Lm5,046 per year, respectively.

Maximum basic wage or net income for payment of earnings-related pension: Lm6,150.04 per year.

Maximum basic wage or net income for pensionable income purposes where a *service* pension from the employer is also payable: Lm6,750 per year.

Above contributions also finance sickness, work-injury, unemployment, and family allowance benefits.

Qualifying Conditions

Old-age pension: Age 61 (men) or 60 (women). 156 weeks of paid contributions, with annual average of 50 weeks paid or credited. Reduced pension if 20-49 weeks under flat-rate pension scheme or 15-49 weeks under earnings-related scheme. Earned income, whether through employment or self-employment, must not exceed national minimum wage (Lm44.13 per week) until age 65.

Payable abroad.

Disability pension: Total permanent incapacity for suitable full-time or regular part-time work. 250 weeks of paid contributions as employee or self-employed, with annual average of 50 weeks paid or credited. Reduced pension if 20-49 weeks.

Survivor pension: Widow: 156 weeks of contributions paid by deceased, with annual average of 50 weeks paid or credited.

Reduced pension if 20-49 weeks under flat-rate pension scheme or 15-49 weeks under earnings-related scheme. Earned income must not exceed minimum wage. Widows below age 60 with children below age 16 qualify for their pension regardless of their income. Orphan: Both parents deceased. One parent must have been a citizen of Malta and had at least 1 week of contribution at time of death.

Old-Age Benefits

Old-age pension: Benefits vary, depending upon whether:

1 contributions were paid before or after January 22, 1979, when an earnings-related benefit was introduced;

2 a service pension is payable by the employer, which causes reductions in the social security benefit; and

3 the person is married and supporting his wife.

Benefits for persons who paid contributions only before January 22, 1979, range from Lm19.87 to Lm44.51 per week. By 1998 these assessments of pension rates will become equivalent to those of earnings related benefits.

Earnings-related benefits, which can be as much as Lm80.02 per week, are 2/3 of the yearly average of the best 3 consecutive years in the last 10 years before retirement for employees, and the last 10 consecutive years before retirement for self-employed persons.

Adjustment: Based on increases in wages and prices.

Permanent Disability Benefits

Disability pension: Benefits vary, depending upon whether a service pension is payable and whether the person is married and supporting his wife. Benefits range from Lm16.32 to Lm36.68 per week.

Adjustment: Based on increases in prices and in some cases increases in wages.

Survivor Benefits

Survivor pension: Widow: Benefits vary, depending upon whether contributions were paid before or after January 22, 1979, and whether a widow's pension is payable by the husband's employer. The highest benefit for persons who paid contributions only before January 22, 1979, is Lm32.50 per week.

Earnings-related benefits, which can be as much as Lm66.68 per week, are 5/9 of the yearly average of the best 3 consecutive years in the last 10 years before her husband's death or retirement on age or medical grounds for employees, and the last 10 consecutive years before her husband's death or retirement for self-employed persons.

Adjustment: Based on increases in wages and prices.

Remarriage grant: Upon remarriage, widow forfeits survivor pension and receives lump-sum equal to 52 weeks of pension.

Orphan: Lm11.36 per week for each orphan under age 16; Lm24.31 for each orphan between age 16 and 21, provided orphan is not gainfully employed. If the orphan is gainfully employed, but his gross earnings are less than the minimum wage, then the allowance is reduced to bring the total of such allowance and gross earnings to an amount equivalent to the minimum wage.

Adjustment: Based on increases in prices.

Administrative Organization

Ministry of Social Welfare, general supervision.

Department of Social Security, administration of program; managed by Director of Social Security.

Sickness and Maternity

First law: 1956 (sickness) and 1981 (maternity).

Current law: 1987.

Type of program: Social insurance system. Cash benefits only.

(The Conditions of Employment Regulation Act requires employers to provide 100% of earnings for 13 weeks' maternity leave.)

Coverage

Sickness benefits: Employees and self-employed persons.

Maternity benefits: Resident citizens.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 50 weeks of paid contributions and 20 weeks paid or credited during the last two contribution years prior to the benefit year in which the claim was filed.

Maternity benefits: Maltese citizenship and residence in Malta and, if previously in employment, not entitled to maternity leave under the Conditions of Employment Regulation Act.

Sickness and Maternity Benefits

Sickness benefit: Lm5.16 per day for married men who are supporting their wives; Lm3.33 per day for other persons.

Benefit is payable from 4th day of incapacity for up to 156 benefit days per year or up to maximum of 312 benefit days per year if person undergoes major surgery or suffers severe injury (not work-related) or is afflicted by serious disease requiring long treatment before person may resume work; total number of benefit days during a 2-year period may not exceed 468. In no case may total number of such benefit days exceed the total number of contributions paid since person's first entry into scheme.

Maternity benefit: Lm10.14 a week, payable for 8 weeks before and 5 weeks after confinement.

Administrative Organization

See Administrative Organization for pensions, above.

Work Injury

First law: 1929.

Current law: 1987.

Type of program: Social insurance system.

Coverage

Employees and self-employed persons who suffer business interruption as a result of work injury.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

One week of contributions.

Temporary Disability Benefits

Temporary disability benefit: Lm7.76 a day for married men who are supporting their wives, Lm5.85 a day for other persons. Payable from 4th day of injury for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: For disabilities of 90% or more, a full disability pension (see Permanent Disability Benefits under Old Age, Disability, Death, above) regardless of number of contributions paid and/or credited.

For disabilities between 20% and 89%, pension ranges from Lm4.11 to Lm18.30 per week.

For disabilities between 1% and 19%, lump sum gratuity ranging from Lm63.52 to Lm1,206.88.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and rehabilitative treatment and medicines.

Survivor Benefits

Survivor pension: Widows and orphans, see Survivors Benefits under Old Age, Disability, Death, above.

Dependent parents: Lm29.30 for married men who are supporting their wives, Lm24.42 for other persons.

Administrative Organization

See Administrative Organization for pensions above.

Unemployment

First law: 1956.

Current law: 1987.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Employed person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Unemployment benefit: 50 weeks of paid contributions and 20 weeks paid or credited during contribution year prior to benefit year in which claim was filed. Person must be registered as unemployed, capable, and readily available for work.

Unemployment Benefits

Unemployment benefit: Lm3.14 per day for married men who are supporting their wives, Lm2.04 per day for other persons.

Special unemployment benefit: Payable to head of household in lieu of unemployment benefit, provided head of household satisfies means-test. Rate: Lm5.27 per day for married men who are supporting their wives and Lm3.42 per day for other persons.

Payable from first day of unemployment for up to 156 benefit days. After that, person will not requalify for such benefits unless he re-engages in employment for at least 13 weeks. In no case may the total number of such benefit days exceed the total number of contributions paid since the person's first entry into the scheme.

Administrative Organization

See Administrative Organization for pensions above.

Family Allowances

First law: 1974 (child allowances); 1977 (special allowances); 1988 (disabled child allowances and parental allowances); and 1989 (family bonuses).

Current law: 1987.

As from July 6, 1996: child allowance, special allowance, parental allowance and family bonus were incorporated in a new means-tested child allowance scheme. Disabled child allowance was made subject to a separate means test from the same date.

Type of program: Social insurance system/public assistance.

Coverage

All resident Maltese citizens who satisfy the means test.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same. Full financing of disabled child allowance.

Qualifying Conditions

Child allowance: All households with children under 21 years, if income of both parents did not exceed Lm10,000 in 1996. In the case of children aged 16 or over, these must either be full-time students and not being paid for their studies, or else registered as unemployed, never gainfully employed and not already entitled to any social benefits.

Disabled child allowance: All households that have a physically or mentally disabled child and not receiving any other social security pension for this disability. Income of one of the parents must not exceed Lm13,000 (1996).

Family Allowance Benefits

Family allowances: Child allowance, benefit calculated on difference between the Lm10,000 ceiling and the couple's income times a varying percentage ranging from 1.5% to 11.5%, depending on number of children.

Disabled child allowance: Maximum, Lm5.00 per week (Income-tested).

Administrative Organization

See Administrative Organization for pensions, above.

Old Age, Disability, Death

First law: 1967.

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed.

Exclusions: Casual labor under certain circumstances.

Source of Funds

Insured person: 5% of earnings. Self-employed, 10% of 3/4 of gross revenue.

Employer: 5% of payroll. Small business, 10% of twice the salary of the highest paid employee.

Government: None, except for contribution as employer.

Maximum earnings for contribution and benefit purposes: \$5,000 a quarter.

Qualifying Conditions

Old-age pension: Age 55 with 80 quarters of coverage, or age 60 and 1 quarter of coverage for each year after June 1968, up to age 60.

Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also, 6 quarters of coverage during last 40 quarters.

Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or at least 6 quarters of coverage in 40 quarters preceding death.

Pension reduced \$1 for each \$3 of earnings above \$1,500 a quarter for those who are less than 62 years old. Payable abroad to citizens if reciprocity exists.

Old-Age Benefits

Old-age pension: 2% of indexed covered earnings, plus 14.5 of the first \$11,000 of cumulative covered earnings, plus 0.7% of cumulative covered earnings in excess of \$11,000 but not in excess of \$44,000. Minimum: \$128.99 a month.

Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Minimum: \$128.99 a month.

Dependents' allowance: None.

Survivor Benefits

Survivor pension: 100% of deceased's pension, payable to widow or widower at any age.

Orphans: 25% of deceased's pension for each orphan under age 18 (22 if student; no age limit if invalid before age 22).

Minimum survivor pension: \$128.99 a month; maximum, 100% of insured's pension.

Lump sum benefits: If insured did not meet required quarters of coverage, lump sum benefit payable equal to 4% of cumulative covered earnings.

Administrative Organization

U.S. Social Security Administration, administration of program.

Old Age, Disability, Death

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 203.8 ouguiyas.

Coverage

Employed persons and students in trade schools.

Special system for public employees.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 35,000 ouguiyas a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); payable 5 years earlier if prematurely aged. 20 years of insurance and 60 months of contribution in last 10 years (including those under prior private program). Retirement from gainful employment necessary.

Not payable abroad unless under reciprocal agreement.

Disability pension: Permanent loss of 2/3 of earning capacity.

5 years of insurance and 6 months of contribution in last 12 months.

No qualifying period required if disability due to nonoccupational accident; if occupational accident, see Work Injury.

Survivor pension: Deceased was pensioner, met pension requirements, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years, (whichever is higher) plus 1.33% of earnings for each 12 months of insurance beyond 180.

Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Dependents' supplements: See Family Allowances, below.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12 months of insurance beyond 180. (Years under age 60 (men) or 55 (women) at time of claim credited as 6-month periods.)

Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.

Dependents' supplements: See Family Allowances, below.

Constant-attendance supplement: 50% of pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of accrued pension of insured, payable to widow age 50 or disabled and to dependent disabled widower.

(If qualifying period not met, widow receives lump-sum grant equal to 1 month's pension of insured for each 6 months of insurance.)

Orphans: 25% of pension of insured for each orphan under age 14

(21 if student; no limit if disabled), or 40% if full orphan.

Maximum survivor pensions: 100% of insured's pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.

National Social Security Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).

Type of program: Social insurance system. (Cash maternity and medical benefits only.)

Coverage

Cash maternity benefits: Employed women.

Medical benefits: Employed persons covered under labor code and their dependents.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 35,000 ouguiyas a month.

Cash maternity benefits financed under family allowance program (see below).

Qualifying Conditions

Cash maternity benefits: 12 months' insurance and 54 days employment in last 3 months.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Maternity benefit: 100% of earnings, payable up to 14 weeks, including 8 weeks following confinement.

Workers' Medical Benefits

Medical benefits: Employers required to provide medical services for their employees and their families through employer medical service program, or through joint inter-employer medical service program for firms with fewer than 750 workers, managed by National Social Security Fund.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. See also Family Allowances, below.

MAURITANIA

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports,
general supervision.
National Social Security Fund, administration of program.

Current law: 1967.

Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: None.

Maximum earnings for contribution purposes: 35,000 ouguiyas
a month.

Above employer contributions also finance cash maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (21 if apprentice,
student, or disabled).

Parent must be currently working 18 days a month (or be widow
of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed
medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month for each child.

Prenatal allowance: 240 ouguiyas for every month of pregnancy
(paid in 3 installments).

Birth grant: Lump sum of 2,880 ouguiyas for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports,
general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1932.
Current law: 1967.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 3% of payroll (or 2.5% if employer provides medical
care and temporary disability benefits).

Government: None.

Maximum earnings for contribution and benefit purposes: 35,000
ouguiyas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings.

Payable from day following injury until recovery or certification of
permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of earnings, if totally disabled.
Constant-attendance supplement: 50% of pension.

Partial disability: Percentage of full pension proportionate to degree
of disability (lump sum of 3 years' pension if disability under 15%).

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, house
calls, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of earnings of insured.

Payable to widow or disabled widower.

Orphans: 10% of insured's earnings for each orphan, or 15% if full
orphan. Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 100% of insured's pension.

Funeral grant: 30 days' earnings.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports,
general supervision.
National Social Security Fund, administration of contributions
and benefits.

Family Allowances

First law: 1955.

Old Age, Disability, Death

First law: 1951.

Current law: 1976.

Type of program: Dual universal and social insurance systems.

Exchange rate: U.S.\$1.00 equals 24.67 rupees (Rs).

Coverage

Universal pension: All residents.

Earnings-related pension: All employees.

Special systems for public employees and certain occupations with equivalent private programs.

Voluntary affiliation under earnings-related program for those not covered compulsorily.

Source of Funds

Insured person: Universal pension: None. Earnings-related pension: 3% of earnings (voluntarily covered, 6%).

Employer: Universal pension: None.

Earnings-related pension: 6% of payroll (10.5% in sugar industry).

Government: Universal pension: Whole cost.

Earnings-related pension: Any deficit.

Maximum earnings for contribution purposes: Rs196 daily, Rs1,177 weekly, Rs5,100 monthly.

Maximum earnings for contribution and benefit purposes: Rs61,200 yearly.

Above contributions also finance work-injury benefit program.

Qualifying Conditions

Old-age pension: Universal pension: Age 60, 12 years of residence after age 18 for nationals under age 70. No residence requirements if age 70 or older. Foreigners must have 15 years' residence after age 40.

Disability pension: Universal pension: Under age 60, no residence requirement for nationals. Foreigners must have 5 years' residence during the 10 years preceding claim, and must have been resident during the entire year preceding claim.

Earnings-related pension: 60% disabled for at least 12 months.

Survivor pension: Earnings-related pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Universal pension: Rs1,300 a month until age 90; Rs5,000 age 90-100; Rs5,275 age 100 and above. An additional Rs920 payable if 100% disabled, or at least 60% disabled and needing constant attendance (Rs215 a month if in government-supported institution).

Earnings-related pension: 0.83% (1.66% if age 40 when program introduced) of earnings for each year of contribution, limited to an amount not to exceed one-third of former earnings. For employees in sugar industry, 1.25% of earnings (2.5% if age 40 when program introduced) for each year of contribution, limited to one-half of former earnings.

Minimum pension: Rs202 a month.

Centenarian grant: Rs10,000.

Pension amounts adjusted each year by ministerial decree.

Permanent Disability Benefits

Disability pension: Universal pension: Rs1,300 a month (Rs215 a month if in government-supported institution).

Earnings-related pension: 16.66% (25% in sugar industry) of average earnings. Method of computing average earnings varies according to the age of the insured.

Child's allowance for the first 3 children: Rs425 for children under age 10 and Rs450 for those 10-15 (20 if student).

Carer's allowance Rs800.

Adjustment: Pensions adjusted to changes in cost of living.

Survivor Benefits

Survivor pension: Universal pension: Rs1,300 a month (Rs215 month if in government-supported institution) with additional allowances for the first three children of widows under age 60; Rs425 monthly for children under age 10, Rs450 for children 10-15 (20 if student).

Orphans: Rs725 a month up to age 15 (20 if student). Guardian allowance, Rs320 a month.

Earnings-related pension: Widow, age 60, 100% of pension of insured; 16.66% of average earnings (26% in sugar industry); reduced by a third after 12 months if no dependent children.

Orphans: 15% of the pension to which parent would have been entitled.

Adjustment: Pensions adjusted to changes in cost of living.

Administrative Organization

Ministry of Social Security and National Solidarity, general supervision.

National Pensions Board, composed of government, employer, and employee representatives, advises the Minister of Social Security.

Ministry of Finance, responsible for investments of surplus funds of the National Pensions Fund.

Sickness and Maternity

1975 labor law requires employers to provide up to 21 days of paid sick leave or 12 weeks' paid maternity leave (6 weeks before, 6 weeks after confinement) to employees. Medical services available free to population in government dispensaries and hospitals, and financial assistance to needy persons.

Work Injury

First law: 1931.

Current law: 1976.

Type of program: Social insurance system.

Coverage

All employees.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 2 weeks (payable by employer), 80% thereafter. Payable for up to 36 months.

Permanent Disability Benefits

Permanent disability benefit: Benefit proportionate to degree of incapacity (lump-sum payment optional for workers aged 52-60). Total disability, 80% of average monthly earnings; partial disability, 65% of earnings times degree of incapacity. (If disability less than 20%, cash payment related to earnings, degree of incapacity, and age of recipient.) Constant-attendance allowance: Rs255 month.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 50% of earnings of deceased, payable to widow, or to widower disabled at least 12 months. Orphans, each 7.5% of monthly earnings of deceased. Dependent living in the household if no surviving spouse, Rs255 a month. Funeral grant: Lump sum covering cost of burial, if no dependents.

Administrative Organization

Ministry of Social Security and National Solidarity, administration of program.

Unemployment

The Unemployment Hardship Relief Act, 1993 provides means-tested benefits to heads of households under age 60 after 30 days' registered unemployment.

Family Allowances

First and current law: 1961.

Type of program: Social assistance system.

Coverage

Needy families with 3 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Children must be under age 15. Income of family must not be above Rs10,000 a year.

Family Allowance Benefits

Family allowances (after income test): Rs50 a month for families with 3 or more children under age 15. Some mother and child health and welfare services also provided.

Administrative Organization

Ministry of Social Security and National Solidarity, administration of program.

Old Age, Disability, Death

First law: 1943.

Current laws: 1973 and 1991. 1992 (Mandatory supplemental private pension system).

1995 Mandatory private insurance system, implemented July 1997. Type of program: Social insurance system and supplemental private pension system.

Exchange rate: U.S. \$1.00 equals 10.12 new pesos (NP).

Note: Those employees covered by social security (**old system**) prior to 1997 have a choice between the public and private systems. The new private pension system (**new system**) is mandatory for all new entrants to the labor force after July 1, 1997.

Coverage

Old system: Employees, members of producers', agricultural, and credit union cooperatives. All persons not covered may affiliate voluntarily. Special systems for petroleum workers, public employees, and the military.

System of saving for retirement (**SAR**), mandatory for all employees, and members of agricultural, and credit union cooperatives.

New system: All workers entering the labor force after January 1, 1997.

Source of Funds

Old system—Insured person: 2.075% of earnings.

Employer: 5.810% of payroll.

Government: 0.415% of payroll. (For workers affiliated through producers', agricultural, and credit union cooperatives, organization pays 50% and Federal Government another 50% of employer-employee contributions.)

Maximum earnings for contribution and benefit purposes: 10 times the minimum wage in Federal District. The ceiling for those earning 10 times the minimum wage is raised to 25 times the minimum wage. Minimum monthly wage in Federal District as of January 1, 1999: 1,069 NP.

Minimum: 100% of minimum wage in region.

Special contribution rates for the voluntarily covered.

SAR:

Employee: Voluntary.

Employer: 2% of payroll. Additional 5% up to 10 times minimum wage to help finance housing.

Government: None.

New system system—Insured person: 1.125% of earnings for old-age benefits; 0.625% for disability and survivors' insurance for earnings between 15 and 25 times the minimum wage (plus administrative fee).

Employer: 2% of payroll for employees with earnings up to 5 times the minimum wage. 3.15% of payroll for those with earnings between 15 and 25 times the minimum wage. Additional 1.75% for disability and survivors' insurance and 5% of earnings for housing fund.

Government: 10.14% of employers' contributions. Guarantees minimum pension equal to 5.5% of minimum daily wage.

Qualifying Conditions

Old system—Old-age pension: Age 65 and 500 weeks of contribution. Retirement from covered employment not required if new job with different employer, and after 6 month waiting period. Pension payable abroad for 2 years only, unless reciprocal agreement.

SAR: Age 65, eligible for social security pension or upon receipt of employer-provided pension. If unemployed, may withdraw up to 10% of savings. If employee does not withdraw funds from housing sub-account to buy housing, employee may withdraw accumulated funds without conditions every 10 years.

Disability pension: 50% reduction in customary earning capacity. 150 weeks of contribution. May continue to work in different job.

Survivor pension: Deceased was pensioner or had 150 weeks of contribution at death.

Funeral grant: 12 weeks of contribution in last 9 months, or pensioner at death.

New system—old-age pension: Age 65 and 1,250 weeks of contributions.

New system—disability and survivors' benefits: Purchases separate insurance policy.

Old-Age Benefits

Old-age pension—old formula: 35% of average earnings during last 250 weeks of contribution, plus 1.25% of earnings per year of contribution beyond 500 weeks. Pension increased 15% if no dependents.

Constant-attendance supplement: 20% of pension.

Dependents' supplements: 15% of pension for wife, 10% of pension for each child under age 16 (25 if student, no age limit if disabled). If no wife or child, 10% for each dependent parent.

Maximum pension: 100% of earnings if 2,000 weeks contribution or more; minimum, 100% of minimum salary in the Federal District.

Adjustment: Pension adjusted in same proportion as minimum wage.

Christmas bonus: 1 month's pension.

Old-age pension (new formula): Benefit amount based on multiples of minimum wage in the Federal District, ranging from 1 to 6 times minimum wage; increasing by 25% of minimum wage as average earnings and length of coverage increase. (Transitionally, insured persons may choose between old and new formulas.)

SAR: Contributions are made to a special account for the employee in an authorized commercial bank, insurance company or stock brokerage house. Investment must yield at least 2% above the rate of increase in the consumer price index after commission and charges. Benefit may be paid as a lump sum or used to purchase an annuity.

New system—old-age pension: Insured's contribution plus accrued interest. At retirement, can choose between annuity or programmed benefit based on life expectancy.

Minimum pension guaranteed by government.

Transition: At retirement, employees hired before January 1, 1997 may choose between the old and new systems.

Permanent Disability Benefits

Old system—Disability pension: Same as old-age pension, including for the SAR.

New system—Disability pension: 35% of average earnings in the last 500 weeks of contribution plus family allowances equal to 15% of pension.

MEXICO

Adjustment: Pensions and pensionable pay indexed to changes in the national consumer price index.

Survivor Benefits

Old system—Survivor pension: 90% of pension paid or accrued to insured. Payable to widow or dependent disabled widower. If a widow remarries, she receives a final lump-sum payment equal to 3 years' pension.

Orphans: 20% of pension of insured for each orphan under age 16 (25 if student, no age limit if disabled); or 30% if full orphan.

Orphan's final benefit equal to 3 months' pension of insured. Other eligible dependents: 20% of pension of insured for each other dependent, if no eligible spouse or orphan.

SAR: Same as for old-age pension.

Widow's constant-attendance supplement: 20% of widow's pension. Maximum survivor pension: 100% of pension of insured; minimum, 100% of the minimum wage in the Federal District.

Funeral grant: 2 months' minimum wage in Federal District (paid under sickness insurance).

Christmas bonus: 1 month's pension.

New system—Survivor pension: 90% of disability pension.

Administrative Organization

Old system: Mexican Social Insurance Institute (IMSS), administration of program through regional and local boards in areas to which coverage extended; managed by General Assembly, Technical Council, Oversight Commission, and Director-General.

SAR: Mexican Social Security Institute, administration of program through National Commission on the Retirement Savings System (CONSAR).

New system: IMSS, administration of program. CONSAR, supervision of pension fund management companies (AFORES).

Sickness and Maternity

First law: 1943.

Current law: 1973.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

See old-age pension, above. Coverage is continued for 8 weeks for workers who lose their jobs provided they have 8 weeks of consecutive contributions.

Source of Funds

Insured person: 3.125% of earnings.

Employer: 8.750% of payroll.

Government: 0.625% of payroll.

Maximum earnings for contribution and benefit purposes: 25 times the minimum wage in Federal District.

Minimum: 100% of minimum wage in region.

Qualifying Conditions

Cash sickness benefits: 4 weeks of contribution immediately preceding illness. For casual workers, 6 weeks of contribution during last 4 months.

Cash maternity benefits: 30 weeks of contribution by insured woman during last 12 months.

Medical benefits: Currently insured, pensioner, or legal dependents.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Minimum benefit: 60% of minimum salary; maximum benefit, 60% of earnings. Payable after 3-day waiting period for up to normal maximum of 52 weeks; may be extended to 78 weeks.

Maternity benefit: 100% of average earnings, payable for 42 days before and 42 days after confinement. (If unable to work 42 days after confinement, mother eligible for cash sickness benefit.)

Nursing allowance: Assistance in kind, payable for up to 6 months after delivery. Layette also furnished.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through health facilities of Social Insurance Institute. Includes general and specialist care, surgery, maternity care, hospitalization or care in convalescent home, medicines, laboratory services, dental care, and appliances. Payable for 52 weeks; may be extended to 104 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured, including nursing allowance and layette for wife of insured man, and medical services for dependent children up to age 16 (25 if student, no age limit if disabled) and for other dependents.

Administrative Organization

Mexican Social Insurance Institute (IMSS), administration of program through regional and local boards. Institute operates own hospitals, clinics, pharmacies, and other medical facilities; also contracts for use of some facilities.

Work Injury

First law: 1943.

Current law: 1973.

Type of program: Social insurance system.

Coverage

See old-age pension, above.

Source of Funds

Insured person: None.

Employer: 0.348 % to 10.035% of payroll, according to risk.

Government: None.

Maximum earnings for contribution and benefit purposes: 25 times the minimum wage in Federal District.

Minimum: 100% of minimum wage in region. Special system of rates and benefits for self-employed.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average earnings.

Maximum benefit: 25 times minimum wage in Federal District.
 Payable from 1st day of incapacity until qualified to resume work or declared permanently disabled.

Permanent Disability Benefits

Permanent disability pension: 70% of earnings.

Christmas bonus: 1 month's pension.

Adjustment: Pension adjusted at the same time and in same proportion as the minimum wage.

Partial disability (26%-99% disabled): Percent of full pension according to disability; evaluation schedule in labor code; commuted to lump sum of 5 years' pension if disability 25% or less.

Workers' Medical Benefits

Medical benefits: Full medical, surgical, and hospital care, medicines, and appliances.

Christmas bonus: 1 month's pension.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured.

Payable to widow or dependent disabled widower. If a widow remarries, she receives a final lump-sum payment equal to 3 years' pension.

Christmas bonus: 1 month's pension.

Orphans: 20% of pension of insured for each orphan under age 16 (25 if student, no age limit if disabled); or 30% if full orphan.

Orphan's final benefit equal to 3 months' pension of insured.

Other dependent relatives (in absence of above): 20% of pension.

Minimum pension: 100% of minimum salary in the Federal District.

Maximum pension: 100% of total disability pension of insured.

Funeral grant: 2 months' minimum wage in Federal District.

Adjustment: Pension adjusted in same proportion as the minimum wage in the Federal District.

Administrative Organization

Mexican Social Insurance Institute, administration of contributions and benefits through regional and local boards.

Unemployment

Labor law requires employers to pay dismissed employees a lump sum equal to 3 months' pay plus 20 days' pay for each year of service.

Social security pays an unemployment benefit of 95% of the old-age pension for those unemployed and ages 60-64.

Family Allowances

Employer pays 1% of payroll up to ceiling of 25 times minimum wage in Federal District for child day-care program.

Marriage grant provided under old-age and disability program: one month of minimum salary in Federal District.

Old Age, Disability, Death

First law: 1967.

Current law: 1983 and 1996 amendment.

Type of program: Social insurance system.

Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed.

Exclusions: Casual labor working less than one week in one calendar month and self-employed with no employees, and with annual gross income of \$10,000 or less; and family employment.

Source of Funds

Insured person: 5% of earnings. Self-employed, 10% of twice the salary of highest paid employee (if none, of 2.5% of quarterly gross revenue).

Employer: 5% of payroll.

Government: None, except contribution as employer.

Maximum earnings for contribution purposes: \$3,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968 (or since age 21, if later) up to age 60, with at least 12 quarters of coverage. Pension reduced \$1 for each \$2 of earnings above \$300 a quarter if re-employed.

Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also 8 quarters of coverage during last 13 quarters.

Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later), or with at least 8 quarters of coverage in 13 quarters preceding death.

Pension reduced \$1 for each \$2 of earnings above \$300 a quarter.

Payable abroad if reciprocity exists.

Old-Age Benefits

Old-age pension: Effective July 1993, 16.5% of the first \$10,000 of cumulative covered earnings, plus 3% of next \$30,000 of earnings, plus 2% of cumulative earnings over \$40,000. Minimum: \$50 a month. Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Minimum: \$50 a month.

Dependents' allowance: None.

Survivor Benefits

Survivor pension: 60% of deceased's pension, payable to widow or widower at any age.

Orphans: 15% of deceased's pension for each orphan under age 18 (22 if student; no age limit if disabled before age 22).

Minimum survivor pension: \$50 a month; maximum, 100% of insured worker's pension.

Administrative Organization

Social Security Administration, administration of program.

Old Age, Disability, Death

First law: 1956 (state-sector employees); 1964 (collective farmers). Current law: 1990, decrees in 1992 and 1993.

Type of program: Social insurance system.

Note: Provisions and rates as of January 1993 unless indicated otherwise.

Exchange rate: U.S.\$1.00 equals 8.32 lei (as of January 1999).

Republics, local authorities, and employers can provide supplementary benefits out of their own budgets.

Coverage

Employed citizens, including members of collective farms, and the contributing self-employed.

Source of Funds

Insured person: 1% of earnings. 23% of earnings for self-employed.

Employer: 38% of payroll for agriculture and industry, 30% for State budget supported organizations, and 4.7% for charitable organizations and shelter workshops.

Government: Ad hoc flat-rate payments to offset price increases as result of the Government's cut back in food and fuel subsidies.

Whole cost of social pension.

Above contributions also finance cash benefits for sickness and maternity, work-injury disability and survivor pensions, unemployment, and family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or dangerous work (men aged 55 with 20 years of work, of which at least 10 were in hazardous and arduous conditions, or aged 50 with 25 years of work of which at least 12 years and 6 months were in hardship conditions; women aged 50 with 15 years of work of which at least 7 years and 6 months were in hardship conditions, or women aged 45 with 20 years of work of which at least 10 years in hardship conditions), and for mothers of 3 or more children, or of disabled children.

Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.

Partial disability (incapacity for usual work): Group III disability. Insured has a minimum of 1 to 15 years of covered employment, depending on age at onset of disability.

Survivor pension: Insured has up to 15 years of work, payable to surviving, nonworking dependents (including children, grandchildren and siblings under age 18 or older if disabled before 18 or until age 23 if students; spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; adoptive parents and adopted children, stepfather and stepmother if they raised and supported the stepson or stepdaughter for at least 5 years; stepchildren if not receiving support from their parents; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).

Social pension: Non-working or disabled citizens who meet the age requirements (i.e., age 60 for men or 55 for women; disabled whose

disability began in childhood, or disabled children under age 16), and who are not eligible for employment-related old-age, disability, or survivor pension.

Old-Age Benefits

Old-age pension: 55% of wage base, if 25 years (men, or 20 years if women) of work; plus 1% of wage for each year in excess of 25 years (men, or 20 for women). For persons worked in particularly dangerous and hazardous conditions, benefit is increased by 1% for each full year of work in excess of the preferential qualifying length of service (i.e., for men aged 50 and worked more than 10 years or aged 55 and worked more than 12 years and 6 months in hardship conditions; for women aged 45 and worked more than 7 years and 6 months or aged 50 and worked more than 10 years in hardship conditions). Payable monthly.

Maximum: 75% of wage base, not to exceed 2 times the minimum pension. (Minimum pension: 18 lei as of July 1994.) Wage base equals gross average earnings in last year preceding retirement.

Partial pension (if insufficient years of covered employment, but with at least 12 years and 6 months of work for men, and 10 years of work for women): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 100% of minimum old-age pension.

Supplement for disabled dependents: Monthly benefit at 2/3 of minimum old-age pension for each disabled dependent of non-working pensioner.

Constant-attendance supplement (pensioner aged 80 or older): 2/3 of minimum old-age pension per month.

Social pension: 50% of minimum old-age pension per month; 100% of minimum old-age pension for mothers of 3 or more children.

Adjustment: Periodic review of pensions according to cost of living changes.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I disability pension, 75% of wage base (see old-age pension) plus constant attendance supplement; Group II disability pension, 55% of wage base. Minimum pension for Group I and II disability: 100% of minimum old-age pension.

Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.

Supplement for disabled dependents: Same as under old-age pension.

Constant-attendance supplement (Group I disabled and other medically certified pensioners): Same as under old-age pension.

Partial (Group III) disability, 30% of wage base; minimum, 50% of minimum old-age pension. Payable monthly.

Social pension for Group I disabled, disabled children under age 16, or Group I and II disabled with disability began in childhood: 100% of minimum old-age pension.

Social pension for partial (Group III) disability: 30% of minimum old-age pension per month.

Adjustment: Periodic review of pensions according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage base (see old-age pension) for each non-working dependent.

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Minimum: 50% of minimum old-age pension.
Partial pension (if insufficient period of covered employment): Same as under old-age pension.
Social pension for each survivor: 50% of minimum old-age pension.
Adjustment: Periodic review of pensions according to cost of living changes.

Administrative Organization

The Ministry of Labor and Social Protection, general coordination and supervision.
Local social security departments, administration of program.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).
Local authorities and employers can provide supplementary pension benefits out of their own budgets.
Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons. **Medical care:** All residents.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.
Pensions: Same as under old-age, disability and survivor pensions above.
Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination;

provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1992, decrees in 1993.
Type of program: Social insurance system.

Coverage

Citizens aged 18-59 (men) or 18-54 (women).

Source of Funds

Employee: None.
Employer: See pension contributions above.
Government: None.

Qualifying Conditions

Unemployment benefit: Registered at employment office, and ability and willingness to work. Benefits may be reduced, postponed, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: For young persons who have completed apprenticeship and graduated from technical college: benefits equal to 100% of the indexed national minimum wage; for ordinary school leavers seeking work for the first time: 75% of the minimum wage; for those who worked at least 6 months of the previous years: 50% of previous wage (not less than the minimum wage and not more than the average wage in the country).
Payable for a maximum of 6 months.
Early pension to unemployed older workers (men aged 58-59; women aged 53-54): Same as old-age pension (excluding supplements for dependents or constant attendance).

Administrative Organization

The Department of Employment within the Ministry of Labor and Social Protection, general supervision.
State Employment Service, administration of the program.

Family Allowances

First law: 1944.
Current law: 1993.
Type of program: Dual universal and social assistance system.

Coverage

Families with children.

Source of Funds

Insured person: None.
Employer: See pension contributions, above.
Government: None.

Qualifying Conditions

Family allowances: Children under age 16 (18, if student). Other qualifying conditions vary according to benefits.

Family Allowance Benefits

Family allowances: For the care of a child aged under 18 months: monthly benefit at 100% of minimum wage payable to working mothers whose covered employment is at least 1 year, to mothers under age 18, and to mothers on leave from employment pursuing studies; 50% of minimum wage payable to working mothers who do not have the qualifying 1 year covered employment, and to non-working mothers.

For children aged 18 months to 6 years old: allowances equal to 25% of minimum wage if per capita family income does not exceed 2 times the minimum wage. For children aged 6-16 (18, if student) years old: allowances equal to 30% of minimum wage if per capita family income is less than half the minimum wage (if two or fewer children), or 2/3 of minimum wage (if three or more children).

For single mothers with children aged 6 to 16 (18, if student): 30% of minimum wage per month in addition to the regular family allowance.

For children whose parents are evading support: 25% of minimum wage in addition to the regular family allowance.

Birth grant: lump sum equal to 2 times minimum wage.

Adjustment: Periodic benefit adjustments for allowances to children aged under 6 based on minimum wage changes, plus ad hoc flat-rate payments to offset price increases as result of the Government's cutbacks in food and fuel subsidies. Adjustments of allowances to children aged 6 and older are subject to changes not necessarily indexed to minimum wage changes.

Administrative Organization

The Ministry of Labor and Social Protection, general oversight of the program. Local departments of social security, administration of benefit awards and payments to non-working parents; enterprises and employers, benefit awards and payments to own employees.

Note: Information is not readily available for "Sickness and Maternity (medical care)."

Please note: This information is more than 6 years old.

Old Age, Disability, Death

First laws: 1944 (workers), 1958 (self-employed).

Current laws: 1947, 1956, 1961, 1971, 1974, 1976, 1980, 1983.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5.70 francs.

Coverage

Employed persons.

Special systems for self-employed workers and public employees.

Source of Funds

Insured person: Old-age insurance: 6.15% of earnings; disability insurance: None.

Employer: Old-age insurance: 6.15% plus 1.05% of payroll (the latter rate covers breaks to insured employment arising from illness, unemployment, etc.); disability insurance: 16.90% of payroll (also covers sickness insurance, maternity and family benefits).

Government: None.

Maximum earnings for contribution purposes: old age insurance, 22,080 francs; invalidity insurance, 34,000 francs.

Qualifying Conditions

Old-age pension: Age 65 (men and women) and 10 years of insurance coverage with at least 169 hours of employment each year; 60 months of actual employment.

Age 55 (women) who have raised three children.

Early pension available at age 60 with cessation of all activity.

Disability pension: Aged less than 60. Total loss of capacity to work (total disability) or loss of 2/3 of capacity (partial disability). 12 months registration in previous 15 months.

800 hours of employment in previous 12 months with 200 hours in previous 3 months.

Survivor pension: 50 years (widows) or 65 (widowers) or 60 if disabled. No age limit if caring for at least one child. Deceased was a pensioner or met insurance requirements for a pension.

Old-Age Benefits

Old-age pension: Number of points acquired multiplied by the value of a point (92.00 francs).

Permanent Disability Benefits

Disability pension: 30 to 50% of average monthly earnings over previous 60 months depending on the level of disability.

Guaranteed minimum income equal to twice the Standard Minimum Income (SMIC).

Constant care supplement: 40% of disability pension.

Survivors Benefits

Surviving spouse pension: 60% of pension paid to deceased.

Orphan pension: 25% of deceased's pension for each orphan aged under 18 (20 if apprentice, 21 if student).

Full orphan: 50% of highest pension. Combined total of orphan pensions cannot exceed the highest pension amount of the insured.

Administrative Organisation

Independent Employee's Pension Fund, administration of employee's old-age insurance scheme. Tripartite administration.

Compensation Fund for Social Services, administration of employee's disability insurance. Tripartite administration. Independent Pension Fund for Self-Employed Workers, administration of self-employed old-age insurance. Tripartite administration.

Sickness and Maternity

First laws: 1944 (employees), 1982 (self-employed workers).

Current laws: 1949, 1959, 1971, 1981, 1982, 1983.

Type of program: Social insurance system.

Coverage

Employed persons. Special scheme for self-employed workers.

Source of Funds

Insured person: None.

Employer: See contributions for disability insurance above.

Government: None.

Qualifying Conditions

Cash sickness benefits: Less than 6 months of interruptions from employment. If interruptions more than 6 months, 12 months registration in previous 15 months and 800 hours of work in previous 12 months of which 200 were in the 3 preceding months.

Cash maternity benefits: 1 month registration in quarter preceding conception and continuing registration and 85 hours of work each month between conception and medical confirmation of pregnancy.

Medical benefits: Less than 6 months of interruptions from employment and 120 hours of employment in the last month or 200 hours in the previous 3 months.

Maternity medical benefits: Same as for cash maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 50% of average salary of previous 12 months. Payable after first three days up to a maximum of 360 days. Can be extended for 3 or 4 years in cases of chronic or recurrent illness.

Maternity benefit: 90% of average salary of previous 12 months. 1st and 2nd child (with less than 2 children already at home), payable for 8 weeks before and 8 weeks after confinement; 3rd and subsequent children (or with 2 children already at home), 8 weeks before and 18 weeks after confinement; for twins (with no other children in the family), 8 weeks before and 10 weeks after confinement; and other multiple births, 8 weeks before and 20 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Reimbursement for the following medical costs: primary and specialist treatment, hospitalization, laboratory services, pharmaceuticals, dental care, appliances and transportation.

For rates applied by medical practitioners and auxiliary medical services, insured persons are classified into three categories according to the income and family size.

1st category: Standard rate with no extras; 2nd category: 20% higher than standard rate; 3rd category: fee set by prior agreement with practitioner.

The benefit is up to 80% of cost up to the limit of the 1st category rate. This rate can increase to 100% for lengthy and costly treatment

or for certain complicated treatment (complicated surgery, prolonged hospitalization, etc.).

Dependents' Medical Benefits

Same as for insured person.

Administrative Organisation

Compensation Fund for Social Services, administration of employee's scheme. Tripartite administration.
Special scheme for self-employed workers administered by a separate fund.

Work Injury

First law: 1958.

Type of program: Obligatory private insurance scheme.

Unemployment

Coverage through the French scheme for unemployment insurance.

Family Allowances

First law: 1938.

Current law: 1954.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: See contributions for disability insurance above.

Government: None.

Qualifying Conditions

Family allowance: Child aged under 6 (16 years if at school, 17 if searching for first job, 21 if apprentice, student or disabled).

Prenatal allowance: Based on duration of registration and employment. Medical examinations required.

Family Allowances

Family allowance: Employment of 145 hours (pro-rata rate if employment between 77 and 144 hours): 695 francs a month for each child aged less than 3; 1,040 francs for child aged 3 to 6; 1,250 francs for child aged 6 to 10; 1,455 francs for child aged 10 to 21.

Prenatal allowance: Employment of 145 hours (pro-rata rate if employment between 77 and 144 hours): 695 francs a month.

Education grant: Amount varying according to the different classes attended by children going to school in Monaco (between 335 and 2,115 francs) or France (between 170 and 2115 francs).

Administrative Organization

Compensation Fund for Social Services, scheme administration.

Tripartite administration.

Old Age, Disability, Death

First law: 1959.

Current laws: 1972 and 1981 (agricultural and forestry workers).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 9.37 dirhams.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, artisans, and liberal professions.

Exclusion: Self-employed. Special systems for public employees and for certain other categories. Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 3.04% of earnings.

Employer: 6.08% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 5,000 dirhams a month.

Qualifying Conditions

Old-age pension: Age 60 (55 for miners with 5 years or more of underground work) and 3,240 days of insurance.

Retirement from employment necessary.

Disability pension: Total loss of earning capacity. 1,080 days of insurance, including 108 in last year. No minimum qualifying period if nonoccupational accident; if occupational accident, see Work Injury.

Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average covered earnings during last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240.

Maximum pension: 70% of average earnings.

Minimum pension: 500 dirhams per month.

Adjustment: Ad-hoc revaluation of benefits.

Permanent Disability Benefits

Disability pension: 50% of average covered earnings during last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240. Maximum pension: 70% of average earnings.

Minimum pension: 500 dirhams per month.

Constant-attendance supplement: 10% of earnings.

Adjustment: Ad-hoc revaluation of benefits.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower.

Orphans: 25% of pension of insured for each orphan under age 12 (18 if apprentice, 21 if student, no age limit if disabled) or 50% if full orphan.

Maximum survivor pension: 100% of insured's pension.

Funeral grant: 10,000 dirhams.

Adjustment: Ad-hoc revaluation of benefits.

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1959.

Current laws: 1972, 1981, and 1992.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, artisans, and liberal professions.

Exclusion: Self-employed. Special systems for public employees and for certain other categories. Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 0.22% of earnings.

Employer: 0.44% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 5,000 dirhams a month.

Qualifying Conditions

Cash sickness benefits: 54 days of contribution if first claim (6 days for consecutive illnesses) during last 6 months of enrollment. No minimum qualifying period if nonoccupational accident.

Cash maternity benefits: 54 days of contribution during last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 66% of average daily salary during the incapacity. Minimum, 66% of minimum wage. Payable beginning with the 1st day of incapacity up to 52 weeks during the 24 months after onset of incapacity.

Minimum benefit: 66 2/3% of minimum wage.

Maternity benefit: 100% of average daily earnings. Payable for 6 weeks prior to and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None provided. (For medical benefits in kind for children and youth, see Family Allowances, below.)

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision. National Social Security Fund, administration of program.

Work Injury

First law: 1927.

Current law: 1963.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Minimum earnings for benefit purposes: 16,474 dirhams a year.

Maximum earnings covered: 65,507 dirhams a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of covered earnings during first 28 days of disability; 66-2/3% of earnings thereafter.

Payable from first day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the percentage of incapacity for the portion above 50%. If disability below 10%, lump sum payment.

Constant-attendance supplement: 40% of pension; minimum, 16,474 dirhams.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; drugs; and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured to widow if under age 60, 50% if age 60 or over.

Orphans: 15% of average earnings each for first 2 orphans under age 16 (18 if apprentice and 21 if student or disabled), 10% for each other orphan; 20% of earnings each if full orphan.

Other eligible survivors: Parents, grandparents, certain other dependents.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Employer pays full cost of burial.

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision; enforcement of law through its Work Accident Service. Courts award benefits.

Coverage

Employees and apprentices in industry, commerce, cooperatives, and liberal professions, and social insurance beneficiaries with 1 or more children. Exclusions: Agricultural and forestry workers. Special systems for public employees and for certain other categories.

Source of Funds

Insured person: None.

Employer: 8.87% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must reside in country and be under age 12 (18 if apprentice, 21 if student, or young female relative caring for at least 2 young children in insured's household, no age limit if disabled).

Insured person must have had 108 days of contribution during last 6 months of enrollment, with earnings of at least 80 dirhams in month concerned. However, entitlement to receive benefits is valid for a whole year if insured person has had earnings of at least 960 dirhams during previous year.

Family Allowance Benefits

Family allowances: 150 dirhams a month for each of first 3 children; 36 dirhams a month for each additional child up to 6th.

Medical benefits: Pays cost of services up to 300 dirhams per year for 1st child.

Administrative Organization

Ministry of Social Development, Solidarity, Employment and Vocational Training, general supervision.

National Social Security Fund, administration of program.

Employers may be obliged to pay allowances provided by the Fund directly to their employees.

Family Allowances

First laws: 1942 and 1959.

Current laws: 1972 and 1988.

Type of Program: Employment-related system.

Old Age, Disability, Death

First law: 1962.

Current law: 1996.

Type of program: Provident fund system. Lump-sum benefits.

Exchange rate: U.S.\$1.00 equals 67.15 rupees.

Coverage

Compulsory coverage for government employees and voluntary coverage for any organization with 10 or more employees.

Source of Funds

Insured person: 10% of earnings.

Employer: 10% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Termination of employment, or retirement.

Survivor benefit: Death of worker.

Old-Age Benefits

Old-age benefit: Lump sum equal to employer and employee contributions, plus 11% interest per annum with additional profit sharing benefits for a varying number of years up to 7 years based on the employee's net Provident Fund balance at the time of retirement and the number of years of employment between April 15, 1996 and retirement. Partial withdrawal up to 60 percent of total employer and employee contributions after 5 years' contributions. (Funds withdrawn may be deposited again in lump sum or installment.)

Survivor Benefits

Survivor benefit: 100% of deceased worker's lump-sum benefit.

Payable to nominee or, if none, heirs of insured.

Personal accidental insurance: 50,000 rupees on accidental death or permanent disability.

Funeral grant: 3,000 rupees on death of covered worker.

Administrative Organization

Ministry of Finance, general supervision.

Employees Provident Fund, administration of program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.

Payable from 1st day of incapacity.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.

Partial disability: Lump sum of 2 to 3 years' earnings according to schedule in law.

Survivor Benefits

Survivor benefit: Two years' earnings payable to dependent family members in installments.

Administrative Organization

Labor Department, enforcement of law.

Work Injury

First law: 1959.

Current law: 1963.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employees of factories with 10 or more workers.

Special system for miners.

Source of Funds

Insured person: None.

Employer: Whole cost through direct provision of benefits or insurance premiums.

Government: None.

Old Age, Disability, Death

First law: 1919.

Current laws: 1956 (old age pension), 1959 (survivor pensions), 1966 (disability pension for employed persons), 1998 (disability pension for unemployed workers), 1998 (disability assistance for handicapped young persons).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.92 guilders.

One euro equals 2.20 guilders.

Coverage

Old-age and survivor pension: All residents.

Disability pension: Employed workers, unemployed workers, resident persons disabled since childhood and students.

Source of Funds

Insured person: 17.90% of income for old-age, 1.40% for survivor pension, 8.42% for unemployed workers for disability pension.

Low-income persons (8,800 guilders a year) exempted for old-age pension and survivor pension.

Employer: 6.95% fixed plus 0.85% average for disability pension for employed persons. Employer pays supplement of 2.20% earnings up maximum of 83,200 guilders a year to compensate for part of employee's contribution.

Government: Funds needed to bring low benefits up to social minimum (1,684 guilders a month for single persons and 2,324 guilders for a couple). Cost of pensions for those disabled since childhood, and deficit.

Maximum earnings for contribution purposes: 48,175 guilders a year for old-age and survivor program, 310 guilders a day for disability program for employed workers, 84,000 guilders a year for disability program for unemployed workers (minimum earnings 29,000 guilders a year).

Qualifying Conditions

Old-age pension: Age 65. 50 years of residence from age 15 through 64 and, if income earned, contributions paid each year from age 15 through 64, for full pension; otherwise reduced pension (no decrements for pre-1957 period if resident citizen with 6 years of residence after age 59). Two persons sharing a household can qualify for a couple's pension (if both are over 65 or, if under 65, younger partner satisfies income test).

Retirement unnecessary. Payable abroad.

Disability pension: Loss of over 80% of earning capacity in current occupation for full pension, or 15% to 80% for partial pension under system for employed workers, or 25% to 80% for unemployed workers or resident persons disabled since childhood and students.

Survivor pension: Payable to widow, widower, unmarried permanent partner, or full orphan. Income tested, payable to those survivors with gross income below 3,800 guilders; for survivors born before 1950 or with children under age 18, and surviving partner who is 45% disabled.

Old-Age Benefits

Old-age pension: Couple (whether married or not): 1,162.27 guilders a month for each; single, 1,684.70 guilders (2,088.14

guilders if single parent caring for child under 18). Pension reduced by 2% for each unexcused year of noncontribution.

Adjustment: Automatic adjustment of all pensions twice a year for changes in net minimum wages.

Permanent Disability Benefits

Disability pension: For employed workers: Up to 70% of earnings for at least 80% disability and 14% to 50% of earnings for 15% to 80% disability. Maximum earnings, 81,000 guilders a year.

Constant-attendance supplement: 30% of full pension.

Adjustment: Automatic adjustment of all pensions twice a year for changes in minimum wage.

For unemployed workers: Up to 70% of earnings for at least 80% disability and 14% to 50% of earnings for 25% to 80% disability. Maximum earnings equal minimum wage, 2,350 guilders a month. Constant-attendance supplement: 30% of full pension.

Adjustment: Automatic adjustment of all pensions twice a year for changes in minimum wage.

For resident persons disabled since childhood and students: Up to 70% of minimum wage for at least 80% disability and payments of 14% to 50% of minimum wage for 25% to 80% disability.

Constant-attendance supplement: 30% of full pension.

Adjustment: Automatic adjustment of all pensions twice a year for changes in minimum wage.

Survivor Benefits

Survivor pension: 1,830.02 guilders per month to widow(er) or unmarried permanent partner caring for child under age 18. Benefit reduced by survivor's income from employment that exceed 1,220.53 guilders. Other income to be deducted in full. Dependent child allowance paid until age 18, 406.80 guilders per child with no income test.

Orphans: 585.61 guilders a month for each full orphan under age 10, 878.41 guilders if age 10-16, and 1,171.21 guilders if student and age 16-27 or disabled and age 16-18 when disability pension becomes payable.

Adjustment: Automatic adjustment of all pensions twice a year for changes in net minimum wages.

Death benefit: 100% of earnings up to daily maximum earnings of 310 guilders for employed workers, 100% of earnings up to minimum wage (2,350 guilders a month) for unemployed workers, both payable for one month for death of disabled person. 100% of pension for death and old-age, payable for one month.

Administrative Organization

Board of Supervision of Social Insurance (Ctsv), general supervision of contributions and administration of cash benefits.

Social Insurance Bank (SVB), administration of old-age and survivor pensions.

The National Institute for Social Security (Lisv), the collection of contributions and the execution of the Disablement Benefits Act, the Unemployment Benefits Act and the Sickness Benefits Act.

Commissions several administrative bodies, 'social security agencies,' to carry out the actual allocation of the benefits, on a contract basis.

The National Revenue Department, collection of contributions for old-age and survivor pensions and for disability pensions for unemployed workers.

Sickness and Maternity

First law: 1931.

Current laws: 1964 (medical benefits), 1966 (cash benefits for sickness and maternity for wage earners and salaried persons), 1968 (exceptional medical expenses compensation), and 1998 (cash benefits for maternity for unemployed workers).

Type of program: Social insurance system.

Coverage

Medical benefits: Wage earners and salaried employees earning less than 64,300 guilders a year and pensioners. Subject to certain conditions, cover extended to partner and children. Exceptional medical expenses: All residents.

Cash benefits: Sickness and maternity benefits for all wage earners and salaried employees. Effective March 1996, the Sickness Benefits Act is mostly privatized. Under the Civil Code, employers must continue payment of 70% of the wages (wages up to maximum of 310 guilders a day) during employee's sickness for maximum of 52 weeks.

Maternity benefits for unemployed workers payable for 16 weeks.

Source of Funds

Insured person: Flat-rate contribution set by the sickness fund, 1.55% of earnings for medical benefits, and 10.25% for exceptional medical expense insurance. Contribution for sickness and maternity benefits included in contribution for unemployment for employed workers, contribution for maternity benefits included in contribution for disability benefits for unemployed workers.

Employer: 5.85% of payroll for medical benefits. Contribution for sickness and maternity benefits included in contribution for unemployment for employed workers.

Government: Annually determined contribution towards the financing of medical benefits.

Maximum earnings for contribution purposes: Medical benefits, 210 guilders per day; exceptional medical expenses, 48,175 guilders a year; cash sickness benefit and maternity benefits for unemployed workers, 84,000 guilders a year.

Minimum earnings, 29,000 guilders a year.

Qualifying Conditions

Medical benefits: Registration with approved sickness fund.

Sickness benefits: Inability to perform own work.

Maternity benefits: Employed or unemployed person.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings up to daily maximum earnings of 310 guilders. Payable for up to 52 weeks.

Maternity benefit: 100% of earnings, up to daily maximum of 310 guilders a day, payable during pregnancy, for a total of 16 weeks, and extended up to 52 weeks in case of disability caused by pregnancy or delivery. Maternity benefit for unemployed workers: 100% of earnings with a maximum of the minimum wage (2,350 per month), payable for total of 16 weeks.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists under contract with and paid directly by sickness

funds. Includes general and specialist care, hospitalization, laboratory services, medicines, limited dental care, maternity care, appliances, rehabilitation, and transportation. Specific cost sharing for long-term hospitalization, artificial limbs, and transportation. Maximum duration: No limit (except for physiotherapy). Exceptional medical expenses insurance takes over cost of stay in hospital from 366th day.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Maternity care: Partner and children of insured man receive same nursing or hospitalization benefit as insured woman.

Death benefit: 100% of earnings up to daily maximum of 310 guilders a day, payable for one month.

Administrative Organization

Board of Supervision of Social Insurance (Ctsv), general supervision of cash benefits.

Lisv is responsible for the collection of contributions for medical benefits and administration of cash benefits for sickness and maternity.

National Revenue Department, collection of contributions for cash benefits for maternity for unemployed workers and exceptional medical expenses insurance.

Sickness Funds Council, general supervision of medical benefits and exceptional medical benefits.

Work Injury

First law: 1901.

The provisions of 1966 and 1968 legislation under sickness and disability programs (see above) apply to all incapacities, whether work-connected or not. No specific work-injury insurance since 1967.

Unemployment

First law: 1916 and 1949.

Current laws: 1987.

Type of program: Dual social insurance and unemployment assistance systems.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: Average of 6.10% of earnings, according to industry.

Employer: Average of 4.00% of payroll, according to industry.

Government: None.

Maximum earnings for contribution and benefit purposes: 310 guilders a day.

Qualifying Conditions

Unemployment benefit: Employed for at least 26 weeks during the 39 weeks immediately prior to becoming unemployed for the 'basic benefit' (6 months); for at least 52 days in 4 of the 5 preceding calendar years for the 'salary-related benefit.' The duration of the

salary related benefit depends on a person's employment record, from 6 months up to 5 years. If unemployed after the salary-related benefit expires, a 'follow-up' benefit provided for an additional 2 years. Periods spent caring for children under age 12 also count (fully or partially) towards qualifying period.

Registered at public labor exchange. Capable of work and available and looking for work.

Unemployment Benefits

Unemployment benefit: basic benefit, 70% of minimum wage. Salary-related benefit, 70% of last salary with a daily maximum earnings of 310.95 guilders. Follow-up benefit: 70% of the minimum wage.

Administrative Organization

Board of Supervision of Social Insurances (Ctsv), general supervision.

Lisv is responsible for the collection of contributions and the implementation of the Disablement Benefits Act, the Unemployment Benefits Act, and the Sickness Benefits Act. Commissions several administrative bodies, 'social security agencies,' to carry out the actual allocation of benefits, on a contract basis.

Family Allowances

First law: 1939.

Current law: 1980.

Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: Range from 321.92 guilders per quarter for families with 1 child under 6 years of age to 641.69 guilders per quarter per child for families with 6 children between 12 and 17 years of age.

Adjustment: Twice a year on basis of price index changes.

Administrative Organization

Board of Supervision of Social Insurances, general supervision .

Social Insurance Bank, administration of allowances.

Old Age, Disability, Death

First laws: 1898 (old-age pension), 1911 (widow's pension), 1924 (blind pension), and 1936 (disability pension).

Current law: 1990 (National Superannuation, 1994 renamed New Zealand Superannuation).

Type of program: Dual universal and social assistance systems.

Exchange rate: U.S.\$1.00 equals NZ\$1.40

Note: Amounts reflect benefit rates as of April 1, 1999. All net benefits reflect the primary tax rate applied.

Coverage

All residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

General revenues also finance sickness, maternity, and unemployment benefits and family allowances.

Qualifying Conditions

Old-age pension New Zealand Superannuation: Currently age 64, rising to age 65 by the year 2001.

10 years residence after age 20 (5 years must be since age 50).

No income or retirement test (except married pensioner with unqualified spouse).

Reciprocity required for full payments abroad beyond temporary absence. Part portability (up to 50%) in other instances.

Disability pension Invalid benefit: Permanent and severe restriction in capacity for work, or total blindness.

Residence during last 10 years; income-tested.

Personal earnings of totally blind person are exempt. Must be over 16 years of age.

Survivor pension Widow benefit. Widow of specified category or orphan. (orphan benefit). Residence during last 3-5 years; income-tested.

Old-Age Benefits

Old-age pension New Zealand Superannuation: NZ\$255.27 gross, NZ\$212.69 net a week for single person living alone (NZ\$233.80 gross NZ\$195.84 net if sharing accommodation). NZ\$384.28 gross, NZ\$325.58 net for aged couple.

No income test.

Married pensioner with unqualified spouse may take half the married rate (no income test) or full married rate (income-tested).

Annual review of income-tested benefits. Other assistance available (some needs-tested), such as accommodation supplement, disability allowance, special needs grants.

Permanent Disability Benefits

Disability pension (income-tested): Up to NZ\$184.85 (net) a week for a single person, or NZ\$308.08 for couple. Up to NZ\$149.59 for unmarried beneficiary under age 18. Benefit reduced for income exceeding NZ\$4,160 a year.

Personal earnings of totally blind person are exempt.

Additional payments for dependent children.

Youth Rate: Age 16-17 years, NZ\$149.59.

Annual review of benefits.

Other assistance available (some needs-tested) such as accommodation supplement, advances for maintenance and repairs to the home, training incentive allowance, transition to work allowance, disability allowance, special needs grants.

Survivor Benefits

Survivor pension (income-tested): Up to NZ\$154.04 (net) payable to widow. Benefit reduced for income exceeding NZ\$4,160 a year. Subject to taxation. Orphans (not income-tested): Up to NZ\$102.68 a week for each full orphan under 18 (not taxable).

Annual review of benefits.

Lump-sum grant (income-tested): Up to NZ\$1,131 for funeral costs. Other assistance available (some needs tested): Same as for permanent disability pension.

Administrative Organization

Department of Work and Income (Work and Income New Zealand WINZ), administration of pensions through local offices.

Sickness and Maternity

First law: 1938.

Current law: 1964.

Type of program: Dual universal and social assistance systems.

Amounts reflect benefit rates as of April 1, 1999.

Coverage

Cash sickness benefits: Temporarily incapacitated for full-time work.

Maternity benefits: Single women.

Medical benefits: All residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

Qualifying Conditions

Cash sickness and maternity benefits: Age 18 or older (age 16 if married with a dependent child); 24 months of residence; income-tested; if less than 24 months residence, an income- and asset-tested benefit is possible in cases of hardship.

Medical benefits: Ordinary residence or intent to remain 2 years; no income test.

Sickness and Maternity Benefits

Sickness benefit Community Wage (income-tested): Up to NZ\$147.89 a week if age 25, single, no children (NZ\$123.23 if age 20-24, or age 18-19 living away from home; NZ\$98.58 if age 18-19 living with a parent). Up to NZ\$211.82 for single beneficiary with 1 child; NZ\$231.09 if single with 2 or more children. Up to NZ\$246.46 for a married couple without children; NZ\$261.90 for a married couple with 1 or more children.

All benefits are weekly rates, net of tax.

Benefit reduced for income exceeding NZ\$80 a week.

Maximum benefit: As above.

Payable after 1 to 10 weeks waiting period, determined by previous income and family circumstances.

Maternity benefit (income-tested): Payable to single pregnant women at sickness benefit rate, 3 months before and after confinement unless extended for medical reasons.

Workers' Medical Benefits

Medical benefits: Health user subsidies.

Free services include in-patient care in public hospitals, general practitioner care for children up to age 6, maternity and most laboratory services. Private hospital care costs are not subsidized. Prescribed medicines are subsidized at various levels, depending on income. Families with low incomes have access to a Community Services Card (CSC) which lowers their prescription charges from a maximum of NZ\$14 per item to NZ\$3 per item.

Once a family has used 20 items per year, the charge falls to NZ\$0 for CSC holders and NZ\$2 per item for non-card holders.

Health subsidies are extended to low income and high users of medical care.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head with special subsidies for low-income families or those with need for intensive medical care.

Administrative Organization

Department of Work and Income (Work and Income New Zealand WINZ), administration of cash benefits through branch and district offices.

Health Funding Agency, administration of medical benefits.

Work Injury

First law: 1908.

Current law: 1998 (Accident Insurance Act, 1998, effective July 1, 1999).

Type of program: Dual universal and compulsory insurance (with public or private carrier) systems.

Benefit amounts reflect rates as of July 1, 1999.

Coverage

All injured including children and non-working adults, visitors to New Zealand and New Zealanders traveling abroad.

Source of Funds

Insured person: Insurance premiums paid by self-employed; special earmarked taxes including gas and motor vehicle licensing fees.

Employer: Whole cost for employees through insurance premiums.

Government: General revenues to fund program for non-earners.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Nonwork-related injury benefits: Must be incapacitated for one week.

Temporary Disability Benefits

Temporary disability benefit: 80% of gross earnings (subject to taxation) until able to return to work.

Maximum benefit: NZ\$1,302.09 a week.

Minimum benefit (full-time earners with total disability): NZ\$280 a week age 20 and older, NZ\$216.47 under age 20.

Permanent Disability Benefits

Permanent disability pension: Independence Allowance (if personal injury results in impairment of 10% or more): NZ\$10.28 a week for 10% impairment up to NZ\$61.68 for 80% or greater impairment.

Workers' Medical Benefits

Medical benefits: Minimum payment (which, in some cases, may be the full cost) of medical care and physical rehabilitation as specified in legislation; the cost of anything not specified is fully paid. Full payment of elective surgery is available when medical care is from a public hospital or from an insurer-nominated medical provider. Social rehabilitation provided without limit: attendant care, household help, child care, aids and appliances, modification of motor vehicles and/or residential premises. Vocational rehabilitation provided for up to 3 years for those entitled to compensation for loss of earnings and potential earnings or to those who could be entitled if they don't receive vocational rehabilitation.

Survivor Benefits

Survivor pension: All survivor pensions based on 80% of insured's weekly compensation: surviving spouse: 60%; orphans (each child under age 18), 20%, 40% if full orphan; other dependents, 20%.

Survivor's grants: NZ\$4,504.60 to surviving spouse: NZ\$2,252.30 to each child under 18 or other dependent.

Funeral grant: Payable to personal representative of deceased for up to NZ\$3,145.63.

Administrative Organization

Department of Labour, direct supervision and enforcement of law.

Unemployment

First law: 1930.

Current law: 1964.

Amounts reflect benefit rates as of April 1, 1999.

Type of program: Unemployment assistance system.

Coverage

Every person under qualifying age for superannuation who is unemployed and actively seeking employment. Independent Youth benefit paid to single 16-17 year olds who are not living with parents and cannot be supported by their parents.

Exclusions: Pensioners, full-time students, and striking workers.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

Qualifying Conditions

Unemployment benefit-Community Wage: Age 18 or older (age 16 if married with a dependent child); 24 months of residence; income-tested; if less than 24 months residence, an income- and

asset-tested benefit is possible in cases of hardship. Registered at labor office, able and willing to work, and seeking work.

Unemployment not due to voluntarily leaving employment, misconduct, or dismissal for involvement in industrial dispute, or refusal of suitable offer.

Benefit may be withheld up to 13 weeks in cases of voluntary unemployment or failure to meet employment related obligations.

Unemployment Benefits

Unemployment benefit Community Wage (income-tested): Up to NZ\$147.89 a week if age 25, single, no children (NZ\$123.23 if age 20-24, or age 18-19 living away from home; NZ\$98.58 if age 18-19 living with a parent). Up to NZ\$211.82 for single beneficiary with 1 child; NZ\$231.09 if single with 2 or more children. Up to NZ\$246.46 for a married couple without children; NZ\$261.90 for a married couple with 1 or more children.

All benefits are weekly rates, net of tax.

Benefit reduced for income exceeding NZ\$80 a week.

Maximum benefit: As above.

Payable after 1-10 week waiting period, determined by previous income and family circumstances. Annual review of benefits.

Administrative Organization

Department of Work and Income (Work and Income New Zealand - WINZ), administration of benefits through branch and district offices.

Family Allowances

First law: 1926.

Current laws: 1964 (family benefit, discontinued from 1 April 1991), 1973 (domestic purposes benefits), 1978 (disabled child's allowance), 1985 (family support), 1986 (guaranteed minimum family income) and 1996 (Independent Family Tax Credit).

Type of program: Dual universal and social assistance systems. Amounts reflect benefit rates as of April 1, 1999.

Coverage

Domestic purpose benefit: Single parent caring for dependent child under age 18, or person caring for someone (other than spouse or own child) who would be otherwise hospitalized.

Child disability allowance: Persons caring for physically or mentally disabled children at home.

Family support: Low income beneficiary families with dependent children.

Independent family tax credit: Low income, non-beneficiary families with dependent children.

Guaranteed minimum family income: Low income, non-beneficiary working families with dependent children.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

Qualifying Conditions

Family allowances: Domestic purpose benefit: Payable to unsupported single parent aged 18 and over; resident during last 10 years (no residence requirement if child born in New Zealand). Child disability allowance: Child born in New Zealand, or resident during last 12 months, or intent to reside there permanently. Payable to parent or guardian of seriously disabled child living at home. Family support: Payable to families with low or moderate incomes.

Family Allowance Benefits

Family allowances: Domestic purpose benefit and emergency maintenance allowance (income-tested): NZ\$211.82 a week to single parent with 1 child, NZ\$231.09 if single with 2 or more children. Payable after 1-10 week waiting period, determined by previous income and family circumstances. Benefit reduced for income exceeding NZ\$80 per week and benefit may be reduced, suspended or cancelled if recipient fails to meet employment related obligations.

Child disability allowance (no income test): NZ\$32.70 a week.

Family support (income-tested): Up to NZ\$47 a week for first child, NZ\$40 for subsequent child over 12; NZ\$32 for subsequent children 0 to 12 years old. Benefit reduced for income exceeding NZ\$20,000 a year.

Independent family tax credit: Up to NZ\$15 per child, per week.

Payable to families with income below NZ\$20,000 a year.

Guaranteed minimum family income: NZ\$290 a week (NZ\$15,080 a year).

Administrative Organization

Department of Work and Income (Work and Income New Zealand - WINZ) administration of allowances through branch and district offices.

Department of Inland Revenue, administration of family support, independent family tax credit and guaranteed minimum family income programs.

Old Age, Disability, Death

First law: 1955.

Current law: 1982.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 11.11 cordobas.

Coverage

All persons receiving remuneration for work or services rendered.

Exclusions: domestic workers and members of the Armed Forces.

Voluntary affiliation for self-employed, workers previously covered, clergy, employers, ranchers and family members working for family-owned companies who are not paid.

Special system for miners, indigents and those who have performed services for the country. (Government assumes whole cost.)

Source of Funds

Insured person: 1.75% of earnings.

Employer: 3.50% of payroll.

Government: 0.25% of earnings (plus employer contribution for public employees).

No ceiling on earnings for contribution purposes.

Also finances family allowances.

Qualifying Conditions

Old-age pension: Age 60. Age 55 for miners, teachers and the physically or mentally impaired. 750 weeks of contribution. If entry is after age 45, contributions for half of weeks from initial coverage until retirement age, with minimum of 250 weeks.

Disability pension: Loss of 67% of earning capacity in similar occupation (total disability); inability to earn more than 50% but less than 67% of usual earnings (partial disability). 150 weeks of contribution in last 6 years.

Survivor pension: 150 weeks of contribution by deceased in last 6 years. For funeral grant, 4 weeks in last 26 weeks preceding death.

Old-Age Benefits

Old-age pension: 40% (45% if less than twice minimum wage) of average earnings during last 5, 4, or 3 years (based on contributions of 15, 20, or 25 years) plus 1.365% (1.591% if average earnings are less than twice minimum wage) for each 50 weeks of contributions. An additional 1% of earnings is added for each year of work after age 60, up to a maximum of 5%.

Dependents' supplements: 15% of pension for wife or companion; 10% each for children under age 15 (21 if student, no limit if disabled); 10% for uninsured parents over age 60 or disabled.

Maximum pension: 80% of earnings if more than 2 times the minimum salary; no limit if less than 2 times the minimum salary. 100% with dependents. Minimum benefit: 66-2/3% minimum salary in worker's employment group plus family allowances.

Adjustment: Periodic adjustment of benefits for wage changes, if financial conditions permit.

Permanent Disability Benefits

Disability pension: Same as old-age benefit.

Disability pension converted to old-age pension at age 60. If ineligible for latter, partial disability pension is increased to total

disability benefit at age 60 on condition beneficiary retires from all covered activity.

Constant attendance allowance: 20% of total disability pension.

Dependents' supplements: Same as old-age benefit.

Partial disability: 50% of total disability pension. Dependents also qualify for supplements at half the rate for total disability. Maximum partial pension: 40% of average earnings.

Maximum pension, minimum salary in worker's employment group.

Adjustment: Periodic adjustment of pensions for wage changes, if financial conditions permit.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 45 or disabled; also payable to dependent disabled widower. Payable to widow under age 45 for 2 years or as long as caring for children receiving orphans' pensions.

Orphans: 25% of pension of insured for each orphan under age 15 (21 if student, no limit if disabled), or 50% if full orphan.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: Cost of funeral service, or amount equal to one half monthly salary.

Adjustment: Periodic adjustment of pensions for wage changes, if financial conditions permit.

Administrative Organization

Nicaraguan Institute of Social Security, administration of program; managed by technical council.

Sickness and Maternity

First law: 1955.

Current law: 1982 (National Health Service).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: All persons receiving remuneration for work or services rendered. Exclusions: domestic workers and members of the Armed Forces.

Voluntary affiliation for self-employed, workers previously covered, clergy, employers, ranchers and family members working for family-owned companies who are not paid.

Medical benefits: Insured and dependents (including maternity benefits for pregnant wife and children up to age 6).

Source of Funds

Insured person: 2.25% of earnings.

Employer: 6% of payroll.

Government: 0.25% of earnings (plus employer contributions for public employees).

Qualifying Conditions

Cash sickness benefits: 8 weeks of contribution in last 22 weeks.

Cash maternity benefits: 16 weeks of contribution in 39 weeks prior to the birth.

Medical benefits: 4 weeks of contributions.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings in last 8 weeks. Payable after 3-day waiting period for up to 52 weeks. Payable from the 1st day of incapacity if hospitalized. Covered worker with 8 weekly contributions in the last 22 weeks who becomes unemployed also covered for sickness and maternity.

Maternity benefit: 60% of earnings in last 8 weeks, according to 8 wage classes. Payable for 4 weeks before and 8 weeks after confinement only to insured women.

Nursing allowance: 45 pounds of milk during the 1st 6 months of life.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients depending on available resources. Duration: No time limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured through the Ministry of Health's National Health System. Wife of insured receives pre and post-natal care; children, up to 6 years old.

Administrative Organization

Nicaraguan Institute of Social Security, administration of program.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow or dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 15 (21 if student, no limit if disabled) or 50% if full orphan. In case of no orphans, payable to other dependent survivors.

Funeral grant: Cost of funeral service.

Administrative Organization

Nicaraguan Institute of Social Security, administration of program.

Family Allowances

First and current law: 1982.

Type of program: Social insurance system.

Coverage

Same as for old age.

Source of Funds

Insured person: See Old Age, Disability, Death, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Earnings-tested. Child must be under 15 years of age (21 if student).

Family Allowance Benefits

Allowances vary by level of earnings and age of children.

Administrative Organization

Nicaraguan Institute of Social Security, administration of the program.

Work Injury

First law: 1945 (labor code).

Current law: 1982.

Type of program: Social insurance system.

Coverage

All persons receiving remuneration for work or services rendered.

Source of Funds

Insured person: None.

Employer: 1.5% of payroll.

Government: None (except as employer).

No ceiling on earnings for contribution purposes.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings in last 8 weeks of contributions. Payable from first day after injury until medical care terminates or until worker is declared permanently disabled. (Employer pays for day of injury.)

Permanent Disability Benefits

Permanent disability pension: 60% of earnings if insured has dependents; 50% if no dependents.

Partial disability: Percent of full pension proportionate to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Benefits provided in accordance with available resources.

Old Age, Disability, Death

First and current law: 1967 and 1998 (amendments).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, technical students, and apprentices.

Special system for public employees.

Voluntary insurance for persons not compulsorily covered who have at least 6 months of social security coverage.

Source of Funds

Insured person: 1.6% of earnings (voluntary insurance, 4%).

Employer: 2.4% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 250,000 francs a month; minimum, 18,898 francs a month.

Qualifying Conditions

Old-age pension: Age 60 or 58 for public sector workers (or 55 if prematurely aged); 20 years of insurance (half of coverage under private program counted) and 60 months of contribution during last 10 years.

Retirement from employment necessary.

Disability pension: Loss of 2/3 of earning capacity.

5 years of insurance and 6 months of contribution during last year. No qualifying period if nonoccupational accident; if occupational accident, see Work Injury, below.

Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program).

Minimum pension: 60% of minimum wage; maximum, 80% of earnings.

Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 60 or 58 for public sector workers (or 55 if prematurely aged) and ineligible for pension.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Years under age 60 or 58 for public sector workers at time of claim credited as 6-month periods. Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program).

Minimum pension: 60% of legal minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow if not remarried.

Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 14 (21 if student or disabled); 40% if full orphan.

Maximum survivor pensions: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's pension of insured for each 6 months of insurance, if ineligible for pension.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of program; managed by a council and a director.

Sickness and Maternity

First law: 1952.

Current law: 1965.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family allowances, below.

Government: None.

Qualifying Conditions

Maternity benefit: 6 months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Labor code requires employers to provide paid sick leave.

Maternity benefit: 50% of earnings, or 100% (employer paying half) for women with at least 2 years' service in firm.

Payable for up to 6 weeks before and 8 weeks after confinement.

Maternity grant: Lump sum of 10,000 francs (paid in 3 installments during 12 months following each birth).

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement of costs of medical care during pregnancy and confinement.

Labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1960.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, apprentices, members of production cooperatives, managers and directors of commercial enterprises, and convict labor.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 250,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of average earnings for first 28 days; 66-2/3% thereafter.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average monthly earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each; maximum, 30%.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum of 15 days' earnings.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of contributions and benefits.

Source of Funds

Insured person: None.

Employer: 11% of payroll.

Government: None.

Maximum earnings for contribution purposes: 250,000 francs a month.

Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be age 1 (when maternity grant ceases) but under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 6 months of employment and be currently working 18 days a month (or be widow or widower of beneficiary). Prenatal allowance and birth grant: Must undergo medical care for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child.

Prenatal allowance: 1,000 francs for each month of pregnancy.

Birth grant: lump sum of 10,000 francs for each of first three births.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor and Employment, general supervision.

National Social Security Fund, administration of program.

Family Allowances

First law: 1955.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Old Age, Disability, Death

First law: 1961.

Current law: 1993 (implemented July 1994).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 88.40 naira.

Coverage

Employees of firms with 5 or more workers. Exclusions: Public servants, diplomats, aliens covered under equivalent foreign programs, self-employed, and clergy. Special system for pensionable public employees. Voluntary coverage for some excluded categories under specified conditions.

Source of Funds

Insured person: 2.5% of basic salary.

Employer: 5% of basic salary.

Government: None.

Maximum earnings for contribution and benefit purposes: 48,000 naira per year.

Qualifying Conditions

Old-age pension: Age 60, and 120 months of contributions; retirement from regular employment.

Retirement grant: Age 60, and not less than 12 months of contributions; retirement from regular employment.

Disability pension: Permanently disabled, and 36 months of contributions including 12 consecutive months.

Disability grant: Permanently disabled, and 12 months of contributions.

Survivor pension: Deceased was eligible for disability or retirement pension at time of death.

Survivors grant: Deceased was eligible for disability or retirement grant at time of death.

Funeral grant: Deceased was receiving disability or retirement pension or had 60 months of contributions.

Old-Age Benefits

Old-age pension: 30% of final average monthly insurable earnings plus 1.5% of those earnings for each

12 months of contributions paid or credited over first 120 months.

Minimum pension: 80% of national minimum wage; maximum pension, 65% of final average monthly contributions.

Retirement grant: Lump sum amount equal to final monthly contributions multiplied by number of months of contributions.

Permanent Disability Benefits

Disability pension: 30% of final average monthly insurable earnings increased by 1.5% for every 12 months of contributions in excess of 36 months up to age 60.

Minimum pension: 40% of final average contributions or 80% of national minimum wage.

Disability grant: Lump sum amount equal to final monthly contributions immediately prior to disability, multiplied by number of months of contributions.

Survivor Benefits

Survivor pension: 100% of deceased's pension.

Payable to surviving spouse or other dependent relatives.

Survivors grant: 100% of deceased's retirement or disability grant.

Funeral grant: Lump sum of 2,000 naira.

Administrative Organization

Federal Ministry of Labor and Productivity, general supervision.

Nigeria Social Insurance Trust Fund (NSITF), administration of program through Board of Directors and Management Committee.

Sickness and Maternity

First and current law: 1961.

Type of program: Provident fund system (cash sickness benefits only) not yet in effect.

Coverage

Employees of firms with 5 or more workers. Exclusions: Casual workers, aliens covered under equivalent foreign programs, self-employed, and public employees covered by special system.

Source of Funds

Insured person: See Old Age, Disability, Death, above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: 1 year of contribution to provident fund (benefits not payable if employer pays sick leave at least equal to benefit). For paid maternity leave, 6 months of service with same employer.

Sickness and Maternity Benefits

Sickness benefit: Up to 0.34 naira a day.

Payable for up to 1 month or until exhaustion of balance in account; amount paid is deducted from worker's account in provident fund. (Labor code requires employers to provide 12 days paid sick leave per year; employer also pays 50% of wages during maternity leave of 6 weeks before and 6 weeks after confinement.)

Workers' Medical Benefits

Medical benefits: None provided under insurance. (Free medical care available to population in public dispensaries and hospitals, within limits of facilities available.)

Dependents' Medical Benefits

Medical benefits for dependents: None, except care in public dispensaries and hospitals.

Administrative Organization

Federal Ministry of Labor and Productivity, general supervision. Nigeria Social Insurance Trust Fund (NSITF), administration of program through Board of Directors and Management Committee.

Work Injury

First and current law: 1942, as amended in 1957 and 1987.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Manual workers, and nonmanual employees (including Federal and State public employees) earning 1,600 naira a year or less.

Exclusions: Agricultural or handicraft employees of undertakings normally employing less than 10 workers, casual employees and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Full salary for 6 months, 50% for next 3 months, 25% for following 15 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled.

Constant-attendance supplement: 25% of permanent disability benefit.

Partial disability: Lump sum proportionate to degree of incapacity, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit : Lump sum of 42 months' earnings, less any temporary disability benefits paid to deceased.

Apportionment among survivors determined by courts.

Administrative Organization

Federal Ministry of Labor and Productivity, enforcement of law. Courts usually participate in adjudication of claims and decide disputed questions. Employers may insure liability with commercial insurance companies.

Unemployment

(Withdrawal grant under provident fund.)

Old Age, Disability, Death

First law: 1936.

Current law: 1966 and 1997.

Type of program: Dual universal and social insurance systems.

Provisions and benefit amounts shown as of January 1, 1999, unless specified otherwise.

Exchange rate: U.S.\$1.00 equals 7.49 kroner.

Coverage

Universal pension: All residents, including resident alien seamen serving on Norwegian ships outside territorial waters.

Pension is independent of previous income or contributions paid.

Earnings-related pension: All employees and self-employed persons earning over base amount, born after 1897.

(Reduced amount for pensioners born before 1897 and their surviving dependents.)

Base amount equals 45,370 kroner as of January 1, 1999 and varies automatically with changes in general price and income levels, subject to adjustment once or twice a year.

Special systems for seamen, fishermen, forestry workers, railway employees, and public employees.

Source of Funds

Insured person: Employees, 7.8% of income (reduced to 3.0% of income—including payments-in-kind, lodging, or pension—if under age 17 or over age 69); self-employed, 10.7% of income up to 12 times base amount, plus 7.8% of income exceeding 12 times base amount.

Employer: 14.1% of wage. Contribution rates reduced in certain geographical areas.

Government: National government, any deficit.

No earnings limit for contribution purposes.

Above contributions also finance sickness and maternity, work-injury, and unemployment programs.

Contributions from employees and the self-employed are calculated on the basis of pensionable income (gross wage income including cash sickness, maternity, and unemployment benefits) in excess of 21,400 kroner a year; however, contributions may not exceed 25% of annual income above 21,400 kroner.

Qualifying Conditions

Old-age pension: Both universal and earnings-related pensions, age 67.

Universal old-age pension: 3 years' coverage, age 16-66; payable abroad under special conditions.

Earnings-related old-age pension: 3 years' earnings above base amount; payable abroad.

Earnings test for both pensions: Up to age 70, universal pension and earnings-related pension must be reduced by 40% of wages exceeding the base amount.

Disability pension: Both universal and earnings-related pensions: earning capacity permanently reduced 50% or more, aged 16-66.

Universal disability pension: 3 years' coverage immediately preceding claim (1 year in some instances). Payable abroad under special conditions.

Earnings-related disability pension: 3 years' earnings above base amount; payable abroad.

Survivor pension: Universal survivor pension—Deceased has 3 years' coverage immediately preceding death or claim; and surviving spouse married to deceased 5 years or more, or if caring for dependent child(ren).

Earnings-related survivor pension: Orphans under age 18, or full orphans under age 18 (20, if student).

Old-Age Benefits

Universal old-age pension: Up to 100% of base amount if single, 150% for aged couple. Full pension 40 years' coverage, reduced for shorter coverage.

Income-tested supplements: 50% of pension for spouse not drawing old-age pension; 25% of base amount for each child under age 18; up to 61.55% of base amount if ineligible for earnings-related pension (55.85% if spouse is pensioner; 123.1% if supporting a spouse aged 60 or older).

Adjustment: Pensions adjusted automatically for changes in general price and income levels, corresponding with adjustments of base amount.

Earnings-related old-age pension: 42% of the current base amount multiplied by insured's average annual number of pension points in 20 years with the most points. Number of pension points in a year equals the difference between the worker's earnings and the year's base amount divided by the base amount.

Maximum earnings for benefit purposes: 6 times base amount plus 1/3 of income between 6 times and 12 times base amount.

Limit: 7.0 points per year. Full pension with 20 years' coverage requirement increases year-by-year to 40 for persons born later. For shorter coverage, pension reduced proportionally.

Adjustment: Recorded earnings, wage limits, and pensions in force adjusted automatically for changes in general price and income levels, corresponding with adjustments of base amount.

Permanent Disability Benefits

Universal disability pension: Up to 100% of base amount if totally disabled. 40 years of coverage for full pension; computed as if covered through 66th year if certain coverage conditions are met. Partial disability, reduced pension in proportion to loss of earning capacity.

Minimum: 50% of projected old-age benefit.

Income-tested supplements: 50% of pension for spouse aged 60 or over; 30% of base amount for each child under age 18; 503 kroner to 2,515 kroner a month for substantially increased expenses; up to 61.55% of base amount if ineligible for earnings-related pension. Constant-attendance supplement: Normally, 900 kroner a month; may be increased to as much as 5,400 kroner a month.

Adjustment: Pensions adjusted automatically for changes in general price and income levels, corresponding with adjustments of base amount.

Earnings-related disability pension: See earnings-related old-age pension. Years of coverage credited as if worked to age 67 if certain coverage conditions are met.

Partial disability: Percent of full pension proportionate to loss of earning capacity.

Earnings adjustments, see earnings-related old-age pension.

Survivor Benefits

Universal survivor pension: Up to 100% of base amount. Full pension, deceased or spouse covered 40 years, with coverage projected through 66th year.
If surviving spouse's income exceeds 1/2 base amount, pension equals difference between full pension and 40% of excess of spouse's income above 1/2 base amount.
Income-tested supplements: Up to 61.55% of base amount if ineligible for earnings-related pension. Also Child Care benefit (if survivor/parent pursuing education or working outside of home, and if annual income lower than 362,960 kroner): If annual income below 272,200 kroner, benefit equals to 70% of expenses for child care not to exceed 2,300 kroner a month for one child; maximum of 3,400 kroner per month for three or more children. Benefit reduced by 50% if annual income is between 272,200 kroner and 362,960 kroner.
Earnings-related survivor pension: 55% of earnings-related pension of deceased as if worked to age 67. Transitional grant to surviving spouse temporarily unable to work; and to divorced, separated, and unwed parents (including child care benefit).
Orphans: 40% of base amount for 1st child, 25% for each additional child under age 18. Full orphans under age 18 (under 20 if student) receive full survivor pension (basic plus earnings-related pension) of the parent who was entitled to the highest amount, 40% of base amount paid for the 2nd child, and 25% for each additional child. Divided equally if 2 or more children.
Funeral grant: 4,000 kroner.
Adjustment: Pensions adjusted automatically for changes in general price and income levels, corresponding with adjustments of base amount.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Insurance Administration, administration of program at the national and county levels.
National Insurance Administration county offices, administration of county programs and supervision of local offices.
Local insurance offices, administration of program locally.
Generally, 1 office in each municipality; contributions, including employers' contributions, collected through local tax offices.

Sickness and Maternity

First law: 1909.
Current law: 1970 and 1997.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash benefits: Employees and self-employed with income of not less than one-half the base amount. This income limit does not affect employer's obligation to pay cash benefits for first 16 calendar days.
Medical benefits: All residents, including resident alien seamen serving on Norwegian ships.
Special provisions for seamen, military personnel, and (for cash benefits) fishermen, casual workers and temporarily unemployed.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same. In addition, the employer pays the entire cost of cash sickness benefits for the first 16 calendar days.
Government: See pension contributions, above.
No maximum earnings for contribution purposes.

Qualifying Conditions

Cash sickness benefits: 14 days of employment or self-employment.
Cash maternity benefits: 6 months of employment or self-employment during the past 10 months.
Maternity grant: Insured mothers not entitled to cash maternity benefits.
Additional grant for widowed, divorced, separated, and unwed mothers, 3 years of insurance immediately preceding the claim.

Sickness and Maternity Benefits

Sickness benefit: 100% of covered earnings, payable from 1st full day of incapacity up to 52 weeks—thereafter covered by rehabilitation allowance or disability pension.
Maximum earnings for benefit purposes: 6 times base amount.
Self-employed, 65% of assessed covered earnings after 14-day waiting period (may voluntarily insure for 100% of earnings and/or shorter waiting period).
Casual workers and temporarily unemployed, 65% of assessed earnings after 14-day waiting period.
Care of sick child under age 12: Mother or father, 10 days per year each (single parent 20 days); more than 2 children, 15 days each (single parent, 30).
Disabled or chronically ill children under age 18: 20 days each (single parent, 40).
Sick child under age 16, if illness is potentially fatal, parental leave up to 780 days.
Maternity benefit: 100% of covered earnings (self-employed, 65% of assessed earnings) for 42 weeks, alternatively 80% for 52 weeks. If mother resumes work, father may care for child at same rates. 4 weeks of the total maternity cash benefit period are reserved for the father as the "Father Quota." Reduced work week may count as partial maternity benefit.
Maternity grant: 32,138 kroner if not receiving maternity benefit (also paid in case of adoption); giving birth at home, 1,765 kroner.

Workers' Medical Benefits

Medical benefits: Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with funds. Includes part of doctors' fees (patient pays 102 kroner per consultation in most cases); free care in public hospital; patient pays 36% of expenses for listed essential medicines (up to 330 kroner per prescription); laboratory services; and transportation in excess of 50 kroner per trip.
(Patient's own expenses, including those for children aged 7-16, with certain exemptions for special diseases, limited to 1,320 kroner for 1999. Ceiling set by Parliament for one year at a time. When ceiling is reached, patient entitled to free treatment for the remainder of the year).
Pensions reduced from the 2nd month of institutional care, sickness benefit from the 4th month. Duration: No limit

Dependents' Medical Benefits

Medical benefits for dependents: Insured in their own right since coverage is based on residency.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
 National Insurance Administration, national administration of program and supervision of local offices.
 National Insurance Administration county offices, administration of county program and supervision of local offices.
 Local insurance offices, administration of program locally.

Survivor Benefits

Survivor pension: Same as universal survivor pension above. No reduction in pension if coverage is shorter than 40 years.
 Orphans: Same as survivor pension, above.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
 National Insurance Administration, national administration of program and supervision of local offices.
 National Insurance county offices, administration of county program and supervision of local offices.
 Local insurance offices, administration of program locally.

Work Injury

First law: 1894.
 Current law: 1997.
 Type of program: Social insurance system.

Coverage

Employees, personnel on Norwegian ships, fishing vessels, and on permanent or movable installations on the Norwegian Continental Shelf (including aliens); students, and military personnel.
 Self-employed may insure voluntarily.

Source of Funds

Insured person: Employee, none; self-employed (if coverage elected), 0.4% of income, as assessed for national tax purposes.

Employer: See pension contributions above.

Government: See pension contributions above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Cash sickness benefit under sickness program also payable in case of work injury for up to 50 weeks.
 Thereafter, the insured becomes entitled to rehabilitation allowances or disability pension.

Permanent Disability Benefits

Permanent disability pension: 100% of base amount if totally disabled. No reduction in pension if coverage is shorter than 40 years.

Partial disability (exceeding 15%): Percent of full pension proportionate to degree of disability (lump-sum payment if disability less than 30%).

Supplements: See universal disability pension above.

Constant attendance benefit, 900 kroner to 5,400 kroner a month, according to need.

In addition to any other benefits, up to 75% of base amount a year based on medical nature and degree of injury.

Earnings-related disability pension: See earnings-related disability pension, above.

Workers' Medical Benefits

Medical benefits: Comprehensive care, including appliances; no sharing of cost by patient.

Unemployment

First law: 1906.
 Current law: 1970.
 Type of program: Social insurance system.

Coverage

Employees (including public employees) and seamen.
 Self-employed aged 64 and older only under special circumstances.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Unemployment benefits: Annual earnings in last year preceding unemployment (or average earnings during 3 years preceding unemployment, if higher) of at least 75% of base amount at time of application. Registered at public employment office, able and willing to work. Unemployment not due to voluntary leaving, discharge for misconduct, labor dispute in which participated, or refusal of suitable offer or retraining (disqualification for at least 4 weeks).

Unemployment Benefits (As of January 1, 1999)

Unemployment benefit: 0.2% of annual income per day up to 6 times the base amount; maximum, 745 kroner daily, plus 17 kroner a day for each dependent child under age 18. Payable after 3-day waiting period. Benefits paid for up to 78 weeks, if annual income before unemployment less than 90,740 kroner; 156 weeks if income 90,740 kroner or more.

Administrative Organization

Ministry of Labor and Municipal Affairs, general supervision.
 Directorate of Labor, national administration of program; benefits payable through local insurance offices (see old-age pension above).
 Local employment offices, administration of program locally.

Family Allowances

First and current law: 1946.
 Type of program: Universal system.

NORWAY

Coverage

All resident children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16.

Family Allowance Benefits

Family allowances: 11,112 kroner a year for 1st and 2nd child. 13,092 kroner for 3rd and for each additional child. In addition, annual supplement of 7,884 kroner per child between age 1 and 3. Sole supporter receives benefits for 1 child more than actually supported. Beneficiaries living in arctic region receive annual supplement of 3,792 kroner per child. Payable monthly.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.

National Insurance Administration, national administration of program and supervision of local offices.

National Insurance county offices, administration of county program and supervision of local offices.

Local insurance offices, administration of allowances locally.

Old Age, Disability, Death

First law: 1975.

Current law: 1991.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.39 rials.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: 5% of monthly basic salary.

Employer: 8% of monthly basic salary.

Government: 2% of monthly basic salary.

Qualifying Conditions

Old-age pension: Age 60 (men) with at least 180 months of contributions paid and age 55 (women) with at least 120 months of contributions. Early retirement, 240 months (men) or 180 months (women) of contributions. Reduced benefit rates for early retirement. Delayed retirement, 180 months of contributions including at least 36 months during the 5 years preceding retirement.

Disability pension: Non-occupational disability benefits, 6 months of contributions preceding the disability, or 12 months of contributions including 3 months immediately preceding the disability.

Survivor pension: Non-occupational survivor benefits, 6 months of contributions preceding death, or 12 months of contributions including 3 months immediately preceding death.

Old-Age Benefits

Old-age pension: 1/40th of average wage during the last 2 years of employment times the number of full years of contributions.

Permanent Disability Benefits

Disability pension: 1/40th of the last wage times the number of full years of contributions. Minimum, 40 percent of earnings at onset of disability or death.

Survivor Benefits

Survivor pension: Survivor pension eligibility divided into 3 groups: orphans, widows or widowers, and other eligible family members. Orphans: 50% of pension of insured payable to sons up to age 22 (no limit if disabled, or up to age 26 if student), and unmarried daughters. 25% of pension of insured payable to widows if not remarried, or to widower; if more than one widow, divided equally among widows. 25% of pension of insured divided equally among other dependents: father, mother, brothers (up to age 22), and unmarried sisters. If no survivors exist in any one group, that group's portion of survivors' pension divided among remaining groups, up to a maximum of 100%.

Marriage grant: Lump sum equal to 15 times the pension of the insured, payable to the daughter when she gets married.

Funeral grant: Lump sum payment equal to three months earnings or pension of insured.

Administrative Organization

Minister of Social Affairs, Labor and Vocational Training, general supervision.

Public Authority for Social Insurances, administration of program; managed by an eight member board of directors, chaired by the Minister of Social Affairs, Labor and Vocational Training.

Work Injury

First law: 1977.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: none.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75 percent of current monthly earnings, payable during convalescence.

Permanent Disability Benefits

Permanent disability pension: 75 percent of daily wage of monthly basic salary.

Partial permanent disability, more than 30 percent disabled, pension proportional to degree of disability. Below 30%, lump sum equal to 36 times monthly pension based on degree of disability.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 75 percent of average earnings of the insured.

Administrative Organization

Minister of Social Affairs, Labor and Vocational Training, general supervision.

Public Authority for Social Insurance, administration of program; managed by eight-member board of directors chaired by the Minister of Social Affairs, Labor and Vocational Training.

Old Age, Disability, Death

First law: 1972 (national law; never went into force).

Current laws: 1976.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 50.1 Pakistani rupees.

Coverage

Employees in firms with 10 or more workers. Exclusions: Family labor, and self-employed. Special systems for public employees, armed forces, police, statutory bodies, local authorities, banks, and railway employees. Commercial and industrial establishments with 50 or more employees must provide group insurance for temporary and permanent disability and death benefits for employees earning less than 3,000 rupees per month.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Government: Subsidies as needed.

Maximum earnings for contribution and benefit purposes: 3,000 rupees a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women and miners), 15 years of contribution.

Retirement from covered employment not necessary. Reduced pension at age 55-59 (men) or 50-54 (women).

Old-age grant: Age 60 (men) or 55 (women). 2-14 years of covered employment.

Disability pension: Loss of 2/3 of earning capacity. 15 years of contribution, or 5 years including 3 of last 5.

Survivor pension: Deceased had completed at least 36 months in insurable employment, or was pensioner at death.

Old-Age Benefits

Old-age pension: 2% of average monthly wage (based on last 12 months' earnings) times number of years of insurable employment. Minimum pension: 425 rupees (as of July 1991). Reduced pension: Full old-age pension reduced 1/2% for each month that retirement precedes age 60 (age 55 for women).

The minimum pension is similarly reduced.

Old-age grant: Lump sum equal to 1 month's wage for each year of insurable earnings.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 100% of insured's minimum pension to be divided equally if more than one widow. Married before the deceased reached minimum pensionable age for old-age pension. Minimum pension: 425 rupees (as of July 1991).

If surviving spouse dies before receiving survivors pension for 5 years, balance of 5 years' pension paid to surviving parents of the deceased insured person.

Administrative Organization

Ministry of Labor, Manpower and Overseas Pakistanis, general supervision.

Employees' Old-Age Benefits Institution, administration of old- age pension.

Sickness and Maternity

First law: 1962 (national law; never went into force).

Current laws: 1965.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in selected industries or establishments earning 3,000 rupees a month or less including domestic servants.

Exclusions: Family labor, self-employed, and persons earning above 3,000 rupees a month. Once covered, a person remains eligible for benefits. Special systems for public employees, armed forces, police, local authorities, and railway employees.

Source of Funds

Insured person: None.

Employer: 7% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 3,000 rupees a month or 120 rupees a day.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 90 days of contribution in last 6 months.

Cash maternity benefits: 180 days of contribution in last 12 months.

Medical benefits: Current coverage.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings: 100% in case of tuberculosis and cancer (50% in North-West Frontier Province and Balochistan).

Payable after 2-day waiting period for up to 121 days (365 days for tuberculosis and cancer) in year.

Maternity benefit: 100% of earnings, payable for 12 weeks, including not more than 6 weeks before confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided mainly through social security facilities. Includes general medical care, specialist care, medicines, hospitalization, maternity care, and transportation. Maximum duration: No time limit (for as long as it is considered necessary or for six months after patient has exhausted title to sickness benefit, whichever period is shorter).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker, except that hospitalization for dependents is provided only in case of maternity, surgery, and cancer.

Death grant: 1500 rupees.

Administrative Organization

Provincial Labor Department, general supervision.
 Provincial Employees' Social Security Institutions in Punjab, Sindh, North-West Frontier Province, and Balochistan, administration in each Province; managed by tripartite governing body and commissioner. Institution authorized to establish own dispensaries and hospitals, or to contract with public and private agencies for provision of medical services.

Work Injury

First law: 1923 (Workmen's Compensation Act of 1923 in force for employees not covered by social insurance law).
 Current law: 1965 (Social Insurance Law).
 Type of program: Social insurance system.

Coverage

Social Insurance Law: Employees in selected industries and establishments earning 3,000 rupees a month or less.
Workmen's Compensation Act: Employees of industrial establishments with 10 or more workers earning 3,000 rupees a month or less. Exclusions (both laws): Family labor, self-employed, and persons earning above 3,000 rupees a month.
 Special systems for public employees, armed forces, police, local authorities, and railway employees.

Source of Funds

Insured person: Social Security Law and Workmen's Compensation Act-None.
Employer: Social Security Law-see Sickness and Maternity above; Workmen's Compensation Act-Whole cost, including cost for medical examinations.
Government: Social Security Law and Workmen's Compensation Act-None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Workmen's Compensation Act-Persons with wages of less than 3,000 rupees per month, 1/2 of monthly wage for up to 1 year. If lung disease, 1/3 of monthly wage for up to 5 years.
Social Insurance Law: 60% of earnings (100% in Punjab and Sindh). Payable after 3-day waiting period for up to 180 days (waiting period waived in Punjab).

Permanent Disability Benefits

Permanent disability pension: Workmen's Compensation Act-Permanent total disability, lump sum of 100,000 rupees. Cost of medical examination paid by employer.
Social Insurance Law: 75% of earnings (100% in Punjab), if 67% loss of earning capacity.
 Partial disability: Up to 66% benefit based on formula.

Workers' Medical Benefits

Medical benefits: Medical care as above, no time limit, plus dental care; no cost-sharing by patient.

Survivor Benefits

Survivor pension: **Workmen's Compensation Act**-Lump sum of 100,000 rupees.
Social Insurance Law-60% of total disability pension of insured. Payable to widow or needy disabled widower.
 Orphans: 20% of pension of insured for each orphan under age 16, 40% if full orphan.
 Dependent parent (if no widow, widower or orphan survives): 20% of pension.
 Maximum survivor pensions: 100% of pension of insured.
 Death grant: 1,500 rupees.

Administrative Organizations

Workmen's Compensation Act-Workmen's compensation commissioners in provinces, general supervision.
Social Insurance Law-Provincial Labor Department, general supervision.
 Provincial Employees' Social Security Institution, administration of contributions and benefits.

Unemployment

Labor code requires employers with 20 or more employees to pay severance gratuity equal to last 30 days' wages for each year of employment.

Old Age, Disability, Death

First law: 1967.

Current law: 1987 (effective December 20, 1991).

Type of program: Social insurance system.

Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed (For self-employed with no employees, gross earnings under \$10,000 per year but more than \$300 per quarter, coverage is optional).

Exclusions: Casual labor and self-employed with no employees and annual gross income of less than \$300 per quarter.

Source of Funds

Insured person: 4% of earnings. Self-employed, 8% of twice the salary of highest paid employee (if none, of 1/4 gross revenue).

Employer: 4% of payroll.

Government: None, except for contribution as employer.

Maximum earnings for contribution and benefit purposes: \$3,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968 up to age 60.

Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also, 8 quarters of coverage during last 13 quarters.

Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or at least 8 quarters of coverage in 13 quarters preceding death.

Pension reduced \$1 for each \$3 of earnings above \$500 a quarter.

Payable abroad if reciprocity exists.

Old-Age Benefits

Old-age pension: 16.5% of the first \$11,000 of cumulative covered earnings, plus 2.7% of earnings between \$11,000 and \$44,000, plus 1.35% of earnings over \$44,000.

Minimum: \$47.50 a month.

Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension, above.

Minimum: \$47.50 a month.

Dependents' allowance: None.

Survivor Benefits

Survivor pension: 60% of deceased's, payable to widow or widower at any age.

Orphans: 15% of deceased's pension for each orphan under age 18 (22 if student, no age limit if disabled before age 22).

Minimum survivor pension: \$47.50 a month; maximum, 100% of insured's pension.

Administrative Organization

Social Security Administration, administration of program.

Please note: This information is more than 6 years old.

Old Age, Disability, Death

First law: 1941.

Current laws: 1954 and 1991.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 1.00 balboas.

Coverage

Employees and domestic workers. (Self-employed may join voluntarily.) Public employees covered under both general and special systems. Exclusions: Agricultural workers employed less than 3 months a year and members of a family working in a family business. Occasional and seasonal workers to be covered under subsequent regulation. All foreigners covered except those working in Panama for less than two months under a foreign employment contract.

Source of Funds

Insured person: 6.75% of earnings.

Employer: 2.75% of payroll.

Government: A percentage of contributions and the proceeds of a tax on alcohol (1.04% of payroll for administration of old-age, disability, death, sickness and maternity and work injury); plus no less than 20.5 million balboas per year.

Qualifying Conditions

Old-age pension: Age 62 (men) or 57 (women) with 180 months of contribution. Retirement necessary.

Disability pension: Loss of 2/3 of earning capacity. 36 months of contribution, including 18 months during last 3 years, or a total of 180 months of contribution.

Survivor pension: Deceased met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 60% of average earnings during highest 7 years of earnings, plus 1.25% of earnings for each 12 months of contributions in excess of 180 months. Additional 2% of earnings granted for each 12 months of contributions beyond retirement age.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Increment of 1.25% of earnings for each 12 months of contribution beyond 180 months.

If coverage is less than 7 years, pension based on 60% of average earnings during period credited.

Dependents' supplements: Same as for old-age pension.

Minimum pension: Same as for old-age pension.

Disability settlement: 1 month's pension per 6 months of contribution (lump sum) if ineligible for full pension but with at least 12 months of contribution, 6 in year prior to disablement.

Adjustment: Adjustment of pensions on an ad hoc basis depending on economic conditions.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured paid to widow age 57, disabled, or caring for child; also payable to dependent disabled widower. Paid to other widows for 5 years only.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled), or 50% if full orphan.

Other dependents (in absence of above): Mother or aged or disabled father, 30% of pension of insured; eligible brothers and sisters, 20% until age 14.

Maximum survivor pensions: 100% of pension of deceased.

Funeral grant: 300 balboas.

Adjustment: Adjustment of pensions on an ad hoc basis depending on economic conditions.

Administrative Organization

Ministry of Health, national health policy.

Social Insurance Fund, administration of program; managed by Board of Directors with tri-partite representation and a Director General with an Advisory Board for technical advice.

Sickness and Maternity

First law: 1941.

Current laws: 1954.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in private and public employment and domestic workers. Self-employed may join voluntarily. Pensioners also covered for medical benefits. Exclusions: Agricultural workers employed less than 3 months in a year and members of a family working in a family business. Temporary workers and seasonal workers will be covered by subsequent regulations.

Source of Funds

Insured person: 0.50% of earnings. Pensioners, 6.75% of pension.

Employer: See old age, disability, death contributions, above.

Government: A percentage of contributions and the proceeds of a tax on alcohol (1.04% of payroll for administration of old-age, disability, death, and sickness and maternity).

Qualifying Conditions

Cash sickness benefits: 6 months of contribution during last 9 months.

Cash maternity benefits: 9 months of contribution during 12 months preceding 7th month of pregnancy.

Medical benefits: Currently covered or pensioner.

In case of unemployment, coverage continues for 3 months after separation from employment (12 months for those having made 180 months of contribution).

Sickness and Maternity Benefits

Sickness benefit: 70% of average earnings during previous 2 months. Payable after 3-day waiting period for up to 52 weeks for one illness.

Maternity benefit: 100% of average weekly earnings in last 9 months, payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Fund or Ministry of Health (in special cases or where Fund or Ministry have no facilities, reimbursement of part or all of cost of care obtained privately within the country or abroad, with the authorization of the Fund.). Includes general and specialist care, surgery, hospitalization, laboratory services, medicines, dental care, and maternity care. Maximum duration: No limit if service is necessary.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured except for maternity. Provided to wife and children under age 18 (25 if student or disabled); also to dependent mother or disabled father or to parents over age 60.

Administrative Organization

Ministry of Health, national health policy.
Social Insurance Fund, administration of program. Fund operates own hospitals and other medical facilities in larger cities.

Work Injury

First law: 1916.

Current law: 1970.

Type of program: Compulsory insurance with public carrier.

Coverage

Employees in private and public employment.

Source of Funds

Insured person: None.

Employer: Whole cost, through premiums fixed according to risk category (average, 1.7% of payroll).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Permanent Disability Benefits

Permanent disability pension: 60% of earnings if 100% disabled (subject to review every 2 years).

Minimum pension: 175 balboas a month; maximum, 1,000 balboas.

Partial disability: Pension (subject to review every 2 years), proportionate to degree of disability. Can be increased if disability greater than 35%; may be commuted to lump sum if disability is 35% or less.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, medicines, hospitalization, and appliances.

Survivor Benefits

Survivor pension: Widows or disabled widower: 25% of earnings of insured (30% if sole beneficiary or disabled) for life.

Orphans: 15% of earnings for 1 orphan, 25% for 2, 35% for 3, and 40% for 4 or more orphans under age 18. If full orphans, 15% each for 2 or more children under age 18.

Other dependents (in order of priority): Mother, 20-30% if no wife or children, payable for 10 years. Brother or sister under age 18 (any age if disabled) and other aged or disabled relatives or descendants up to the 3rd grade, 10% for each up to a maximum of 30%, payable for 6 years.

Maximum for all survivor pensions: 75% of earnings of insured. (Pensions that bring total over maximum reduced proportionately.) Funeral grant: 300 balboas.

Administrative Organization

Ministry of Health, national health policy.
Social Insurance Fund, administration of program.

Old-Age, Disability, Death

First and current law: 1980.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 2.16 kina (K).

Coverage

Employed persons in firms with 25 or more workers (establishments growing or processing cocoa, copra, palm oil, rubber or tea are exempt). Similar but independent system for public employees.

Source of Funds

Insured person: 5% of earnings. (Employee may elect to pay up to 10%).

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55 and retirement from covered employment, or at any age with 15 years of contribution. Also paid before age 55 with less than 15 years but subject to reduction. Full benefits also payable if permanently emigrating, or (after 6-month waiting period) if laid off work.

Members can also withdraw their own contributions and up to 30% of the employers' contributions for the sole purpose of providing housing. This is treated as an advance on benefits.

Disability benefit: Total permanent incapacity.

Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Payable to surviving spouse or other dependent relatives.

Administrative Organization

National Provident Fund Board, administration of program through tripartite board and director.

Coverage

Employed persons, including public employees.

Exclusions: Casual workers.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings up to K35 a week.

Permanent Disability Benefits

Permanent disability pension: K35 a week if totally disabled and prior annual earnings exceeded K1,335. 60% of this amount paid if annual earnings were K800-1,335; 27% paid if annual earnings were less than K800.

Dependents' supplements: Up to K8.50 a week for wife, K5 per child under age 16, according to earnings.

Partial disability: Lump sum of up to K13,500 according to earnings and degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical treatment and transportation.

Survivor Benefits

Survivor grant: Lump sum of up to K13,500 according to earnings and degree of dependency, payable to surviving spouse or other dependents.

Orphans: Up to K5 a week per child under age 16, according to earnings of insured and degree of dependency.

Funeral grant: Lump sum of up to K300, according to earnings.

Administrative Organization

Department of Labor and Industry, administration of program.

Please note: This information is more than 4 years old.

Sickness and Maternity

Medical services available free of charge or at nominal cost in government clinics and hospitals, within limits of facilities available.

Work Injury

First and current law: 1958.

Type of program: Employer liability/compulsory insurance with private carrier.

Old Age, Disability, Death

First law: 1943.

Current laws: 1950, 1973 and 1992.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2,830 guarani.

Coverage

Employed persons.

Special systems for railroad, banking, and public employees.

Source of Funds

Insured person: 9.0% of earnings. Pensioners, 5% of pensions.

Employer: 12.0% of payroll.

Government: 1.5% of earnings.

Minimum earnings for contribution purposes: Minimum wage.

Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 with 25 years, or age 55 with 30 years of contribution.

Disability pension: Loss of 2/3 of earning capacity, 150 weeks of contribution if under age 55; 150-200 weeks if under age 60; 200-400 weeks if under age 65.

Survivor benefit: Deceased was pensioner at death, or had 750 weeks of contributions.

Old-Age Benefits

Old-age pension: 100% of average earnings during last 3 years, or 80% of average earnings during last 3 years plus 4% for each year over age 55 and up to age 59.

Permanent Disability Benefits

Disability pension: Benefit depends on degree of disability (from 70%-100%) and number of years of contributions (from 3-20), from 22.5%-100% of average earnings in last 3 years.

Survivor Benefits

Survivor pension: 60% of pension of insured. Payable to widow, widower, unmarried children under age 18, any age if disabled, dependent parents and companion if cohabited at least 2 years and had children, or 5 years if no children. Payment split in half between spouse and children.

Widow, widower or companion under age 40 receives a benefit equal to 3 times the yearly pension of the insured; if they remarry or cohabit with another, they receive 2 times the yearly pension of insured.

Administrative Organization

Social Insurance Institute, administration of program (including mandatory supplement); managed by tripartite council and director-general.

Type of program: Social insurance system.

Cash and medical benefits.

Coverage

Employed persons, including domestic servants, teachers in government and private schools, and university professors.

Pensioners also covered for medical benefits.

Special systems for railroad, banking, and public employees.

Self-employed workers may elect voluntary coverage.

Source of Funds

Insured person: See pension contributions above (for pensioners, 5% of pensions; public schoolteachers and university professors, 5.5% of earnings).

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution in last 4 months.

Cash maternity benefits: 6 weeks of contribution in last 120 days. Cannot receive maternity and cash sickness benefits at the same time.

Medical and maternity benefits: Currently insured.

Sickness and Maternity Benefits

Sickness benefit: 50% of average earnings during last 4 months. Benefit reduced by half during period of hospitalization if no dependents. Payable after 2-day waiting period for up to 26 weeks; may be extended to 50 weeks in special cases.

Maternity benefit: 50% of earnings, payable for 3 weeks before and 6 weeks after confinement. Milk vouchers provided for up to 8 months, if mother unable to nurse child.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of Social Insurance Institute.

Includes general and specialist care, hospitalization, laboratory services, medicines, prosthetics, dental care (if 8 weeks of recent contribution), and maternity care.

Duration: 26 weeks for one illness; may be extended to 52 weeks in special cases.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. (Includes wife, unmarried children under age 16, disabled children, and dependent parents over age 60.)

Administrative Organization

Social Insurance Institute, administration of program. Institute operates own clinics and hospitals.

Work Injury

First law: 1927.

Current laws: 1950, 1973, and 1992.

Type of program: Social insurance system.

Sickness and Maternity

First law: 1943.

Current laws: 1950, 1965, 1973 and 1992.

Coverage

Employed persons, including domestic servants and teachers in private schools.

Self-employed workers may elect voluntary coverage.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings during last 4 months or period of contribution, if less. Payable after 3-day waiting period for up to 50 weeks.

Permanent Disability Benefits

Permanent disability pension: 60% of average earnings during last 3 years, if totally disabled.

Partial disability: If more than 30% disabled, pension equal to 60% of wage loss, according to schedule in law. If pension less than 30% of total disability pension, converted to lump sum equal to 5 years' pension.

Supplement: For total disability, 20% of average earnings during last 3 years, plus 0.5% for each year covered beyond 3 years.

Partial disability: Full supplement reduced proportionate to residual work capacity.

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured.

Payable to widow or dependent disabled widower.

Orphans: 20% of total disability pension of insured for each child under age 16 (no limit if disabled).

Other eligible survivors (in absence of above): 20% of pension of insured for each dependent parent.

Supplement: 75% of insured's supplement, paid to survivors shown above.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: Varies according to locality.

Administrative Organization

Social Insurance Institute, administration of contributions and benefits.

Family Allowances

Labor code of 1993 requires that employers provide certain maternity and family allowance benefits.

Old Age, Disability, Death

First laws: 1936 (wage earners) and 1962 (salaried employees). Current laws: 1973 (unified Social Security Retirement Act) and 1991 and 1995 (private pension system). Type of program: Social insurance system (**SNP**) and individually funded private pensions (**SPP**). **Exchange rate:** U.S.\$1.00 equals 3.09 nuevo soles.

Coverage

Employees can choose between the SNP and SPP.

SNP—Wage earners and salaried employees in private and public sectors, employees of worker-owned and cooperative enterprises, teachers, self-employed drivers, artists, and domestic workers.

Special systems: Fishermen, stevedores and employees not covered under national pension system. Voluntary coverage for self-employed and economically active no longer in covered employment (a minimum of 18 months previous coverage required), and housewives.

SPP—Employed. Voluntary for the self-employed.

Source of Funds

SNP—Insured person: 13% of earnings.

Employer: None.

Government: None. Guarantees minimum pension. Special subsidies needed to finance program.

Minimum earnings for contribution purposes: Legal minimum wage. For domestic workers, 1/3 of minimum wage.

Maximum: No contribution ceiling.

SPP—Insured person: 10% of earnings to fund old-age benefits, (lowered to 8% of earnings until December 31, 1999) plus fees to cover administrative costs, survivors' and disability insurance.

Employer: None

Government: None.

Qualifying Conditions

SNP—Old-age pension: Men born up to December 18, 1932 and women, up to December 18, 1937 with 15 and 13 years of contributions, respectively. Men and women born after these dates with 20 years of contributions and age 65.

Disability pension: Loss of 2/3 of earning capacity. Employed at time of disablement; or 36 months of contribution with 18 in last 36 months; or 12 months in last 36 months if from 3 to 15 years of contribution; or 15 or more years of contribution.

Survivor pension: Insured was pensioner or qualified for pension at death.

SPP—Old-age pension: Age 65. However, a benefit is payable at any age if the individual capitalization fund has accumulated assets that will replace at least 50% of average indexed earnings in last 10 years.

Disability pension: Loss of 2/3 of earning capacity.

Survivor pension: Deceased actively enrolled or was pensioner.

Old-Age Benefits

SNP—Old-age pension: Men born up to December 18, 1932 and women, December 18, 1937, 50% of reference salary plus 2% for men and 2.5% for women for each additional year of contribution beyond 15 and 13, respectively. Reduced pension, 1/30 or 1/25 of

reference salary between 5 and 14 or 5 and 12 for men and women, respectively. Reference salary is equal to the average earnings in the last 12 months.

Men born after December 18, 1932 and women after December 18, 1937, 50% of reference salary plus 4% for each additional year of contributions beyond 20. Reference salary between 20 and 25 years of contribution, average earnings of last 5 years; for 25-30 years of contribution, average earnings in last 4 years. For more than 30 years of contribution, average earnings in last 3 years.

Dependents supplements: In both cases, increment of 2-10% for spouse and 2-5% for each child.

Maximum pension, 100% of reference salary, but not more than 600 nuevo soles.

Minimum pension: Up to 5 years of contribution, 145 nuevos soles. 6-9 years of contributions, 173 nuevo soles, 10-19 years, 200 nuevos soles and more than 20 years, 250 nuevos soles.

Constant-attendance supplement: Amount equal to minimum wage.

Adjustment: Pensions adjusted according to changes in the cost of living in Lima.

SPP—Old-age pension: Earnings replacement will vary according to the financial performance of the individual pension fund account. Value of insured's contribution under the public system provided as an indexed bond.

Beneficiaries have three options in receiving their pensions:

- 1 A personal annuity
- 2 A family annuity
- 3 Programmed withdrawals; and
- 4 Deferred annuity.

Permanent Disability Benefits

SNP—Disability pension: 50% of reference salary plus 1.5% of each year of contributions over 3 years. If contribution between 1 and 3 years, 1/6 of average earnings for each year. Minimum, 3 times legal minimum wage. Maximum, 80% of total earnings.

Dependents' supplements: 2% to 10% of earnings for spouse and 2% to 5% for each child. Amount reduced if concurrent earnings and pension exceeds former average earnings.

Constant-attendance supplement: Amount equal to minimum wage. Benefits for voluntarily insured self-employed persons are based on average earnings in last 60 months.

Adjustment: Pensions adjusted according to changes in the cost of living in Lima.

SPP—Disability pension: Accrued capitalization in addition to group disability and survivors' insurance according to the same condition applicable to the old-age benefit.

Survivor Benefits

Old System—Survivor pension: 50% of pension paid or accrued to insured, payable to widow and to disabled widower. Orphans under age 18 (21 if student, any age if disabled), 20% each of pension payable to widow or 40% if full orphan.

Minimum, 3 times minimum wage in Lima. Eligible dependent parents, 20% each. Survivor benefit payable to dependent parents if no other survivors.

Maximum survivor pension: 100% of pension of insured; minimum orphan pension, 1-1/2 times legal minimum wage.

Funeral grant: Cost of burial up to 5 times minimum wage.
 Constant-attendance supplement: Amount equal to minimum wage, if disabled.
 Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.
SPP—Survivor pension: Same as under disability.

Administrative Organization

SNP—Comptroller General of the Republic, general supervision.
 Office of Social Security Normalization, administration of program.
SPP—Superintendency of Pension Fund Administrators (SAFP), general supervision. Investment Classification Commission, assessment of investment risks.

Sickness and Maternity

First laws: 1936 (wage earners) and 1948 (salaried employees).
 Current laws: 1997 (IPSS—**public** and EPS—**private**).
 Type of programs: Social insurance system and private insurance. Cash and medical benefits.

Coverage

IPSS—Employed persons in private and public sectors, employees of worker-owned and cooperative enterprises, professional artists, self-employed drivers, domestics, pensioners, voluntarily insured, spouse of insured, children under age 18, and disabled husband of insured.

Voluntary coverage for self-employed and economically active no longer in covered employment (a minimum of 18 months previous coverage required), and housewives.

EPS—All persons opting out of the old social security program and their dependents.

Source of Funds

Insured person: None. Pensioners, 4% of pension.
Employer: 9% of payroll. (Companies that use EPS given 25% credit for contribution.)
Government: None.

Qualifying Conditions

Cash sickness and medical benefits: 3 months' consecutive contributions, or 4 months of contributions in last 6 months immediately preceding onset of illness.

Cash maternity benefits: Current coverage when conceived child.

Sickness and Maternity Benefits

SNP—Sickness benefit: 100% of average daily earnings in last 4 calendar months, payable after 20-day waiting period (during which employer must pay full salary) for up to 11 months and 10 days.

Maternity benefit: 100% of earnings, up to maximum, payable for 45 days before and 45 days after confinement.

Nursing allowance, two times the minimum wage from 8-14 months of age.

Workers' Medical Benefits

Medical benefits: Option of receiving direct services from Social Security Institute's own or contracted facilities (IPSS) or private health provider organization (EPS), provided 51% of employees

agree to the change. Includes general and specialist care, maternity care, dental care, hospitalization, laboratory services, appliances, and medicines (services subject to availability of necessary facilities).

Duration: 12 months (may be extended in certain cases).

EPS—Copayment: 2% of monthly income up to a maximum of 10% of income or 240 nuevos soles, whichever is lower. May purchase additional coverage.

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured man receives same sickness and maternity benefits as insured woman. Children under age 18 receive medical care.
 Funeral grant: 2,070 nuevo soles.

Administrative Organization

Peruvian Social Security Institute, general supervision.
 Health Social Security (EsSalud), administration of program.

Work Injury

First laws: 1911 (work injury); 1935 (occupational diseases).
 Current law: 1997.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Wage earners, including fishermen, domestic workers, and journalists working for one employer. Salaried employees covered under sickness and maternity program, above.

Source of Funds

Insured person: None.
Employer: 1% to 12.2% of payroll, according to risk and accident rate, average 2%.
Government: Contributes as employer.
 Maximum earnings for benefit purposes: 6 times local minimum wage.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wages, payable after 20-day waiting period during which employers must pay full salary) for up to 11 months and 10 days, or 340 days. Maximum, no more than 18 months in a 36-month period.

Permanent Disability Benefits

Permanent disability pension: 80% of average wages (100% in cases requiring constant attendance), if totally disabled (more than 65% incapacity).
 Partial disability (40%- 65% incapacity): pension proportionately reduced. Lump sum of 2 years' pension if disability less than 40%.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital care and appliances until recovery or certification of permanent disability.

Survivor Benefits

Survivor pension: 50% of total disability pension of insured, payable to widow and to disabled widower. Orphans: 25% of pension of insured for each orphan under age 18 (23 if student). Parents' pension (in absence of above): 25% of pension of insured for each eligible parent. Maximum survivor pensions: 100% of pension of insured. Funeral grant: 2,070 nuevos soles.

Administrative Organization

Comptroller General of the Republic, general supervision. Office of Social Security Normalization (ONP) administration of program.

Old Age, Disability, Death

First and current law: 1954, as amended 1997.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 39.55 pesos.

Coverage

Compulsory for all private employees not over 60 years old, whether permanent or provisional, house helpers earning at least 1,000 pesos a month, and all self-employed with 1,000 pesos or more in monthly income. Filipinos recruited by foreign-based employer for employment abroad are covered on a voluntary basis. Special system for government employees and military personnel.

Source of Funds

Insured person: 3.33% of earnings, according to 23 income brackets. Self-employed pay contributions of both insured person and employer, 8.4% of earnings according to 23 wage classes.

Employer: 5.07% of payroll, according to 23 income brackets.

Government: Any deficit.

Maximum earnings for contribution and benefit purposes: 12,000 pesos a month. Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 60, ceased to be employed or self-employed, and 120 months of contribution prior to the semester of retirement. Retirement required at age 65, whether employed or not, 120 months of contribution.

Disability pension: Permanent total or partial disablement, 36 months of contribution before the semester of disability.

Survivor pension: Death of insured person, 36 months of contribution prior to the semester of death, death of a pensioner.

Old-Age Benefits

Old-age pension: Monthly pension equals 300 pesos, plus 20% of the average monthly credited earnings, plus 2% of the average monthly credited earnings for each year of service in excess of 10 years; or 40% of average monthly credited earnings, whichever is higher.

Minimum pension: 1,200 pesos a month if insured contributed at least 10 years but less than 20 years, or 2,400 pesos if with at least 20 years.

Dependents' supplement: 10% of old-age pension or 250 pesos, whichever is higher, for each of 5 youngest children under age 21 conceived on or before the date of contingency; children who are incapacitated and incapable of self-support due to mental defect that is congenital or acquired during minority are exempt from age requirement.

Refund of contribution: Employee and employer contributions plus 6% interest, if ineligible for pension.

Adjustment: Periodic adjustment of benefits based on price and wage changes, as well as fund capacity.

Schedule of payments: 13 per year, with 13th pension equal to most recent payment. The insured has the option to receive his first 18 monthly pensions in lump sum discounted at a preferential rate of interest.

Permanent Disability Benefits

Disability pension: Benefit level computed in the same way as old-age pension.

Minimum pension: 1,000 pesos a month if insured has less than 10 years; 1,200 pesos if with at least 10 years but less than 20 years; or 2,400 pesos if with at least 20 years.

Dependents' supplement: 10% of disability pension or 250 pesos, whichever is higher, for each of 5 youngest children under age 21 conceived on or before the date of contingency. Children who are incapacitated and incapable of self-support due to mental defect that is congenital or acquired during minority are exempt from age requirement.

Supplementary pension (permanent total and partial disability): 500 pesos a month.

Partial disability: Benefit computed as total disability but length of payment related to degree of disability. The monthly pension benefit given in lump sum if it is payable for less than 12 months.

Disability grant: Permanent total disability, lump sum equal to months' pension times number of monthly contributions, or 12 months' pension, which ever is higher.

Permanent partial disability, lump sum equal to monthly pension times percentage of disability in relation to the whole body, or 12 months' pension, whichever is higher.

Adjustment: Periodic adjustment of benefit payments based on price and wage changes, as well as fund capacity.

Schedule of payments: 13 per year, with 13th pension equal to most recent payment.

Survivor Benefits

Survivor pension: 100% of monthly pension of insured, as defined under old-age pension, to surviving spouse and dependent children. Minimum pension: 1,000 pesos a month if insured contributed for at least 10 years; 1,200 pesos if with at least 10 but less than 20 years; or 2,400 pesos if with at least 20 years.

Survivor grant (if ineligible for survivor pension because less than 36 months of contributions): Lump sum equal to monthly pension times number of monthly contributions, or 12 month's pension, which ever is higher, to surviving spouse and dependent children. If no surviving spouse and dependent children, 36 months' pension payable to dependent parents and other descendants.

Dependents' supplement: 10% of pension or 250 pesos, whichever is higher, to each of 5 youngest children under age 21 conceived on or before the date of contingency; children who are incapacitated and incapable of self-support due to mental defect that is congenital or acquired during minority are exempt from age requirement.

Survivors of old-age or permanent total disability pensioner: 100% of pension plus dependents' supplement.

If no surviving spouse or dependent children and the worker dies within 60 months from the start of his pension, lump sum equal to 60 months' pension less pension drawn, to dependent parents or other descendants.

Schedule of payments: 13 per year, with 13th pension equal to the level of most recent payment.

Funeral grant: 15,000 pesos, in cash or kind (family may avail itself of memorial service assistance program package provided by accredited life plan companies.)

PHILIPPINES

Administrative Organization

Social Security Commission, general direction of program including issuance of regulations; tripartite membership.
Administrator, president, chief executive officer responsible for direct administration of social security system.

Sickness and Maternity

First and current laws: 1954 as amended in 1997 (sickness benefits), 1969 as amended in 1996 (medical care), and 1977 as amended in 1997 (maternity).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Sickness benefits: Same as for old-age pension.

Maternity benefits: Same as for old-age pension.

Medical care: Same as for old-age pension, but also includes dependents of pensioners, with limited coverage for indigents. Except for maternity benefits, special system for government employees.

Source of Funds

Insured person: Sickness benefits, see pension contribution above. Maternity benefits, no contribution necessary.

Medical benefits: employed persons, 1.25% according to 13 wage classes, but not exceeding 3,000 pesos. None for pensioners and their dependents, and enrolled indigents.

Employer: Sickness benefit, see pension contribution above. Maternity benefits, 0.4% of payroll according to 27 wage classes. Medical benefits: 1.25% of payroll, according to 13 wage classes. Self-employed members, 8.4% of average monthly salary credit.

Government: Funding for medical benefits of indigents and any deficit.

Maximum earnings for contribution purposes: Employed and self-employed persons, 12,000 pesos a month for sickness and maternity benefits; 3,000 pesos a month for medical benefits.

Qualifying Conditions

Cash sickness benefit: 3 months of contribution within last 12 months immediately preceding the semester of sickness. Confinement in hospital, or elsewhere for at least 4 days, with administrative approval.

Cash maternity benefits: 3 months of contribution within last 12 months immediately preceding the semester of childbirth or miscarriage. Insured covered for 4 deliveries after March 1973. Must be currently employed.

Medical benefits: For non-pensioners, 3 months of contribution within last 12 months before 1st day of confinement. None required for retirees, pensioners and enrolled indigents.

Sickness and Maternity Benefits

Sickness benefits: Daily cash allowance of 90% of the insured person's average daily wage credited earning. Payable after 3-day waiting period (unless injury or acute disease) for up to 120 days in calendar year, not to exceed 240 days for same illness.

Maternity benefit: 100% of average daily wage during highest 6 months of the 12 months preceding delivery, miscarriage, or

abortion. Payable for 60 days for non-caesarian cases and 78 days for caesarian deliveries.

Workers' Medical Benefits

Medical benefits: Services rendered by providers paid directly by health fund according to a fixed schedule. Includes limited reimbursement for general and specialist care, hospital care, laboratory and X-ray fees, surgery, and medicines.

Maximum: 45 days hospitalization.

Above benefits available to both active workers and pensioners/retirees and their dependents.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Includes dependents of pensioners.

Administrative Organization

Social Security Commission, general direction of cash sickness and maternity program.

President, chief executive officer responsible for direct administration of sickness and maternity programs.

Employers pay sickness and maternity benefits directly to own employees, receiving reimbursement from social security system. Philippine Health Insurance Corporation, general direction of medical care program (attached to the Department of Health for policy coordination and guidance).

Work Injury

First and current law: 1974, as amended 1996.

Type of program: Social insurance system.

Coverage

Employed persons including house helpers and Filipinos recruited by foreign-based employers for employment abroad.

Exclusions: Self-employed persons.

Special system for government employees military personnel.

Source of Funds

Insured person: None.

Employer: 1% of payroll, according to 10 income brackets.

Government: None.

Maximum earnings for contribution purposes: 1,000 pesos a month.

Qualifying Conditions

Work-injury benefits: One month of contribution.

Temporary Disability Benefits

Temporary disability benefit: 90% of average daily wage of 6 highest months during last 12 months.

Minimum benefit, 10 pesos a day. Maximum, 200 pesos a day.

Payable from first day of disability due to injury, after a 3-day waiting period if due to sickness, for up to 240 days.

Permanent Disability Benefits

Permanent disability pension: Total disability, 115% of the sum of 300 pesos, plus 20% of the average monthly credited earnings, plus

2% of the average monthly credited earnings for each year in excess of 10 years; or 115% of 40% of AMSC; or 2,000 pesos, whichever is higher.

Dependents' supplement: 10% of pension or 150 pesos whichever is higher for each of 5 youngest children under age 21.

Partial disability: Same as total disability but duration of benefit proportionate to degree of incapacity, according to schedule.

Minimum, 2,000 pesos a month.

Supplementary pension: 575 pesos a month for permanent total and permanent partial disability.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital services; appliances and rehabilitation.

Survivor Benefits

Survivor pension: 100% of monthly pension of insured.

Dependents' supplement: 10% of pension for each of 5 youngest children under age 21.

Survivor grant: Monthly pension of insured payable to secondary beneficiaries up to 60 months, not less than 120,000 pesos in total.

Survivors of permanent total disability pensioner: 100% of monthly pension plus dependents' supplement.

Funeral grant: 10,000 pesos.

Administrative Organization

Department of Labor, general supervision.

President, chief executive officer responsible for direct administration of benefits.

Employees' Compensation Commission initiates and coordinates program policies and determines contribution rates.

Old Age, Disability, Death

First laws: 1927 (salaried employees) and 1933 (wage earners).

Current law: 1998 (implemented 1999).

Type of program: Dual social insurance system and mandatory private insurance.

Exchange rate: U.S.\$1.00 equals 3.41 zlotys.

Note: A new system consisting of a modified social insurance plus individual accounts was implemented in April 1999.

Those under age 30 must join the new system while those older than 30 but younger than 50 may choose to stay in the old while those born before January 1, 1949 must remain in the old system.

Coverage

Employees, members of cooperatives, self-employed artisans, home-workers, attorneys, and clergy. Special systems for independent farmers.

Source of Funds

Insured person: 9.76% of current salary for old-age and survivors and 6.5% for disability.

Employer: 9.76% of payroll for old-age and survivors and 6.5% for disability.

Government: Funds guaranteed minimum pension.

Qualifying Conditions

Old-age benefit: Age 65 (men) or 60 (women), 25 years' (men) or 20 years' (women) of insurance; age requirement reduced for dancers, acrobats, miners, underground or unhealthy work, teaching, aviation, and maritime employment.

Pensionable age reduced by 5 years: for women with 30 years of insurance, for war veterans, and the disabled. No age requirement for unemployed due to economic cutbacks with 40 years of insurance (men) or 35 years (women), and for persons with 25 years of insurance (men) or 20 years (women) who cease work to care for disabled child. Partial retirement necessary.

Disability benefit: Total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work). 5 years of employment during last 10 years (1-4 years if under age 30); disability occurred during the course of employment or within 18 months of cessation of work.

Survivor benefit: Deceased was pensioner, or met employment requirement for disability or old-age pension at death.

Old-Age Benefits

Old system—Old-age pension: 24% of average national salary; 1.3% of worker's earning base times number of contribution years; and 0.7% of worker's earnings' base times number of credit years (e.g. for bringing up children). Credit years may not exceed 1/3 of contribution years. Average national salary: 1,1327.44 zlotys.

Worker's earnings base for pension purposes: average monthly earnings over 10 consecutive years, chosen by the applicant from among 19 years prior to year of pension application or 20 years of professional career.

Maximum earnings for benefit purposes: 250% of average national salary (June 1999).

Constant-attendance supplement: 115.67 zlotys a month (June 1999). Adjustment: Automatic adjustment of pensions to compensate for inflation (according to average national salary increase if higher than 10% over three-month period).

Minimum pension: 451.11 zlotys a month (June 1999).

New system—Old-age pension: Social insurance, based on average pay in the 10 consecutive calendar years prior to retirement.

Minimum pension, 28% of current average pay.

Private pension, insured purchases an annuity with funds from individual account.

Permanent Disability Benefits

Disability benefit (same for both systems): In case of total disability the benefit is calculated in the same way as old-age pension.

Constant-attendance supplement: 115.67 zlotys a month (June 1999). Partial disability pension: 75% of the amount of total disability pension.

Minimum pension: Total disability, 451.11 zlotys a month (June 1999). Partial disability, 347 zlotys a month (June 1999).

Survivor Benefits

Old system—survivor benefit: First survivor, 85% of pension due deceased. Two survivors, 90%; three or more, 95%. If deceased was not eligible for old age pension, then criteria for total disability pension form basis for assessment of survivor pension. Supplement for full orphans: 217.40 zlotys a month.

Funeral grant: 3,197.04 zlotys.

Minimum pension: Same as for old-age benefit.

New system—survivor benefit: Depends on type of annuity purchased by insured.

Administrative Organization

Old system: Ministry of Labor and Social Policy, general supervision.

Ministry of Agriculture, general supervision of the system for farmers.

Social Insurance Institute (ZUS), administration of program through 51 branch offices.

The Institution and branch offices are supervised by boards composed of 15 representatives: 5 insured, 5 employer and 5 government.

Agricultural Social Security Fund, administration of program for farmers.

New system: ZUS, administration of program.

Pension fund supervision office (UNFE), oversees private pension funds.

Sickness and Maternity

First laws: 1920.

Current laws: 1974 and 1998 (implemented 1999).

Type of program: Social insurance system. Cash and medical benefits only.

Coverage

Employees, members of cooperatives for farmers, artisans, and those connected with agricultural circles, self-employed artisans, attorneys, and homeworkers. Pensioners and other self-employed,

including farmers, covered only for medical benefits. Special systems for farmers, military, and police.

Source of Funds

Insured person: 9.45% of earnings (2.45 for cash sickness and 7% for medical benefits).

Employer: None.

Government: Subsidies for medical benefits.

Qualifying Conditions

Cash sickness and maternity benefits: Currently in insured employment.

Medical benefits: Currently in insured employment or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 80% of earnings averaged over preceding 6 months, 100% of earnings if incapacity arises during pregnancy or continues beyond 90 days. Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks if recovery likely). May be followed by rehabilitation benefit for up to 12 months at 75% of earnings, if recovery likely. Employer pays first 35 days.

Maternity benefit: 100% of earnings; payable for 16 weeks for first birth, 18 weeks for subsequent births, and 26 weeks for multiple births. Followed by leave of 24 months (36 months for single parent) to 72 months (if child disabled); payment set at 264.90 zlotys per month (421.30 zlotys for single parent) adjusted every three months (June 1999).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by private health care providers contracted by health care funds. Includes general and specialist care, hospitalization and basic prescription drugs. Government provides partial subsidy for basic prescription drugs. Patients free to choose doctor and hospital. Duration: No limit if employer. If employment ceases, 26 weeks (may be extended to 39 weeks).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor and Social Policy, general supervision of cash benefits.

Social Insurance Institute, administration of cash benefits.

Employers of more than 20 workers pay benefits to own workers and deduct from contributions due.

Ministry of Health and Social Assistance, general supervision of medical care.

Regional health fund councils, operation and financing of individual health care funds.

Coverage

Employees, collective farmers, members of cooperatives for artisans and cooperatives connected with agricultural circles, self-employed artisans, attorneys, and homeworkers.

Special systems for individual farmers, military, and police.

Source of Funds

Insured person: None.

Employer: 1.62% of payroll.

Government: Whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks).

Permanent Disability Benefits

Permanent disability benefit: Total disability, calculated as in the case of normal disability pension; however it cannot be lower than 80% of individual average monthly earnings taken as the basis for assessment.

Constant-attendance supplement: 115.67 zlotys a month.

Partial disability, same as normal partial disability pension, but not less than 60% of assessed earnings.

Minimum pension: 120% of normal minimum disability pension.

Survivor Benefits

Survivor pension: One survivor, 85% of the benefit calculated as a work injury disability pension (total disability) due to an insured person who died. Two survivors, 90%; three or more survivors, 95%.

Administrative Organization

Ministry of Labor and Social Policy, general supervision.

Social Insurance Institute, administration of cash benefits.

Ministry of Health and Social Welfare, provision of medical benefits through its own clinics and hospitals.

Agricultural Social Security Fund, administration of system for farmers.

Unemployment

First law: 1924.

Current law: 1991, 1994.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: Any deficit.

Work Injury

First law: 1984.

Current laws: 1975 and 1991.

Type of program: Social insurance system.

Qualifying Conditions

Unemployment benefit: Registered with employment bureau. 180 days of employment in past year or having completed studies, newly released from military, having completed maternity leave, or released from prison.

5 government.

Agricultural Social Security Fund, administration of program for farmers.

Unemployment Benefits

Unemployment benefit: Base amount (393.90 zlotys since June 1999) for those with between 5 and 20 years of employment. 80% of base amount if less than 5 years. 120% of base amount for more than 20 years. Payable for 6-18 months, depending on the unemployment rate in the region.

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Voivodships (provinces) and local labor bureaus keep registry of unemployed and work possibilities; pay benefits. The Institute of Social Security collects payroll contributions from enterprises.

Family Allowances

First law: 1947.

Current law: 1994.

Type of program: Universal means-tested.

Coverage

All residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: Child must be under age 16, or 20 if student.

There is no limit if totally disabled.

Dependent spouse's allowance: Wife over age 60 or disabled or caring for disabled child; husband over age 65 or disabled caring for disabled child.

Income per person must be less than 50% of national average salary during previous trimester.

Family Allowance Benefits

Family allowances: 35.30 zlotys a month for eligible spouse and for 1st and 2nd child; 43.70 zlotys for 3rd child; 54.60 zlotys for 4th and subsequent children. Sick child's constant-attendance allowance: 115.67 zlotys a month.

Birth grant: 239.78 zlotys a month.

Administrative Organization

Ministry of Labor and Social Policy, general supervision.

Ministry of Agriculture, general supervision of the system for farmers.

Social Insurance Institute, administration of program through its 51 branch offices.

The Institution and branch offices are supervised by boards composed of 15 representatives: 5 insured, 5 employer and

Old Age, Disability, Death

First law: 1935 (1919 legislation never implemented).
 Current laws: 1980 (social pensions for noncontributors), 1985 (integrated agricultural workers into general system), 1989 (voluntary insurance) and 1993 (wage-linked pensions).
 Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 174.51 escudos.
 One euro equals 200.482 escudos.

Coverage

Employed persons and self-employed. Special systems for miners, longshoremen, railway workers, fishermen, and merchant seamen. Voluntary coverage available to persons not covered by any other contributory program.
 Social pension: All persons not covered under a contributory pension program.
 Special systems will gradually be unified with general system.

Source of Funds

Insured person: 11% of earnings. Self-employed, 25.4% for mandatory coverage and 32% for voluntary coverage.
Employer: 23.75% of payroll. Includes 0.5% to cover employment-related illness.
Government: Subsidy for social pension and health care. The combined contribution is divided between the different branches as follows: old age 13.9%; disability 6.9%; survivors 4.1%; sickness 3.3%; maternity 0.5%; work injury (employment-related illness only) 0.5%; unemployment 3.5%; and family allowances 2.8%.

Qualifying Conditions

Old-age pension: Age 65 (men and women), 15 years of contributions must have 120 days of registered pay per year. Pension payable at age 60 if unemployment benefit has been depleted. Other special retirement ages: Miners 50; longshoremen, fishermen, and merchant seamen 55. Retirement from covered employment necessary until age 70. Payable abroad.
Disability pension: Loss of 2/3 of earning capacity. 60 months of contribution. Payable abroad.
Survivor pension: Deceased met pension requirements or was pensioner at death. Payable abroad.
 Social pension: Age 65, disabled (age 18 or older). No coverage under any contributory social security program. Monthly income may not exceed 30% of national minimum wage for single person or 50% for couple.
 Not payable abroad, except if specified in a reciprocal agreement.

Old-Age Benefits

Old-age pension: 2% of average annual earnings during highest 10 of last 15 years times years of insurance.
 Minimum monthly pension: 30% of average earnings or a minimum fixed amount depending on the number of contributions, whichever is higher. Maximum monthly pension: 80% of average earnings.
 Supplement for assistance provided by a third person: 11,310 escudos.
 Schedule of payments: 13th month payment each Christmas; 14th month payment each July.
 Adjustment: According to changes in annual cost-of-living.

Social pension (income-tested): 23,600 escudos a month (plus 9,750 escudos if constant attendance needed).

Permanent Disability Benefits

Disability pension: 2% of average annual earnings during highest 10 of last 15 years times years of insurance.
 Minimum monthly pension: 30% of average earnings or a minimum fixed amount depending on the number of contributions, whichever is higher.
 Maximum monthly pension: 80% of average earnings.
 Constant-attendance supplement: 11,310 escudos a month.
 Schedule of payments: 13th month payment each Christmas; 14th month payment each July.
 Adjustment: According to changes in annual cost-of-living.
 Social pension (income-tested): 23,600 escudos a month (plus 9,750 escudos if constant attendance needed).

Survivor Benefits

Survivor pension: 60% of pension of insured. Limited to 5 years to widow unless over age 35, disabled, or caring for child. Equally paid to widow or widower.
Orphans: 20% of insured's pension for 1st, 30% for 2, and 40% for 3 or more orphans under age 18 (25 if student, no limit if disabled); maximum, 40%, 60% or 80% if full orphans.
Parents or grandparents: Combined pensions total 30%, 50%, or 80% of insured's pension, according to whether there are 1, 2, or 3 beneficiaries.
Maximum survivor pensions: 100% of pension of insured.
Supplement for assistance provided by a third person: 11,310 escudos.
Schedule of payments: 13th month payment each Christmas; 14th month payment each July.
Death grant: An amount equal to 6 times average monthly earnings during the best 2 of the last 5 years.
Social pension for widows (income-tested): 60% of normal social pension.
Social pension for orphans: Combined benefit totals 20%, 30%, or 40%, of normal social pension.

Administrative Organization

Ministry of Labor and Solidarity, general supervision through the State Secretariat of Social Security and Work Relations.
 Regional Social Security Centers and National Pension Center, administration of program.

Sickness and Maternity

First law: 1935 (1919 legislation not implemented).
 Current laws: 1988 and 1990 (sickness) and 1988, 1995 and 1998 (maternity).
 Type of program: Social insurance system (cash benefits) and universal system.

Coverage

Medical benefits: All resident citizens, foreign residents whose countries have reciprocal agreements with Portugal.
Cash sickness benefits: Employed persons (self-employed, voluntary coverage).

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Cash maternity benefits: Employed persons and self-employed. Voluntary insurance available to certain categories of persons not covered by any other contributory program.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 months of insurance, including 12 days of contribution in the 4 months before onset of illness.

Maternity cash benefits: 6 months of contribution.

Sickness and Maternity Benefits

Sickness benefit: 65% of earnings in last 6 months preceding the 2 months prior to the month during which illness began (80% to 100% if hospitalized for tuberculosis). Benefit rises to 70 percent of earnings in case of long-term illness (at least 365 days). Payable after 3-day waiting period (waived if hospitalized or if postpartum) for up to 1,095 days (no limit if tuberculosis).

Minimum sickness benefit: 30% of minimum wage.

Maternity benefit: 100% of average earnings during last 6 months preceding the 2 months prior to delivery, payable 110 days before and 60 days after birth.

Minimum maternity benefit: 50% of minimum wage.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by health centers and by hospitals. Includes: general and specialist care, maternity care, hospitalization, surgery, and listed medicines.

Duration: Services provided as needed based on some patient participation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Labor and Solidarity, through the State Secretariat of Social Security and Work Relations and Ministry of Health, general supervision.

Regional Social Security Centers, administration of program for cash benefits.

Regional Health Administration, administration of program for medical benefits.

Work Injury

First law: 1913.

Current laws: 1965, 1971, 1992.

Type of program: Work injury: Employer must purchase liability insurance with private carrier. Employment-related illness: Social insurance system.

Coverage

Employed persons. Self-employed (voluntary).

Source of Funds

Insured person: None.

Employer: Work accidents: varies according to risk (average rate, 3% of payroll). Employment related illness: See pension contribution, above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Employment-related illness: According to risk based on official tables.

Temporary Disability Benefits

Temporary disability benefit: 1/3 of basic wage during 1st 3 days and 2/3 thereafter, payable until recovery or determination of permanent total disability. Temporary partial loss compensated at the rate of 2/3 of lost earning capacity.

Permanent Disability Benefits

Permanent disability pension: If total incapacity for work in usual profession, 1/2 to 2/3 of basic earnings, according to residual earnings capacity. If total incapacity for all work: 80% of basic earnings; partial incapacity for all work: 2/3 of lost earning capacity.

Survivor Benefits

Survivor pension: 30% of covered earnings to spouse, 40% if widow age 65 or disabled.

Orphans: 20% if 1 orphan, 40% if 2, or 50% if 3 or more orphans under age 18 (25 if student). Full orphans receive double benefits. Funeral grant: Lump sum equal to 30 days' earnings. Benefit doubles if body must be transported.

Administrative Organization

Ministry of Finance, General supervision.

Insurance Carriers, manage work accident insurance policies.

Ministry of Labor and Solidarity, general supervision through the Secretary of State for Social Security and Work Relations.

National Occupational Disease Insurance Fund, administration of occupational disease program.

Unemployment

First law: 1975.

Current laws: 1989 and 1993.

Type of program: Social insurance system and social assistance system.

Coverage

Employed persons and persons seeking first employment.

Exclusions: Self-employed, domestic employees, and temporary and occasional employees.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Unemployment benefit: 540 days of earnings in the 24 months just before unemployment.

Social assistance unemployment benefit (income-tested): 180 days of earnings in the 12 months just before unemployment. Registration at employment office is required. Capable of and available for work. Unemployed involuntarily.

Unemployment Benefits

Unemployment benefit: 65% of average earnings.

Minimum benefit: 1 times minimum wage. Maximum: 3 times minimum wage. Duration: between 10 and 30 months depending on age of insured.

Social unemployment benefit: 70% of minimum wage if single. Between 90-100% depending on size of family. Duration: between 5 and 30 months depending on age of insured.

For insured age 55 and over, the unemployment benefit is paid until age 60 when the unemployment benefit is converted to old-age benefit.

Administrative Organization

Ministry of Labor and Solidarity, general supervision through the State Secretariat for Social Security and Work Relations.

Local employment centers and regional social security centers administration of program.

child. Children over 12 months of age: 3,070 escudos a month for each of first 2 children; 4,170 for 3rd and each additional child.

3rd income level (family income higher than 8 times the national minimum wage): children up to 12 months of age: 7,450 escudos a month for each of first 2 children; 9,690 escudos for 3rd and each additional child. Children over 12 months of age: 2,840 escudos a month for each of first 2 children; 3,690 for 3rd and each additional child.

Special supplements for each disabled child: 8,470 escudos a month if under age 14; 12,330 escudos if between ages 14 and 18; and 16,510 escudos if between ages 18 and 24.

Special education allowance: Payable to descendants of employed persons if under age 24 and attending school in a special educational establishment or receiving another special educational assistance, variable amount.

Constant attendance supplement: 11,310 escudos a month.

Life allowance: 23,600 escudos a month.

Funeral grant: 31,230 escudos.

Supplement for parents taking leave to care for sick children under age 10 (no limit if disabled): 65% of salary (paid under maternity benefits scheme).

Administrative Organization

Ministry of Labor and Solidarity, general supervision through the State Secretariat for Social Security and Work Relations.

Regional Social Security Centers, administration of program.

Family Allowances

First law: 1942.

Current laws: 1980 and 1997.

Type of program: Employment-related system.

Coverage

Employed persons, unemployed and pensioners.

Voluntary insurance available to certain categories of employed persons not covered by any other contributory program.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student or handicapped).

Family Allowance Benefits

Family allowances: 1st income level (family income equal to or lower than one and a half times the national minimum wage): children up to 12 months of age: 14,730 escudos a month for each of first 2 children; 22,100 escudos for 3rd and each additional child.

Children over 12 months of age: 4,420 escudos a month for each of first 2 children; 6,630 for 3rd and each additional child.

2nd income level (family income higher than one and a half times the national minimum wage and lower than or equal to 8 times that wage): children up to 12 months of age: 11,450 escudos a month for each of first 2 children; 15,400 escudos for 3rd and each additional

Old Age, Disability, Death

First law: 1912.

Current laws: 1977, 1990, 1991, 1992, 1995 .

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 9,950 lei.

Coverage

Employed persons.

Special systems for lawyers and other professional categories.

Voluntary insurance for farmers.

Source of Funds

Insured person: 5% of earnings for supplementary pension.

Employer: 23%, 28% or 33% of payroll, according to working conditions (normal, arduous, very arduous; respectively) in industry.

Government: Any deficit.

Above employer contributions also finance cash sickness, maternity, work-injury and occupational illness benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women). 30 years (men) or 25 years (women) of employment.

Age 62 (men) or 57 (women), if retirement initiated by enterprise.

Lower age requirements for arduous or dangerous work, and for women who have raised at least 3 children.

Early pension available under certain conditions from age 55 (men) or 50 (women).

Disability pension: Incapacity for all work (total disability) or for regular work (partial disability). 1-22 years (men) or 1-17 years (women) of employment, according to age when disabled.

Constant-attendance supplement: Total disability requiring constant attendance.

Partially disabled may work half-time.

Survivor pension: Insured met pension requirements or was pensioner at death.

Eligible survivors: Widow fulfilling certain conditions relating to age and duration of marriage, or if disabled. Children below age 16 (25 or 26 if student, depending on duration of studies).

Old-Age Benefits

Old-age pension: 54% to 85% of reference wage, according to work categories and wage levels. Reference wage is average base earnings of best 5 consecutive years during last 10 years.

Increment of 1% of earnings per year of employment beyond qualifying period (0.5% for each year exceeding 5).

Reduced pension according to percent of full qualifying period completed (minimum qualifying period: 10 years).

Minimum pension, 235,872 lei a month (for reduced pension, 169,400 lei).

Supplementary pension: 7%-16% of reference wage, depending on years of contribution (minimum if 5 years; maximum if more than 25).

Means-tested social assistance available if ineligible for pension.

Permanent Disability Benefits

Disability pension: 49% to 70% of reference earnings depending on length of employment.

Constant-attendance supplement: 49,049 lei a month, only for total disability pension.

Partial disability: 85% or 60% of total disability pension depending on degree of disability.

Reduced pension if at least half of qualifying period completed.

Survivor Benefits

Survivor pension: 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension of insured; 3 or more survivors, 100% of pension of insured.

Funeral grant: 800,000 lei (600,000 lei for deceased dependent).

Administrative Organization

Ministry of Labor and Social Protection, general supervision.

Local social insurance offices, administration of program.

Sickness and Maternity

First law: 1912.

Current laws: 1958, 1965, 1968, 1990, 1992 and 1997.

Type of program: Social insurance for cash benefits and for medical care.

Coverage

Cash benefits: Employed persons.

Medical care: All residents.

Source of Funds

Insured person: 7% of income for medical care.

Employer: 7% of payroll for medical care.

Government: Subsidies for medical care.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, or 65% if 2-5 years of continuous employment; 75% if 5-8 years; 85% if over 8 years; 100% for certain illnesses, e.g. tuberculosis, or persons injured in the 1989 Revolution. Payable at half-rate for first 3 days of incapacity, full rate from 4th day, until recovery or award of disability or old-age pension.

First 10 working days of sick leave paid by employer. Insurance fund pays from 11th day.

Maternity benefit: 50% of earnings, or 65% if 6-12 months of continuous employment; 85% if over 12 months. From 3rd child on, 94% regardless of work history. Payable for up to 52 days before and 60 days after confinement.

Maternity leave: 85% of earnings until child is two years old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by local health insurance funds.

Includes general and specialist care, hospitalization, medicines, appliances, maternity care, transport, and other services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Cash benefits: Ministry of Labor and Social Protection, general supervision.
 Local social insurance offices, administration of program.
 Medical services: National Health Insurance Fund, general supervision.
 Local health insurance funds, administration of program.

Work Injury

First law: 1912.
 Current laws: 1965, 1966, 1968, 1990, 1991, 1992 and 1996.
 Type of program: Social insurance system.

Coverage

Employed persons, apprentices, students during occupational training.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
 See disability pension for disability criteria.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings (from 1st day of incapacity). Payable by employer until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 54% to 85% of reference earnings depending on duration of employment and three labor categories. Constant-attendance supplement: 49,049 lei a month, only for total disability pension.
 Partial disability: 85% or 60% of total disability pension depending on level of disability.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension of insured; 3 or more survivors, 100% of pension of insured.
 Eligible survivors: Widow fulfilling certain conditions regarding age and duration of marriage or disabled. Children below age 16 (25 or 26 if student, depending on the duration of studies).
 Funeral grant: 800,000 lei (600,000 lei for deceased dependent).

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
 County Directorates of Labor and Social Protection, administration of program.
 Temporary disability benefits paid directly by enterprises.

Unemployment

First law: 1991.
 Current law: 1994.
 Type of program: Social insurance system.

Coverage

Employed persons, and other professional categories provided by law. Job seekers aged over 18 or newly discharged from military, or newly graduated from school or university, who cannot find suitable employment.

Source of Funds

Insured person: 1% of earnings.
Employer: 5% of payroll.
Government: Any deficit.

Qualifying Conditions

Unemployment benefit: 6 months of employment in the last 12 months (12 months of employment in the last 24 months for certain categories). Registered at local Labor Office. No income higher than half of indexed national minimum wage.

Unemployment Benefits

Unemployment benefit: For less than 5 years' employment: 50% of average earnings over the last 3 months; percentage raised by 5% for work history of 5-15 years and additional 5% if more than 15 years. Minimum: 20%, 22% or 24% respectively, of national average wage. For new job seekers having recently completed schooling: 18% of national average wage (20% for university graduates). Unemployment benefit is paid for 270 days, after which an unemployment allowance of 18 months (maximum) is payable at 60% of indexed national minimum wage, under certain conditions provided by law.

Administrative Organization

National Office of Employment and Vocational Training, general supervision.
 Local offices, administration of program.

Family Allowances

First law: 1944.
 Current laws: 1993, 1995, 1997 and 1998.
 Type of program: Universal system.

Coverage

All resident children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if disabled or student).

Family Allowance Benefits

Family allowances: 65,000 lei per month for each child.

Doubled for totally disabled child.

Supplementary allowance for families with more than one child:
40,000 lei if two children; 80,000 lei if three children; and 100,000
lei if four or more children.

Birth grant: 339,788 lei for each birth after the second.

Support allowance for protection of minors through family
placement: 347,906 lei a month.

Supplementary allowance for wives of military conscripts beginning
with the 4th month of pregnancy, or if totally disabled, or caring for
dependent children under age 7: 42,845 lei a month.

Amount of allowance dependant on income and number of
family members.

Administrative Organization

Ministry of Labor and Social Protection, general supervision.

Local offices of labor and social protection, local councils, other
institutions, administration of benefits.

Old Age, Disability, Death

First law: 1922.

Current law: 1990, as amended 1992, 1993, 1994, 1995, 1996, 1997, and 1998.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 18.1 rubles (R).

Republics, local authorities, and employers can provide supplementary benefits out of their own budgets.

Coverage

Employed citizens, self-employed, and independent farmers. Special provisions for professional athletes, cosmonauts, military servicemen, policemen, public prosecutors, judges, victims of political repression, and other specified groups.

Source of Funds

Insured person: 1% of earnings for employees. 20.6% of earnings for self-employed and independent farmers.

Employer: 28% of payroll; 20.6% for agricultural and small enterprises; contributions exempted for organizations of and for the disabled and pensioners.

Government: Subsidies as needed. Full cost of social pensions. Above contributions also finance work-injury disability and survivor pensions.

Funding of early pensions, see Unemployment Insurance below.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for work in the far north region, hazardous or dangerous work, and to mothers of 5 or more children, or of disabled children.

Disability pension: Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability. Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.

Partial disability (incapacity for usual work): Group III disability.

Survivor pension: Insured has 1 to 15 years of work; payable to surviving, non-working dependents (including children; spouse; either parent, if disabled or of pensionable age; grandparents, if no other support available; and other relatives—regardless of their age or ability to work—if employed by the deceased to care for grandchildren, children, or siblings under age 8).

Social pension: Disabled citizens or those meeting the age requirements (i.e., age 65 for men or 60 if women; orphans under age 18; or disabled children under age 16), and who are not eligible for employment-related old-age, disability, or survivor pension.

Old-Age Benefits

Old-age pension: 55% of wage base, if 25 years (men), or 20 years (women) of work; plus 1% of wage for each year in excess of 25 years (men), or 20 years (women). Payable monthly. Maximum: 75% of wage base, not to exceed 3 times the minimum pension. Minimum pension: R83.49 (R94.29 as of May 1, 1999).

Wage base equals gross average earnings in 2 years preceding retirement or any continuous 5-year period.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 2/3 of minimum old-age pension.

Supplement for disabled dependents: Monthly benefit at 2/3 of minimum old-age pension for each disabled dependent of non-working pensioner.

Constant-attendance supplement (pensioner aged 80 or over): 2/3 of minimum old-age pension per month.

Early pension to unemployed older workers (men aged 58-59; women aged 53-54): Same as old-age pension (excluding supplementary benefits).

Veteran's supplement: Additional benefit equal to minimum old-age pension per month payable to veterans of World War II.

Social pension: 2/3 of minimum old-age pension per month.

Adjustment: Quarterly review of pensions according to changes in average wage.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I disability pension, 75% of wage base (see old-age pension) plus constant attendance supplement; Group II disability pension, 75% of wage base. Minimum: 100% of minimum old-age pension.

Maximum: same as old-age pension.

Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.

Supplement for disabled dependents: Same as under old-age pension.

Constant-attendance supplement (Group I disabled and other medically certified pensioners): Same as under old-age pension.

Partial disability, 30% of wage base (see old-age pension); minimum, 2/3 of minimum old-age pension. Payable monthly.

Social pension for totally disabled, or disabled children under age 16: 100% of minimum old-age pension; plus constant attendance supplement (for totally disabled, if disability began in childhood, or disabled children). Same as under old-age pension.

Social pension for partial disability: 50% of minimum old-age pension per month.

Adjustment: Same as old-age pension.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage base (see old-age pension) for each dependent. Minimum: 2/3 of minimum old-age pension. Full orphans: 100% of minimum old-age pension. Partial pension (if insufficient period of covered employment): Same as under old-age pension.

Social pension for totally disabled and full orphans: 100% of minimum old-age pension.

Adjustment: Same as under old-age pension.

Administrative Organization

Pension Fund of the Russian Federation and its regional counterparts: collection and management of payroll contributions and financing of benefit payments.

Russian Federation Ministry of Labor and Social Development and regional social protection departments, administration of benefit awards and payments.

Sickness and Maternity

First law: 1912.

Current law: 1955, as amended 1984 and 1990; medical care, 1992. Type of program: Dual social insurance (cash benefits) and universal (medical care) systems. Implementation of medical insurance depends on regional governments.

Coverage

Cash benefits: Employed citizens (including members of collective and state farms, self-employed, and independent farmers), and non-working citizens (including students and the unemployed).

Medical care: All residents.

Source of Funds

Insured person: None for cash benefits or compulsory medical insurance. May contribute to voluntary supplementary medical insurance, rate varies according to plan.

Employer: Cash benefits: 5.4% of payroll to social insurance fund; medical care: 3.6% of payroll for compulsory medical insurance. Contribution rate for voluntary supplementary insurance varies according to plan.

Government: Central government: cash benefits for non-working citizens; central and local governments: costs of compulsory medical insurance for non-working citizens, including children, students, pensioners, and the unemployed.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more dependent children). Minimum: 90% of minimum wage (minimum wage: R83.49 (R94.29 as of May 1, 1999)).

Maternity benefit: 100% of earnings payable for 10-12 weeks before and 10-16 weeks after confinement. Monthly benefits equal to 200% of minimum wage paid to employees on parental leave to care for children under 18 months old.

Workers' Medical Benefits

Medical benefits: Compulsory medical insurance: Medical services provided directly to patients by public and private health providers. General, preventive, and emergency care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicines are free if provided with hospitalization, for disabled persons, or children under age 3. Voluntary medical insurance: specialized care, expensive medicines, and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance Fund of the Russian Federation and regional social insurance funds, financing of sickness and maternity cash benefits; regional departments of social protection, administration of maternity benefits for the unemployed and other non-working citizens; enterprises and employers pay benefits to own employees.

Medical care: Federation Ministry of Health and regional health departments, implementation of state health care policy and development of health care programs; provision of medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health providers.

Work Injury

First law: 1903.

Current laws: 1993 (pensions); 1993 (basic law), as amended 1995. (1998 law not yet implemented, not presented below.)

Republics, local authorities, and employers can provide supplementary pension benefits at their own expense.

Type of program: Social insurance system.

Coverage

Employed citizens, self-employed, independent farmers, and students. Medical care available to all residents.

Source of Funds

Insured person: None.

Employer: Cash benefits: see sickness benefits and pension contributions above.

Government: Cash benefits: see sickness benefits and pension contributions above; medical care: see general medical care, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings prior to certification of disability; thereafter, benefit level equal to average wage of last 12 months, prorated according to percentage of lost capacity for work. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions, above.

Workers' Medical Benefits

Medical benefits: Same as compulsory medical insurance, plus free appliances and medicines, and specialized care under terms of enterprise voluntary supplementary insurance coverage.

Survivor Benefits

Survivor pension: Same as general survivor pensions, above.

Administrative Organization

Temporary disability benefits: Payment financed out of the Russian Federation and regional social insurance funds; enterprises and employers pay benefits to employees.

Pensions: Same as under old-age, disability, and survivor pensions, above.

Medical care: Same as under general medical care, above.

Unemployment

First law: 1921.

Current law: 1991, as amended 1992, 1994 and 1996.

Republic and local governments may establish supplemental benefits to the unemployed and their dependents out of their own budgets.

Type of program: Dual Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women).

Source of Funds

Employee: None.

Employer: 1.5% of payroll.

Government: Subsidies as needed from Federal and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office, employed for at least 12 weeks in the last 26 months, and able and willing to work. Benefits may be reduced, postponed, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Russian Federation minimum standards: Severance pay equal to 3 months' average monthly wage paid by former employer. Unemployment benefits are paid by the Federal Employment Service for 12 months, plus an additional 2 weeks of benefits for every year worked over 25 years (20 for women), up to a total of 24 months within 36 calendar months. Benefits are payable equal to 75% of average monthly wage during last 2 months preceding unemployment for the first 3 months; 60% for next 4 months; and 45% for last 5 months. Maximum: not to exceed 100% of average wage in the given region; minimum: 100% of minimum wage (R83.49; R94.29 as of May 1, 1999).

For unemployed persons who do not meet the prior work condition, or never worked before: 100% of minimum wage.

Dependent supplement: 50% of minimum wage for each dependent, not to exceed 150% of minimum wage in total. Early pension to unemployed older workers (men aged 58-59; women aged 53-54): Same as old-age pension (excluding supplementary benefits).

Administrative Organization

Russian Federation Federal Employment Service, general supervision.

Regional employment services, administration of program.

Family Allowances

First law: 1944.

Current law: 1995.

Republics, local authorities, and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Universal system.

Coverage

Children under age 16 (or until completion of general education).

Source of Funds

Insured person: None.

Employer: See contributions for sickness and maternity cash benefits above. (Social Insurance Fund of the Russian Federation pays monthly benefits to employees on leave to care for children under 18 months old, see cash benefits for sickness and maternity above).

Government: Federal and local budgets pay for remainder of benefits.

Qualifying Conditions

Family allowances: Vary according to benefits.

Family Allowance Benefits

Family allowances: Child-care allowance: Monthly benefit at 200% of minimum wage for each child under 18 months old, 70% of minimum wage for each child from 18 months to 16 years old (or until completion of general education).

Supplementary child-care allowances to children of single mothers (or of parents evading support): 50% of monthly benefit for each child under age 16 (or until completion of general education).

Birth grant: Lump sum equal to 5 times minimum wage.

Funeral grant: Lump sum equal to 5 times minimum wage.

Administrative Organization

Russian Federation Ministry of Labor and Social Development, general oversight of the program. Regional and local departments of social protection, administration of benefit awards and payments to non-working parents; enterprises and employers, benefit awards and payments to own employees.

Old Age, Disability, Death

First law: 1956.

Current law: 1974.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 321.2 francs.

Coverage

Employed persons.

Voluntary insurance available to non-salaried persons.

Source of Funds

Insured person: 3% of earnings (6% if voluntarily insured).

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (lower if prematurely aged).

20 years of insurance, and 60 months of contribution during last 10 years. (Transitionally, older workers given special credit for years prior to 1957.)

Retirement from employment necessary.

Disability pension: Loss of 2/3 of earning capacity.

5 years of insurance and 6 months of contribution during last 12 months.

(No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months.

Minimum pension: 50% of legal minimum wage (1,300 francs a month).

Age 55 (lower if prematurely aged) with 12 months of insurance and ineligible for pension: Lump sum equal to average monthly earnings during the last 3 to 5 years.

Adjustment: Pensions adjusted for changes in cost-of-living index.

Permanent Disability Benefits

Disability pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. (Each year under age 55 at time of claim is credited as 6 months.)

Minimum pension: 50% of legal minimum wage (1,300 francs a month).

Constant-attendance supplement: 40% of pension.

Pensions adjusted for changes in cost-of-living index.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower.

Survivor settlement: Lump sum equal to 1 month's pension for each 6 months of deceased's insurance, if ineligible for pension.

Orphans: 25% of pension of insured for each orphan under age 18 (25 if student, no limit if disabled), or 40% if full orphan.

Orphans' settlement: Lump sum equal to 50% of survivor settlement, payable to each widow or widower. Maximum, twice the settlement for widow or widower.

Surviving parent pension: 25% of pension of insured, in absence of widow, widower, or children. Also payable to adoptive parents.

Maximum survivor pensions: 100% of pension of insured.

Adjustment: Pensions adjusted for changes in cost-of-living index.

Administrative Organization

Ministry of Public Service and Labor, general supervision.

Social Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

(Labor code requires employers to pay 100% of wages for up to 30 days of illness, and for maternity, up to 2 months.)

Work Injury

First law: 1949 (private sector only).

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average daily earnings received by worker during 3 months preceding accident. Payable until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of worker's average monthly earnings in the 3 months preceding the accident, if totally disabled. Constant-attendance supplement: 40% of pension.

Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more. Lump sum of 3 years' pension if incapacity is less than 15%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, laboratory services, medicines, hospitalization, dental care, transportation, and appliances.

Survivor Benefits

Survivor pension: 30% of average daily earnings of insured, payable to widow or widower.

Orphans: 15% of earnings of insured for each orphan under age 18 (25 if student, no limit if disabled), or 20% if full orphan.

Other dependent relatives: 10% of average earnings of insured for each eligible survivor.

Maximum survivor pension: 100% of pension of insured, based on total disability.

Funeral grant: Lump sum equal to 100 times legal minimum wage.

Administrative Organization

Ministry of Public Service and Labor, general supervision.
Social Fund, administration of contributions and benefits.

Old Age, Disability, Death

First and current laws: 1955 (old age), 1965 (disability), 1983 (survivors).

Type of program: Social insurance system.

Exchange rate: US\$1.00 equals 1,671 Lira (ITL).

Coverage

Employees and self-employed workers.

Source of Funds

Insured person: 1.9% of earnings.

Employer: 10% of payroll.

Government: Covers any deficit.

Qualifying Conditions

Old-age pension: Age 60 (men and women), 15 years of contributions.

Disability pension: Loss of capacity to work of 65%. 7 years of contributions.

Survivor pension: 15 years of contributions or 7 years of contributions of which at least 1 was within last 5 years preceding death of insured. Available to unemployed widow or widower.

Discontinued on remarriage of spouse.

Old-Age Benefits

Old-age pension: 3% of average earnings of last 5 years of employment for each of the first 15 years of pension payment; 2% of same earnings for the 16th to 35th year of pension payment.

Increase of 3% for each year of employment after age 60.

Minimum pension: 930,000 ITL after 15 years of contributions.

Adjustment of pensions according to changes in the cost of living.

Permanent Disability Benefits

Disability pensions: Amount of pension not affected by the degree of disability. Minimum: 930,000 ITL; maximum: 86% of average earnings over last 5 years' employment.

Adjustment of pensions according to changes in the cost of living.

Survivors Benefits

Survivor pension: Amount of pension varies depending on the number of eligible survivors: Spouse with 1 child, 50%; with 2 children, 60%; with 3 children, 95%, with more than 3 children, 100%.

Administrative Organization

National Social Security Institute, general supervision.

Sickness and Maternity

First law: 1955.

Current laws: 1955 (medical benefits), 1965 (welfare), 1967 (cash benefits), 1968 (self-employed).

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

Coverage

Cash benefits: Employees and self-employed workers.

Medical care: All residents.

Source of Funds

Insured person: 3.5%.

Employer: 5%.

Government: Cash benefits: None. Medical care: 50% of direct taxes collected by State.

Qualifying Conditions

Cash sickness and maternity benefits, medical care: No qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit: Private employees: 86% of monthly earnings for the first 15 days, 100% until 6th month then 86% until 12th month. Payable for 365 days. Public employees: 100% of monthly earnings for 180 days then 86% until end of illness.

Maternity benefit: 100% of earnings during 5 months of maternity leave (2 months before and 3 months after confinement). During following 7 months, mothers can remain on leave with benefit equal to 2 hours of earnings per day, or can return to work and take leave up to 2 hours a day on full pay.

Workers' Medical Benefits

Medical benefits: Services provided by doctors of the National Social Security Institute and State hospitals.

Includes all medical services, hospitalization, maternity care and pharmaceuticals. Dental care provided free for tooth extractions and the first course of treatment, fee for subsequent treatments (dental services free for children up to age 14 and for pensioners). No cost-sharing by patients. Duration: Unlimited.

Dependents' Medical Benefits

Medical benefits for dependents: Same conditions as beneficiaries.

Administrative Organization

National Social Security Institute, general supervision.

Work injury

First and current law: 1983.

Type of program: Social insurance system.

Coverage

Employees and self-employed workers.

Source of Funds

Insured person: See pension contributions.

Employer: See pension contributions.

Government: See pension contributions.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefit

Temporary disability benefit: 100% of earnings.

Permanent Disability Benefits

Permanent disability benefits: Degree of disability multiplied by the amount of earnings used as base for calculations. Monthly benefit calculated by dividing earnings for last 5 years by number of days worked during these years and multiplying by 18. Minimum level of disability: 15%. Medical benefits: All necessary services provided free of charge.

Survivors Benefits

Survivor pension: As for survivor pension in old-age, disability and death scheme except it is not necessary to be unemployed.

Administrative Organization

National Social Security Institute, general supervision., State hospital or government approved establishments, delivery of medical services.

Unemployment

No information available on unemployment scheme in San Marino.

Family Allowances

No information available on family allowances scheme in San Marino.

Please note: This information is more than 4 years old.

Old Age, Disability, Death

First and current laws: 1979 and 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 6,885 dobras.

Coverage

Employed persons. Exclusions: domestics. Voluntary program for the self-employed.

Source of Funds

Insured person: 4% of earnings.

Employer: 6% of payroll.

Government: None.

Qualifying Conditions

Old age pension: Age 62 (men) or 57 (women) with 120 months of contributions. Retirement unnecessary.

Disability pension: Permanent incapacity for all work, or usual profession if incapacity is at least two-thirds, with at least 60 months of contributions.

Survivor pension: Deceased was pensioner or eligible for a pension at death, with at least 60 months of recorded earnings.

Old-Age Benefits

Old-age pension: 35% of average earnings in best 5 years of the last 10 calendar years, with increments of 1% per year of coverage up to 25 years and 2% additional per year of coverage beyond 25.
Increment of 3% per year of coverage after normal retirement age.
Minimum pension: 30% of the national minimum wage.
Adjustment: Benefits are indexed to wage increases.

Permanent Disability Benefits

Disability pension: 30% of average earnings in best 5 years of the last 10, plus 1% increment per year of coverage beyond 10.
Adjustment: Benefits are indexed to wage increases.

Survivor Benefits

Survivor pension: 60% of pension of insured for 1 dependent, 80% for 2, and 100% for 3 or more dependents.
Payable to widow, widower, children under age 18 (any age if disabled), and dependent parents.
Funeral grant: Lump sum equal to cost of funeral.

Administrative Organization

Ministry of Health, Labor and Social Security, general supervision.
National Institute of Social Security, administration of program.

Sickness and Maternity

First and current laws: 1979 and 1990.

Type of program: Social insurance system. Cash benefits only.

Medical care provided under the public health program.

Coverage

Employed persons.

Exclusions: Self-employed and domestics.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: Currently employed. 90-day waiting period, with 60 days of contributions paid prior to illness.

Cash maternity benefits: 360-day waiting period with at least 10 months of paid coverage before confinement.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings in last 2 months, payable after 3-day waiting period for up to 12 months.

Maternity benefit: 100% of average earnings in last 12 months, payable for 30 days prior to and 30 days following confinement; if multiple births, postnatal period extended for 15 more days.

Special leave for care of sick child under 3 years of age for up to 6 months; renewable for up to 6 additional months.

Administrative Organization

Ministry of Health, Labor, and Social Security, general supervision.
National Institute of Social Security, administration of program.

Work Injury

First and current laws: 1979 and 1990.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusion: Self-employed.

Source of Funds

Insured person: See pension contribution, above.

Employer: Same.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of base earnings during the first 30 days; 90% of earnings thereafter up to 360 days; 75% of earnings thereafter. Maximum duration is 24 months.

Administrative Organization

Ministry of Health, Labor, and Social Security, general supervision.
National Institute of Social Security, administration of program.

Please note: This information is more than 6 years old.

Old Age, Disability, Death

First law: 1962.

Current law: 1969.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 3.75 riyals.

Coverage

Employees of firms with 10 or more workers. (Establishments with fewer than 10 workers may have their Saudi employees covered voluntarily.)

Exclusions: Agricultural workers, seamen, domestic servants, family labor, and casual workers with less than 3 months' service.

Special contributory system for public employees.

Note: Since March 1987, foreign workers are no longer covered under this program.

Source of Funds

Insured person: 5% of earnings.

Employer: 8% of payroll.

Government: Cost of administration during initial phase, annual subsidy, and any operating deficit.

Qualifying Conditions

Old-age pension: Age 60. 120 months of contribution, with 36 months in 5 years preceding application for pension; alternatively, a total of 180 months of contribution. Retirement from covered employment. Payable abroad.

Disability pension: Incapacity for any work before age 60; 60 months of contribution, 24 months in 3 years preceding onset of incapacity; or a total of 120 months of contribution. Unable to earn more than 1/3 of previous wage, and disability lasting more than 6 months.

Survivor pension: Insured met old-age or disability pension requirements or was pensioner at death.

Note: A person may qualify with 1/2 of minimum number of insurance months above if completed without interruption prior to application of Social Security Law.

Old-Age Benefits

Old-age pension: 2% of average monthly wage during last 2 years times years of covered employment.

Dependents' supplements: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.

Refund of contributions: Employee contributions, plus 5% interest, if age 60 with at least 12 months of contribution and ineligible for pension.

Permanent Disability Benefits

Disability pension: 2% of average monthly wage during last 2 years times years of covered employment. Minimum, 40% of average wage.

Constant-attendance supplement: 50% of disability pension.

Dependents' supplements: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.

Refund of contributions: Employee contributions, plus 5% interest, if 12 months of contribution and ineligible for pension.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, exclusive of supplements, to be divided equally if more than one widow. Married at least 6 months (12 months if deceased was old-age or disability pensioner). Other survivors: 20% of pension each, payable to dependent sons under age 20 (25 if full-time students), dependent unmarried daughters and sisters, and dependent parents; 40% for full orphans. Maximum survivor pensions: 100% of pension of insured, exclusive of supplements.

Refund of contributions: Employee contributions, plus 5% interest, if 12 months of contribution and ineligible for pension.

Marriage grant: If widow, or dependent daughter or sister of the deceased marries, she receives a grant equal to 18 times her monthly annuity, and her annuity ceases.

Funeral grant: 1,000 riyals.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

General Organization for Social Insurance, administration of program through district offices; managed by tripartite board.

Sickness and Maternity

1969 law requires employers with more than 20 employees to pay 100% of wages for the first 30 days of sick leave and 75% of wages for the next 60 days.

Work Injury

First law: 1947.

Current law: 1969.

Type of program: Social insurance system.

Coverage

Employees of firms with 10 or more workers, including foreign workers.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Annual subsidy.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Survivor pension: Married prior to injury or if married after injury, death occurs at least 12 months after marriage.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily wage (50% if under treatment at the General Organization's expense in hospital center). Payable until insured able to resume work.

Permanent Disability Benefits

Permanent disability pension: 75% of average monthly wage, if totally disabled.

Minimum, 250 riyals a month.

SAUDI ARABIA

Dependents' supplement: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability. If 10% to 30% loss of capacity, lump sum equal to 36 times monthly benefit for permanent disability multiplied by actual percentage of disability.

Workers' Medical Benefits

Medical benefits: Necessary medical, dental, and diagnostic treatment, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of permanent disability pension paid or accrued to the insured, to be divided equally if more than one widow.

Other survivors: 20% of pension each, 40% for full orphans.

Maximum survivor pensions: 100% of pension of insured.

Lump sum of 18 months' benefit payable to widow, daughter, or sister upon marriage.

Funeral grant: 1,000 riyals.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

General Organization for Social Insurance, administration of program through Occupational Hazards Branch.

Old Age, Disability, Death

First and current law: 1975 (converting 1958 nonstatutory program to public program).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, including domestic, seasonal, and day workers. Special system for public employees.

Source of Funds

Insured person: 4.8% of earnings, plus 2% for the supplementary benefits for management personnel.

Employer: 7.2% of payroll, plus 3% of earnings up to 600,000 CFA francs a month for the supplementary system for management personnel.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 CFA francs a month.

Qualifying Conditions

Old-age pension: Age 55; payable up to 2 years earlier with 5% reduction per year. 1 year of contribution. Retirement necessary.

Disability pension: Incapacity for work. Age 53. 1 year of contribution.

Survivor pension: Insured was pensioner or met contribution requirement at death.

Old-Age Benefits

Old-age pension: About 1.33% of base earnings times years of insurance, according to point system.

Employment before program began credited towards insurance if at least 10 years of employment in covered occupation before or after program began. (Credit given for periods of incapacity.) Maximum years counted, 30.

Child's supplement: 5% of pension for each dependent child under age 18; maximum, 15% of pension.

Means-tested allowance payable at age 55 to persons born before 1922 with at least 10 years' employment as domestic worker, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplement.

Survivor Benefits

Survivor pension: 50% of deceased's pension if age 50 (payable up to 5 years earlier with 5% reduction per year) or caring for 2 dependent children under age 18. Payable to widow or to widower aged 55 or disabled.

Orphans: 20% of pension of insured for each full orphan under age 18. Maximum for all orphans, 100% of pension.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Retirement Institute of Senegal, administration of program; managed by joint employer-employee board.

Sickness and Maternity

First law: 1952 (cash maternity benefits); 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits) and 1975 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Medical benefits: Employed persons and their dependents.

Cash maternity benefits: Unemployed women married to an employee, employed women not-married, or employed women married whose husband does not have employment.

Source of Funds

Insured person: Up to 3% of earnings, according to institute (medical benefits).

Employer: Up to 3% of payroll, according to institute (medical benefits).

Government: None.

Maximum earnings for contribution purposes: Up to 60,000 CFA francs a month, according to institute.

Cash maternity benefits: See family allowance contribution, below.

Qualifying Conditions

Cash maternity benefits: Employed at least 18 working days or 120 working hours per month for 3 consecutive months.

Medical benefits: 2 months of contribution.

Sickness and Maternity Benefits

Sickness benefit: None.

Maternity benefit: 100% of earnings.

Payable for up to 6 weeks before and 8 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Partial payment of health costs, including hospitalization, pharmaceuticals, doctor's visits. The percentage of costs paid is determined by the administrative council of health insurance institutes on a funds available basis.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Also, see Family Allowances, below.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund (in the Ministry), administration of maternity benefit program.

Health care institutes, administration of medical benefits program. The law requires participation of companies with over 100 employees; smaller firms may group together in order to join a health care institute.

Work Injury

First law: 1932.

SENEGAL

Current laws: 1973 and 1991.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students (except those attending technical universities).

Voluntary insurance for certain categories not covered above.

Source of Funds

Insured person: None.

Employer: 1%, 3%, or 5% of payroll, according to risk incurred; average: 2.5%.

Government: None.

Maximum earnings for contribution and benefit purposes: 60,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% on 29th day until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings in last 12 months prior to the accident.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 1% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension. Minimum, 70% of minimum salary.

Workers' Medical Benefits

Medical benefits: Medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.

Adjustment: Pensions adjusted to changes in wages and the cost of living.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for one orphan, 30% for two; 40% for three; 10% for each additional orphan.

Dependent parents and grandparents: 10% of earnings each up to 30% of pension.

Maximum survivor pensions: 85% of annual base salary.

Funeral grant: Lump sum covering cost of burial, up to specified maximum.

Adjustment: Pensions adjusted to changes in minimum wage.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund, administration of contributions and benefits.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 7% of payroll.

Government: None.

Maximum earnings for contribution purposes: 60,000 CFA francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).

Receipt of prenatal and maternity allowance conditional upon regular medical examinations for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each of first 6 children aged 2 to 14 (18 if apprentice, 21 if student or disabled), 750 francs per month for the next 4 children, up to a maximum of 10 children.

Prenatal allowance: 750 CFA francs for each month of pregnancy (paid in 3 installments) for each of first 6 children.

Maternity allowance: 750 CFA francs a month from birth of each of the first 6 children up to 2nd birthday (650 CFA francs a month for each child after the 6th).

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Employment, general supervision.

Social Security Fund, administration of program.

Family Allowances

First law: 1955.

Current laws: 1973 and 1991.

Old Age, Disability, Death

First law: 1922 (effective in 1937).

Current laws: 1983 Federal law, supplemented by separate laws of 2 Republics.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 11 dinars.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives. Special systems for various categories of self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person: Contribution rates varying according to Republic. Republic of Serbia, 16.0%; Republic of Montenegro, 12.0%.

Employer: Republic of Serbia, 16.0%; Republic of Montenegro, 12.0%.

Government: Guarantees cash benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of insurance. Payable at any age after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years.

Retirement from insured employment.

Payable abroad if reciprocal agreement.

Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20.

Survivor pension: Deceased was pensioner or had 5 years of insurance.

Old-Age Benefits

Old-age pension (Federal minimum): 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment. (Past earnings revalued for changes in average wages.) Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years. Maximum pension: 85% of average earnings.

Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Permanent Disability Benefits

Disability pension (Federal minimum): Same as old-age pension. If disability before age 60 (men) or 55 (women) and less than 20 years' coverage, minimum pension is 45% (men) or 55% (women). Increment of 2% of earnings for each year of insurance beyond 15 years.

Constant attendance allowance provided where necessary.

Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Survivor Benefits

Survivor pension: (Federal minimum): 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors: Widow age 45 or widower age 50, disabled, or caring for child under age 15 (26 if student, no

limit if disabled); dependent mother age 45 and father age 55, or disabled; dependent grandchildren, brothers, sisters.

Funeral grant: Burial expenses.

Adjustment: Periodic adjustment of benefits for changes in cost of living and minimum wage level.

Administrative Organization

Federal Social Security Institute, general supervision.

Funds for pensions and disability in Republics' Regions, administration of programs at the local level.

Sickness and Maternity

First law: 1922.

Current laws: 1992 and 1999 (health insurance for foreigners).

Separate laws in 2 Republics.

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; students; artists; self-employed workers, and farmers. Pensioners also covered for medical benefits.

Foreign citizens; persons without citizenship, with refugee status, or granted asylum.

Source of Funds

Insured person: Contribution rates vary according to profession and Republic; maximum, 9.7% of earnings.

Employer: Varying percentage of payroll; maximum, 9.7% of payroll.

Government: None.

(Regional pension and disability associations and employment associations pay contributions for beneficiaries' health coverage.)

Qualifying Conditions

Sickness and maternity benefits: 12 continuous or 18 months during last 2 years.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays for first 60 days. Minimum, 50% of average earnings; maximum 75%. 95% after 61st day if qualifying period met, 90% if not. Payable from 1st day of incapacity until recovery or award of disability pension.

Maternity benefit: 100% of earnings if qualifying period met, 80% if not. Maternity grant: Amount determined by health insurance association.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of governmental health service, on basis of contracts with local health insurance associations.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Wife or other female dependent of insured person also receives maternity benefits on same basis as insured woman.

Administrative Organization

Funds for health insurance programs in the Republics administer program on the local level.

National Committee (under 1999 law), general coordination of regional funds of associations.

Work Injury

First law: 1922.

Current laws: Same as those above which apply to old-age, disability, death, and sickness.

Type of program: Social insurance system.

Coverage

Persons insured for old-age, disability, death, and sickness.

Source of Funds

Insured person: None.

Employer: See sickness insurance, above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: Up to 85% of average earnings according to same schedule as for old-age pension.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance.

Survivor Benefits

Survivor pension: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors in addition to spouse and children: Grandchildren, brothers, sisters, dependent aged parents. Funeral grant: Burial expenses.

Administrative Organization

Union of Pension and Disability Associations, coordination and administration of short-term cash benefits.

Unemployment

First law: 1927.

Current laws: 1992. Separate laws in 2 Republics.

Type of program: Unemployment assistance.

Coverage

Employed persons.

Source of Funds

Insured person: Rate varies according to Republic. Maximum, 0.9% of earnings.

Employer: Maximum, 0.9% of payroll.

Government: None.

Qualifying Conditions

Unemployment benefit: Employment throughout past 9 months, or during 12 months out of last 18. Total income from employment of claimant's household not in excess of specified monthly amount.

Unemployment Benefits

Unemployment benefit (after income test): 70% of average earnings in last 3 months. Payable for up to 3 months. Extended up to 30 months for workers with 30 years of prior employment.

Administrative Organization

Unemployment funds, coordination and administration of program.

Family Allowances

First law: 1949.

Current laws: 1990. Separate laws in 2 Republics.

Type of program: Employment-related system.

Coverage

Employees, members of some liberal professions, artists, social insurance beneficiaries, and non-working single mothers with 1 or more children and limited income.

Source of Funds

Insured person: Rate varies; maximum set at Republic level.

Employer: None, except private employers pay whole contribution for their workers.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, no limit if disabled). Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes). 12 months of coverage also required by most laws.

Family Allowance Benefits

Family allowances: Rates in Republics according to number of children in family and income test.

Adjustment: Allowances adjusted periodically for cost-of-living changes.

Administrative Organization

National Committee, general coordination of regional funds and associations. Self-governing regional associations organized for administration of Republics' programs.

Old Age, Disability, Death

First law: 1971 (National Provident Fund). Abolished in 1978 and replaced with the 1979 (Social Security Fund).
 Current law: 1987 (Social Security Act) and 1990 (Seychelles Pension Scheme supplements the Social Security Fund Program).
 Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 5.47 rupees (Rs).

Coverage

Social Security Fund: Employed persons, self-employed, non-employed with unearned income, and public employees.
Seychelles Pension Scheme: All full-time workers (25 hours/week or more). Self-employed, part-time workers and unemployed may join voluntarily.

Source of Funds

Insured person: **Social Security Fund**, 5% of earnings; self-employed contribute through tax system.
Seychelles Pension Scheme, voluntary contributions in any amount (minimum 10 rupees, no maximum).
Employer: **Social Security Fund**, 10% on first Rs1,000 of monthly wages, 20% on second Rs1,000, 35% on next Rs8,000, and 40% on wages in excess of Rs10,000.
Seychelles Pension Scheme, Rs50 per month for each full-time employee.
Government: None.

Qualifying Conditions

Old-age pension: **Social Security Fund and Seychelles Pension Scheme**, age 63, and 5 years' residence required immediately preceding retirement. (May be waived by the Minister under special circumstances.)
Disability pension: **Social Security Fund**, loss of 3/4 of earning capacity. Reduced rate if 50%-74% incapacitated. 5 years' residence, but residency requirement may be waived under special circumstances.
Seychelles Pension Scheme, payable 6 months after disability payments have been initiated under the Social Security Fund program.
 Exclusions: Persons earning more than subsistence level as set by the Social Security Fund.
Survivor pension: **Social Security Fund and Seychelles Pension Scheme**, 5 years residence of beneficiary.

Old-Age Benefits

Old-age pension: Social Security Fund, Rs1,100 per month. Benefits reviewed and adjusted each year for cost-of-living changes.
Seychelles Pension Scheme, based on worker's voluntary contributions to the Pension Scheme.

Permanent Disability Benefits

Disability pension: **Social Security Fund**, Rs1050 per month. Partial disability: Full pension reduced by earnings.
 Payable after sickness benefit has been received for 6 months until retirement age.
Seychelles Pension Scheme, based on worker's equity in program (as under old-age pension program).

Dependent's supplements: Rs400 for an adult, Rs350 for each child. Disability pension and dependent's allowance cannot exceed 80% of previous earnings.

Survivor Benefits

Survivor pension: **Social Security Fund**, Rs825 per month for 1 year if widow age 45 or older or with custody of deceased husband's child under age 15 (over 15 if student), or dependent widower. Orphans: Rs500 per month.
 Funeral grant: Rs1,500.

If death before retirement, lump sum equal to 50% of compulsory contributions paid (Social Security Fund), and 100% of voluntary contributions paid (Seychelles Pension Scheme).
 Death after retirement, same as old-age pension.

Administrative Organization

Ministry of Finance.

Sickness and Maternity

First law: 1979.
 Current law: 1987.
 Type of program: Social insurance system. Cash sickness and maternity benefits only. Medical services available in government dispensaries and hospitals under National Health Plan.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, Death, above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full salary for first two months and is reimbursed 80% of amount paid or Rs2,000, whichever is less. Thereafter, Social Security pays Rs825 per month for up to 6 months.
 Dependent's allowance: Rs400 for an adult, Rs350 for each child.
Maternity benefit: Employer pays full salary 2 weeks before and 8 weeks after confinement, and is reimbursed 80% of amount paid, or Rs2,000, whichever is less. Any prolonged illness as a result of pregnancy is paid as sickness benefit at Rs825 per month for up to 6 months.

Administrative Organization

Ministry of Finance.

Work Injury

First law: 1970 (employer liability).
 Current law: 1987.
 Type of program: Social insurance system.

SEYCHELLES

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See Old-Age, Disability, Death, above.

Employer: See Old-Age, Disability, Death, above.

Government: None.

Qualifying Conditions

Work-injury benefits: See sickness benefit, above.

Temporary Disability Benefits

Temporary disability benefit: Rs825 per month. Payable up to 130 working days.

Dependent's allowance: See disability pension, above.

Permanent Disability Benefits

Permanent disability pension: Rs825 per month if totally disabled.

Payable after temporary disability benefit has been received for 6 months until retirement age.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Court award: Compensation for incapacity for work is halved between Employer and Social Security Fund.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation as provided under employment benefit legislation.

Administrative Organization

Ministry of Finance.

Unemployment

Full Employment Scheme of 1980 provides daily subsistence wages for registered unemployed who work on government-approved projects.

Please note: This information is more than 4 years old.

Old Age, Disability, Death

Special system for public employees only.

Exchange rate: U.S. \$1.00 equals 1,700 leones.

Sickness and Maternity

No statutory benefits. Employers provide medical care for employees and dependents through collective agreements.

Work Injury

First law: 1939.

Current law: 1960.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Agricultural employees on plantations with fewer than 25 workers, domestic servants, casual workers, homeworkers, and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: Approved yearly allocation.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings.

Minimum benefit, 15 leones a month.

Payable after 3-day waiting period for up to 96 months (sometimes paid as lump sum, calculated according to expected duration).

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings, if totally disabled. Maximum, 2,000 leones; minimum, 150 leones.

Constant-attendance supplement: Up to 25% of ordinary benefit.

Partial disability: Percent of 56 months' earnings up to 2,400 leones, proportionate to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical, dental, and surgical care; hospitalization; medicines; appliances; and transportation up to maximum cost of 50 leones.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings of deceased (less any disability benefits paid). Maximum, 1,600 leones.

Payable to dependents of deceased or, if none, to survivors partially dependent on the deceased.

Funeral grant (if no eligible survivors): Lump sum covering cost of burial. Minimum, 100 leones; maximum, 250 leones.

Administrative Organization

Ministry of Labor, Social Welfare and Sports, enforcement of law. Employers may insure liability with private insurance companies.

Old Age, Disability, Death

First law: 1953.

Current law: 1985, as amended in 1991.

Type of program: Provident fund system. Lump-sum benefits and annuity payments.

Exchange rate: U.S. \$1.00 equals \$1.64 Singapore dollars (\$\$).

Coverage

Employed persons earning more than S\$50 a month. Also some self-employed workers.

Exclusions: Members of approved equivalent private plans.

Special pension system for public employees.

Source of Funds

Insured person: No contribution if monthly earnings are less than S\$200; contribution of 5% plus 1/3 of amount over S\$200 if monthly earnings are between S\$200 and S\$363; contribution of 20% if monthly earnings are over S\$363. Lower contribution rates for workers age 55 or older.

Employer: No contribution if earnings below S\$50 a month. If S\$50 or over, contributions are 10% of monthly earnings. Lower contribution rates for employees age 55 or older.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55.

Disability benefit: Permanent incapacity for work.

Survivor benefit: Nomination as beneficiary by insured.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates adjusted every January 1 and July 1), less amount set aside for medical contingencies (see Medical Care).

In addition, at age 55 members must leave S\$60,000 (as of July 1999) in the retirement account (part in a prescribed amount of cash, the remainder can be pledged property) to ensure continued income from age 62.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates, adjusted every January 1 and July 1), less amount set aside for medical contingencies (see Medical Care).

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates, adjusted every January 1 and July 1), less amount set aside for medical contingencies (see Medical Care). Payable to nominated survivors or legal heirs.

Administrative Organization

Ministry of Manpower, general supervision.

Central Provident Fund, custody of fund and administration of program; managed by tripartite board and Chairman.

Sickness and Maternity

First laws: 1968 (employer liability), 1983 (provident fund).

Current laws: 1996 (employer liability), 1983 (provident fund).

Type of program: Multiple employer liability (cash sickness and maternity benefits), provident fund (medical care), and social assistance (medical care) systems.

Coverage

Cash benefits (employer liability): All workers.

Medical care (provident fund): Employed persons and some self-employed workers.

Source of Funds

Insured person: Cash benefits (employer liability): None.

Medical care (provident fund): Employed persons: 3%-4% (depending on age) of monthly salary set aside for *Medisave* account to cover costs of hospitalization and medical expenses. Maximum S\$180-S\$240 per month. Self-employed: Annual contribution of 6%-8% (depending on age) of annual net income. Maximum S\$4,320-S\$5,760 per year.

Employer: Cash benefits (employer liability): Whole cost.

Medical care (provident fund): 3%-4% (depending on employee's age) of employee's monthly salary set aside for employee's *Medisave* account. Maximum S\$180-S\$240 per month.

Government: Provident fund: No fixed amount, workers are subsidized when using certain classes of hospital wards.

Qualifying Conditions

Cash sickness and maternity benefits:

Employer liability-Sickness benefit: At least 6 months' employment. Maternity benefit: at least 180 days employment immediately preceding confinement (limited to first two children).

Medical benefits: Provident fund: Holders of *Medisave* account.

Persons over age 55 required to maintain balance of S\$17,000 as of July 1999 (increasing by S\$2000 annually until reaching S\$25,000 in July 2003) in *Medisave* account for future hospitalization costs.

Sickness and Maternity Benefits

Sickness benefit: Employer liability: 14 days of paid sick leave a year, or up to 60 days if worker hospitalized.

Maternity benefit: Employer liability: 100% of wages for up to 4 weeks before and 4 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Outpatient treatment and inpatient hospital care, including day-surgery treatment, in government hospitals, and prescribed medicines. Costs deducted from balance in *Medisave* account for approved treatments.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Employer liability: Ministry of Manpower, general supervision and enforcement.

Provident fund: Central Provident Fund, administration of program.
Ministry of Health, provision of medical services through government hospitals.

Employers must insure liability with private companies; Ministry may exempt any employer or class of employers from compulsory insurance.

Work Injury

First law: 1933.

Current law: 1990.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

All manual labor, except domestic servants, casual employees, and family labor; salaried employees earning less than S\$1,600 a month. Special program available for the police.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 100% of earnings during first 14 days (additional 60 days if hospitalized); 2/3 of monthly earnings thereafter. Payable from 1st day of incapacity for a maximum of 1 year.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 6 to 12 years' earnings (according to age), if totally disabled. Maximum, S\$147,000. Minimum, S\$49,000.

Constant-attendance supplement: 25% of grant.

Partial disability: Lump sum in proportion to degree of incapacity, or according to schedule in law for specified injuries.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, appliances, and medicines. May be provided in government facility.

Survivor Benefits

Survivor benefit: Lump sum of 4 to 9 years' earnings, according to age of deceased. Maximum, S\$111,000. Minimum, S\$37,000. Payable to eligible dependents.

Administrative Organization

Ministry of Manpower, general supervision.

Commissioner for Labor, enforcement of law, approval of agreements between employers and claimants, and allocation of survivor grants.

Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current law: 1988, 1990, 1994, 1995.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 35.50 Koruna (SK).

Coverage

Employees, self-employed, and members of cooperatives.

Source of Funds

Insured person: 5.9% of earnings; self-employed and cooperative members, 27.5%.

Employer: 21.6% of payroll.

Government: Any deficit.

Maximum earnings for benefit purposes: 2,500 SK a month, plus 1/3 of earnings between 2,501-6,000 SK and 1/10 between 6,001 and 10,000 SK.

Qualifying Conditions

Old-age pension: Men, age 60 (55-58 if in unhealthy or arduous work); women, age 53-57 according to number of children raised. 25 years of employment for men and 20 for women (proportionately reduced pension at age 65, if 10-24 years). Substantial retirement ordinarily necessary but special consideration for selected occupations and beneficiaries over age 65. Not payable abroad without reciprocal agreement.

Disability pension: Total disability (disabled for all work), or partial disability (1/3 loss of earning capacity). 5 years of employment in last 10 years (1-4 years if under age 28).

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age benefit: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 42 years.

Minimum pension (with full career): 550 SK a month plus amount necessary to bring total monthly income to 3,300 SK (5,610 SK for a couple).

Maximum: 6,718 SK a month for all pensions.

Higher rates for unhealthy and arduous occupations.

Increment of 4% of revalued monthly earnings for work and deferral of pension after pensionable age.

Reduced pension: 2% of earnings times years of employment; minimum, 550 SK a month.

Dependents' supplements: 570 SK a month for wife age 65 or disabled, if she has no entitlement to any other pension and is not working.

Permanent Disability Benefits

Disability pension: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 42 years.

Minimum full pension: 550 SK a month plus amount necessary to raise total income to 2,507 SK (4,428 SK for a couple).

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 300, 500, or 700 SK a month, according to degree of disability.

Reduced pension: 2% of earnings times years of actual and credited employment.

Dependents' supplements: 455 SK a month for wife age 65 or disabled.

Partial disability: 50% of total disability pension. Minimum: 550 SK. To receive pension, individual does not qualify for old-age pension, or is not disabled due to industrial injury.

Social pension: Guarantees minimum income, if no other pension.

Survivor Benefits

Survivor pension: 60% of pension of insured, Minimum pension, 450 SK a month.

Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).

Widow's pension: 1,588 SK a month; minimum: 400 SK a month.

Orphans: 30% of pension of insured for each half-orphan under age 15 (25 if student or disabled); minimum: 400 SK a month. Full orphans: 50% of pension of insured; minimum: 600 SK a month.

Full orphans and widows eligible for additional benefit necessary to bring total income to 2,507 SK a month.

Administrative Organization

Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on a local level administer payment of benefits through post offices or to bank accounts of entitled persons.

Sickness and Maternity

First law: 1888.

Current laws: 1956, 1968, and 1994.

Type of program: Social insurance system.

Coverage

Employees, self-employed and some special groups.

Source of Funds

Insured person: 1.4% of earnings for cash benefits; (self-employed, 4.8%); 3.7% of earnings for medical care.

Employer: 3.4% of earnings for cash benefits; 10.0% for medical care.

Government: Special groups.

Qualifying Conditions

Cash sickness and medical benefits: Currently in a covered category (no minimum period of coverage). Eligibility continues for 6 weeks after coverage ceases.

Cash maternity benefits: 270 days of insurance in last 2 years. Eligibility continues for 6 months after employment ceases.

Extended maternity leave: Up to 3 years. Payable to father in certain circumstances.

Sickness and Maternity Benefits

Sickness benefit: For 1st 3 days, 70% of earnings; 90% from 4th day. Maximum benefit, 350 SK a day; self-employed, 250 SK a day.

Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.

Maternity benefit: 90% of earnings. Maximum, 350 SK a day. Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement.

Families eligible for extended parental leave receive 2,739 SK per month per child under age 3.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through health service facilities of health insurance.

Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical services as for family head.

Administrative Organization

Cash benefits: Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on local level.

Medical services: Ministry of Health; General Health Insurance Agency. Services provided through health centers and clinics.

Survivor Benefits

Survivor pension: 60% of pension of insured. Minimum pension, 450 SK a month. Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).

Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled). Maximum: 400 SK.

Full orphans: 50% of pension of insured.

Minimum: 600 SK a month.

Funeral grant: Lump sum of 1,000 SK.

Administrative Organization

Temporary disability benefits: Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on a local level. Local offices approve applications and control payment of benefits by employing enterprises.

Permanent disability and survivor pensions: Ministry of Labor, Social Affairs and Family; Social Insurance Agency.

Medical benefits: Ministry of Health; General Health Insurance Agency; district and local health centers and factory clinics.

Unemployment

First law: 1991.

Current law: 1997

Type of program: Social insurance system.

Coverage

Slovak citizens, at least 15 years old and capable of working.

Source of Funds

Insured person: 1% of earnings; self-employed, 3%.

Employer: 3% of payroll.

Government: Funds special programs.

Qualifying Conditions

Unemployment benefit: Registered with Labor Office and looking for work. Employment for at least 12 months in the past three years.

Unemployment Benefits

Unemployment benefit: 60% of earnings during first three months; 50% after first 3 months, duration depending on unemployment insurance contribution, up to 15 years contribution, unemployment benefit paid up to 6 months, 15-25 years up to 9 months, over 25 years up to 1 year.

Administrative Organization

National Labor Office. District labor offices, administration of benefits.

Family Allowances

First law: 1945.

Current law: 1994, 1995.

Type of program: Universal system.

Work Injury

First law: 1887.

Current laws: 1956 (short-term benefits) and 1988 (pensions); 1990 (self-employed); 1994.

Type of program: Social insurance system.

Coverage

Employees and self-employed.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings.

Maximum benefit: 250 SK a day.

Permanent Disability Benefits

Permanent disability benefit: 60% of earnings, plus 1% of earnings per year of actual and credited employment between 26 and 42 years if totally disabled.

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 300, 500, and 700 SK a month, according to degree of disability.

Partial disability: 50% of total disability pension.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, above.

Coverage

Residents; non-citizens must have residence of at least one year.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost from State budget.

Qualifying Conditions

Family allowances: Child must be under age 15 (28 if student or disabled).

Family income below 1.5 or 2 multiples of subsistence level.

Family Allowance Benefits

Family allowances: 1/2 or 1/3 of minimum income for each eligible child, according to age.

Birth grant: Lump sum of 3,000 SK for each birth.

Social benefits: 3,110 SK birth grant; 2,160 SK per month up to age 6; 2,660 SK per month up to age 15; 2,840 per month at age 15.

Funeral grant: 2,100 SK.

Administrative Organization

Ministry of Labor, Social Affairs and Family; Social Insurance Agency, subsidiary offices on a district level. National Labor Office, employing establishments, social departments of the state offices on a district level.

Old Age, Disability, Death

First law: 1922.

Current laws: 1992, 1996 and 1998 (amendments).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 163 tolar.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives and self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person: Varying contribution rates, average about 15.50% of earnings. (Employee pays entire cost; employer reimburses employee for employer contribution.)

Employer: Varying contribution rates, average 8.85% of payroll.

Government: Covers cost for veterans and certain groups of insured (policemen, active army officers); and makes up any deficit caused by decline in contributions.

Qualifying Conditions

Old-age pension: Age 63 (men) and 58 (women) and 20 years of insurance or at age 58 (men) and 53 (women) after 40 years of insurance (men) or 35 (women) or at age 65 (men) or 60 (women) after 15 years of insurance; and at age 58 (men) and 53 (women) after 35 years of insurance (men) or 30 (women), if unemployed, disabled, made redundant. Lower requirements for arduous or unhealthy work.

Retirement from insured employment.

Payable abroad if reciprocal agreement.

Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20 (1/4 if under age 30).

Survivor pension: Deceased was pensioner or insured at time of death with 3.3 years of insurance in last 5 years, or 10 years of insurance if deceased was of pensionable age.

Old-Age Benefits

Old-age benefit: Minimum 35% (men) or 40% (women) of average earnings during 10 highest paid consecutive years in insured period from 1970. (Past earnings revalued for changes in average wages). Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 20 years.

Maximum pension: 85% of base earnings as set by insurance association.

Adjustment: Monthly adjustment of pensions for changes in average wages above 1.5%.

Permanent Disability Benefits

Disability pension: Minimum: Same as old-age pension, except that pensions of workers under age 63 (men) or 58 (women) increased by 10% to 20% of pension according to years of coverage. If disability before age 63 (men) or 58 (women) and less than 20 years of

insurance; coverage, minimum pension is 45% (men) or

55% (women).

Constant-attendance allowance provided where necessary.

Partial disability: 80% of earnings, or until suitable employment is found.

Adjustment: Monthly adjustment of pensions for changes in average wages above 1.5%.

Survivor Benefits

Survivor pension: Minimum: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%, 3 survivors, 90%, 4 or more survivors, 100%. Eligible survivors: Widow age 50 or widower age 55, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 50 and father age 55, or disabled; dependent grandchildren, brothers, sisters.

Adjustment: Monthly adjustment of benefits for changes in average wages above 1.5%.

Administrative Organization

Institute for Pension and Disability Insurance, general supervision.

Sickness and Maternity

First laws: 1922 (sickness), 1949 (maternity).

Current law: 1992 (sickness), 1993 (maternity).

Type of program: Social insurance system.

Coverage

Sickness: Employed persons, liberal professions, artists, farmers, citizens with low income, pensioners, and unemployed.

Maternity: Employed persons, self-employed persons, farmers, and unemployed (under special conditions).

Source of Funds

Insured person: 6.36% (sickness) and 0.1% (maternity) of earnings.

Employer: Same as for insured plus 0.60% for work accidents and occupational illness (varies with risk factor).

Government: Sickness: Subsidy for low-income citizens, unemployed. Regional pension and disability associations and employment associations pay contributions for health coverage of their beneficiaries. Maternity: Subsidies.

Qualifying Conditions

Cash sickness and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 80%-100% of average wages in the previous year, depending on cause of absence. The benefit cannot be lower than the minimum wage in Slovenia. Paid by the employer for the first 30 days.

Maternity benefit: 100% of earnings. Payable for up to 365 days, may be extended another 3 months.

Maternity grant: Available for each newborn child of resident mothers who are Slovenian citizens and are ineligible for paid maternity leave. Payable for 12 months, 52% of minimum wage.

Workers' Medical Benefits

Medical benefits: Through public health facilities on basis of separate contracts between contractors and insurance institute. Insured contribute towards fees, which vary with type and complexity of service.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Wife or female dependant of insured person also receives maternity benefits on same basis as insured female.

Administrative Organization

Sickness: National Institute of Medical Insurance, with ten district units.
Maternity: Ministry of Labor, Family and Social Affairs.
Benefits paid by social work centers.

Work Injury

First law: 1922.
Current law: 1992 and 1996 (amendments).
Type of program: Social insurance system.

Coverage

All full and part-time workers including participants of educational institutions.

Source of Funds

Insured person: Part of the pension and sickness contributions, above.

Employer: Same.

Government: Makes up any deficit caused by decline in contribution rates for permanent disability benefits.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings, according to wage class. Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability benefit: Up to 85% of base earnings according to same schedule as for old-age pension, above.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance.

Survivor Benefits

Survivor pension: See Old age, Disability, Death, above.

Administrative Organization

Institute for Pension and Disability Insurance and General Health Insurance Association.

Unemployment

First law: 1927.
Current laws: 1991, 1992 and 1993.
Type of program: Unemployment assistance.

Coverage

Employed persons in industry, commerce and agriculture, public employees and members of handicraft and fishery cooperatives.

Source of Funds

Insured person: 0.06% of earnings.

Employer: 0.06% of earnings.

Government: Subsidies.

Qualifying Conditions

Unemployment benefit: Employment throughout past 9 months or 12 months in the past 18 months prior to becoming unemployed, and registered with the Employment Agency within 30 days.

Unemployment Benefits

Unemployment benefit: (after income test): 50% of average earnings in last 3 months.

Period of payment dependent on length of contributions:

- 1 3 months if insured at least 9 consecutive months or 12 months in past 18 months;
- 2 6 months if insured at least 30 consecutive months or 50 months in past 5 years;
- 3 9 months if insured 5 years or more and less than 10 years;
- 4 12 months if insured 10 years or more and less than 15 years;
- 5 18 months if insured 15 years or more and less than 20 years;
- 6 24 months if insured 20 years or more.

Administrative Organization

Employment Agencies.

Family Allowances

First law: 1949.
Current law: 1993.
Type of program: Universal system.

Coverage

Families with children permanently residing in Slovenia.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, 18 if disabled). Taxable income of household must be below specified monthly amount.

Family Allowance Benefits

Family allowances: Rates according to income test. Minimum rate is 7%, maximum rate is 22% of minimum wage.

Child care allowance (for families with severely sick or disabled children): 20% of minimum wage if child is in free daily care; 30% if child is not in such care.

Adjustment: Periodically, according to increase in guaranteed income in the Republic of Slovenia.

Administrative Organization

Ministry of Labor, Family and Social Affairs. Benefits paid by social work centers.

Old Age, Disability, Death

First and current law: 1973 (implemented 1976).

Type of program: Provident fund system.

Exchange rate: U.S.\$1.00 equals 4.77 Solomon Islands dollars (SI\$).

Coverage

All employed workers aged 14 and older earning at least SI\$20 a month or working 6 or more days a month. Unemployed and self-employed aged 16-35 may contribute voluntarily.

Special system for public employees.

Source of Funds

Insured person: 5% of wages.

Employer: 7.5% of payroll.

Government: None.

For death benefit, SI\$5 deducted annually from insured's provident fund account.

Qualifying Conditions

Old-age benefit: Age 40 if permanently retired from covered employment; at any age if emigrating permanently. Age 50, regardless of employment. Unemployed may withdraw funds after 3 months of continuous unemployment.

Disability grant: Permanent physical or mental incapacity to work.

Survivor grant: Death of insured before retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Payable to deceased's nominee.

Death benefit: Lump sum of SI\$2,500.

Administrative Organization

National Provident Fund Board, an independent 5-member board, administration of program.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50%-100% of earnings, according to monthly wage. Maximum, SI\$160 a month.

Payable from first day if incapacity lasts more than 3 days, until recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings. Maximum SI\$9,000.

Partial disability: Lump sum proportionate to degree of incapacity, based on 48 months' earnings.

Workers' Medical Benefits

Medical benefits: Medical care, medicines, and appliances.

Survivor Benefits

Survivor benefit: Lump sum of 36 months' earnings, less any permanent disability benefits paid to deceased. Maximum, SI\$9,000. Apportionment of survivor benefit among survivors determined by courts.

Funeral grant: If no dependent, reasonable burial expenses.

Maximum: SI\$30.

Administrative Organization

Labor division, administration of program.

Unemployment

(1981 Employment Act requires employer to pay dismissal indemnity of 2 weeks' wages for each year of employment.)

Please note: This information is more than 4 years old.

Work Injury

First and current law: 1952.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including public employees, earning SI\$4,000 a year or less. Exclusion: Casual workers.

Source of Funds

Insured person: None.

Old Age, Disability, Death

Type of program: Special system for public employees only.

Exchange rate: No exchange rate available.

Sickness and Maternity

Medical care available in government dispensaries and hospitals. Also, 1972 labor code requires employers to pay 50% of earnings for up to 14 weeks of maternity leave to employees with at least 6 months of employment.

Work Injury

First law: 1935.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural workers and technical students.

Source of Funds

Insured person: None.

Employer: Whole cost through contributions that vary according to risk. Average rates are 5% to 7% of payroll.

Government: None.

Maximum earnings for benefit purposes: 5,000 shillings a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings for first 90 days and 75% thereafter. Payable after 2-day waiting period, during which employer pays 33-1/3% of wages, until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Percentage of average earnings corresponding to degree of disability, according to schedule in law, if disability exceeds 13%.

Constant-attendance supplement: Amount varies with degree of disability as specified in law.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, drugs, appliances, and transportation.

Survivor Benefits

Survivor pension: 32% of insured person's earnings; payable to widow or dependent aged or disabled widower.

Orphans: 16% of insured person's earnings for each orphan under age 18 (21 if student or disabled); 32% if full orphan.

Parent (if no other survivors): 16% of insured person's earnings payable to each parent.

Maximum survivor pension: 100% of insured person's earnings. Funeral grant: Lump sum of up to 800 shillings, according to degree of dependence on deceased.

Administrative Organization

Ministry of Health, Veterinary Services, and Labor, general supervision.

Somali Social Security Agency, administration of contributions and benefits.

Fund operates its own clinic in capital and some medical facilities elsewhere.

Please note: This information is more than 14 years old.

Old Age, Disability, Death

First laws: 1928 (old age), 1936 (blindness), and 1946 (disability).

Current law: 1992 (as amended through 1997).

Type of program: Social assistance system.

Exchange rate: U.S.\$1.00 equals 5.73 rand.

Coverage

Citizens of limited means. Special system for public employees.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women).

War veterans grant: Age 60. Veterans of specific wars.

Residency requirements: Must be a citizen and resident in the Republic at the time of application.

Disability grant: Incapacity for adequate self-support for more than 6 months, payable at age 18. Suffering from terminal disease, payable at age 35.

Residency requirements: Same as old-age pension.

Old-Age Benefits

Old-age pension (after means test): Up to 500 rand a month.

Married couples may receive double the amount. Additional 90 rand a month for frail and chronically ill who require full-time care.

War veterans grant: Up to 518 rand a month. Additional 90 rand a month for frail and chronically ill who require full-time care.

Permanent Disability Benefits

Disability grant (after means test): Up to 500 rand a month. Married couples may receive double the amount. Additional 90 rand a month for frail and chronically ill who require full-time care.

Administrative Organization

National and provincial departments of Welfare, administration of social assistance.

Sickness and Maternity

Cash sickness and maternity: Benefits payable under unemployment insurance to qualified insured workers.

Coverage

Sickness and maternity benefits: Same as Unemployment, below.

Medical benefits: Old-age and disability pensioners.

Source of Funds

Cash sickness and maternity benefits: Financed from unemployment contributions.

Medical benefits: Financed from pension contributions.

Qualifying Conditions

Cash sickness benefits: 13 weeks' contribution during 52 weeks preceding illness, unemployed or drawing no more than 1/3

regular wage.

Cash maternity benefits: 13 weeks' contribution during 52 weeks preceding confinement, unemployed or earning no more than 1/3 regular wage. (For adoption, 18 weeks' contribution during 52 weeks preceding adoption.)

Sickness and Maternity Benefits

Sickness benefit: 45% of weekly earnings. Payable for 26 weeks after 4-6-week waiting period.

Maternity benefit: 45% of weekly earnings, payable up to 18 weeks preceding confinement and 8 weeks following birth.

Workers' Medical Benefits

Medical benefits: All pensioners entitled to subsidized medical care, including hospitalization and medication, at provincial hospitals.

Administrative Organization

See Unemployment below.

Work Injury

First law: 1914.

Current law: 1993.

Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons except domestic servants in private households, some contract workers and some military personnel.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying with risk.

Government: Government employees only.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period for payments but more than 3 days incapacity required to qualify for temporary disability benefits.

Occupational disease benefits: For 26 listed (plus some unlisted) diseases, date of diagnosis considered to be date of disease onset.

Temporary Disability Benefits

Temporary disability benefit: Total disability: 75% of earnings up to 8,086.42 rand a month payable up to 12 months, subject to further evaluation.

Partial disability: Proportion of earnings as determined by Commissioner, payable up to 12 months, subject to further evaluation.

Permanent Disability Benefits

Permanent disability pension: Total disability: 75% of earnings up to 8,086.42 rand a month.

Partial disability: Percentage of full benefit proportionate to degree of disability. For 30% or less disability, lump sum of 15 times monthly earnings up to 67,950 rand maximum. For disability greater than 30%, benefit paid in form of monthly pension.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, and appliances. Provided for maximum of 2 years (may be extended in special cases).

Survivor Benefits

Survivor pension: 40% of pension of deceased, based on permanent total disability pension equivalent, plus lump-sum payment of 12,129 rand. Payable to widow or to disabled widower.

Orphans: 20% of pension of deceased, based on permanent total disability pension equivalent, for each orphan under age 18 (no limit if disabled).

Maximum survivor pension: 100% of pension of deceased.

Funeral grant: The lesser of 5,350 rand or actual cost, at the Commissioner's discretion.

Administrative Organization

Department of Labor: Human Resources, general supervision. Compensation Commissioner's Office, administration of program, including decision of claims and management of funds from which benefits paid.

Employers must normally insure liability with public Compensation Fund, but in certain instances may insure with employer mutual associations licensed by the Minister of Labor. Government and some local authorities are individually liable.

Unemployment

First law: 1937.

Current law: 1966 (as amended through 1994).

Type of program: Compulsory insurance system.

Coverage

Employees earning 88,920 rand a year or less.

Exclusions: Domestic servants, homeworkers, family labor, workers employed for less than 8 hours a week, seasonal workers and some government employees.

Source of Funds

Insured person: 1.0% of earnings.

Employer: 1.0% of insured's earnings, including payment in kind.

Government: 25% of total employee and employer contributions up to maximum of 7 million rand a year.

Unemployment contributions also finance the sickness, maternity and adoption programs.

Qualifying Conditions

Unemployment benefits: 13 weeks of contribution during last 52 weeks. Capable of and available for work. Registration and required reporting at public employment exchange, unless unemployment due to illness or pregnancy. Unemployment not due to participation in strike, or refusal of suitable work and training.

Survivor: Benefit paid to widow, widower or children less than 17 years (over 17 if disabled) if deceased had contributed 13 weeks during 5 years immediately preceding death. Must apply within 36 months following death of insured.

Unemployment Benefits

Unemployment benefit: 45% of weekly earnings.

Payable after 7-day waiting period for up to 26 weeks in any 52 weeks but no longer than 1/6 of weeks of contribution.

Survivor: Same payment as unemployment benefit for up to 26 weeks.

Administrative Organization

Department of Labor, general supervision.

Unemployment Insurance Fund, administration of program; managed through bipartite board, local unemployment benefit committees, and claims officers.

Family Allowances

Current Law: Social Assistance Act of 1992 as amended in 1997.

Type of program: Social Assistance.

Coverage

Low income persons caring for children under age 18.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

All family allowance benefits are means tested.

Foster child grant: Court ordered custody of child.

Maintenance grant: Parent unable to care for children without assistance. (Program being phased out during next several years.)

Child-support grant: Primary care-giver of child or children from 1 to 6 years.

Care-dependency grant: Parent or foster parent of child between 1 and 18 years who requires permanent home care because of severe mental or physical disability.

Family Allowance Benefits

Foster child grant (after means test): Up to 340 rand a month.

Maintenance grant (after means test): Up to 430 rand a month for one parent plus 135 rand a month per child for up to 2 children (maximum family allowance 700 rand).

Child-support grant (after means test): Up to 100 rand a month per child for up to 6 children.

Care-dependency grant (after means test): Up to 500 rand a month.

Administrative Organization

National and provincial departments of Welfare, administration of social assistance.

Old Age, Disability, Death

First law: 1919.

Current law: 1985.

Type of program: Social insurance system.

Exchange rates: U.S.\$1.00 equals 144.72 pesetas.

One euro equals 166.386 pesetas.

Note: The term *benefit base*, used for the purpose of establishing benefit levels, refers to the 96/112 of recipient's average covered earnings during the 96 months preceding the receipt of benefits.

Coverage

Employees in industry and services (classified according to 11 occupational classes). Special systems for agricultural workers and small farmers, domestic servants, self-employed, seamen, and miners.

Source of Funds

Insured person: 4.7% of covered earnings based on wage classes that vary according to 11 occupational classes.

Employer: 23.6% of earnings according to 11 occupational classes.

Government: Annual subsidy.

Maximum earnings for contribution and benefit purposes: 345,180 pesetas a month for classes 5 to 11 and 399,780 pesetas for classes 1 to 4.

Qualifying Conditions

Old-age pension: Age 65 (lower for difficult, dangerous, or unhealthy work); age 64 if employer replaces retiree with an employed person; 15 years of contribution, including 2 years of contribution in last 15 years. Retirement from employment necessary. Reduced pension at age 60: reduced by 8% for each year less than 65, or by 7% if 40 years or more of contributions and involuntarily unemployed. Payable abroad if reciprocity exists.

Disability pension: Loss of normal earning capacity. If under age 26, contributed for 1/2 the time between age 16 and date of disability; over age 26, contributed for 1/4 the time from age 20 to date of disability, with at least 5 years of contribution and with at least 1/5 of the required contributions in last 10 years.

Survivor pension: Deceased had 500 days of contribution in last 5 years and died from a common illness, was pensioner at death, or had at least 15 years of contributions.

Old-Age Benefits

Old-age pension: 50% of benefit base for the first 15 years of contribution, plus 3% for each year between 16 and 25 years, and 2% for each year beginning with the 26th year, up to a maximum of 100%. Minimum pension at age 65: 56,990 pesetas a month (67,050 pesetas with spouse). Reduced pension if under age 65, minimum 49,735 pesetas (58,690 pesetas with spouse).

Schedule of payments: 14 payments a year.

Adjustment: Periodic adjustment of pensions each year according to anticipated changes in the consumer price index for that year.

Permanent Disability Benefits

Disability pension: For permanent total disability for all work, 100% of benefit base up to maximum earnings for contribution purposes. Minimum: 56,990 pesetas a month (67,050 pesetas with dependent spouse).

Constant-attendance supplement: 50% of pension.

Schedule of payments: 14 monthly payments a year.

For permanent total (occupational) disability (reduction of 100% of capacity to work in own trade or profession), 55% of benefit base, plus 20% if age 55 or over. Minimum (at least age 65): 56,990 pesetas a month; 67,050 pesetas if with spouse.

For permanent partial disability (33% reduction of capacity to work in own trade or profession), lump sum equal to 24 monthly payments of 75% of benefit base.

Schedule of payments: 14 payments a year.

Adjustment: Periodic adjustment of pensions each year according to anticipated changes in the consumer price index for that year.

Survivor Benefits

Survivor pension: 45% of either the benefit base for survivors (computed by dividing by 28 the worker's covered earnings in any uninterrupted 24 month period during the last 7 years) or, for pensioners, the base used for determining the pension, whichever is more advantageous.

Minimum pension: 37,955 pesetas a month if under age 60; 45,480 with dependents; 49,735 pesetas if age 60-64; 56,990 pesetas if over age 65.

Payable to widow, widower, and surviving ex-spouse.

Orphans: 20% of the benefit base (minimum, 16,860 pesetas a month) for each orphan under age 18 (or less than 21 if not working, no limit if disabled).

For a full orphan who is a sole beneficiary a minimum of 54,815 pesetas a month; if there are other children surviving, the individual pension is increased to 37,955 and divided by the number of orphans.

Dependent parents, minor or disabled siblings, children or siblings over age 45, single, widowed, separated or divorced spouses, under certain circumstances: 20% of appropriate base, which can be increased by 45% of the widow's pension if there is no surviving spouse or eligible surviving children.

Minimum: 16,860 pesetas a month.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: 5,000 pesetas.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

General Treasury of Social Security administers the economic resources of the social security system.

National Institute of Social Security administers and pays cash benefits.

National Institute of Social Services administers benefits in kind.

Sickness and Maternity

First laws: 1929 (maternity) and 1942 (sickness).

Current law: 1994.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and services. Pensioners covered for medical benefits. Special systems, same as for old-age, above.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Maximum earnings for contribution and benefit purposes: 345,180 pesetas for classes 5 to 11 and 399,780 pesetas for classes 1 to 4.

Qualifying Conditions

Cash sickness benefits: 180 days of contribution during last 5 years.

Cash maternity benefits: 180 days of contribution during the 5 years before child-birth or the official date of adoption.

Medical benefits: Currently insured, pensioner or recipient of periodic social security benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of benefit base payable for the 4th-20th day (employer pays from first through the 15th day), thereafter 75% of the benefit base for up to 12 months (may be extended to 18 months (30 months in special cases).

Maternity benefit: 100% of benefit base, payable for 16 weeks, 18 weeks in the event of multiple births. In the case of adoption for a child under 9 months, payable for 16 weeks; for children older than 9 months but younger than 5 years old, 6 weeks.

Workers' Medical Benefits

Medical benefits: Medical services provided to patients directly through facilities of National Institute of Social Security, the regional autonomous health services, or by doctors and hospitals under contract with it. Includes general and specialist care, hospitalization, medicines, dental care, maternity care, laboratory services, appliances, and transportation.

Patient generally pays 40% of cost for medicines outside hospital. Medicines free when dispensed in social security facilities or to pensioners. In the case of chronic, listed, diseases the beneficiary pays 10% of cost up to a maximum of 439 pesetas. Duration unlimited, except in certain cases.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured (except briefer duration in some cases).

Administrative Organization

Ministry of Labor and Social Affairs and the Ministry of Health and Consumers, general supervision.

National Institute of Social Security administers its own center and pays cash benefit.

General Treasury of Social Security administers the resources of the social security system.

The Ministry of Health and Consumers through the National Health Institute operates its own medical centers.

Regional autonomous communities provide benefits through their health services.

Work Injury

First law: 1900.

Current law: 1994.

Type of program: Social insurance system.

Coverage

Employed persons. Special systems for some categories.

Source of Funds

Insured person: None.

Employer: 0.81% to 16.20% of payroll, according to risk. Average rate, 1.98%.

Government: None.

Maximum earnings for contribution and benefit purposes: 399,780 pesetas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of benefit base. Payable from day following injury for up to 12 months, extendable to 18 months (may be further extended to 30 months in exceptional cases.)

Permanent Disability Benefits

Permanent disability pension: Same as for ordinary disability. Minimum pensions same as for general disability program.

Workers' Medical Benefits

Medical benefits: All necessary care, medicine, appliances, and rehabilitation. No limit on duration. Constant-attendance supplement: See disability pension, above.

Survivor Benefits

Survivor pension: Same as survivor pension above.

Orphans: Same as ordinary orphans' benefits above. Dependent parents and other relatives: Same as under pensions above.

Lump-sum benefits provided for needy dependent parents not entitled to pension.

Minimum pension same as for general disability program.

Funeral grant: 5,000 pesetas.

Administrative Organization

Ministry of Labor and Social Affairs and Ministry of Health and Consumers have general supervision.

National Institute of Social Security, payment of benefits.

Unemployment

First law: 1919.

Current law: 1994.

Type of program: Compulsory insurance system.

Coverage

Employees in industry and services, railway employees, miners, and seamen. Exclusion: Self-employed. Special systems for agricultural workers and members of cooperatives.

Source of Funds

Insured person: 1.6% of covered earnings, according to 11 occupational classes.

Employer: 6.2% of payroll, based on wage classes that vary according to 11 occupational classes. 6.7% if work contract for a specified time period. 7.7% if contract is for part-time or with a company for temporary workers.

Government: Variable subsidies.

Maximum earnings for contribution and benefit purposes: 399,780 pesetas a month.

Qualifying Conditions

Unemployment benefits: 12 months of contribution during last 6 years. Duration of benefit varies with days of contribution.

Maximum, 720 days with 2,160 days or more of contribution.

Registration at employment office. Unemployment not due to refusal of suitable job offer or training.

Unemployment Benefits

Unemployment benefit: 70% of average covered earnings during last 6 months for up to 180 days; 60% after 180 days.

Maximum: 170% of minimum professional wage, with possible increase to 220% for workers with children. Minimum: minimum wage if at least one child in beneficiary's care, otherwise 75% of minimum wage.

Unemployment assistance for workers exhausting benefits or not covered: 75% of minimum wage for 6 months, extendable for up to 18 months, if earning less than 75% of the minimum professional wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Employment Institute, administration of program.

Family Allowances

First law: 1938.

Current law: 1994.

Type of program: Employment-related program.

Coverage

Contributory system: All employees, social security pensioners and persons receiving cash sickness benefits who have one or more eligible children.

Non-contributory system: All Spanish citizens and legal resident aliens not entitled to children's social security benefits or benefits from any other public system.

Source of Funds

Insured: See old-age contributions, above.

Employer: Same.

Government: Pays for non-contributory pensions from general revenues.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if at least 65% disabled). No minimum contribution requirement.

Income-tested allowance: Family income under 1,202,991 pesetas per year if one child, increased 15% for each additional child. If child is disabled, no income limit.

Family Allowance Benefits

Family allowances: Child under age 18: 36,000 pesetas a year; 72,000 pesetas a year if child is at least 33% disabled; 455,460 pesetas per year if at least 65% disabled; 683,220 pesetas per year if 75% or more disabled and requires the help of another person for essential life functions.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Institute of Social Security, Treasurer General of Social Security, payment of claims.

Old Age, Disability, Death

First and current law: 1958.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 67.88 rupees.

Coverage

Employed persons. Exclusions: Family labor and employees under approved private provident funds. Special pension system for public employees and local government employees.

Source of Funds

Insured person: 8% of earnings (may be increased voluntarily).

Employer: 12% of payroll.

Government: None.

Qualifying Conditions

Old-age grant: Age 55 (men) or 50 (women). Retirement from covered employment. (Payable at any age upon permanent departure from country.) Early retirement due to corporation being closed by the government or marriage of female employee.

Disability grant: Permanent and total incapacity for work.

Survivor grant: Death prior to retirement.

Old-Age Benefits

Old-age grant: Lump sum equal to total employee and employer contributions since 1958, plus interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employee and employer contributions since 1958, plus interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employee and employer contributions on behalf of deceased since 1958, plus interest. Payable to nominated beneficiary or legal heir.

Administrative Organization

Ministry of Labor, general supervision. Department of Labor in Ministry, administration of program through its district offices. Central Bank of Sri Lanka, custody and investment of Employees' Provident Fund into which contributions paid, and payment of grants certified by Commissioner of Labor.

Sickness and Maternity

Medical care available free of charge in government health centers and hospitals. Plantations have their own dispensaries and maternity wards and must provide medical care for own employees.

Sickness and Maternity Benefits

Women employed in the plantation sector and certain wage and salary earners are entitled to 84 days of maternity leave before or after confinement for the first 2 confinements, and 42 days for subsequent confinements.

Women employed in factories get 12 weeks (72 days) paid maternity leave for the first 2 confinements, and 6 weeks (36 days) paid leave for subsequent confinements. Employed women covered under Shop

and Office Act get 84 days paid maternity leave for the first 2 confinements and 42 days paid leave for subsequent confinements.

Administrative Organization

Department of Labor.

Work Injury

First law: 1934.

Current law: 1990.

Type of program: Employer liability/voluntary insurance with Insurance Corporation of Sri Lanka, National Insurance Corporation, and other insurance companies.

Coverage

All workers. Exclusions: Members of police and armed forces.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums. Premiums range from 1% to 7.5% of payroll, according to risk.

Government: Cost of medical care.

Qualifying Conditions

Work-injury benefits: Minimum qualifying period of 3 days in case of temporary disability.

Temporary Disability Benefits

Temporary disability benefit: 50% of wages after 3-day waiting period, for up to 5 years. Maximum benefit: 5,000 rupees per month.

Permanent Disability Benefits

Permanent disability grant: Minimum: 21,168 rupees. Maximum: 250,000 rupees.

Partial disability: Lump sum ranging from 30% to 100% of compensation.

Workers' Medical Benefits

Medical benefits: Provided in government hospitals free of charge.

Survivor Benefits

Survivor grant: Lump sum of about 2 to 5 years' wages of deceased, varying inversely according to wage class, distributed among dependent relatives.

Minimum: 19,404 rupees. Maximum: 250,000 rupees.

Administrative Organization

Ministry of Labor and Vocational Training, general supervision. Department of Workmens' Compensation, administration of law.

Unemployment

Type of program: Social assistance system (see Family Allowances, below).

Family Allowances

First law: 1990.

Current law: 1995.

Program to be implemented in stages.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: Family earnings below 1,000 rupees per month.

Family Allowance Benefits

Family allowances: 500 rupees per month.

Administrative Organization

Ministry of Samurdhi, Youth Affairs and Sports.

Commissioner of Poor Relief.

Old Age, Disability, Death

First law: 1974.

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2,300 pounds.

Coverage

Employees of firms and agricultural establishments with 5 or more workers. Applies throughout most of the country. Exclusions:

Domestic servants, homeworkers, family labor, and self-employed. Special system for public employees and the Armed Forces.

Source of Funds

Insured person: 8% of monthly wages.

Employer: 17% of monthly wages.

Government: None.

(Insured may receive credit for previous years of service, thereby increasing pension, by paying an additional lump sum in accordance with a schedule in the law.)

Qualifying Conditions

Old-age pension: Age 60 (men), 55 (women), and 12 years of contributions. Early retirement for arduous work. Reduced pensions payable at age 45 with 12 years of contribution.

Disability pension: Permanent total incapacity; no qualifying period necessary.

Survivor pension: The insured was a pensioner at death; no qualifying period of contribution necessary.

Old-Age Benefits

Old-age pension: 1/50 of average monthly earnings. Maximum, 75% of earnings. Minimum, 5,250 pounds monthly. Pensioner can substitute part of pension with a lump-sum benefit, without interest. Old-age settlement: Refund of all employer and employee contributions, plus any benefit accrued prior to 1990, payable as lump sum to worker at retirement age if not eligible for pension. Reduced pension: 20% reduction if age 45-49, 15% if 50-54, and 10% if 55-59.

Permanent Disability Benefits

Disability pension: 50% of last year's average monthly earnings; applicable after onset of disability.

Survivor Benefits

Survivor pension: 50% of insured's average monthly earnings in the preceding year, or 100% of old-age pension, whichever is higher. Payable to widow or dependent widower (if more than one widow, divided equally); orphans under age 18 (age 26 if student, no limit if disabled or unmarried daughter), and parents. 100% of pension if full orphan.

Lump sum equal to 42 months' pension, or 42 months' earnings if insured not pensioner at death. Payable to dependent brothers and sisters if no widow, orphan, or parents survive.

Survivor settlement (lump sum) payable if deceased ineligible for pension.

Administrative Organization

Minister of Manpower, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite governing board and director.

A unified governing board was formulated for both the National Social Insurance Fund (NSIF) and the National Pension Fund (NPF).

Work Injury

First law: 1947.

Current law: 1990.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Family labor, members of the Armed Forces, police, and prison workers.

Source of Funds

Insured person: None.

Employer: 2% of total monthly wage.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Extent of disability (percent disabled) multiplied by 80% of monthly wage.

Permanent Disability Benefits

Permanent disability pension: Sum equal to 80% of current wage, if totally disabled.

Partial disability: Percent of full benefit proportionate to loss of working capacity.

Workers' Medical Benefits

Medical benefits: Medical treatment and transportation.

Survivor Benefits

Survivor pension: 80% of last year's average monthly wage. Payable to widow, dependent widower, orphans (under 18 or disabled), unmarried daughter, and parents.

Administrative Organization

Minister of Labor and Administrative Reform, general supervision.

National Social Insurance Fund, administration of program.

Medical care provided by public health services, transportation by employer.

Employers must insure liability with private insurance companies.

Old Age, Disability, Death

First and current law: 1974.

Type of program: Provident fund system.

Exchange rate: U.S. \$1.00 equals 5.73 emalangeni.

Coverage

Employed persons. Exclusions: Casual employees, domestic servants, and aliens. Special system for public employees.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 500 emalangeni a month.

Qualifying Conditions

Old-age benefit: Age 50, or age 45 and retired from regular salaried employment; also payable to employee emigrating permanently.

Disability benefit: Permanent total incapacity for any work; or permanent partial incapacity and inability to earn reasonable livelihood.

Survivor benefit: Death of employee prior to retirement.

Provision for reciprocal agreements with other countries operating a provident fund.

Old-Age Benefits

Old-age benefit: Total employer and employee contributions, plus at least 3% interest per year (7% in 1999). May be paid as a lump sum or in installments; convertible to annuity at employee's option.

Permanent Disability Benefits

Disability benefit: Total employer and employee contributions plus at least 3% interest per year (7% in 1999). May be paid as a lump sum or in installments; convertible to annuity at employee's option.

Survivor Benefits

Survivor benefit: Total employer and employee contributions, plus at least 3% interest per year. Payable to widow, other dependents, or persons designated by employee.

Administrative Organization

Ministry of Finance, general supervision. National Provident Fund, administration of program; managed by tripartite board and director.

Employer: Whole cost, through insurance premiums.

Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of earnings. (Sometimes paid as lump sum calculated according to expected duration.) Payable after 3-day waiting period until recovery or certification of permanent disability, up to maximum of 24 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled. Maximum, 27,000 emalangeni.

Minimum, 4,050 emalangeni.

Partial disability: Percent of full benefit proportionate to loss of working capacity.

Constant-attendance allowance: 25% of permanent disability benefit.

Workers' Medical Benefits

Medical benefits: Medical treatment expenses up to 9,619 emalangeni; also, expenses for appliances, up to 1,500 emalangeni; and transportation costs up to 250 emalangeni.

Survivor Benefits

Survivor benefit: Lump sum of 48 months earnings, less any permanent disability benefits paid to deceased. Minimum, 3,600 emalangeni; maximum, 24,000 emalangeni. Payable to dependent survivors or, if none, reduced amount to survivors partially dependent on deceased.

Funeral grant: Lump sum covering cost of funeral; maximum, 300 emalangeni.

Administrative Organization

Department of Labor, enforcement of law.

Employers must insure liability with private insurance company.

Work Injury

First law: 1963.

Current law: 1983.

Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Domestic servants, shepherds, family labor, and casual workers.

Source of Funds

Insured person: None.

Old-Age, Disability, Death

First law: 1913.

Current laws: 1962, 1976 (partial pension based on part-time work), and 1998 (implemented 1999).

Type of program: Dual universal and social insurance systems (**old system**) and unified social insurance plus mandatory private accounts (**new system**).

Exchange rate: U.S.\$1.00 equals 8.30 kronor.

Note: In 1999, a new social insurance system plus mandatory private *premium pension* accounts was established. There will be a gradual transition from the old system to the new for persons born between 1938 and 1953. Persons born in 1954 and later are completely within the new system, while those born in 1937 or earlier will remain entirely within the old system.

Coverage

Old system Universal pension: All residents.

Earnings-related pension: All employees and self-employed persons earning over base amount.

The base amount is established each year by the Government on the basis of the consumer price index. January 1997 base amount: 36,300 kronor.

As of January 1, 1993, pension benefits are calculated by reducing the base amount by 2%. (Previously, the entire base amount was used in the computation).

New system earnings-related pension: All employed and self-employed residents

Premium pension: All employed and self-employed residents.

Guarantee pension: All residents.

Source of Funds

Old system Insured person: Universal pension employees: none; self-employed, 6.03% of assessable income (up to 7.5 times the base amount).

Earnings-related and partial pensions—employees: 1% of assessable income (up to 7.5 times the base amount); self-employed: same as employer contribution.

Employer Universal pension: 5.86% of payroll. Earnings-related pension: 13.0% of payroll.

Partial pension: 0.2% of payroll.

Government: Universal pension about 25% of cost.

Earnings-related and partial pensions no contribution.

New system Insured person: Old-age pension—6.95% of pensionable income (exceeding 24% of the base amount and up to 7.5 times the base amount); to be raised later to 9.25%.

Employers and self-employed: Old-age pension 6.4% of payroll; to be raised later to 9.25%.

Note: Combined insured employee, employer contributions are 16% to the earnings-related component and 2.5% to the premium account.

Government: Full cost of guarantee pension.

Qualifying Conditions

Old system Old-age pension: Both universal and earnings-related pensions age 65 (age 60-64 with reductions, deferral until age 70 with increments).

Universal pension: residence in Sweden, or credited with pension points, for at least 3 years. A full basic pension requires 40 years' residency during ages 16-64 inclusive, or 30 years with pension points. The pension is reduced by 1/40 or 1/30, respectively, for each year residency or pension points falls short. Payable abroad to Swedish citizen entitled to earnings-related benefits.

Earnings-related pension: 3 years' coverage.

Partial pension: Pension based on part-time work (age 61-64) — reduced work schedule, fulfilled certain conditions before entitlement, and 10 years' earnings-related coverage after age 45.

New system Old-age pension: Flexible retirement age from age 61.

Earnings-related pension: Based on all lifetime earnings reported to the scheme from age 16. Must have years with earnings in excess of 24% of the base amount (earnings above 7.5% times the base amount are excluded).

Premium pension: Same as earnings-related.

Guarantee pension: Three years of residence.

Disability pension: Both universal and earnings-related pensions-disability pension may be granted as a full pension, 3/4, 1/2 or 1/4 of a pension, respectively.

See old-age pension, above, for additional requirements.

Survivor pension: Universal pension residence as under old-age pension.

Earnings-related pension deceased was pensioner or had 3 years' coverage.

Note: Transitional rules introduced January 1, 1990 apply to the survivor pension program.

Old-Age Benefits

Old system Universal old-age pension: 96% of current reduced base amount, multiplied by the accrued number of fortieths or thirtieths, to a single pensioner (see under Qualifying Conditions, above); or 78.5% to a married pensioner.

Earnings-related old-age pension: 60% of the current base amount multiplied by insured's average annual number of pension points in the 15 years with most points. Number of pension points in a year equals the difference between worker's covered earnings and the year's base amount divided by the base amount.

Limit: 6.5 points per year (full pension, 30 years' coverage; for shorter coverage, pension reduced accordingly).

For both universal and earnings-related pensions: age 60-64 with permanent 0.5% reduction per month, deferral until age 70 with permanent increment of 0.7% per month.

Partial pension: 55% of income loss connected with changeover to part-time work.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

New system earnings-related pension: System of *notional accounts*. Pension formula consists of annual indexed based on the development of average wages reported to the pension system (disability pension payments counted as earnings for this purpose) plus an annuity factor depending on average life expectancy at the time of retirement for the appropriate age cohort and on a *norm* for expected increase of average wages in future years. Pension payments will be calculated by dividing total accrued pension assets by this factor.

Life expectancy based on the most recent average unisex life expectancy statistics over a five-year period. The *norm* for increase in average wages is set at 1.6% and is used for annual adjustment of pensions in current payment as well as for calculating the first-year pension amounts.

Premium pension: Insured contribution plus net returns converted into an annuity either individual, joint, fixed or variable.

Permanent Disability Benefits

Universal disability pension: 90% of reduced current base amount, multiplied by the accrued number of fortieths or thirtieths, to a single pensioner, or 72.5% to a married pensioner.

Supplements: 111.5% of reduced base amount with accruals, if ineligible for earnings-related pension; constant-attendance supplement, up to 65% of base amount; wife, aged 60, see old-age pension.

Partial disability: 3/4, 1/2, or 1/4 of a full pension.

Earnings-related disability pension: Computed same as old-age pension except credit given for years up to age 65 if certain prior coverage requirements are met.

Partial disability: 3/4, 1/2, or 1/4 of a full pension.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Survivor Benefits

Universal survivor pension (widow and widower): Adjustment pension, payable for 6 months, if at least 5 years' marriage or cohabitation (under certain conditions); or payable for as long as living with a child under age 12.

Maximum pension, 90% of reduced base amount.

Special survivor pension paid if illness/unemployment prevent self-support.

Orphans: 25% of reduced base amount, 50% if full orphan. Paid to age 18 (20 if student).

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Earnings-related survivor pension (widow and widower):

Adjustment pension, payable for 6 months, up to 40% of pension of deceased.

Orphans: 30% of pension of deceased (increased by 20 percent per child if more than one). Total survivor pension not to exceed 100% of pension of deceased. Transition rules are applicable to women born before 1945: Universal pension 90% of current base amount if widow has child under age 16, or age 50 and married 5 years at husband's death. If age 36-49, no children, and married 5 years or more, full pension reduced by 1/15 for each year under age 50.

Earnings-related pension Widow receives 40% of projected or actual pension of deceased, or 35% if she has children. Women born in 1945 or later may be also covered by transitional rules.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Regional and local social insurance bodies, administration of program.

Premium Pension Agency, administration of funded portion of new system.

Contributions of self-employed paid with income tax; those of employers collected by tax authorities at the source in conjunction with employers' income tax payments.

Earnings-related pension fund managed by 6 tripartite boards from different kinds of employment and with different investment policies. A 7th board administers assets in the funded part of the new scheme.

Sickness and Maternity

First laws: 1891 (cash benefits) and 1931 (medical benefits).

Current laws: 1962 and 1991 (Sick Pay Act).

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Gainfully occupied persons earning 6,000 kronor a year or more.

Medical benefits: All residents.

Source of Funds

Insured person: **Cash benefits:** Employee, no contribution; self-employed, 8.23% of wages; **Medical care:** no contribution.

Employer: **Cash benefits:** 7.5% of payroll.

Medical care: No contribution.

Government: **Cash benefits:** None, at present; **Medical care:** whole cost by regional councils.

Qualifying Conditions

Cash sickness benefit: Income from employment unless involuntarily unemployed.

Cash maternity benefits (parents' cash benefits): Each parent eligible for benefits above guaranteed level (see below) if insured at least 240 days before confinement.

Pregnancy cash benefit: For expectant woman employee in physically demanding job where employer is not able to transfer her to less demanding work.

Sickness and Maternity Benefits

Sickness benefit: 80% of income loss from day 15 based on income up to 7.5 times base amount. Payable from 15th day of incapacity for duration of illness, 7 days a week (pensioners with income from work limited to 180 days). (Employer pays days 2-14 at 80% of income loss.) Self-employed and other qualifying non-employees: 80% of income loss from day 2.

Maximum daily benefit, 598 kronor. Benefits subject to taxation.

Parents' cash benefit (for child birth): Replaces 80% of income loss for 360 days (guaranteed level, 60 kronor per day), 60 kronor a day thereafter. Benefits payable up to 450 days (per child) until child is age 8 (both parents combined).

Benefits subject to taxation.

Maternity cash benefit: Same as sickness benefit, payable for 50 days, not earlier than 60 days nor later than 10 days before childbirth.

Temporary benefit: Care of children under age 12 (age 16 if chronically ill or disabled): Similar to sickness benefit above.

Payable for 60 days per child per year (both parents combined) for sickness of child or carer. Additional 60 days per child for sickness of child.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Workers' Medical Benefits

Medical benefits: Doctor's consultation: patient pays 60-260 kronor per visit (an additional 30-80 kronor for home visit). Hospitalization in ward (including maternity ward) of public hospital: patients pay maximum 80 kronor a day (reduced for low-income earners); refund of part of travel costs; free dental care for children up to age 18; fixed subsidies for preventive dental care, high-cost limit for prosthetic treatment, free insulin; patient pays full cost of other medicines up to 400 kronor in a 12-month period, partial cost thereafter not to exceed 1,300 kronor per year; maximum 900 kronor per year for other kinds of medical services. Pensioners pay maximum 80 kronor per day for hospital care (limited to 1/3 the amount of pension received).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Cash benefits: National Social Insurance Board, central administration and supervision. Administration of program, regional and local social insurance offices. Contributions of employed and self-employed paid with income tax; those of employers collected by tax authorities at the source in conjunction with employers' income tax payments.

Medical care: National Board of Health and Welfare, central supervision. Regional councils, administration and financing of program.

Work Injury

First law: 1901.

Current laws: 1962 (Social Insurance Law), 1976, and 1991 (Sick Pay Act).

Type of program: Social insurance system.

Coverage

All employed and self-employed.

Source of Funds

Insured person: Employee, no contribution; self-employed, 1.38%.

Employer: 1.38% of payroll.

Government: None.

Maximum earnings for purposes of contribution and for benefit payments under temporary disability: 7.5 times base amount.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Temporary disability benefits in connection with work injuries are provided under the sickness insurance program, with benefit levels identical to those mentioned above.

Permanent Disability Benefits

Permanent disability pension: If 100% loss of income capacity, 100% of income up to maximum 7.5 times base amount.

Partial disability: If 1/15 or more loss of income capacity, proportionate to degree of lost income capacity.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Workers' Medical Benefits

Medical benefits: Same as for the general sickness insurance program.

Survivor Benefits

Survivor pension: Adjustment pension-payable for 6 months if at least 5 years' marriage or cohabitation (under certain conditions); or payable for as long as living with a child under age 12.

Survivor Benefit: 45% of income of deceased, 20% if children under age 12.

Special survivor pension paid if illness/unemployment prevent self-support.

Orphans: 20%-40% of disability pension of deceased for orphan under age 18 (20 if invalid).

Funeral grant: 30% of base amount at time of death.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Administration of program, regional and local social insurance offices.

Unemployment

First law: 1934.

Current laws: 1998

Type of program: Single subsidized program consisting of basic insurance and a voluntary intercorrelated insurance system.

Coverage

Voluntary component: Employees and self-employed under the age of 65.

Basic component: Employees and persons seeking employment if over the age of 20 and under the age of 65 and ineligible for the intercorrelated insurance.

Membership in unemployment insurance funds is usually compulsory for union members, but all funds must be open to voluntary affiliation for any employee in the branch of work or field of activity concerned. The complementary fund is open to affiliation by all employees and self-employed regardless of field of activity. About 80% of all employees belong to unemployment insurance funds.

Source of Funds

Insured person: Voluntary program, 57-170 kronor a month, according to fund (covers about 7% of cost); basic program, no contribution.

SWEDEN

Employer: None.

Government: Contributes approximately 93% of cost through appropriation.

Qualifying Conditions

Unemployed and registered as jobseeker at the public employment service. Both able and willing to accept a suitable job at least 3 hours per day and at an average 17 hours per week. Unemployment not due to voluntary leaving, misconduct, or refusal of suitable job or training (suspension for 20 to 60 benefit days).

Employment for a minimum of 6 months—at least 70 hours per month—or employment for at least 450 hours during a continuous 6-month period, both during the last 12 months prior to unemployment. Membership in intercorrelated fund: 12 months.

Study requirement for basic unemployment benefit: Does not fulfill principal conditions (above). Has finished at least one year of full-time studies and has been registered as a jobseeker for at least 90 days within 10 months after the studies.

Unemployment Benefits

Basic unemployment benefit: 240 kronor per day. Benefits subject to taxation. Payable up to 300 days per unemployment spell (450 days for those aged 57-64), 5 days per week.

Administrative Organization

National Labor Market Board, central administration and supervision.

Unemployment insurance funds, 40 funds in operation including the complementary fund.

Family Allowances

First and current law: 1947.

Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (20 if student, 23 if attending special school for the mentally retarded).

Family Allowance Benefits

Family allowances: 750 kronor per month per child. Supplement payable to families with 3 or more children.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Regional and local social insurance offices, administration of program.

Old Age, Disability, Death

First and current laws: 1946 (old-age and survivor pensions); 1959 (disability pensions); 1982 (occupational pensions).

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

Exchange rate: U.S.\$1.00 equals 1.40 francs.

Coverage

Base pension: All persons domiciled in Switzerland or who are gainfully employed there. Swiss citizens residing abroad may join voluntarily.

Mandatory occupational pensions: Employees whose earnings exceed 24,120 francs annually (maximum old-age base pension for single person). Unemployed as of July 1997 are insured for disability and survivors benefits. The self-employed may insure on a voluntary basis.

Source of Funds

Insured person Base pension: 4.2% of earnings for old age and survivors, 0.7% for disability insurance. Self-employed, 7.8% of income for old-age and survivors, and 1.4% for disability (according to a decreasing scale of contributions).

Mandatory occupational pension: Contributions vary from 7-18% (depending on age and gender) on income between 24,120 francs to 72,360 francs).

Employer Base pension: 4.2% of payroll for old age and survivors, 0.7% for disability. Mandatory occupational pension, contribution at least equal to employee's contribution.

Government Base pension Annual subsidies to social insurance system covering about 20% of cost for old age (17% from federal government, 3% from cantons) and 50% of cost for disability (3/4 from national government, 1/4 from cantons).

Mandatory occupational pension: None.

No maximum earnings for contribution purposes for base pension.

Qualifying Conditions

Old-age pension Base pension: Age 65 (men) or 62 (women).

The age requirement for women will be 63 in 2001 and 64 in 2005. A full pension requires that contributions be made in all years from age 21. A partial pension is payable for shorter insurance periods; however, at least 1 year's contribution is required in order to make a claim for any pension.

Disability pension: Full pension if at least 66.6% disabled. Half pension, if at least 50% disabled; partial pension, at least 40% disabled in social cases. To receive a full pension, contributions must be made in all years from age 21.

Minimum: one year of contributions.

Survivor pension: For full pension for widow/widower, the deceased must have contributed from age 21. At least one year of contributions required to receive any pension.

Mandatory occupational pensions payable at age 65 (men) or age 62 (women); disability and survivor pensions (widows and orphans) are payable as well.

Old-Age Benefits

Old-age pension Base pension: If average annual income is less than or equal to 36,180 francs, flat amount of 8,924 francs a year

plus a variable amount calculated by multiplying annual income by 13/600; if average annual income above 36,180 francs, flat amount of 12,542 francs a year plus a variable amount calculated by multiplying annual income by 8/600.

Minimum and maximum: 1,005 and 2,010 francs a month, respectively. Combined individual pensions of a couple cannot exceed 150% of maximum of old-age pension of 3,015 francs a month.

Partial pension: Percentage of full pension according to relationship between the insured's years of contribution and those of their age group.

Dependents' supplements: Each child under age 18 (25 if student), 40% of pension.

Special pension for Swiss nationals who do not meet the requirement of minimum duration of contribution.

Benefits adjusted every 2 years for changes in prices and wages.

Mandatory occupational pension: 7.2% of accumulated funds in personal account, with interest.

Adjustment: Benefits adjusted for price increases at same time as base pension.

Permanent Disability Benefits

Disability pension Base pension: Same arrangement as for old-age pension. Full pension, half or quarter pension, depending on degree of disability. Partial pension: Percentage of full pension according to relationship between the insured's years of contribution and those of their age group.

Dependent supplement: Wife, 30% of pension. Child under age 18 (25 if student), 40% of pension.

Special pension for Swiss nationals who do not meet the requirement of minimum duration of contribution.

Adjustment: Benefits adjusted every 2 years for changes in prices and wages.

Mandatory occupational pension: 7.2% of funds that would be accumulated to retirement age. Full pension if 2/3 disabled; half pension if 50% disabled.

Adjustment: Benefits adjusted for price increases at same time as base pension.

Survivor Benefits

Survivor pension: 80% of pension of insured, payable to widow if caring for child, or if age 45 and married at least 5 years when widowed. Minimum and maximum benefits, 804 and 1,608 francs a month, respectively. Widower's pension, 80% of pension of insured if caring for a child under age 18. Minimum and maximum benefits, 804 and 1,608 francs a month, respectively.

Orphans: 40% of pension of insured for each orphan under age 18 (25 if student); 80% if both parents deceased, but not more than 60% of the maximum old-age pension.

Special provision for Swiss nationals who do not meet the requirement of minimum duration of contribution.

Adjustment: Benefits adjusted every 2 years for changes in prices and wages.

Mandatory occupational pension: Widow, 60% of full disability pension payable to insured.

Orphans' pension: 20% of full pension, payable to each child.

Adjustment: Benefits adjusted for price increases at same time as base pension.

SWITZERLAND

Administrative Organization

Base pension: Federal Department of Interior, general supervision. Federal Social Insurance Office, national administration of program. Collection of contributions, recording of contributions, and payment of pensions carried out by decentralized network of cantonal, industrial, and federal equalization funds. Equalization office maintains register of all insured persons and pensioners.

Mandatory occupational pension under general supervision of Federal Social Insurance Office and cantons. Administration by registered occupational pension institutes (in 1996, 11,572).

Sickness and Maternity

First law: 1911.
Current law: 1994 (implemented 1996).
Type of program: Mixed compulsory (medical care) and voluntary social insurance (cash benefits) systems.

Coverage

Medical care: All persons living in Switzerland.
Cash benefits: All persons living in Switzerland and involved in gainful activity, over age 15 but less than 65 can receive a daily allowance.

Source of Funds

Insured person: medical care: Single premium for funds within the same region. **Cash benefits:** Premiums vary depending on the fund, benefits for insured, age of entry and the region.
Employer: cash benefits: None, by law (some collective agreements require employer to share employees' membership fees).
Government: medical care: Federal subsidies to cantons for reduction of premiums paid by low income people. Cantons must add additional assistance. **Cash benefits:** None.

Qualifying Conditions

Cash maternity benefits: 9 months (270 days) of membership without interruption of more than 3 months, according to fund.

Sickness and Maternity Benefits

Sickness benefit: Amount of daily allowance set by agreement between insurer and insured. Payable after waiting period of 3 days, unless agreed otherwise, for up to at least 720 days in a period of 900 consecutive days.
Maternity benefit: Payable for up to 16 weeks, including at least 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Comprehensive list of service benefits set by law. Funds can also provide additional benefits through complementary insurance. Patient contribution: Annual excess payable (standard excess: 230 francs) and 10% of costs above this excess up to a set annual total. In addition, daily contribution of 10 francs for hospitalization costs (except for insured who live with at least one member of their family). No cost-sharing for maternity care. Duration: No time limit.

Dependents' Medical Benefits

Medical benefits for dependents: Receive same benefits in own right. Insurance is individual.

Administrative Organization

Federal Office of Social Insurance, supervision compliance. Recognized funds and private insurance companies authorized to provide health insurance (119 recognized funds), scheme administration.

Work Injury

First law: 1911 (effective 1918).

Current law: 1981.

Type of program: Compulsory insurance with semipublic or private carrier.

Coverage

All employees; optional coverage for self-employed. If working hours do not exceed 12 a week, insurance covers only work-related injuries (including travel to and from work).

Source of Funds

Insured person: None for work injuries, but whole cost of insurance against non-occupational accidents.

Employer: Whole cost, at contribution rates varying with risk (0.04% to 17.2%, according to classification).

Government: None.

Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Benefits payable for both occupational accidents and disease, and non-occupational accidents.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings if totally disabled. Full benefit payable if work incapacity is over 50%; half benefit if 26%-50%; and no benefit payable if 25% or less. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of earnings, if totally disabled. Constant-attendance supplement: 2 to 6 times the insured's maximum daily earnings, according to severity of impairment. Partial disability: Percent of full pension corresponding to degree of incapacity.

Lump-sum awards for lasting injury according to schedule in law, payable in addition to pensions above.

Adjustment: Pensions adjusted every 2 years for changes in cost-of-living index.

Workers' Medical Benefits

Medical benefits: Medical, hospital, and pharmaceutical treatment, prostheses and other necessary care, and travel expenses. No limit on duration.

Survivor Benefits

Survivor pension: 40% of earnings of insured. Payable to spouse with dependent children or at least 2/3 disabled, or to widow over age 45. Widow's settlement: Lump sum of varying amount related to duration of marriage, payable to widow if ineligible for pension. Orphans: 15% of earnings for each orphan under age 18 (25 if student), or 25% if full orphan. Other eligible survivors: Surviving divorced spouse, up to 20% of earnings.

Maximum survivor pensions: 70% of earnings. (If benefits payable to both current and divorced spouse, maximum 90%).

Funeral grant: Lump sum of up to 1,869 francs.

Adjustment: Pensions adjusted every 2 years for changes in cost-of-living index.

Administrative Organization

Federal Social Insurance Office, general supervision.

Managed by the Swiss National Insurance Fund in case of accidents; private carriers for employers subject to compulsory insurance; public insurance/accident funds; and approved sickness insurance funds.

Unemployment

First law: 1924.

Current law: 1982.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: 1.5% of earnings.

Employer: 1.5% of payroll.

Government: 2% of expenditure plus federal and cantonal low-interest loans to cover deficits.

Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Unemployment benefit: Totally or partially without employment. Must live in Switzerland. 6 months of employment in last 2 years; waived for certain categories. Willing and able to accept suitable work. Must report once a month to unemployment office.

Unemployment Benefits

Unemployment benefit: 80% of last earnings if insured has dependents, or earned less than 3,526 francs, or is disabled. 70% in all other cases. Payable after 5-day waiting period.

Maximum Duration depends on age: 150 days if up to age 50; 250 days if between ages 50 and 60; 400 days if over age 60 (can be extended to 520 days).

Partial unemployment benefit: 80% loss of earnings in case of short-time work for up to 21 months in 2-year period; or, in case of bad weather, for up to 6 months.

Administrative Organization

Federal Office on Industry, Economic Development, and

Employment, approval and supervision of unemployment funds. Federal Social Insurance Office supervises contributions. Cantonal and regional unemployment funds (public funds) administer program for cantons or regions. In addition, some funds administer programs for certain professional groups. Regional placement offices, find employment for unemployed.

Family Allowances

First and current Federal law: 1952 (agriculture only).

Cantonal laws: All cantons have laws, enacted during or after 1943.

Type of program: Employment-related system.

Coverage

Federal program: Agricultural employees and small self-employed farmers who have 1 or more children (family allowances) or spouse (housekeeping allowance).

Cantonal programs: Nonagricultural employees with 1 or more children; several cantons also cover some self-employed, including farmers. Employers usually affiliate with family allowance funds; in some cantons, employers may guarantee payment.

Special systems for public employees.

Source of Funds

Insured person: None.

Employer: Agricultural employers, 2% of payroll (Federal program). Nonagricultural employers, from approximately 2% to more than 5% of payroll, according to canton and fund.

Government: Federal and cantonal governments share residual cost for agricultural employees and whole cost for small farmers (2/3 by the federal government, 1/3 by cantonal governments).

Qualifying Conditions

Family allowances: Federal program, child must be under age 16 (20 if unable to work and not receiving a full disability pension, 25 if student); in most cantonal programs, child must be under age 16 (18-20 if disabled, 25 if student).

Family Allowance Benefits

Family allowances: Federal program, 160 francs a month for first 2 children (180 in mountain regions); 165 francs a month for the third and subsequent children (185 in mountain regions).

Household allowance: 100 francs for each married worker.

Cantonal programs: Legal minimum, 140 francs to 294 francs a month for each child according to canton. Funds often pay higher amount than legal minimum. Birth grants (600 francs to 1,500 francs a month) and vocational training allowances (145 francs to 378 francs a month) in some cantons. Vocational training allowances replace family allowances.

Administrative Organization

Federal program: Cantonal old-age and survivors' insurance funds collect contributions and pay allowances.

Cantonal programs: Administered by numerous public and approved private family allowance funds, supervised by cantonal governments. Employers usually pay allowances with wages and settle only surplus or deficit with fund.

Old Age, Disability, Death

First and current law: 1959 (amended 1976).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 46 pounds.

Coverage

Employees in industry and commerce, and agricultural workers.

Exclusions: Domestic servants, temporary and casual employees, and family labor. Special system for public employees.

Source of Funds

Insured person: 7% of earnings (plus optional 1% of wages toward disability benefit for employees who choose to participate in program providing lump-sum benefits for partial and total disability, or death).

Employer: 14% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 180 months of contribution, or age 55 with 240 months. Pension reduced by excess of pension plus current earnings over prior earnings or 500 pounds per month, whichever is greater. Payments abroad discretionary with Social Insurance Institute.

Disability pension: Loss of at least 80% of working capacity.

Contributions throughout last 12 months, or for total of 24 months including the last 3 months.

Disability benefit: Disability exceeds 35% for insured who selected additional benefit.

Survivor pension: Deceased met contribution conditions for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 2.22% of average earnings during last 2 years (or 5 successive years in the last 10 if higher), times years of service. Minimum pension: 419 pounds a month. Maximum, 3,450 pounds a month, or 75% of earnings if less.

Old-age settlement: 11% to 15% of total covered earnings, if ineligible for pension.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, or during period of contribution, if shorter.

Minimum pension: 419 pounds a month.

Temporary disability pension: Minimum, 343 pounds a month, plus 25 pounds for each dependent.

Disability benefit: Lump sum equal to 50% of last year's wages of insured. Additional 50% if totally disabled as a result of employment accident.

Survivor Benefits

Survivor pension: 37.5% of disability pension of insured. Payable to unemployed widow at any age or disabled widower.

Orphans: 25% of pension for 1st orphan under age 21 (24 if disabled), or 37.5% if full orphan; 12.5% for 2nd orphan.

Parents: 12.5% of pension each.

Maximum survivor pensions: 75% of disability pension. Minimum, 400 pounds a month for widows, 96 pounds each for other survivors. Death benefit: Lump sum equal to 100% of last year's wages of insured, payable to survivor. Additional 50% if death caused by employment accident.

Funeral grant: Lump sum of 1 month's earnings; maximum, 100 pounds.

Administrative Organization

Ministry of Social Affairs and Labor, general supervision.

Social Insurance Institute, administration of program through regional and district offices; managed by tripartite council and director-general.

Work Injury

First law: 1946.

Current law: 1959 (amended 1976).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture, municipal workers, and public employees. Exclusion: Domestic servants.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings during first month; thereafter, 100% of earnings. Minimum benefit: 2,000 pounds a month. Payable from 1st day after injury for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: 75% of the average monthly wage in previous year, if 80% or more disabled.

Minimum pension: 458 pounds a month.

Partial disability: Percent of full pension proportionate to degree of disability if latter 35% to 79%. Lump sum of 1 year's partial pension if disability less than 35%.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 75% of last year's wage of insured, divided among eligible survivors. Minimum pension: 400 pounds a month for widows, 96 pounds each for other survivors.

Pension divided 1/2 for widow and 1/2 for orphans; or if dependent parent, 1/5 to parent, 2/5 to widow, and 2/5 to orphans.

Funeral grant: Lump sum of 1 month's earnings; minimum, 80 pounds.

Administrative Organization

Ministry of Social Affairs and Labor, general supervision.
Social Insurance Institute, administration of contributions
and benefits.

Please note: This information is more than 4 years old.

Old Age, Disability, Death

First law: 1950.

Current law: 1958, as amended 1988 and 1994 (effective March 1995).

Type of program: Social insurance system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 32.47 Taiwan dollars (NT\$).

Coverage

Employees of firms in industry and commerce, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations.

Special systems for farmers, salaried public employees, and staffs of private schools.

Voluntary program for employees in firms with fewer than 5 workers, and the self-employed (except some self-employed in service occupations under compulsory coverage above).

Source of Funds

Insured person: 1.3% of earnings (self-employed, 3.9%).

Employer: 4.55% of payroll.

Government: 0.65% of employee wages (self-employed, 2.6%), and cost of administration.

Maximum earnings for contribution and benefit purposes:

NT\$42,000 a month.

Above contributions also finance cash sickness and maternity benefits, and unemployment benefits.

Qualifying Conditions

Old-age grant: Age 60 (men) or 55 (women) with 1 or more years of coverage, or any age with 25 or more years of coverage; age 55 (men) with 15 or more years of coverage; or age 55 (miner) with 5 or more years of coverage. Retirement from covered employment necessary.

Disability grant: Permanent total or partial incapacity, and payment of contributions at any time in the past.

Survivor grants: Payment of contributions at any time in the past.

Old-Age Benefits

Old-age grant: Lump sum equal to 1 month's average earnings (based on 36-month period before retirement) per year of contribution up to 15 years, plus 2 months' earnings per year of contribution beyond 15 years. Maximum grant: 45 months' earnings. Increment of 1 month's earnings for each year of continued work and contribution after age 60. Maximum increment, 5 months' earnings.

Permanent Disability Benefits

Disability grant: Lump sum equal to 40 months' average earnings (based on 6-month period before disability).

Partial disability: Lump sum equal to 1 to 33-1/3 months' earnings, according to degree of incapacity.

Survivor Benefits

Survivor grant: Lump sum equal to 30 months' average earnings (based on 6-month period before death) of insured (20 months'

earnings if less than 2 years but more than 1 year of contribution, or 10 months' earnings if less than 1 year of contribution).

Eligible survivors (in order of priority): Spouse and children, parents, dependent grandparents, grandchildren, and brothers and sisters.

Funeral grant: Lump sum equal to 5 months' earnings.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs, general supervision.

Taiwan Labor Insurance Bureau, administration of program under direction of tripartite Labor Insurance Commission and director-general.

Sickness and Maternity

First law: 1950.

Current law: 1958, as amended 1988 (cash benefits for sickness and maternity); 1994 (National Health Insurance, effective March 1995).

Type of program: Social insurance system. Limited cash benefits.

Coverage

Residents for at least 4 months, including foreign nationals with resident permit. Terms vary according to respective plans for employees and their dependents covered under Labor Insurance, government service (including public and private school teachers), for the self-employed, the unemployed, and other covered groups. Exclusions: military personnel covered by special system.

Source of Funds

Insured person: Contribution rates vary according to plan.

Labor insurance plan for employees in industry and commerce: Cash benefits for sickness and maternity for employees: see pension contributions above; medical benefits: 1.275% of wages for self, plus an additional 1.275% of wages for each dependent, up to 6.375% of wages for 5 or more dependents.

Employer: Contribution rates vary according to plan.

Labor insurance plan for employees in industry and commerce: Cash benefits for sickness and maternity for employees: see pension contributions above; medical benefits: 2.55% of wages for employee, plus an additional 2.244% of wages for dependents, regardless of number.

Government: Contribution rates vary according to plan.

Labor insurance plan for employees in industry and commerce: Cash benefits for sickness and maternity for employees: see pension contributions, above; medical benefits: 0.425% of wages for employee and dependent(s), plus any deficit in program costs.

Qualifying Conditions

Cash sickness benefits: Incapacity due to nonoccupational accident or illness (no minimum qualifying period specified).

Cash maternity benefits: 280 days of contribution before confinement, 181 days of contribution before premature labor.

Medical benefits: Nonoccupational accident or sickness (excluding various infectious diseases and maternity).

Sickness and Maternity Benefits

Sickness benefit (for nonoccupational accident or illness only): 50% of earnings. Payable after 3-day waiting period for up to 6 months (12 months, if more than 1 year of contribution).

Maternity grant: Lump sum equal to 1 months' earnings for normal and premature labor, payable to insured women.

Workers' Medical Benefits

Medical benefits: Medical care provided by private and public clinics and hospitals under contract with and paid directly by the National Health Insurance Bureau. Includes preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicines. Maximum duration: No limit. Patient pays: ambulatory and emergency care at clinics, 20% of scheduled fees; 30%-50% for visits to hospitals (according to the type of hospital, and if no physician referral); inpatient care for short-term illnesses, from 10% of cost for first 30 days to up to 30% for the 61st day and thereafter, depending on length of hospitalization; inpatient care for chronic long-term illnesses, from 5% for first 30 days to 30% for the 181st day and thereafter. Patient cost-sharing exempted in case of specified catastrophic illnesses.

Dependents' Medical Benefits

Medical benefits for dependents: Same as insured.

Administrative Organization

Cash sickness and maternity benefits: Labor Insurance Department of the Council of Labor Affairs, general supervision; Taiwan Labor Insurance Bureau, administration of program. National Health Insurance: contracted private and public clinics and hospitals, provision of care; National Health Insurance Bureau, administration of program.

Work Injury

First laws: 1929, 1950.

Current law: 1958, as amended 1988 and 1994 (effective March 1995).

Type of program: Social insurance system.

Coverage

Employees of firms in industry and commerce, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations. Special systems for salaried public employees and staffs of private schools.

Source of Funds

Insured person: None.

Employer: Cash benefits: 0.08% to 3.0% of payroll, according to risk of industry. Average rate: 0.34%; **Medical care:** see medical benefits above.

Government: Cash benefits: None; Medical care: see medical benefits above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of earnings for 1st 12 months; 50% of earnings thereafter.

Payable after 3-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings, if totally disabled.

Partial disability: Lump sum equal to 1-1/2 to 50 months' earnings, according to degree of disability.

Workers' Medical Benefits

Medical benefits: Inpatient and outpatient treatment, surgery, and medicines, see medical benefits above.

Survivor Benefits

Survivor benefit: Lump sum equal to 40 months' earnings of insured. Eligible survivors (in order of priority): Spouse and children, parents, dependent grandparents, grandchildren, and brothers and sisters.

Funeral grant: Lump sum equal to 5 months' earnings.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs, general supervision.

Taiwan Labor Insurance Bureau, administration of contributions and cash benefits, and medical benefits for employment injury; National Health Insurance Bureau, administration of medical benefits.

Unemployment

First law: 1968.

Current laws: 1968, effective January 1999.

Type of program: Social insurance system. Limited cash benefits.

Coverage

Employees (citizens aged 15-60) of firms in industry and commerce, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; and fishermen.

Exclusion: Self-employed.

Source of Funds

Insured person: 0.2% of earnings.

Employer: 0.7 of payroll.

Government: 0.1 of employee wages, and cost of administration. Also funds allocated from contributions under old-age, disability and survivor pensions above.

Qualifying Conditions

Unemployment benefit: Unemployment not due to voluntary leaving; capable and willing to work; covered by Labor Insurance for at least 2 years; and registered at public employment office periodically, no suitable job offer or not recommended for occupational training in 14 days.

Unemployment Benefits

Unemployment benefit: 55% of covered earnings. Payable after 14-day waiting period, payable up to 3 months, or 16 months for entire working career, according to years of contributions.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs, general supervision.

Taiwan Labor Insurance Bureau, administration of program under direction of tripartite Labor Insurance Commission and director-general.

Old Age, Disability, Death

First law: 1964.

Current law: 1975.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 677.5 shillings.

Coverage

All employed persons in the public and private sectors, except domestic employees.

Source of Funds

Insured person: 10% of wages.

Employer: 10% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55, and retirement from regular employment.

Payable at any age if emigrating permanently.

Disability benefit: Permanent incapacity for any work due to physical or mental disability.

Survivor benefit: Death of insured worker before retirement or emigration.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Payable to worker under age 55 if unemployed or in noncontributory employment for at least 6 months: 1/3 payable after 6 months, 2/3 after 12 months. Payable in full to worker retired from employment to live in a village.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accrued interest. Payable to surviving relatives or other heirs.

Administrative Organization

Ministry of Labor and Youth Development, general supervision.

National Provident Fund, administration of program; managed by a director-general.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.

Payable after 3-day waiting period for up to 96 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled. Maximum, 108,000 shillings.

Constant-attendance supplement: 50% of permanent disability benefit.

Partial disability: Percent of full benefit proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care, and medicines, up to cost of 6,000 shillings. Also expenses for appliances up to 3,000 shillings, and transportation up to 1,750 shillings.

Survivor Benefits

Survivor benefit: Lump sum of 41 months' earnings, less any disability benefits paid. Maximum, 83,000 shillings.

Payable to dependent survivors or, if none, reduced amount to partial dependents.

Funeral grant (if no eligible survivor): Up to 500 shillings.

Administrative Organization

Ministry of Labor and Youth Development, enforcement of law, approval of settlements, and payment of benefits.

Employers must insure liability with private insurance companies.

Unemployment

Labor code requires employer to pay severance indemnity to employee who was in continuous service for a period of 3 months or more.

Sickness and Maternity

Subsidized medical care available in government clinics and hospitals. Some private companies offer their employees free medical care at their clinics or private hospitals.

Work Injury

First and current law: 1948, as amended in 1966 and 1983.

Type of program: Compulsory insurance with private carrier.

Old Age, Disability, Death

First and current law: 1990. Revised 1999.
Disability and death benefits payable starting in 1991.
Old-Age Benefits payable starting in 1998.
Type of program: Social insurance system.
Exchange rate: U.S. \$1.00 equals 35.97 baht.

Coverage

Employees of firms with 10 or more workers. Voluntary coverage for the self-employed, starting September 2, 1994.
Separate programs for civil servants and private school teachers.
Employees of foreign governments or international organizations, and Thais working abroad are exempt.

Source of Funds

Insured person: 1% of employee's wages.
Employer: 1% of employee's wages.
Government: 1% of employee's wages.
Above contributions finance old age pension and child allowance (temporary rate will be increased up to 3%).
Contributions for disability and death, see sickness and maternity contributions, below.

Qualifying Conditions

Old-age pension: Age 55 and 180 months contributions.
Disability benefits: Same as for cash sickness benefits. Must already have received cash sickness benefits for period of one year.
Survivor benefit: Funeral grant: 1 month contribution in 6 months prior to death. Death must have resulted from a non-occupational injury or illness (if occupational injury or illness, see Work injury, below).
Old-Age Benefits
Old-Age pension: 15% of average wage of the last 60 months. In case the insured person has paid contribution for over 180 months, the rate will increase 1% per additional twelve months of contributions above 180 months.
Lump sum refund: employee contribution if less than twelve months contributions. Employer and employee contributions plus interest if more than twelve months contributions. (In case the insured person can not complete 180 months contribution.)

Permanent Disability Benefits

Disability benefit: 50% of prior wage payable for whole life.
Maximum: 250 baht a day.

Survivor Benefits for dependents

Survivor benefit: lump sum at the amount of ten times of last month old age pension in case the pensioner died within sixty months since the date of entitlement to old age pension.
Funeral grant: 30,000 baht.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Social Security Office, administration of program.

Sickness and Maternity

First and current law: 1990. Revised 1994.
Type of program: Social insurance system.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: 1% of employee's wages.
Employer: 1% of employee's wages.
Government: 1% of employee's wages.
Above contributions also finance disability and death wage range for contribution purposes between 1,650 – 15,000 baht per month.

Qualifying Conditions

Cash sickness and medical benefits: 3 months of contribution in 15 months before date of treatment.
Cash maternity and medical benefits: 7 months of contribution in 15 months before treatment. Limited to 2 pregnancies.

Sickness and Maternity Benefits

Sickness benefit: 50% of wages. Maximum: 250 baht a day.
Payable for up to 90 days for each illness, but for not more than 180 days in any calendar year. (For each incidence of chronic disease, payable for not more than a total of 365 days.)
Maternity benefit: 50% of wages payable for up to 90 days for each confinement. Payable only for female insured person.
Lump sum of 4,000 baht per one confinement.

Workers' Medical Benefits

Medical benefits: Medical examination and treatment, hospitalization, medicines, ambulance fees, rehabilitation, and other necessary expenses under the capitation system.

Dependents' Medical Benefits

Medical benefits for dependents: Maternity medical benefits for spouse. (Lump sum only.)

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Social Security Office, administration of program.

Work Injury

First law: 1972.
Current law: 1994.
Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial and commercial firms with 10 or more workers. Exclusions: Employees in agriculture, forestry and fishing, state enterprise, private schools and government.

Source of Funds

Insured person: None.
Employer: 0.2% to 1.0% of payroll, according to risk classified by industrial classification.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of wages. Minimum, 2,000 baht a month; maximum, 9,000 baht.

Payable after 3-day waiting period (paid retroactively if incapacity lasts more than 3 days).

Permanent Disability Benefits

Permanent total disability benefits: 60% of average monthly wage for 15 years.

Permanent partial disability: 60% of average monthly wage.

Payable for up to 10 years according to degree of incapacity, or as a lump sum.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital services. Maximum limit on cost, 35,000 baht.

Survivor Benefits

Survivor pension: 60% of average monthly wages, according to number and type of survivors. Payable for up to 8 years or as a lump sum. Eligible survivors: Employee's spouse, parents, and children under age 18 (no age limit if student or disabled). Each survivor receives an equal amount.

Funeral grant: 100 times the minimum daily wage (162 baht per day since September 19, 1997).

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Social Security Office, administration of program through Workmen's Compensation Fund Office.

Qualifying Conditions

Child allowance benefits: 12 months of contribution in 36 months before the month of entitlement. Child must be under age 6 (maximum 2 children).

Family Benefits

Child allowance: Monthly allowance amounting to 150 baht per child. In case the insured person is disabled or dead while the child is under age 6, the child shall be entitled until reaching age 6.

Unemployment

(Included under the 1990 Social Security Act, implementation pending Royal Decree.)

Family Allowance

(Included under the 1990 Social Security Act, implementation starting in 1998.)

First and current law: 1990. Revised 1999.

Type of program: Social insurance system.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Employee: Same.

Old Age, Disability, Death

First law: 1968.

Current law: 1973.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, members of cooperatives, apprentices, and students. Special systems for public employees and staff of state-owned enterprises. Supplementary retirement scheme for managerial staff of semi-public companies.

Voluntary insurance available to persons with 6 months of previous social security coverage.

Source of Funds

Insured person: 2.4% of earnings.

Employer: 3.6% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if prematurely aged) or 30 years of actual coverage. 20 years of paid or credited contributions, and 60 months of contribution during last 10 years. Transitionally, older workers are given special credit for years prior to 1968.

Retirement from employment necessary.

Not payable abroad, unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution in last year. (No qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180. Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 55, retired, and ineligible for pension.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180. Years under age 55 at time of claim credited as 6-month periods.

Constant-attendance supplement: 50% of pension.

Minimum pension: 60% of highest minimum wage. Maximum, 80% of earnings.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 40 or disabled or to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 16 (18 if apprentice, 21 if student or disabled); 40% for each full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's basic pension for each 6 months of deceased's insurance, if ineligible for pension.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

First law: 1956.

Current law: 1973.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Cash maternity benefits: 12 months of insurance before confinement.

Sickness and Maternity Benefits

Sickness benefits: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 100% of average daily earnings (employer pays half). Payable for up to 8 weeks before and 6 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1964.

Current law: 1973.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, apprentices,

and students.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings, plus family allowances (see below). Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings if total incapacity. For partial incapacity, percent of full pension proportionate to degree of disability.

Lump sum of 3 years' pension paid if disability less than 20%.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical, dental, and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.

Orphans: 10% of earnings for each orphan, or 15% for each full orphan under age 16 (18 if apprentice, 21 if student or disabled).

Dependent parents: 10% of earnings each.

Maximum survivor pensions: 100% of permanent total disability pension of insured.

Funeral grant: 30 days' average earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of contributions and benefits. Employers must insure liability with fund.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if apprentice, 21 if student or disabled). Parent must have had 3 consecutive months of employment and be currently working 18 days a month (or be social insurance beneficiary).

Prenatal allowance subject to medical examinations specified in law.

Family Allowance Benefits

Family allowances: 2,000 francs a month for each child through the 6th.

Prenatal allowance: 500 francs a month during pregnancy (paid in 3 installments).

Birth grant: Lump sum of 6,000 francs for each of first 3 births. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program. Employers may pay benefits directly to their employees.

Family Allowances

First law: 1956.

Current law: 1973.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children. Also pensioners caring for dependent children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 10% of payroll.

Government: None.

Old Age, Disability, Death

First and current laws: 1939 (social assistance), 1971 (social insurance), amended 1999, effective May 1, 1999.

Type of program: Social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 6.30 Trinidad & Tobago dollars (TT\$).

All information as of May 1, 1999.

Coverage

Social insurance: Employed persons aged 16-64, including agricultural and domestic workers, apprentices, and public employees. Voluntary insurance available for old-age and survivors pensions. Self-employed not covered.

Social assistance: Residents aged 65 or older or aged 40 or older if blind and needy, based on a means-test.

Source of Funds

Insured person: 2.8% of earnings according to 12 wage classes.

Voluntarily insured, 7.1%.

Employer: 5.6% of payroll, according to 12 wage classes.

Government: Full cost of social assistance benefits.

Maximum earnings for contribution purposes: TT\$810 per week.

Qualifying Conditions

Old-age pension: Age 60-65 with 750 weeks of contributions paid or credited (at start of system in 1972, worker credited with 25 weeks of coverage for each year of age over 35; maximum 600 weeks). An increment to the basic pension is also paid for every 25 weeks of contributions in excess of 750, excluding the age credits. Retirement compulsory at age 65.

Means-tested pension: Age 65 or older, with 20 years residence and income below TT\$5,000 per year or certified as blind and age 40 or older. Not payable abroad.

Disability pension: 10 weeks of contribution in preceding 13 weeks before onset of illness, payable after 26 weeks of sickness benefit.

Survivor pension: Deceased was insured and had made at least 50 contributions or was a pensioner at time of death.

Old-Age Benefits

Old-age pension: 30% to 48% of average weekly earnings (TT\$50-TT\$243 per week), according to 12 wage classes, plus 0.4% of average weekly earnings for each 25 weekly contributions over 750 weeks.

Means-tested pension: TT\$620 per month. Old-age grant: 3 times total employer-employee contributions, if ineligible for pension. Minimum grant: TT\$200.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 60% of pension of insured. Payable if age 55, disabled, or caring for child under age 16 (19 if full-time student; no limit if child disabled). Otherwise payable 1 year only.

Payable for life if widow reaches age 50 before child reaches age limits above. Also payable to disabled widower.

Orphans: 30% of pension of insured (60% if full orphan) until age 16 (19 if full-time student) or until cessation of a disability.

Parents: 30% of pension of insured.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: TT\$2,000.

Administrative Organization

Ministry of Finance, general supervision of the National Insurance system.

Ministry of Social Development, general supervision of public assistance and means-tested old-age pensions.

National Insurance Board, administration of National Insurance system. Managed by tripartite board comprised of government, labor, and employer representatives.

Sickness and Maternity

First and current law: 1939 (social assistance), 1971 (social insurance), amended 1999.

Type of program: Dual social insurance and social assistance systems.

Coverage

Social insurance: Employed persons, aged 16-64, including agricultural and domestic workers, apprentices, and public employees.

Voluntary contributions and self-employed persons not covered.

Social assistance: Means-tested assistance available to indigent.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Full cost for recipients of social assistance.

Qualifying Conditions

Cash sickness benefits: 10 weeks of contribution in preceding 13 weeks.

Cash maternity benefits: 10 weeks of contribution in 13 weeks immediately preceding 6 weeks before confinement, or receiving sickness benefits during the 13 weeks referred to above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings, according to 12 wage classes (Benefit varies from TT\$63-TT\$486 per week.) Payable after 4-day waiting period, up to 52 weeks.

Maternity benefit: 60% of average earnings, according to 12 wage classes, payable for a maximum of 13 weeks, at the same rate as the sickness benefit. Also a maternity grant of TT\$1,000, if pregnancy lasts at least 28 weeks.

Means-tested assistance available to indigent.

Workers' Medical Benefits

Medical benefits: Medical care available in public hospitals and health offices and centers for recipients of means-tested pension.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care available in public hospitals and health offices and centers for indigent.

Administrative Organization

Ministry of Finance, general supervision of the National Insurance system.
 Ministry of Social Development, general supervision of the National Insurance system and administration of means-tested assistance.
 National Insurance Board, administration of National Insurance system. Managed by tripartite board comprised of government, labor, and employer representatives.

Work Injury

First law: 1976 (social insurance).
 Current laws: 1976 (social insurance), amended in 1999.
 Type of program: Social insurance system.

Coverage

Social insurance: Employed persons, aged 16-64 years, including agricultural and domestic workers, apprentices, and public employees.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 67% of average earnings, according to 12 wage classes, payable for up to 52 weeks with no waiting period. Benefits range from TT\$70-TT\$540.

Permanent Disability Benefits

Permanent disability pension: Proportionate to degree of disability if more than 19% disabled, payable for life.
Disability grant: less than 20% disabled. Calculated as a percentage of average weekly earnings, proportional to half the degree of disability, multiplied by the period of disability up to a maximum of 365 weeks.

Workers' Medical Benefits

Medical benefits: Medical expenses related to employment injury, up to maximum amount of TT\$15,000.

Survivor Benefits

Survivor pension:
 Widow, 60% of insured's benefit until she remarries. Widower, 60% of insured's benefit if disabled and unable to work.
 Orphan, 30% of insured's benefit (60% if full orphan) until age 16 (19 if full time student, no limit if disabled).
 Parent, 30% of insured's benefit.
 Funeral Grant: TT\$2,000.

Administrative Organization

Ministry of Finance, general supervision of the National Insurance system.

National Insurance Board, administration of National Insurance system. Managed by tripartite board comprising government, labor and employer representation.

Family Allowances

First and current law: 1939 (social assistance).
 Type of program: Social assistance system.

Coverage

Social assistance: Available to the indigent, based on a means-test.

Source of Funds

Government: Full cost of social assistance benefits.

Insured person: None.

Employer: None.

Qualifying Conditions

Female, over 18 years, destitute due to death or absence of head of household.

Family Allowances

Family allowances: Family grant of TT\$632.60 plus a food subsidy of TT\$70.15 per month. Payable for a maximum of 12 months.

Administrative Organization

Ministry of Social Development, general supervision of the social welfare system and administration of the Social Assistance Program.

Old Age, Disability, Death

First law: 1960.

Current law: 1974, and 1981.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.11 dinar.

Coverage

Employed persons in non-agricultural private sector, fishermen, and agricultural workers, farmers and non-agricultural self-employed persons. Also covers Tunisian workers employed abroad but not insured by host country or under agreement.

Exclusions: Domestic servants.

Special scheme for personnel in public administration.

Source of Funds

Insured person: Non-agricultural private sector employees, 2.75% of earnings; agricultural workers, 1.75% of earnings up to agricultural minimum wage or multiple thereof or 2.5% of earnings (according to applicable law); farmers, 7.0% of earnings; non-agricultural self-employed, 7.0% of earnings. Tunisian workers abroad, 5.25% of earnings.

Migrant workers not insured abroad, 5.25% of earnings.

Employer: For non-agricultural private sector employees, 2.5% of payroll, plus a 6.25% deduction in advance to the general social security program to cover short-term benefits. Agricultural workers, 3.5% of earnings up to agricultural minimum wage or multiple thereof, or 5% of earnings (according to applicable law).

Government: None.

Minimum wage in industry and commerce (SMIG), 0.831 dinars per hour; minimum wage in agriculture (SMAG), 5.309 dinars per day.

Qualifying Conditions

Old-age pension: Full pension at age 60 with 120 months of contribution or at age 50 with 360 months of contribution if unemployed for 6 months for economic reasons, or prematurely aged because of arduous work. Full pension also paid at age 50 with 180 months of contribution to mother of 3 children. Others with 360 months of contribution may receive pension at age 50-59 with 0.5% reduction for each quarter below age 60.

Retirement from insured employment necessary.

Disability pension: Permanent loss of at least 2/3 of earning capacity. 60 months of contribution.

Survivor pension: Insured met pension requirements or was pensioner at death.

Death benefit: Insured had 50 days of employment during last 2 quarters or 80 days during last 4 quarters.

Old-Age Benefits

Old-age pension: Non-agricultural employees only. 40% of average earnings in last 10 years, plus 0.5% for every 3 months of contribution beyond 120.

Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage.

Workers with 60-119 months of contribution: Proportionately reduced pension; minimum pension, 50% of the minimum wage.

Old-age allowance: Lump sum payable to workers if age 60 and less than 60 months of contribution, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 50% of average earnings in last 10 years, plus 0.5% for every 3 months of contribution beyond 180. Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage. Constant-attendance supplement: 20% of pension.

Survivor Benefits

Survivor pension: 75% of pension of insured to widow or widower without dependent child (70% with 1 dependent child; 50% if 2 or more dependent children).

Orphans: 30% of pension of insured payable to each orphan under age 16 (21 if student; 25 if scholarship holder; no age limit if disabled or if unmarried daughter without income).

Maximum survivor pensions: 100% of pension of insured.

Death grant: Death of family head: Lump sum equal to 12 times monthly average wage, limited to 6 times the average minimum wage, based on the most advantageous of the 3 of 5 latest years, plus 8.4% for each year of contribution.

Maximum, 18 months' earnings, plus increment of 10% per dependent child. Previous amount reduced by 50% in case of pensioners. The amount is reduced to 40%, 30%, 20% or 10% if death occurs at age 70, age 75, age 80, or age 85, respectively.

Death of dependent spouse or child, lump sum equal to 10-90 days' sickness benefit of insured is paid.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Security Fund, administration of program through regional offices.

Sickness and Maternity

First and current law: 1960.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in private non-agricultural sector, agricultural workers, farmers and non-agricultural self-employed persons. Also covers Tunisian workers employed abroad but not insured by host country or under agreement, as well as students and trainees. Pensioners and their dependents (including aged parents) also qualify for medical benefits. Exclusions: Domestic servants.

Source of Funds

Insured person: Non-agricultural private sector employees, 5% of earnings. Agricultural workers 0.3% of sector minimum wage or 2.5% of earnings (according to applicable law). Independent farmers, 4% of earnings; nonagricultural self-employed, 4% of earnings. Migrant workers not insured abroad or under agreement, 5.4% of earnings.

Employer: 13% of payroll for non-agricultural private sector employees; agricultural sector: 0.9% of minimum agricultural salary or a multiple of such salary, or 5% of earnings (according to applicable law).

Government: None.

Above employer contributions of 13% and 5% also finance

family allowances.

Qualifying Conditions

Cash sickness and medical benefits: 50 days of insured employment during last 2 calendar quarters; or 80 days during the last 4 quarters.
 Long-term sickness (over 180 days) must be certified by the medical commission.
 Hospital care: 50 days of insured employment during last 2 calendar quarters; or 80 days during last 4 quarters.
Cash maternity benefits: 80 days of insured employment during last 4 quarters.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average daily earnings with a ceiling of twice the SMIG (50% after 3 years).
 Payable after 5-day waiting period (no waiting period for hospitalization, recognized long-term illnesses and non-work-related accidents).
Maternity benefit: 66-2/3% of earnings, payable for 30 days (may be extended for 15 days).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to social insurance patients by government hospitals and health establishments under contract between National Social Security Fund and Health Department.
 Ambulatory services provided in clinics operated by Fund. Includes medical care, hospitalization, surgery, specialist care, laboratory services, and medicines.
 Pensioners receive free medical care in government hospitals and Fund clinics.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs, general supervision.
 National Social Security Fund, administration of program through regional offices.

Work Injury

First law: 1921.
 Current law: 1994.
 Type of program: Compulsory insurance with National Social Security Fund.

Coverage

All salaried employees, including domestic servants.
 Voluntary affiliation for self-employed.

Source of Funds

Insured person: None.
Employer: 0.60%-7.20% according to branch of activity.
 (Can be reduced according to employer's efforts at prevention of work injury.)
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Average earnings multiplied by 1/2 the degree of incapacity for portion of disability between 15% and 50%, and by 150% of the degree of incapacity for the portion above 50%. Lump sum if disability between 5% and 15%.
 Constant-attendance supplement: 25% of average earnings; minimum, minimum wage in industry and commerce (SMIG), or minimum wage in agriculture (SMAG).

Workers' Medical Benefits

Medical benefits: Necessary medical and surgical care, hospitalization, medicines, and appliances, up to specified maximum cost.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower. Orphans: 20% to 40% of earnings for 1-4 or more orphans under age 16 (21 if attending secondary or professional school; 25 if in higher studies; no age limit if disabled, or if unmarried daughter without income). 50% to 80% for 1-4 or more full orphans. Other eligible survivors (in absence of above): Dependent grandchildren, parents, grandparents.
 Maximum survivor pensions: 80% of earnings of insured.
 Funeral grant: One month's earnings, limited by the ceiling of 1 SMIG.

Administrative Organization

Ministry of Social Affairs, general supervision.
 National Social Security Fund, administration of program through regional offices.

Unemployment

First and current law: 1982.
 Type of program: Unemployment assistance.

Coverage

All non-agricultural salaried employees covered under National Social Security Fund.

Source of Funds

Insured person: None.
Employer: None.
Government: None.
 Benefits are payable at the expense of the National Social Security Fund according to available reserves.

Qualifying Conditions

Unemployment benefits: 12 quarters of contributions to the National Social Security Fund. Registered at employment office. Capable of work. Unemployment due to involuntary discharge for economical or technological reasons. Worker must have dependents and be without other source of income.

Unemployment Benefits

Unemployment benefit: Amount equal to minimum wage in industry and commerce (SMIG). Payable for 3 months.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Security Fund, administration of benefits.

Family Allowances

First law: 1944.
Current laws: 1960 and 1980 (family supplement).
Type of program: Employment-related system.

Coverage

All non-agricultural private sector employees, fishermen of various categories, agricultural workers who are members of cooperatives or work for farmer employing 30 or more workers, students under age 28, and trainees of any age.

Exclusions: Domestic servants.

Source of Funds

Insured person: None.
Employer: See Sickness and Maternity, above.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if apprentice; 21 if student or daughter replacing mother caring for brothers and sisters; no age limit if disabled).

Supplement for family with nonworking spouse: Children must be eligible for family allowances.

Family Allowance Benefits

Family allowances: 18% of earnings of insured for 1st child in family, 16% for 2nd, 14% for 3rd. Maximum earnings for benefit purposes: 122 dinars a quarter.

Some maternal and child health and welfare services also provided.
Supplement for family with nonworking spouse: 9,375 dinars a quarter for 1st child, 18,750 dinars a quarter for 2 children, and 23,475 dinars a quarter for 3 children.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Security Fund, administration of program through regional offices.

Old Age, Disability, Death

First laws: 1949 (old age) and 1957 (disability and survivors).

Current laws: 1964 and 1983 (agricultural workers).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 302,250 liras.

Coverage

Employees in industry, commerce, and service sector. Coverage is optional for aliens who work for a foreign employer.

Special systems cover public employees, the self-employed, farmers, agricultural workers, and bank, insurance company, and stock exchange employees.

Source of Funds

Insured person: 9% of earnings.

Employer: 11% of payroll (13% for arduous employment).

Government: None.

Maximum earnings for contribution and benefit purposes: 150,223,500 liras a month. Minimum, 93,366,000 liras a month.

Qualifying Conditions

Old-age pension: Age 55 (men) and 50 (women) and 5,000 days of contribution or 15 years of insurance and 3,600 days of contribution. No age limit if 25 years of insurance and 5,000 days of contribution.

Disability pension: Loss of 2/3 of working capacity. Must have been entitled to old-age pension, or had 5 years of coverage with an average contribution of 180 days per year, or 1,800 days of contribution.

Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average indexed earnings during last 5 years or 59.9% of average indexed earnings during last 10 years. All retirees also receive monthly flat-rate social support supplement of 4,690,000 liras.

Reduced pension: Full pension reduced by 1% for each period of 240 contribution days less than 5,000. Increment of 1% of pension for each year of deferral beyond normal retirement age, or for each period of 240 days of contribution in excess of 5,000, up to maximum 85% of average earnings.

Minimum pension: 70,046,200 liras a month. Maximum, 132,379,975 liras a month.

Refund of contributions: Employee and employer contributions, if ineligible for pension.

Means-tested pension for disabled 65 and over if ineligible for old-age pension.

Adjustment: Pensions adjusted periodically according to change in prices and wages.

Permanent Disability Benefits

Disability pension: Disability pension to be calculated during last 5 years. 70% of average indexed earnings.

Social support supplement payable, as in retirement cases.

Constant-attendance supplement: Pension increased to 80%.

Minimum pension: 70,046,200 liras a month; maximum:

109,846,450 liras a month. Minimum pension if insured needs constant care: 124,868,800 liras a month.

Adjustment: Pensions adjusted periodically according to changes in prices and wages.

Survivor Benefits

Survivor pension: If no dependent children, widow receives 75% of pension paid or accrued to insured person; 50% of pension if there are dependent children.

Also payable to dependent disabled widower.

Orphans: 25% of pension of insured (50% if full orphan) for each orphan under age 18 (25 if student in higher education, 20 if in secondary education, no limit if unmarried daughter or disabled).

Minimum pension: 56,974,960 liras a month for 1 survivor; 63,510,580 for 2 survivors.

Parents: If other pensions below maximum, parents can receive the difference.

Maximum survivor pensions: 100% of pension of insured.

Refund of contributions: Employee and employer contributions, if ineligible for pension. 50% to widow, or 75% if no child entitlement; 25% to each child.

Funeral grant: 49,875,000 liras.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Insurance Institution, administration of program; managed by tripartite governing body and director-general.

Sickness and Maternity

First laws: 1945 (maternity) and 1950 (sickness).

Current law: 1964.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and service sector.

Pensioners and dependents also covered for medical benefits. Special systems for public employees and agricultural workers.

Source of Funds

Insured person: 5% of earnings (apprentices, 2%).

Employer: 6% of payroll (2% for apprentices). Maternity, 1% of payroll.

Government: None.

Maximum and minimum earnings for contribution and benefit purposes: Same as old-age, disability and death.

Qualifying Conditions

Cash sickness benefits: 120 days of contribution during last 12 months.

Cash maternity and medical benefits: For medical benefits, person must be currently covered or a pensioner. For medical care for dependents, 120 days of contribution during last 12 months.

For maternity care, 90 days of contribution (wife) or 120 days (husband) during last 12 months.

TURKEY

Sickness and Maternity Benefits

Sickness benefit: Inpatient: 50% of earnings; outpatient: 66 2/3% of earnings. Payable after 2-day waiting period, usually for up to 6 months; sometimes up to 18 months. No waiting period for pensioners.

Maternity benefit: 66-2/3% of earnings, payable for up to 6 weeks before and 6 weeks after confinement.

Nursing grant: Lump sum of 500,000 liras.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institution. Includes general and specialist care, hospitalization, laboratory services, medicines, maternity care, appliances, and transportation. Insured person shares 20% (10% for pensioners) of cost of outpatient medicines, except if long-term treatment.

Dependent's Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Security, general supervision. Social Insurance Institution, administration of program through its branch offices. Institution operates own dispensaries, hospitals, sanatoria, and pharmacies and contracts with private suppliers of services in localities where it has no facilities.

Work Injury

(There is no separate worker's compensation system. Work accident and disease are separately provided for, but benefits are paid under the general system.)

First law: 1945.

Current law: 1964.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and service sector. Applicants for apprenticeships, apprentices, and students in technical schools (paid by Government). Exclusions: Domestic employees.

Special systems for public employees and agricultural workers.

Source of Funds

Insured person: None.

Employer: 1.5% to 7% of payroll, according to risk. Average rate: 2.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: Same as for Old Age, Disability, Death, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; if hospitalized, 33-1/3% of earnings.

Payable from first day of incapacity. No limit on duration.

Permanent Disability Benefits

Permanent disability pension: 70% of average earnings, multiplied by percentage of disability. Total disability: Loss of 60% of working capacity.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, if more than 10% disabled. May be converted to lump sum if degree of disability less than 25%.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicines, appliances, and transportation. No limit on duration.

Survivor Benefits

Survivor pension: Payable under regular survivor program.

Administrative Organization

Ministry of Labor and Social Security, general supervision. Social Insurance Institution, administration of program through its branch offices and health facilities.

Unemployment

(Labor code requires employer to pay dismissal indemnity of 30 days' wages per year of service.)

Coverage

Employees in industry, commerce, and service sector.

Administrative Organization

Ministry of Labor and Social Security, Manpower Employment Organization.

Old Age, Disability, Death

First law: 1956.

Current law: 1998.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5,250 manat.

Local governments, and employers may provide supplementary benefits out of their own budgets

Coverage

All employed persons. Special social pension for disadvantaged aged, disabled, and survivors not eligible for social insurance (i.e. employment-related) benefits.

Source of Funds

Insured person: Voluntary contribution, 4% or more of earnings to personal bank account.

Employer: 30% of payroll.

Government: Subsidies as needed. Full cost of social pensions.

Above contributions also finance cash benefits for sickness and maternity, work-injury, and for employee family allowances.

Qualifying Conditions

Old-age pension: Age 62 and 25 years of covered employment (men) or age 57 and 20 years of work (women); requirements reduced for hazardous or arduous work; for work in ecologically disastrous regions; and to mothers of 5 or more children, or of disabled children.

Disability pension: Total disability (incapacity for any work): Group I disability-requiring constant attendance at all times; Group II disability-requiring constant attendance sometimes, disabled children under age 16, or disabled since childhood.

Partial disability (incapacity for usual work): Group III disability.

Survivor pension: Payable to surviving children whether or not dependents of the insured; and to non-working dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives-regardless of their age or ability to work, or if employed by the deceased to care for grandchildren, children, or siblings under age 8).

Social pension: Non-working, disabled, or otherwise disadvantaged citizens who meet the age requirements (i.e., age 67, or 62 if women; orphans under age 18,

23 if students; or disabled children under age 16), and who are not eligible for employment related old-age or disability pension.

Old-Age Benefits

Old-age pension: 2.5% of gross national average earnings in last quarter before retirement multiplied by (1) a "personal pension coefficient" (ratio of assessed earnings to gross national average earnings in same years chosen for assessed earnings), and (2) number of years in covered employment. Assessed earnings equal to retiree's gross average earnings of best 5 consecutive years in all years of covered employment, or of the best 2 consecutive years in last 10 years of covered employment. Payable monthly. Maximum: 250% of gross national average earnings in last quarter; minimum benefit: 40% of gross national average earnings.

Social pension: 100% of minimum benefit per month.

Adjustment: Periodic benefit adjustments according to cost -of-living changes.

Permanent Disability Benefits

Disability pension: Group I disability, 60% of personal pension coefficient (see old-age pension above) multiplied by gross national average earnings; Group II disability, 50%; Group III disability, 40%. Maximum: same as in old-age pension; minimum benefit: same as in old-age pension. Payable monthly.

Constant-attendance supplements (Group I total disability): 30% of minimum benefit per month (50%, if disabled soldier, single pensioner, or blind).

Constant attendance supplements (Group II total disability): 30% of minimum benefit per month.

Dependent supplements (Group I and II disabled): 50% of minimum benefit per month if non-working dependents.

Social pension: pensioner in Group I or II total disability, 150% of minimum benefit per month if onset of disability since childhood or disabled children under age 16; 120% of minimum benefit per month if pensioner has never worked; pensioner in Group III disability, 100%. Payable monthly.

Whenever applicable, pensioner may be granted more than one benefit concurrently.

Adjustment: Periodic benefit adjustments according to cost -of-living changes.

Survivor Benefits

Survivor pension: Payable monthly, 100% of minimum benefit (see old-age pension) if one dependent; if more than one dependent, payable for each dependent 30% of personal pension coefficient (see old-age pension above) multiplied by gross national average earnings. Maximum: 250% of gross national average earnings.

Partial pension (if insufficient period of covered unemployment): 100% of minimum benefit per month.

Adjustment: Periodic benefit adjustments according to cost -of-living changes.

Administrative Organization

Republic Ministry of Social Security, general coordination and supervision.

Provincial and county departments of social security, administration of program.

Sickness and Maternity

First law: 1955.

Current law: 1998.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed citizens and non-working citizens (including students and the unemployed).

Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

TURKMENISTAN

Government: Cash benefits for non-working citizens; and whole cost of medical care.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more children under age 16, or 18 if student). 5 days paid leave for caring of sick family member, 7 days in exceptional cases, or 14 days if caring for child under age 14, or for the duration if sick child in hospital.

Unpaid leave for women caring children under age 3; to women or single parent raising 2 or more children under age 14 (14 days); to men while wife on maternity leave (14 days); and to disabled workers (30 days).

Maternity benefit: 100% of earnings payable for 56 calendar days before and 56 days after confinement (extended by 16 days if difficult childbirth, or by 40 days if multiple births). Non-working mother benefits, if raising child under age 3: 100% of minimum benefit.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by public health providers. General and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicines are free if provided with hospitalization.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance Fund of the Turkmenistan and regional social insurance funds, financing of cash sickness and maternity benefits; regional departments of social protection, administration of maternity benefits for the unemployed and other non-working citizens; enterprises and employers pay benefits to own employees.

Medical care: Ministry of Health and regional health departments, implementation of state health care policy and development of health care programs; provision of medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health providers.

Work Injury

First law: 1955.

Current laws: 1998.

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Employed persons.

Medical care available to all residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.

Pensions: Same as Old Age, Disability, Death, above.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991.

Type of program: Social insurance system.

Coverage

Permanent residents of working-age.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; able and willing to work; and receiving no income from employment. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Equal to 3 months' benefits (i.e., 3 times employee's gross average earnings).

Administrative Organization

State Employment Service and local counterparts, oversight and administration of program. Employers, payment of benefits.

Note: Information is not readily available for "Family Allowances."

Old Age, Disability, Death

First law: 1967.

Current law: 1985.

Type of program: Provident fund system (lump-sum benefits).

Exchange rate: U.S. \$1.00 equals 1,380 shillings.

Coverage

Employees of firms with 5 or more workers. Exclusions: Temporary employees and employees in excepted employment.

Special systems for public employees. Voluntary affiliation for those not compulsorily covered.

Source of Funds

Insured person: 5% of earnings.

Employer: 10% of payroll.

Government: None.

No earnings limit for contribution purposes.

Qualifying Conditions

Old-age benefit: Age 55, or 50 if retired from full-time employment.

Disability benefit: Total incapacity for any work or permanent partial incapacity causing inability to earn reasonable livelihood.

Survivor benefit: Death of insured prior to retirement. Special provision for AIDS patients.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions credited to the account of deceased worker, plus accrued interest. Payable to spouse and children or, if none, to other dependent relatives.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision. National Social Security Fund, administration of program; managed by director. The governing body is the Board of Directors consisting of the Managing Director, the Chairman, and other members appointed by the Minister of Labor and Social Affairs.

Exclusions: Nonmanual employees earning over 24,000 shillings a year, casual workers, family labor, and certain other categories.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Labor code requires employers to provide paid leave when the insured is on approved sick leave and up to 45 days unpaid leave for incapacity due to maternity.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings loss. Maximum, 540 shillings a month. Payable after 3-day waiting period (waived if disability exceeds 3 days) for up to 96 months. Usually full pay is provided.

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 54 months' earnings, if totally disabled. Maximum, 38,000 shillings. Constant attendance supplement: 50% of benefit. Minimum 22,000 shillings. Partial disability: Percent of full benefit proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and nursing care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor benefit: Lump sum equal to 41 months' earnings, less any disability benefits paid. Maximum, 29,000 shillings. Payable to dependent survivors or, if none, in reduced amount to partial dependents.

Administrative Organization

Ministry of Labor and Social Affairs, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.

Employers must insure liability with approved insurance company.

Work Injury

First law: 1946.

Current law: 1969.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Old Age, Disability, Death

First law: 1922.

Current law: 1992.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 3.5 hryvnias (H).

Coverage

All employees.

Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: 1% of earnings up to H150; 2% of earnings H150 or more.

Employer: 37% of payroll.

Government: None.

Above contributions also finance benefits for cash sickness, maternity, work-injury, and employee family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men), or age 55 and 20 years of work (women); requirements reduced by 5 or more years for arduous or hazardous work, mothers of 5 or more children or of disabled children, disabled veterans, and other specified conditions. Covered employment includes years spent in higher education, in serving armed services, in care of disabled persons or children under age 3; and in unemployment while seeking a job.

Early pension payable to unemployed older workers (men aged 58-1/2 to 60 and women 53-1/2 to 55 who meet the requirements for covered employment) in case of enterprise liquidation or reorganization of enterprise.

Disability pension: Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability. Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance. Partial disability (incapacity for usual work): Group III disability.

Survivor pension: Insured had up to 15 years of work, payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled or not yet of pensionable age; grandparents, if no other support available).

Social pension: Citizens not eligible for old-age, disability, or survivor pension who are not working and:

1 aged 60 for men or 55 for women; and

2 disabled if disability began in childhood.

Old-Age Benefits

Old-age pension: 55% of wage base if 25 years of work (men, or 20 year for women) of work, plus 1% of wage for each year in excess of 25 years (men, or 20 for women). Payable monthly.

Maximum: 75% of wage base (85% for particularly hazardous working conditions); minimum pension: 200% of minimum wage (minimum wage: H90.7 per month as of January 1997).

Wage base equals gross average earnings in last 2 years or best 5 consecutive years during the worker's career.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 50% of old-age pension. Supplementary benefits payable to non-working pensioners with disabled dependents, and to pensioners aged 80 or older.

Social pension: 50% of minimum old-age pension.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Carer's allowance: Payable monthly to carer of aged over 80 years old; carer not otherwise employed, and may receive unemployment benefit.

Permanent Disability Benefits

Disability pension: Total disability pension: Group I, 70% of earnings; Group II, 60% of earnings. Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.

Partial disability (Group III): 40% of earnings. Payable monthly. Social pension: 30%-200% of minimum old-age pension depending on degree of disability.

Carer's allowance: Payable monthly to carer of Group I disabled child under age 16; carer not otherwise employed, and may receive unemployment benefit.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of wage base of the insured for each dependent; 40% of earnings for widow if spouse died in war. Minimum: 100% of minimum old-age pension per month.

Partial pension (if insufficient period of covered unemployment): Monthly benefit reduced in proportion to number of years below the required years of coverage.

Funeral grant: 10 times minimum wage if employee, student, or unemployed; 2 months of pension benefits (or 10 times minimum wage, whichever is higher) if pensioner.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Administrative Organization

Ministry of Labor and Social Policy, general coordination.

Regional and local social protection departments, administration of program.

Sickness and Maternity

First law: 1912.

Current law: 1972 and 1993.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed persons, on leave to pursue education and training, unemployed as result of enterprise liquidation, registered unemployed, or military personnel. Medical care: All residents. Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: Cash benefits: see pension contribution above; medical care: none, except for voluntary medical insurance policies.

Employer: Cash benefits: see pension contribution above; medical care: None.

Government: Whole cost of medical care and cost of universal maternity cash benefits by central and local government budgets.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' service; 80% if 5-8 years' service; 100% if 8 years or more.

Payable until determination of permanent disability or recovery, not to exceed 4 months consecutively, or a total of 5 month per year. Benefits payable also for working parent caring for a sick family member, up to 14 days per case: 100% of earnings.

Maternity benefit: Employed women: 100% of earnings payable for 70 calendar days before and 56 days (70 days in case of complicated birth or multiple births) after confinement; women on leave for education and training: 100% of stipend; unemployed due to enterprise liquidation: 100% of earnings received at last place of work; registered unemployed for at least 10 months: 100% of minimum wage. Members of armed forces: payable to spouse: 100% of earnings plus in-kind benefits.

Monthly benefits equal to 100% of minimum wage paid for child care leave until child is 3 years old to employed women, and women on leave for education and training; 50% of minimum wage to eligible unemployed women until child is 2 years old, or until child is 3 years old if family income meets requirement of income-test.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers. (Mandatory social insurance for medical care not yet implemented.)

Preventive care, general and specialist curative care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Patient ordinarily pays part of cost of appliances.

Medicines, if provided with hospitalization, are free. Also free for disabled children under age 16; children under age 1; and pensioners receiving minimum pension.

Care in sanatoria and rest homes, preference being given to workers who may pay part of cost.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Ukrainian Ministry of Labor and Social Policy, Ministry of Finance, and Social Insurance Fund; general oversight of the program; Ministry of Labor and Social Policy and social protection departments of local governments, administration of benefits.

Medical care: Ministry of Health, and health departments of local governments, general supervision and coordination; provision of

medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First law: 1912.

Current laws: 1990 (pensions) and 1992 (lump-sum cash benefits).

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: All employees.

Medical care: All residents.

Special provisions for victims of Chernobyl catastrophe.

Source of Funds

Insured person: Cash benefits: see pension contributions above; medical care: same as under general medical care.

Employer: Same as above.

Government: Same as above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: General supervision by Ukrainian Social Insurance Funds; enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability and survivor pensions above.

Medical care: Same as under general medical care above.

Unemployment

First law: 1921.

Current law: 1992.

Type of program: Social insurance system.

Coverage

Working age citizens.

Special provisions for victims of Chernobyl catastrophe.

Source of Funds**Insured person:** None.**Employer:** 1.5% of payroll.**Government:** Subsidies as needed from central and local governments.**Qualifying Conditions****Unemployment benefit:** Registered at employment office; ability and willingness to work, and does not have any other income exceeding the minimum wage.

Benefits may be reduced, suspended, or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits**Unemployment benefit:** Unemployment due to reorganization, enterprise liquidation: Benefits payable: 100% of average wage in previous job for 60 days, and 75% for 90 days and 50% for next 210 days. Maximum: Average wage in the region in the last month. Minimum: minimum wage.

Unemployment assistance (payable to unemployed persons who have exhausted the 310 days' unemployment benefits, and monthly average income for each family member does not exceed the taxable minimum wage): up to 75% of minimum wage for additional 180 days.

Dependent supplements payable to unemployed person who have exhausted entitlement to 360 days' unemployment benefits and 180 days' unemployment assistance): lump-sum benefit equal to 50% of minimum wage.

Funeral grant (payable to dependents, family members or person undertaking funeral arrangements): amount determined by law.

Administrative Organization

Ministry of Labor and Social Policy, general policy coordination.

Employment Service and its local offices, administration of program.

Qualifying Conditions**Family allowances:** Large families (3 or more children), single mothers with 1 or more children, and families with 1 or more disabled children.**Family Allowance Benefits****Family allowances:** Children under age 16 (18 if student) (income-tested): 50% of minimum wage per child. Families with 3 or more children under age 16 (income-tested): monthly benefit equal to 100% of minimum wage; families with 4 or more children: 200% of minimum wage. Single mothers (including widows and widowers not receiving survivor pension or social pension) and children whose father evade child support (income-tested): 50% of minimum wage for each child under 16 (18 if student). Guardians of children under age 16 (income-tested): 200% of minimum wage. Carers for disabled children under age 16: 100% of minimum wage. Delivery grant: lump-sum equal to 4 times the minimum wage; additional 200% of minimum wage payable to mothers undergo prescribed prenatal care regime.**Administrative Organization**

Ukrainian Ministry of Labor and Social Policy, and local departments of social protection, administration of program for unemployed families and non-working mothers.

Employers: payments to employees.

Family Allowances

First law: 1944.

Current law: 1993.

Type of program: Dual social insurance and social assistance system.

Coverage

Families with children.

Special provisions for victims of Chernobyl catastrophe.

Source of Funds**Insured person:** See pension contribution above.**Employer:** See contributions for pensions and for cash maternity benefits.**Government:** Central and local budget subsidies for allowances for children of unemployed families and of non-working mothers.

Old Age, Disability, Death

First laws: 1908 (old-age pensions), 1911 (disability insurance), and 1925 (old-age and survivors' insurance).

Current law: 1992 (consolidated legislation), 1995 (Pensions Act).

Type of program: Dual social insurance and social assistance system.

Provisions and benefit amounts shown as of April 1999.

Exchange rate: U.S.\$1.00 equals 0.60 pound (£).

Coverage

Basic State Retirement Pension (flat-rate) and **State Earnings-Related Pension Scheme** (SERPS)

Compulsory contributions for employed persons earning £66 a week (the lower earnings level) or more. Employer or employee may contract out of SERPS according to specified conditions.

Basic State Retirement Pension (flat-rate) only: Compulsory contributions for self-employed persons with net annual income of £3,770 or more. Voluntary contributions payable by non-employed persons, employed persons earning below £66 per week and self-employed persons with annual net income below £3,770.

Source of Funds

Insured person: Employees, 10% on weekly earnings between £66 and £500. (Certain married women and widows pay 3.85%). If contracted out of SERPS (see Coverage above), 8.4% on weekly earnings between £66 and £500. Self-employed, flat rate £6.55 a week plus 6% of net income between £7,530 and £26,000 a year. Voluntary contributors: flat rate £6.45 a week.

Employer: 12.2% of employee's earnings over £83 a week. 9.2%-11.6% of weekly earnings over £83 if contracted out of SERPS, depending on type of contracted-out scheme (see Coverage above).

Government: Full cost of means-tested allowances and other non-contributory benefits. Also, a treasury grant to contributory programs up to 17% of benefit expenditure per year covers shortfalls.

Maximum earnings for contribution purposes (except for employers, self-employed and non-employed), £500 a week. Minimum, £66. Employee and employer contributions cover all benefits (including sickness, maternity, work injury, and unemployment benefits, and part of the cost of medical services). Self-employed cover all but unemployment benefits. Voluntary contributions only cover flat-rate retirement and widows benefits.

15% of above contributions are allocated to the National Health Service towards medical care costs.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women, gradually rising to 65 over period 2010 and 2020).

Basic State Retirement Pension (flat-rate): 50 weeks of paid contributions before April 1975 or contributions based on earnings of at least 50 times the lower earnings level in tax years April 1975 to April 1978; thereafter, contributions based on earnings 52 times this amount. Coverage required for approximately 9/10ths of the years in working life (generally 44 years for women, 49 for men). Pension reduced proportionately with shorter coverage.

Number of years needed for full pension reduced if caring for child or elderly or disabled relative.

No pension payable if proportion of full pension less than 25%. Coverage credited for period covered by claims for certain benefits (e.g., Incapacity Benefit, unemployment, etc).

SERPS: Contributions paid as an employee on earnings between the lower and upper earnings level in any tax year from April 1978.

Old-person's pension (Non-Contributory Retirement Pension): Age 80 and ineligible for contributory pension, or entitled to pension less than £39.95 a week. Residence in UK for 10 years in any 20-year consecutive period after 60. Payable abroad.

Disability pension: *Incapacity benefit* (long-term), contributions paid on earnings of at least 25 times the weekly lower earnings level in any one tax year (April to March), plus contributions paid or credited on earnings of at least 50 times the weekly lower earnings level in each of the two complete tax years before the start of the benefit year (January to December) in which the claim is made.

Payable after 52 weeks of disability (as determined by medical test), or after 28 weeks to those who are terminally ill or in receipt of the highest rate care component of Disability Living Allowance.

Age addition: Additional amount payable with Incapacity benefit (long-term) if disability began before age 45.

Payable outside UK for temporary absences of up to 6 months.

Severe disablement allowance (non-contributory, no means test): Age 16-64, incapable of work for at least 28 consecutive weeks, and insufficient contributions for Incapacity Benefit. If incapacity began after age 20, must also be assessed as 80% disabled.

Disability living allowance (non-contributory, no means test): Disability starting before age 65. Usually paid after 3 months of disability. Amount determined by care and mobility needs.

Attendance Allowance (non-contributory, no means test): Disability starting age 65 or older. Usually paid after 6 months of disability (except if terminally ill). Lower or higher rate determined by care needs.

Disability working allowance (non-contributory, means-tested): In paid work of 16 hours or more per week, with an illness or disability which creates a disadvantage in securing employment, have savings of £16,000 or less, and be in receipt of a qualifying benefit such as Disability Living Allowance, Attendance Allowance, or other disability-related allowances. (From October 1999, this benefit will be replaced by a system of payable tax credits.)

Invalid care allowance (non-contributory, earnings-tested): Paid to person earning less than £50 a week (after allowable expenses) who forgoes full-time work to care for severely disabled person (receiving certain qualifying benefits) for 35 hours or more a week.

Survivor pension: Deceased met coverage requirements for old-age pension or was pensioner at death.

Widowed-mothers' allowance (WMA): For widows with at least one dependent child under age 19 for whom they get Child Benefit.

Widows pension (WP): For childless widows aged 45 or over at date of husband's death or when Widowed-Mothers' Allowance ceased. Payable until age 65 if retirement pension not claimed until then.

Widows' Payment: Lump sum payment for widows under age 60 or whose husbands were not receiving Retirement Pension at date of death.

Guardian's allowance: For people bringing up an orphan or, in very limited circumstances, a child with one surviving parent.

[Income Support (non-contributory, means-tested, social assistance benefit): Available to people with income below certain levels.

Amount depends on age, income and circumstances. Not payable if savings over £8,000 or if working more than 16 hours a week.]

Old-Age Benefits

Old-age pension: Basic State Retirement Pension (flat-rate), maximum £66.75 a week.

Dependents' supplements: £39.95 a week for dependent adult; £9.90 for first child for which child benefit paid, £11.35 for each other such child.

SERPS: accrual rate of 1.25% per year of coverage, based on average indexed surplus earnings (indexed earnings over the lower earning level of final year before pensionable age) after 1978, equal to 25% of average earnings over notional working life of best 20 years.

For pensioner reaching pensionable age between April 1999 and April 2009, accrual rate on earnings after April 1988 reduces gradually from 25% to 20% of average earnings over entire working life.

For pensioners reaching pensionable age April 2000 or thereafter, indexed earnings will be calculated with reference to the lower earnings level of the years in which earnings are paid rather than the final year. Maximum amount, £131.22 per week.

Increment for deferred retirement: 1/7% of pension for each week of delayed retirement between age 65-70 (men) or 60-65 (women), subject to minimum deferment of 7 weeks.

Old persons' pension (Non-contributory Retirement Pension): £39.95 a week less any old-age pension.

Age addition: £0.25 a week if age 80 or over.

[Income Support (non-contributory, means-tested, social assistance benefit): for single pensioner, £75-£82.25 per week depending on age, less amount of other pensions and income; for pensioner couple, £116.60-£125.30 per week depending on age, less amount of other pensions and income.]

Adjustment: Pensions adjusted annually according to price changes.

Permanent Disability Benefits

Disability pension: *Incapacity benefit* (long-term)—Payable starting 53rd week of incapacity and subsequent weeks (or starting 29th week if terminally ill and disabled for at least 28 weeks) following payments of Incapacity Benefit (short-term), £66.75 a week plus £39.95 a week for a dependent adult caring for claimant's child(ren), and £9.90-£11.35 for child dependent.

Severe disablement allowance (non-contributory, no means test): £40.35 a week, plus £4.45, £8.90 or £14.05, depending on age when incapacity began. £23.95 for adult dependent, and £9.90 for first child for which child benefit paid, £11.35 for each other such child.

Disability living allowance (non-contributory, no means test): Care component, £52.95, £35.40 or £14.05 a week according to needs; Mobility component, £37.00 or £14.05 a week according to needs.

Attendance allowance (non-contributory, no means test): £35.40 or £52.95 a week, according to needs.

Disability working allowance (non-contributory, means-tested): Maximum rates, £51.80 per week for single adult; £81.05, couple or lone parent. Child allowances from £15.15 to £25.95, depending on age of child; plus £21.90 if disabled child.

Invalid care allowance (non-contributory, earnings-tested): £39.95 a week, plus dependent supplements, if appropriate.

[Income Support (non-contributory, means-tested, social assistance benefit): single person aged 25 or older, maximum weekly allowance of £91.15 less amount of other benefits and income.]

Adjustment: Pensions adjusted annually according to price changes.

Survivor Benefits

Survivor benefits: **Widowed mother's allowance** (WMA): £66.75 a week plus £9.90 for first child for which child benefit paid, £11.35 for each other such child.

Widow's pension (WP): Amount varies with age at widowhood or when widowed mother's allowance ends. Age 55 or older, £66.75 a week. Aged between 45-54, percentage of full rate paid. An earnings-related component is also paid along with WMA/WP based on husband's earnings since 1978.

Widows' Payment: Lump sum payment of £1,000.

Guardian's allowance: £11.35 a week per child; reduced to £9.90 if higher rate of Child Benefit payable for child.

[Income Support (non-contributory, means-tested, social assistance benefit): widow aged 18-59, with dependent children (up to age 18), weekly allowance of £51.40 plus £20.20-£30.95 per child (depending on age of child) less amount of other benefits and income.]

Adjustment: Benefits adjusted annually according to price changes.

Administrative Organization

Department of Social Security Benefits Agency, administration of payment of pensions, benefits and of income-tested allowances through its network of central and district offices; Inland Revenue Contributions Agency, collection and recording of National Insurance Contributions.

Sickness and Maternity

First law: 1911.

Current laws: 1946 (National Health Service); 1992 (consolidated legislation); 1994 (Incapacity Benefit).

Type of program: Dual social insurance and social assistance system for cash benefits and universal system for medical care.

Coverage

Cash sickness and maternity benefits: Sickness benefit [Incapacity benefit (short-term)] All employed and self-employed persons who satisfy certain contribution conditions and are not eligible for Statutory Sick Pay.

Incapacity Benefit also payable to unemployed or non-employed persons if they satisfy necessary contribution conditions.

Statutory Sick Pay: Paid by employer to employees with average weekly earning of £66 or more a week.

Maternity allowance: All employed persons and self-employed persons who satisfy certain contribution conditions and are not eligible for Statutory Maternity Pay.

Statutory Maternity Pay: Paid by employer to women with average earnings of at least £66 or more a week.

Medical care: All residents.

Source of Funds

Insured person: Incapacity Benefit and Maternity Allowance, see pension contributions, above.

Employer: Incapacity Benefit and Maternity Allowance: See pension contributions, above. Full cost of Statutory Sick Pay (except for certain small employers) and 8% of Statutory Maternity Pay. Reimbursement of Statutory Sick Pay abolished in 1994 (except for some small employers).

Government: 92% of Statutory Maternity Pay (100% in the case of some small employers), small portion of Statutory Sick Pay; most of medical care (National Health Service). Full cost of means-tested allowances.

Qualifying Conditions

Cash sickness benefits: Incapacity benefit (short-term), at least 4 consecutive days of sickness within a period of incapacity for work. Contributions paid on earnings of at least 25 times the weekly lower earnings level in any one tax year (April to March), plus contributions paid or credited on earnings of at least 50 times the weekly lower earnings level in each of the two complete tax years before the start of the benefit year (January to December) in which the claim is made. Payable to employees, self-employed, unemployed aged under age 65 (men) or 60 (women), not receiving Statutory Sick Pay from employer.

Statutory Sick Pay: At least 4 consecutive days of sickness within a period of incapacity for work, employees aged under 65 with average earnings above £66 a week.

Maternity allowance: Contributions paid in 26 weeks of the 66 week period before expected week of confinement. Not receiving Statutory Maternity Pay from employer.

Statutory Maternity Pay: Employed continuously for at least 26 weeks by same employer including the 15th week before expected week of confinement; average earnings £66 or more a week.

Medical benefits: No minimum qualifying period.

[Income Support (non-contributory, means-tested, social assistance benefit): Available to people with income below certain levels. Amount depends on income and circumstances. Not payable if savings over £8,000 or if working more than 16 hours a week.]

Sickness and Maternity Benefits

Sickness benefit: Incapacity benefit (short-term), first 28 weeks, £50.35 a week, plus £31.15 a week for a dependent adult; 29th through 52nd week, £59.55 a week, plus £31.15 a week for a dependent adult and £9.90-£11.35 for child dependent(s). Payable after 3-day waiting period.

Statutory sick pay: £59.55 a week. Payable for up to 28 weeks of incapacity after 3-day waiting period.

Maternity allowance: Payable for up to 18 weeks, starting at any time from the 11th week before expected due date. £59.55 a week if employed in 15th week before due date, £51.70 a week if not or self-employed.

Statutory maternity pay: 6 weeks at 90% of average earnings, then up to 12 weeks at £59.55 a week. Payable at any time from the 11th week before expected due date.

[Income Support (non-contributory, means-tested, social assistance benefit): E.g., single, £51.40-£91.15 a week depending degree of disability.]

Workers' Medical Benefits

Medical benefits: Medical services provided by doctors and dentists under contract with and paid directly by National Health Service,

and by public hospitals. Includes general practitioner care, specialist services, hospitalization, maternity care, dental care, medicines, appliances, home nursing, and family planning. Patients pay 80% of cost of any dental work up to £340. Patients pay £5.80 for each prescription. Those receiving income support or family credit, and their adult dependents, children under age 16 (19 if student), pregnant women, and nursing mothers are exempt from dental and prescription charges. People over state pension age and certain other small groups exempt from prescription charges. Exemption also available to others on low income under National Health Service Low Income Scheme. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Department of Social Security, administration of cash benefits through its district and local offices; Department of Health, administration of medical services through National Health Service. Health Service includes 14 regional health authorities and numerous local health authorities.

Work Injury

First law: 1897.

Current law: 1992 (consolidated legislation).

Type of program: Social insurance system.

Coverage

Employed persons. Exclusion: Self-employed.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as Incapacity Benefit (short-term) above for first 52 weeks. If disability continues, Incapacity Benefit (long-term) is paid.

[Income Support (non-contributory, means-tested, social assistance benefit): Available to people with income below certain levels. Amount depends on income and circumstances. Not payable if savings over £8,000 or if working more than 16 hours a week.]

Permanent Disability Benefits

Permanent disability pension: Industrial Injuries Disablement Benefit, up to £108.10 a week if 100% disabled. Payable from 15th week after accident or onset of disease.

Partial disability: From £21.62 a week for 14% disability to £97.29 for 90% disability.

Reduced earnings allowance: Only payable for accidents/diseases before October 1990. Up to £43.24 a week if at least 1% disabled and unable to do same job, resulting in loss of earnings.

Constant-attendance allowance (CAA): Payable if 100% disabled. £21.65 or £43.30 a week depending on need. £64.95 or £86.60 a week if needs are greater.

Exceptionally severe disablement allowance: £43.30 a week if top two rates of CAA in payment.

[Income Support (non-contributory, means-tested, social assistance benefit): E.g., single, £51.40-£91.15 a week depending degree of disability.]

Workers' Medical Benefits

Medical benefits: Provided under National Health Service.

Survivor Benefits

Survivor pension: See survivor benefits, above.

Administrative Organization

Department of Social Security Benefits Agency, administration of payment of pensions and income-tested allowances through its network of central and district offices.

Inland Revenue Contributions Agency, collection and recording of National Insurance Contributions.

Unemployment

First law: 1911.

Current law: 1995 (Jobseeker's Act).

Type of program: Dual social insurance and social assistance system.

Coverage

Employed persons whose earnings are £66 a week or more.

Exclusion: Self-employed, and certain married women and widows paying reduced contributions (see pension contribution, above).

Source of Funds

Insured person: See pension contribution, above.

Employer: See pension contribution, above.

Government: See pension contribution, above; also, full cost of income-tested allowances.

Qualifying Conditions

Unemployment benefits: Jobseeker's Allowance

(contribution-based): Must be 18 or older, and out of work or working less than 16 hours a week (16-17 year olds may qualify only under specified conditions).

Contributions paid on earnings of at least 25 times the weekly lower earnings level in 1 of last 2 complete tax years (April to March) before the start of the benefit year (January to December) in which claim is made; and contributions paid or credited on earnings of at least 50 times the weekly lower earnings level in both the appropriate tax years. Earnings must not be higher than prescribed amount. Registered at employment office, capable of, available for and actively seeking employment and have a current Jobseeker's Agreement..Questions relating to availability, unemployment due to voluntary leaving, misconduct on the job, refusal of employment, or disagreements over the Jobseeker's Agreement are dealt with by specialist adjudication officers.

Jobseeker's Allowance (income-tested): No entitlement to Contribution-based Jobseeker's Allowance, insufficient or expired

contribution-based Jobseeker's Allowance. No income or an income which does not exceed the applicable amount. Not payable if savings over £8,000 or if working more than 16 hours a week.

Unemployment Benefits

Unemployment benefit: Jobseeker's Allowance

(contribution-based), flat-rate benefit of £51.40 a week if aged 25 and older (£40.70, aged 18-24; £30.95, under age 18) for up to 6 months. Payable after 3-day waiting period.

Jobseeker's Allowance (income-tested): Amount dependent on age, household income and composition, e.g., single, £30.95-£51.40 a week depending on age.

Administrative Organization

Inland Revenue Contributions Agency, administration of contributions records.

Employment Services Agency and Benefits Agency, administration of job-seeker's benefits through local job centers and benefit offices.

Family Allowances

First law: 1945 (Child Benefit), 1987 (Family Credit).

Current law: 1992 (consolidated legislation).

Type of program: Universal system (Child Benefit) and social assistance (Family Credit).

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child Benefit—child must be under age 16 (19 if full-time student). 26 weeks residence in UK in last 52 weeks.

Family Credit (income-tested): Must be responsible for at least one child under 16 (or under 19 if in full-time non-advanced education); must be working at least 16 hours a week; must not have savings of over £8,000. (From October 1999, Family Credit will be replaced by a system of payable tax credits: Working Families' Tax Credit.)

Family Allowance Benefits

Family allowances: Child benefit—£14.40 a week for the eldest qualifying child, £9.60 for each other.

Family Credit (income-tested): Amount depends on income, partner's income, number of children and their ages.

Administrative Organization

Department of Social Security, administration of allowances centrally through the Benefits Agency.

Old Age, Disability, Death

First and current law: 1935 (with numerous amendments).

Type of program: Social insurance system.

Coverage

Gainfully occupied persons, including self-employed persons.

Exclusions: Casual agricultural and domestic employment, and limited self-employment (when annual net income below \$400), and some Federal employees hired before 1984.

Voluntary coverage for employees of State and local governments, and clergy (mandatory coverage for employees of State and local governments not covered under a retirement system, effective July 1, 1991).

Applies in U.S., Puerto Rico, Northern Mariana Islands, Virgin Islands, Guam, and American Samoa, and to citizens and residents employed abroad by U.S. employers.

Special systems for railroad employees, Federal employees, and many employees of State and local governments.

Source of Funds

Insured person: 6.2% of earnings. Self-employed, 12.4%.

Employer: 6.2% of payroll.

Government: Cost of special monthly old-age benefit for persons aged 72 before 1968; whole cost of means-tested allowance.

Maximum earnings for contribution and benefit purposes: \$72,600 a year, automatically adjusted to wage levels.

Qualifying Conditions

Old-age pension: Age 65 (62-64 with reduction); gradually increasing to 67 over period 2000-27. Insured: 40 quarters of coverage (QC) (less for those reaching 62 before 1991). Pension reduced \$1 for each \$2 of earnings above \$9,600 a year for people under age 65, and reduced \$1 for each \$3 of earnings above \$15,500 for beneficiaries age 65-69. (Earnings limits adjusted annually based on average wage increases.) Payment to aliens abroad if reciprocity exists. However, alien dependents and survivors first eligible after 1984 generally must meet a residency test.

Disability pension: Inability to engage in substantial gainful activity due to impairment expected to last at least one year or result in death. Insured: 1 QC for each year since age 21, up to year disability began; maximum, 40 QC's. Also 20 QC's in the 10-year period before disability began.

More liberal requirement for young and blind.

Survivor pension: Deceased was pensioner or had 1 QC for each year since age 21 and before the year of death; maximum, 40 QC's. Reduced requirements for orphans and non-aged widow with eligible orphan in her care: 6 QC's in 13 quarters preceding death.

Old-Age Benefits

Old-age pension: Based on covered earnings averaged over period after 1950 (or age 21, if later), and indexed for past wage inflation, up to age 62 (or death, if earlier) excluding 5 years with the lowest earnings. (Earnings in years outside this period may be substituted, if higher.) Available at age 62, but reduced for each month of receipt prior to age 65.

No minimum benefit for workers reaching age 62 after 1981.

Maximum \$1,373 a month for workers retiring at age 65 in 1999.

Increment for each month worker delays retirement at ages 65-69.

Increment amount depends on the year the worker reached age 62, and is 5.5% per year for those age 62 in 1999.

Adjustment: Automatic cost-of-living adjustment.

Dependents' allowance: 50% of worker's pension paid to wife or husband (or divorced spouse, if marriage lasted 10 years) at age 65 (reduced if 62-64) or to wife or husband at any age caring for a child under age 16 or disabled; to each child (or dependent grandchild) under age 18 or age 18-19 and attending elementary or secondary school full time (no age limit if disabled before age 22).

Maximum family pension ranges from 150% to 188% of worker's basic pension.

Maximum family benefit for worker retiring at age 65 in 1999, \$2,403 a month.

Means-tested allowance payable to needy aged under separate Supplemental Security Income (SSI) program.

Permanent Disability Benefits

Disability pension: Based on covered earnings averaged over period after 1950 (or age 21, if later) and indexed for past wage inflation, up to onset of disability, excluding up to 5 years with the lowest earnings.

Adjustment: Automatic cost-of-living adjustment.

No minimum benefit for workers becoming disabled after 1981.

Maximum \$1,701 a month for workers becoming disabled in 1999.

Dependents' allowance: 50% of worker's pension paid to wife or husband (or divorced spouse, if marriage lasted 10 years) at age 65 (reduced if 62-64) or to wife or husband at any age caring for a child under age 16 or disabled; to each child (or dependent grandchild) under age 18 or age 18-19 and attending elementary or secondary school full time (no age limit if disabled before age 22).

Maximum family pension ranges from 100% to 150% of worker's basic pension.

Maximum family benefit for worker becoming disabled in 1999: \$2,552 a month.

Means-tested allowance payable to needy disabled and blind under SSI program.

Survivor Benefits

Survivor pension: 100% of deceased insured worker's pension at age 65 (reduced for 60-64); reduced pension if disabled at age 50-59. Payable to widow or widower or surviving divorced spouse, if marriage lasted 10 years. 75% of worker's pension for widow or widower or surviving divorced spouse at any age caring for child under age 16 or disabled.

Orphans: 75% of worker's pension for each child under age 18 or age 18-19 and attending elementary or secondary school full-time, (no age limit if disabled before age 22).

Dependent parent(s): 82.5% of worker's pension at age 62, or 150% for 2 eligible parents.

Maximum total family pension: Based on worker's pension.

Maximum family benefit, assuming worker died at age 65 in 1999: \$2,427 a month.

Means-tested allowance payable under Federal-State program to needy orphans and relatives with whom they are living.

Administrative Organization

Social Security Administration, an independent agency within the Executive Branch, administration of program through regional program centers, district offices, and branch offices.

Treasury Department, collection of Social Security taxes through Internal Revenue Service, payment of benefits, and management of funds.

Sickness and Maternity

First and current laws:

Medical benefits: 1965 (health insurance for aged), 1972 (health insurance for disabled).

Cash benefits: Rhode Island (1942), California (1946), New Jersey (1948), New York (1949), Hawaii (1969), and Puerto Rico (1968).

Type of program: Social insurance systems.

Coverage

Medical benefits: Hospitalization: persons eligible for a pension age 65 and over, certain others who qualify at age 65, disability pensioners on roll for more than 2 years, and persons with chronic kidney disease. Other medical services available to these groups and to all other persons aged 65 or over through voluntary coverage.

Cash benefits: Employees in industry and commerce in 6 jurisdictions. Most agricultural workers, except in New York. Self-employed in California may elect to participate.

Contracting-out allowed, except in Rhode Island. (No programs in other 45 States.)

Special national system for railroad employees (cash benefits) and Federal-State system for medically indigent (medical benefits).

Source of Funds

Insured person: Hospitalization, 1.45% (self-employed 2.9%), paid by all workers who are covered for old-age, disability, and death, plus some Federal and state and local employees. Other medical services, pensioners \$45.50 a month. Cash benefits, up to 1.2% of taxable earnings according to jurisdiction.

Employer: Hospitalization, 1.45% of payroll.

Other medical services, none.

Cash benefits, variable contributions in Hawaii, New Jersey, and New York; 0.5% of payroll in Puerto Rico.

Government: Cost of hospitalization benefits for certain noninsured aged persons. Balance of cost of voluntary insurance for other medical services.

Maximum earnings for contribution purposes: No maximum (hospitalization) and \$6,900-\$38,000 a year (cash benefits).

Qualifying Conditions

Medical benefits: Hospitalization: Pensioner 65 or over, disabled and entitled to disability benefits for at least 2 years, or with chronic kidney disease.

Other medical services: Meeting requirement for hospital benefits, election of coverage and payment of required premiums.

Sickness and Maternity Benefits

Cash benefits: Minimum insured wages in last year (\$300-\$6,900), specific weeks of employment in last year (4-20), or combination of conditions.

Sickness benefit: 75% of earnings (Rhode Island), 66 2/3% (Hawaii), 53% (New Jersey). Variable proportion of quarterly or annual earnings (California, New York and Puerto Rico).

Supplement of \$5 a week per child up to 4 children payable in Rhode Island only.

Maximum benefit, \$113 to \$394 a week.

Payable after 7-day waiting period (waived in California and Puerto Rico from date of hospitalization) for up to 52 weeks.

Maternity benefit: Same as cash sickness benefits.

Workers' Medical Benefits

Medical benefits: Services furnished by providers paid for directly by carriers, or refunds to patients by carriers of part of medical expenses.

Hospitalization: Inpatient care provided for stays up to 90 days; beneficiary responsible for first-day deductible of \$768 (amount adjusted each year) and, for 60th to 90th day, 1/4 of first-day deductible amount per day. For stays longer than 90 days, coverage available for up to 60 lifetime reserve days with beneficiary responsible for 1/2 first-day deductible amount per day.

Posthospital skilled nursing facility care for additional 100 days (patient pays \$96 for the 21st to 100th day); laboratory and X-ray services for inpatients; and posthospital home health services.

Other medical services: Payment for 80% of reasonable charges above \$100 a year for physician's services, outpatient diagnostic and physical therapy, laboratory services, appliances, and transportation. 100% of reasonable charges for home health services (after \$100 deductible paid).

Persons eligible for both hospitalization and other medical services under the *regular* Medicare program, except for those with chronic kidney disease, can as an alternative elect to participate in a *Medicare Plus Choice* plan if there is one (of several types of plans) in their area.

(Medical services provided to medically indigent persons of any age under Federal-State assistance programs.)

Dependents' Medical Benefits

Medical benefits for dependents: Available only if age 65 and satisfies other qualifying requirements or has chronic kidney disease.

Hospitalization: Same as for insured worker.

Other medical services: Same as for workers.

Administrative Organization

Medical benefits: Department of Health and Human Services, general supervision.

Health Care Financing Administration, national administration of program in cooperation with Public Health Service, Social Security Administration, and State health departments.

Private carriers and public agencies, serving under contract as intermediary administrative agents, determine and make payments to providers of services or to patients.

Includes nonprofit Blue Cross and Blue Shield plans, commercial insurance companies, and group-practice prepayment plans.

Cash benefits: State employment security agencies except in New York (Workers' Compensation Board) and Hawaii (Labor Department).

Work Injury

First laws: 1908 (Federal employees) and 1911 (10 State laws). Current laws: All States, Puerto Rico, and District of Columbia; Federal employees, longshoremen, and harbor workers; special Federal program for miners (pneumoconiosis). 4/5 of laws enacted before 1920.

Type of program: Compulsory (elective in 3 States) insurance through public or private carrier (according to State) or self-insurance.

Coverage

Employees in industry and commerce generally, and most public employees. Exclusions: Agricultural employees (1/5 of States); domestic servants (1/2 of States); casual employees (3/5 of States); employees of firms with fewer than 3-5 employees (1/6 of States).

Source of Funds

Insured person: Nominal contributions in a few States.

Employer: Whole cost in most States and most of cost in others, through either insurance premiums varying with risk or self-insurance. Average cost in 1995, about 2.05% of payroll. Cost of pneumoconiosis benefits for persons coming on rolls after 1973.

Government: None, except for own employees. Whole cost of pneumoconiosis benefits for persons coming on rolls before 1974.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings, in most States. About 1/5 of States also provide supplements for dependents. Maximum benefit: \$270-\$714 a week, according to State; about 4/5 of States have benefits that increase automatically with State wages. Payable after 2- or 7-day waiting period. Benefits paid retroactively if injury lasts a specified period, ranging from 3 days to 6 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of earnings in most States, if totally disabled. Pneumoconiosis: basic benefit \$455.40 per month; family maximum, \$910.70 per month. Constant-attendance and dependents' supplements provided in some States. Payable for life or throughout disability in 4/5 of States, but only for 104-500 weeks or up to \$100,000-\$214,000 in rest. Partial disability: Proportionate to wage loss, or full rate for fewer weeks in case of scheduled injuries.

Workers' Medical Benefits

Medical benefits: Medical care provided as long as required in all States.

Survivor Benefits

Survivor pension: 35%-70% of earnings of insured for widow; 60%-80% for widow plus children. Pneumoconiosis: same as for disability..

Other eligible survivors (some work-injury laws and pneumoconiosis): Dependent parents, brothers, and sisters.

Funeral grant: Lump sum of \$700-\$6,000, according to State (1/2 of States pay \$3,000 or more).

Administrative Organization

Administration of program by State workers' compensation agencies, in about 1/2 of States, State Departments of Labor in about 3/8 of States, and courts in 3 States.

Pneumoconiosis: Federal Government before 1974; State participation authorized after 1973.

Governmental workers' compensation funds exist in about 1/3 of States.

Employers must insure with State fund in 6 States; may insure with State fund or private carrier in 14 States; and may insure with private carrier in remainder. Self-insurance also permitted under all but 3 State laws.

Unemployment

Federal law: 1935 (requires tax on employers, with offset for contributions paid to approved State programs; grants to States for administration; and minimum administrative standards).

State laws: All States, Puerto Rico, Virgin Islands, and District of Columbia have separate laws creating own programs; State laws first enacted between 1932 and 1937.

Type of program: Compulsory insurance systems.

Coverage

Employees of firms in industry and commerce. Employees of nonprofit organizations with 4 or more employees during 20 weeks in a year. Almost all State and local government workers, domestics, and 2/5 of farmworkers are covered.

Exclusions: Some agricultural employees, employees of religious organizations, casual employees, family labor, and self-employed. Special Federal programs for railroad employees, Federal employees, and ex-servicepersons.

Source of Funds

Insured person: None (except in Alaska, New Jersey, and Pennsylvania).

Employer: Federal tax, 0.8% of taxable payroll (6.2% basic rate less basic rate up to 5.4% State contributions; includes temporary basic rate of 0.2%). State programs: Basic rate, in most states 5.4%; actual rates varying from 0-10% according to individual employer's experience.

Government: Federal Government pays for administration of State programs from above Federal tax (balance used for loans to States or to finance extended benefit program).

Qualifying Conditions

Unemployment benefits: About 3/4 of States require minimum earnings in preceding base year equal to specified multiple of weekly benefit or high-quarter wages, or to specified total amount. 8 States require a specified number of weeks of employment (e.g., 15-20 weeks). Registered at employment service, capable of and available for work.

Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer (length of disqualification varies among States).

Unemployment Benefits

Unemployment benefit: About 50% of earnings, according to diverse State formulas.

Dependents' supplements: About 1/4 of States provide \$1-\$95 a week per child and sometimes for other dependents.

Payable after 1-week waiting period in most States for up to 26 weeks according to State. Federal law provides up to 13 additional weeks in States with high unemployment.

(Assistance available in some States to workers ineligible because of insufficient covered employment and to needy unemployed exhausting benefit rights under Federal-State assistance programs.)

Administrative Organization

Department of Labor, administration of program nationally through its Employment Training Administration, Unemployment Insurance Service.

State employment security agencies, administration of individual State programs through their local employment offices. More than half of agencies are within a department of the State government; the remainder are independent boards or commissions.

Family Allowances

Federal-State system of aid (cash payments and social services) to indigent families with dependent children (AFDC).

Also liberalized Federal tax credits for low income families with eligible children.

Old Age, Disability, Death

First laws: 1829-1934.

Current law: 1995 (implemented 1996).

Type of program: Dual social insurance and private insurance systems.

Exchange rate: U.S.\$1.00 equals 10.71 new pesos (NP).

Note: As of April 1996, all employees less than 40 years of age or entering the labor force must join new mixed system. Employees over age 40 have a choice. Mixed system includes: Social insurance for those with income below 5,000NP per year and mandatory private insurance (individual accounts) for income between 5,000NP-15,000NP per year. Voluntary additional contributions to individual accounts for income above 15,000NP.

Coverage

Employees and self-employed persons. Separate systems for bank employees, notaries, university graduates, members of the armed forces, and police.

Source of Funds

Insured person: 15% of earnings. Contributions split between social insurance system and individual account: 1st 7.47NP goes to social insurance; balance less 3% administrative fee goes to individual account.

Employer: 12.5% of payroll.

Government: Allocations from proceeds of various taxes help finance deficits.

Above contributions also finance sickness and maternity benefits, unemployment, and family allowances.

Minimum earnings for benefit purposes: 822NP a month.

Qualifying Conditions

Old-age pension: Age 60 (men) and 56 (women) and 35 years of coverage. Retirement age for women gradually increased to age 60 by year 2003. Additional years of service credited for hazardous occupations.

Advanced age pension, age 70 (men) and 66 (women) and 11 years of service (residency requirement for foreigners). Retirement age for women and years of service for both men and women gradually increased to age 70 and 15 years, respectively, by year 2003.

Retirement from previous sector of covered employment necessary. Can be paid abroad indefinitely.

Disability pension: Inability to work in any employment and not in receipt of any other benefit. If disability caused by an accident, no other requirement. If disability permanent, 10 years of coverage needed if unemployed at time of onset. In all cases, 2 years of recognized service of which 6 months must be immediately prior to onset of disability.

Partial disability: minimum of 3 years of service.

Survivor pension: Deceased was pensioner in covered employment within 1 year of death, or received unemployment benefits at death or died within 1 year of termination of benefits. Only payable abroad temporarily unless reciprocal agreement.

Means-tested allowance: Payable to needy aged 70 and over or totally disabled for all work; 15 years residency and not in receipt of any other benefit.

Old-Age Benefits

Old-age pension social insurance: 50% of average earnings in last 10 years. Percentage increased by 1/2 percentage point for every year of work over 35 years, up to 2.5% of earnings. 3% for each additional year over age 60, up to a maximum of 30%.

Minimum pension: 100% of minimum wage at date of retirement, 550NP in 1999. Maximum, 7 to 15 times minimum wage depending on type of work, 4,125NP in 1999.

Advanced age pension: 50% of average earnings in last 3 years, plus 1% of earnings for each year of service over 15 years, up to maximum of 14 years.

Adjustment: Automatic annual adjustment of pensions according to changes in wages.

Old-age pension mandatory private insurance: Insured's contributions plus accrued interest, less administrative fees. Amount varies according to individual's life expectancy at time of retirement.

Permanent Disability Benefits

Disability pension: 65% of average earnings in last 10 years or actual amount of time worked if less than 10 years.

Minimum, 100% of minimum wage at date of retirement, 950NP in 1999.

Maximum, 4,125NP in 1999.

Adjustment: Automatic annual adjustment according to changes in wages.

Survivor Benefits

Survivor pension: Up to 75% of pension of insured payable to widow, or widower, divorced spouse, unmarried children under age 21 (no limit if disabled), and disabled parents.

Adjustment: Automatic annual adjustment according to changes in wages.

Funeral grant: Cost of funeral up to 2,300NP in 1999.

Administrative Organization

Social Security Bank, supervision and administration of program.

Central Bank of Uruguay, oversees private program.

Pension fund management companies (AFAPs), manage individual accounts.

Sickness and Maternity

First laws: 1958 (maternity benefits) and 1960 (sickness benefits for construction workers).

Current laws: 1975 (sickness) and 1980 (maternity).

Type of program: Social insurance system.

Coverage

Sickness benefits: All employed persons, and self-employed persons in the private sector.

Maternity benefits: Employed and self-employed persons and persons in receipt of unemployment benefits.

Source of Funds

Insured person: 3% of earnings.

Employer: 5% of payroll; plus an additional amount for affiliation with a particular institution that provides the medical services.

Government: See pension contributions, above.

Qualifying Conditions

Cash sickness benefits: 3 months of contribution, or 75 days of contribution in last 12 months.

Cash maternity benefits: Currently insured or receiving unemployment benefits.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings. Maximum: 3 times minimum wage. Payable from 4th day for up to 1 year (may be extended for 1 additional year).

Maternity benefit (payable under family allowance program): 100% of earnings. Payable for up to 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Comprehensive medical services available through special mutual systems. Maternity care provided for working women under family allowance program.

Dependents' Medical Benefits

Medical benefits for dependents: Maternity care for wife of insured and pediatric care for children up to 6 years of age provided under family allowance program (can be extended to 14 years of age).

Administrative Organization

Social Security Bank, administration of program.

Work Injury

First law: 1914.

Current law: 1989.

Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons in private and public sectors.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying with risk (about 5%).

For agricultural workers, assessments made according to land area employer has under cultivation.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings, payable after 4 day waiting period.

Permanent Disability Benefits

Permanent disability pension: Payable according to degree of incapacity between 10-100%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to spouse or common-law wife.

Orphans: 20%-100% of earnings for dependent orphans under age 18 (no age limit if disabled).

Administrative Organization

State Insurance Bank, administration of program.

Unemployment

First law: 1934.

Current law: 1981.

Type of program: Social insurance system.

Coverage

Employees in industry and commerce.

Exclusions: Bank employees, agricultural workers and domestics.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: No specified amount.

Qualifying Conditions

Unemployment benefits: During 12 months prior to unemployment, worker must have 6 months (employees who are paid monthly) or 150 days (employees paid daily wages) of work or 6 times minimum wage (for those paid at irregular intervals). Unemployment due to suspension or reduction in work and not due to dismissal for disciplinary reasons.

Unemployment Benefits

Unemployment benefit: 50% of average earnings or 12 days' average earnings in 6 months prior to unemployment.

Supplement to worker with dependents: 20% of benefit.

Minimum, 50% of national minimum wage.

Administrative Organization

Social Security Bank, administration of program.

Family Allowances

First law: 1943.

Current laws: 1980 and 1995.

Type of program: Social insurance system.

Coverage

Employed persons, domestic workers, persons in receipt of unemployment benefits, newspaper and small rural products vendors, and pensioners.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: No specified amount.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if student, no limit if disabled).

Maternity allowance: Employed women and women receiving unemployment benefits.

Family Allowance Benefits

Family allowances: Not less than 16% of the monthly minimum wage for those whose incomes are less than 6 times the national minimum wage; 8% for those with incomes between 6 and 10 times the national minimum wage.

Medical care for children up to age 6 and dental care to children up to age 9.

Maternity allowance: Medical assistance during pregnancy and childbirth payable during 6 weeks before and 6 weeks after confinement.

Administrative Organization

Social Security Bank, administration of program.

Old Age, Disability, Death

First law: 1956.

Current law: 1994.

Type of program: Social insurance system.

Program provisions and rates as of January 1995, unless noted otherwise.

Exchange rate: U.S.\$1.00 equals 107.33 som (January 1999).

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Uzbekistan.

Source of Funds

Insured person: 1% of earnings (including bonuses).

Employer: 32.5% of payroll (including wages and bonuses for part-time and temporary employees).

Government: Subsidies as needed. Full cost of special pensions.

Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work, for work in ecologically disastrous area, for unemployed older workers, teachers with at least 25 years of service, and others. Retirement necessary.

Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.

Partial disability (incapacity for usual work): Group III disability. Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.

Survivor pension: Insured has 1 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available.)

Old-Age Benefits

Old-age pension: First tier—55% of average earnings (average wage over any 5 year period). Maximum: for high-wage workers with full service, 5.25 times minimum wage (minimum wage equals 200 soms as of September 1994); minimum, 50% of minimum wage (if incomplete service) to 100% minimum wage (if full service).

Second tier—1% of average earnings for every year of service, or special pensions awarded to war veterans and others.

Payable monthly.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I disability pension, 55% of earnings (100% of first-tier old-age pension if 25 years of covered employment for men or 20 years for women) plus supplement for constant attendance; Group II disability, 55% of earnings (or 100% of first-tier old-age pension if 25 years of covered employment for men or

20 years for women); Group III disability, 30% of earnings.

Minimum: Group I and II disability, 100% of minimum first-tier old-age pension; Group III disability, 50% of minimum first-tier old-age pension.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage.

Social pension for Group I disability if disability began in childhood, and disabled children under age 16: 100% of minimum first-tier old-age pension per month. Group II disability for adults, 50% of minimum first-tier old-age pension per month. Group III disability, 30% of minimum first-tier old-age pension per month.

Adjustment: Periodic benefit adjustment according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of earnings for each dependent survivor.

Minimum pension, 100% of minimum wage (200% if loss of both parents, or death of single mother).

Social pension for each orphan under age 16 (older if disabled since childhood), 50% of minimum pension.

Adjustment: Periodic benefit adjustment according to cost of living changes.

Administrative Organization

Republic Ministry of Social Protection; general coordination and supervision.

Regional departments of social protection; administration of program.

Sickness and Maternity

First and current law: 1955, as amended in 1984, 1990 and 1992.

Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment; on leave from employment while pursuing secondary, technical or advanced education; and registered unemployed.

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Cash benefits: see pension contributions above;

Medical care: whole cost.

Qualifying Conditions

Cash and medical benefits: Sickness benefits according to length of service. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of last month's wage, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more children).

Maternity benefit: 100% of wages. Benefits payable monthly for 70 days before and 56 calendar days after confinement (latter may be extended to 70 calendar days in case of difficult birth or multiple births). 3 years' unpaid leave to working mothers. Paid (20% of minimum wage per month) leave for mothers caring for children under age 2.

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits for sickness and maternity: Ministry of Social Protection; general supervision. Provided directly by the enterprises, as well as by local departments of social protection.

Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons.

Medical care: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care,

hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability and survivor pensions above.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991 (effective July 1991)

Type of program: Social insurance system.

Coverage

Working-age citizens.

Source of Funds

Employee: None.

Employer: 3% of payroll.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work; and receiving no income from employment. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Payable monthly at 50% of previous average earnings for 26 weeks to unemployed with at least 12 weeks of work in last 12 months.

Maximum benefit: average earnings not to exceed the Republic average wage; minimum: 100% of minimum wage (200 soms as of September 1994).

Re-entrants with skills who have less than 12-week employment in last 12 months, but have at least one-year employment over all: 100% of minimum wage for the first 13 weeks, and 75% of minimum wage for following 13 weeks; re-entrants without skills: 75% of minimum wage for 13 weeks (50% if no dependents).

First-time job seekers: 75% of minimum wage for 13 weeks (50% if no dependents).

Dependent supplement: 10% of unemployment benefit payable monthly to each dependent under age 16.

Early retirement pension for unemployed within 2 years of reaching pensionable age: Same as old-age pension, above.

Administrative Organization

Employment Service and local counterparts, administration
of program.

Note: Information is not readily available for "Family Allowances."

Please note: This information is more than 4 years old.

Old-Age, Disability, Death

First and current law: 1986 (implemented August 1, 1987).

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 130 vatu.

Coverage

Employees over age 14 in regular employment, with the following exceptions:

- 1 Persons covered under employer-provided retirement programs if approved by the Board of the Provident Fund; and
- 2 Employees earning less than 3,000 vatu a month. Also exempt are temporary workers in agriculture and forestry.

Ministers and members of religious organizations may pay into the program on a voluntary basis.

Source of Funds

Insured person: 3% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; or permanent departure from the country.

Disability benefit: Permanently incapable of employment of any kind due to physical or mental impairment.

Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 4% compound interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 4% compound interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 4% compound interest. Also, special death benefit in addition to above.

Administrative Organization

Ministry of Finance, general supervision.

Ministry of Finance and the Reserve Bank of Vanuatu, investment guidelines.

Provident Fund Board, administration of program.

Please note: This information is more than 6 years old.

Old Age, Disability, Death

First law: 1940.

Current laws: 1966 and 1991

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 568 bolivars.

(1990 labor code established supplementary pension funds financed by employer only.)

Note: A law was passed in 1998 setting up a new system of private pensions and closing the old public system to new entrants.

Unemployment and health programs will also be replaced. This new system has not yet been implemented.

Coverage

Employees in private and public employment.

Source of Funds

Insured person: average, 1.93% of earnings.

Employer: average, 4.82% of payroll.

Government: At least 1.5% of total taxable earnings, covering cost of administration (in addition to employer contribution for public employees).

Maximum earnings for contribution and benefit purposes: 375,000 bolivars a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), lower ages for unhealthy and arduous occupations. 750 weeks of contribution. Retirement unnecessary. Payable abroad.

Disability pension: Permanent or prolonged loss of over 2/3 of working capacity. 250 weeks of contribution (reduced by 20 contributions for each year under age 35), including 100 weeks in last 3 years prior to onset of disability.

No qualifying period if disability caused by accident while covered.

Survivor pension: Deceased met pension requirements or was pensioner at death.

No qualifying period if death due to accident while covered.

Old-Age Benefits

Old-age pension: 9,000 bolivars a month, plus 30% of average earnings during last 5 or the average of the highest five years in the last 10 years (whichever is higher).

Increment of 1% of earnings for each 50 weeks of contribution beyond 750 weeks.

Minimum pension: 40% of earnings.

Increment for deferral of pension: 5% of pension per year deferred after pensionable age.

Old-age settlement: 10% of total covered earnings if ineligible for pension but at least 100 weeks of contribution during last 4 years. Occasional adjustments of benefits for changes in prices and wages.

Permanent Disability Benefits

Disability pension: 9,000 bolivars a month, plus 30% of average earnings, payable after 6 months of disability. Increment of 1% of earnings for each 50 weeks of contribution beyond 750 weeks.

Minimum pension: 40% of earnings.

Constant-attendance supplement: Up to 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, if disability results from nonoccupational accident.

Disability settlement: 10% of total covered earnings if ineligible for pension but at least 100 weeks of contribution during last 4 years.

Adjustment: Occasional adjustments of benefits for changes in prices and wages.

Survivor Benefits

Survivor pension: 40% of pension paid or accrued to insured, payable to widow age 45 or caring for child. Other widows receive lump sum of 2 years' widow's pension. Also payable to dependent aged (age 60) or disabled widower and common-law wife if no widow.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled). Full orphan: First receives 40% of pension; others, 20%.

Maximum survivor benefits: 100% of pension of insured.

Survivor settlement: Amount equal to 10% of total covered earnings of deceased. Payable to above survivors, if qualifying period for pension not met but at least 100 weeks of contribution during last 4 years; or to brothers, sisters, and parents, in absence of any of above survivors.

Funeral grant: Not more than five times the deceased's monthly salary.

Adjustment: Occasional adjustments of benefits for changes in prices and wages.

Administrative Organization

Ministry of Labor, general supervision.

Venezuelan Social Insurance Institute, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1940.

Current laws: 1966 and 1991.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

All employees in private and public employment. Pensioners also covered for medical benefits.

Special systems for public employees and teachers.

Source of Funds

Insured person: average, 1.79% of earnings.

Employer: average, 3.46% of payroll.

Government: See pension contribution, above.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash and medical benefits: Current coverage.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of earnings. (Reduced by 50% when patient is hospitalized.)

Payable after 3-day waiting period for up to 52 weeks (may be extended under certain conditions).

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Maternity benefit: 66-2/3% of earnings, payable for up to 6 months before and after confinement.

Workers' Medical Benefits

Medical benefits: Free medical services ordinarily provided directly to patients by medical facilities of Social Security Institute, up to maximum of 52 weeks; may be extended for another 52 weeks for convalescent care. Includes general and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person. Maximum duration of medical benefits for dependents of pensioners: 26 weeks. Survivors of pensioners are entitled to medical service benefits up to 52 weeks.

Administrative Organization

Ministry of Labor, general supervision. Venezuelan Social Insurance Institute, administration of program. Institute operates own clinics and hospitals and has other facilities under contract.

Work Injury

First law: 1923.

Current laws: 1966 and 1991

Type of program: Social insurance system.

Coverage

All employees in private and public employment.

Source of Funds

Insured person: See sickness and maternity contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings. Payable after 3-day waiting period for up to 52 weeks (may be extended additional 52 weeks if recovery is likely.)

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of earnings, if totally disabled.

Constant-attendance supplement: Up to 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, if 25% to 66% disabled; lump sum of 3 years' pension for 6% to 24% disability.

Workers' Medical Benefits

Medical benefits: Free general and specialist care, hospitalization, medicines, laboratory services, appliances, and rehabilitation services.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured, payable to widow age 45 or caring for child. Other widows receive lump sum of 2 years' widow's pension.

Also payable to dependent aged (age 60) or disabled widower and common-law wife if no widow.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled). Full orphan: First receives 40% of pension; others, 20%.

Survivor settlement: Amount equal to 10% of total covered earnings of deceased. Payable to above survivors, if qualifying period for pension not met but at least 100 weeks of contribution during last 4 years; or to brothers, sisters, and parents, in absence of any of above survivors.

Funeral grant: 5,000 bolivars.

Administrative Organization

Ministry of Labor, general supervision.

Venezuelan Social Insurance Institute, administration of contributions and benefits.

Institute provides medical benefits through its own clinics and hospitals.

Unemployment

First law: 1940.

Current laws: 1966 and 1991.

Type of program: Compulsory insurance system.

(Labor laws provide for separation pay by employer for dismissal without due notice, for unjustified dismissal, or retirement for justified cause.)

Coverage

Employees in private and public employment.

Source of Funds

Insured: 0.50% of earnings.

Employer: 1.70% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 375,000 bolivars a month.

Above contributions also help finance health insurance for unemployed.

Qualifying Conditions

Unemployment benefit: Contributions for 52 weeks during 18 months preceding date of termination of employment. Available for training or suitable employment.

Unemployment Benefits

Unemployment benefit: 60% of average weekly salary during the last 50 weeks. Paid for up to 13 weeks after waiting period of 1 month after loss of employment; can be extended to 26 weeks.

Unemployed persons are entitled to transportation bonus, training and guidance services.

Workers' Medical Benefits

Medical benefits for insured workers: Unemployed and family members are covered for health insurance for 26 weeks.

Administrative Organization

Ministry of Labor, general supervision.

Employment services.

Venezuelan Social Insurance Institute.

Family Allowances

(Marriage grant provided under old-age, disability and survivors program: Lump sum 7,000 bolivars. Requires 100 weekly contributions paid in last 3 years before marriage.)

Old Age, Disability, Death

First law: 1961.

Current law: 1995.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 13,872 dong.

Coverage

Compulsory coverage for state employees, employees of non-state enterprises with more than 10 workers, foreign-invested enterprises, processing zone, industrial zone, foreign organizations or international organizations in Vietnam.

Special programs cover Government civil servants and employees in armed forces from central to district level.

Source of Funds

Insured person: 5% of wages for old age and death benefit.

Employer: 15% of payroll (10% for old age and death, 5% for sickness, maternity, occupational accidents).

Government: Government partly subsidizes whole cost of benefit expenditures for employees in covered employment until implementation of program by employer.

Above contributions also finance work-related disability and survivor pensions.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 20 years of covered employment. Age 55 (men) or 50 (women) with 20 years of covered employment in which employee had 15 years of employment in hazardous or arduous work; or 15 years regional allowance with the coefficient of over 0.7; or with 10 years of work in South Vietnam, in Laos and Kampuchea before April 30, 1975; or whose employment started since the resistance war against the French colonial government.

Covered employment in the State sector includes employment up to enactment of current regulations.

Old-age grant: Age 60 (men) or 55 (women) with less than 20 years of contribution.

Disability grant: Permanent total or partial disability, at any age with 61% or more incapacity, and in covered employment.

Survivor benefit: Deceased had more than 15 years in covered employment, or was a pensioner.

Payable to dependent survivors (including spouse, children under age 16, parents over working age).

Survivor grant: Deceased had less than 15 years of covered employment, or no eligible dependent survivors.

Old-Age Benefits

Old-age pension: Maximum: 75% of average wage in last 10 years before retirement; minimum: equal to minimum wage.

Old-age grant: Lump sum amount to be stipulated.

Permanent Disability Benefits

Disability grant: Lump sum to be stipulated.

Survivor Benefits

Survivor benefit: Benefit formula to be stipulated.

Survivor grant: Lump sum not to exceed 12 months' wage

of recipient.

Funeral grant: Lump sum equal to 7 months' minimum wage in state employment.

Administrative Organization

Ministry of Labor, Invalids and Social Affairs; Ministry of Finance and Ministry of Health until establishment of Vietnam Social Security Organization.

Sickness and Maternity

First law: 1961.

Current law: 1995.

Type of program: Social insurance system.

Coverage

Compulsory coverage for state employees, employees of non-state enterprises with more than 10 workers, of foreign-invested enterprises, processing zone, industrial zone, foreign organizations or international organizations in Vietnam. Special programs cover Government civil servants and employees in armed forces from central to district level. No voluntary coverage.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Government: Partly subsidizes whole cost of benefit expenditures for employees in covered employment until implementation of program by employer.

Above contributions also finance work injury cash benefits for temporary disability.

Qualifying Conditions

Cash sickness benefits: Incapacity due to general, not work-related causes (no minimum qualifying period specified).

Cash maternity benefits: No minimum qualifying period specified.

Medical benefits: Nonoccupational accident or sickness (excluding various infectious diseases and maternity), 45 days of contribution.

Sickness and Maternity Benefits

Sickness benefit (for nonoccupational accident or illness only): 75% of wages. Payable up to 30 days in a calendar year if less than 15 years in covered employment, 45 days if more than 15 years (or, 40 days and 60 days, respectively, if in hazardous and arduous work). Payable up to 180 days in a calendar year if prolonged hospitalization due to specified illnesses. Sickness benefits payable to female employees caring for first or second sick child: 75% of wages, up to 20 days for child under age 3; 15 days for child aged 3-7. Also payable to fathers under special circumstances.

Maternity benefit: 100% of wages for prenatal care and childbirth: 1-day leave (for pregnancy test) payable for 3 times (or 2-day leaves in special cases) for prenatal care; maternity leave of a total of 120 days before and after childbirth (150 days if in hazardous and arduous employment, or if multiple births, an extra 30-day leave for each child counted from the second one); one 20-day leave for miscarriage in first 3 months or 30-day leave if beyond three months. Maternity leave also payable for female employees for adopting a newborn until child reaches 120 days of age.

Unpaid maternity leaves are granted, at employer discretion, to female employees up to 180 days.
 Birth grant: equal to 1 month's wage (regulated by social insurance) of female employee.

Workers' Medical Benefits

Medical benefits: Information not readily available.

Dependents' Medical Benefits

Medical benefits for dependents: Information not readily available.

Administrative Organization

Ministry of Labor, Invalids and Social Affairs; Ministry of Health; and Ministry of Finance until establishment of Vietnam Social Security Organization.

Survivor Benefits

Survivor benefit: Same as survivors of deaths of general causes, plus lump-sum grant equal to 12 months' average wage of state employees.

Administrative Organization

Ministry of Labor, Invalids and Social Affairs; Ministry of Health and Ministry of Finance until establishment of Vietnam Social Security Organization.

Work Injury

First law s: 1929, 1950.

Current law: 1995.

Type of program: Social insurance system.

Coverage

Compulsory coverage for state employees, employees of non-state enterprises with more than 10 workers, of foreign-invested enterprises, processing zone, industrial zone, foreign organizations or international organizations in Vietnam; Special programs cover Government civil-servants and employees in armed forces from central to district level. No voluntary coverage.

Source of Funds

Insured person: See contributions for pensions above.

Employer: See contribution for pensions and for sickness benefits above.

Government: Partly subsidizes whole cost of benefit expenditures for employees in covered employment until implementation of program by employer. See also contributions for pensions and for sickness benefits, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings during treatment until determination of disability, payable from the first day.

Permanent Disability Benefits

Permanent disability benefit: Total disability: Class I: 91%-100% incapacity, 80% of wage; class II: 81%-90% of incapacity, 70% of wage; 71%-80% incapacity, 60% of wage; class IV: 61%-70% incapacity, 50% of wage. Payable monthly.

Up to 60% incapacity: Lump sum grant equal to 2-12 months' wage. Constant-attendance supplement available to class I and II disabled, if not able to care for self.

Workers' Medical Benefits

Medical benefits: Inpatient and outpatient treatment, surgery, and medicines; rehabilitation.

Old Age, Disability, Death

First and current law: 1972.

Type of program: Provident fund system.

Exchange rate: U.S.\$1.00 equals 2.95 tala.

Coverage

Employed persons.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: Senior Citizen Benefit Scheme is paid for by the Government at 80 tala per month per person 65 years and over.

Qualifying Conditions

Old-age pension: Age 55 and retirement from covered employment.

Disability pension: Incapacity for work in covered employment.

Survivor pension: Death of insured.

Old-Age Benefits

Old-age pension: Monthly pension calculated actuarially, based on total employee and employer contributions, plus interest; or insured may elect to receive monthly pension based on 75% of total contributions, plus interest, with remainder paid as lump sum. Choice has been given to member upon reaching 55 years to either take a pension or lump sum withdrawal.

Permanent Disability Benefits

Disability pension: Monthly pension based on total employee and employer contributions, plus interest; or insured may elect to receive monthly pension based on 75% of total contributions, plus interest, with remainder paid as lump sum. Or, lump sum withdrawal of full amount upon reaching the age of 55 years.

Survivor Benefits

Survivor pension: 50% of pension of insured.

Death benefit: Lump sum of 2,500 tala.

Administrative Organization

National Provident Fund, general supervision.

Managed by tripartite board.

Source of Funds

Insured person: None (but 0.05 tala per gallon tax on motor fuel to finance cost of benefits for victims of motor vehicle accidents).

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings, payable up to 4 years after 5-day waiting period. Covers motor injuries. Maximum and minimum benefits, 100 tala and 24 tala a week, respectively.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of up to 4,000 tala, according to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Reasonable medical expenses; reasonable costs of artificial aids and rehabilitation. Covers motor vehicle injuries.

Survivor Benefits

Survivor grant: Lump sum of up to 208 weeks gross earnings or 20,000 tala, whichever is less.

Funeral grant: Up to 1,000 tala.

Covers death by motor vehicle accident.

Administrative Organization

Accident Compensation Board, administration of law.

Labor Department, general supervision.

Sickness and Maternity

(Some medical services available free to population in government health centers. Other hospital and medical services payable under the work-injury program.)

Work Injury

First law: 1960.

Current law: 1978.

Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons and road accident victims.

Old Age, Disability, Death

First law: 1987.

Current Law: 1995.

Type of program: Provident fund system.

Exchange rate: U.S.\$1.00 equals 142 rials.

Note: No additional information available for "Work Injury."

Coverage

All employees (nationals and foreigners), including Yemeni workers abroad. Exclusions: Casual workers, agricultural workers, domestics, seamen and fishermen.

Source of Funds

Insured person: 6% of earnings.

Employer: 9% of payroll.

Government: None, except 6% of payroll as employer.

Qualifying Conditions

Old-age benefit: Age 60 (men), 55 (women) with at least 180 months of insurance; early retirement, age 45 with 240 months of contribution, pension reduced 5%-10%.

Disability benefit: Permanently incapable of employment.

Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to 2.5% of average earnings during final 2 years of employment, multiplied by number of years of contributory service.

Permanent Disability Benefits

Disability benefit: Lump sum equal to 50% of average wage earned during final 2 years of employment, or the amount of old-age pension to which the insured would be entitled.

Survivor Benefits

Survivor benefit: Same computation method as under disability benefit, divided in equal proportions among the beneficiaries.

Administrative Organization

General Authority for Pensions and Social Security, administration of program.

Sickness and Maternity

Separate health insurance program for public employees.

Work Injury

First and current law: 1991.

Type of program: Social insurance system.

Coverage

Government employees; public and mixed sector employees.

Source of Funds

Insured person: None.

Employer: 4% of basic salary.

Government: None, except 1% of payroll as employer.

Old Age, Disability, Death

First law: 1965.
Current law: 1973.
Type of program: Provident fund system.
Exchange rate: U.S. \$1.00 equals 2286 kwacha (K).

Coverage

Employed persons, including agricultural workers, domestic servants in urban areas, and apprentices. Exclusions: Casual workers, self-employed, and workers in cooperatives.
Special system for public employees and domestic servants.
Voluntary affiliation for domestic servants in rural areas and others excluded from compulsory coverage.

Source of Funds

Insured person: 8.5% of earnings (lower rates if wages below K67.50 a day).
Employer: 8.5% of payroll (higher rates for low-wage earners).
Government: None.
Maximum earnings for contribution purposes: K150,000 a month.
Above contributions also finance maternity benefits and funeral grants.

Qualifying Conditions

Old-age benefit: Age 50 and retirement from regular employment (age 55 without retirement); 5 years earlier for those who joined Fund prior to April 1, 1973.
Payable at any age to member emigrating permanently.
Disability benefit: Permanent incapacity for any work due to physical or mental disability.
Survivor benefit: Death of insured worker before benefit otherwise payable.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.
May be paid as annuity or in installments at member's option.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.
May be paid as annuity or in installments at member's option.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions in deceased's account, plus accrued interest. Payable to nominated spouse or other dependent relatives.
May be paid as annuity or in installments.
Funeral grant: K12,000 (in addition to above benefit), if at least 24 monthly contributions credited to deceased.

Administrative Organization

Ministry of Labor and Social Services, general supervision.
Zambia National Provident Fund, administration of program; managed by tripartite board and director.
2 regional offices and 22 district offices.

Sickness and Maternity

First law: 1973.
Current law: 1994
Type of program: Provident fund system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Maternity benefit: 24 monthly contributions to Fund.

Sickness and Maternity Benefits

Maternity benefit: K10,000 for each birth (not deductible from member's account in Fund).
Employers must grant up to 30 days of paid sick leave per year to employees, and up to 90 days for maternity leave.

Workers' Medical Benefits

Medical benefits: Medical care available to all citizens in government hospitals, clinics, and rural health centers for modest fees. Fee-paying medical services have been introduced in the selected medical institutions.

Administrative Organization

Ministry of Labor and Social Services, general supervision.
Zambia National Provident Fund, administration of program.

Work Injury

First laws: 1929 (employer liability) and 1963 (compulsory insurance).
Current law: 1994.
Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons, including casual workers, domestic servants and apprentices. Special system for public employees.

Source of Funds

Insured person: None.
Employer: Whole cost, through contributions fixed annually according to risk.
Government: None, except pays on behalf of all non-pensionable government employees.
Maximum earnings for contribution purposes: K600,000 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of insurable earnings up to maximum of K100,000 per month.

Permanent Disability Benefits

Permanent disability pension: Monthly payments calculated at 50% of insurable earnings at the time of accident up to maximum of K100,000 per month times the degree of disability.

Partial disability: Lump sum payment for benefit less than K31,000 or degree of disability below 10%.

Adjustment: Provision for periodic adjustment of pensions for cost-of-living changes.

Workers' Medical Benefits

Medical benefits: Medical, dental, nursing, and hospital care, up to K30,000; artificial limbs up to K20,000.

Survivor Benefits

Survivor pension: 80% of disability pension of insured. Payable to widow or disabled widower.

Orphans (full): 30% for 1st, 10% for each additional orphan under age 18 (maximum, 8 children).

Orphans (with one parent): 15% for 1st, 5% for each additional orphan under age 18 (maximum, 8 children).

Survivor benefit payable to other survivors (if no widow or orphans).

Amount varies according to degree of dependence upon deceased.

Adjustment: Provision for periodic adjustment of pension for cost-of-living changes.

Funeral grant: Cost of burial; maximum, K10,000.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Worker's Compensation Fund, administration of contributions and benefits; managed by board and commissioner.

Old Age, Disability, Death

First law: 1993.

Current laws: 1995 and 1998.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 37.21 Zimbabwean dollars (Z\$).

Coverage

Compulsory coverage of all employed persons between ages of 16 and 65 who are citizens or residents. Total coverage to be achieved in phases. First phase covered employees in all sectors except domestic workers and civil servants. Second phase will cover domestic workers and civil servants. Third phase will cover self-employed and informal sector employees.

Source of Funds

Insured person: 3% of earnings.

Employer: 3% of payroll.

Government: None.

Maximum earnings for contribution purposes: Z\$4,000 per month.

Qualifying Conditions

Old-age pension: Age 60 normal retirement, 55 for workers in arduous employment, age 60 to 65 for late retirement.

Minimum contribution 10 years. Up to 7 years credited if age 49 or more as of October 1994.

Retirement grant paid in lump-sum when contributions are under 10 years but more than 1 year.

Disability pension: Declared disabled and permanently incapable of work by medical doctor. Disability is not work related.

Minimum contribution, 1 year.

Disability grant paid in lump-sum if contribution was less than 1 year.

Survivor benefit: Deceased was in receipt of either retirement pension or disability pension at time of death or would have qualified for either pension.

Deceased contributed for minimum of 10 years but not reached retirement age.

Survivor grant paid in lump-sum if deceased would have qualified for either retirement or disability grant had death not occurred.

Old-Age Benefits

Old-age pension: 1-1/3% of monthly insurable earnings multiplied by the number of years of contributions up to 30 years. Additional 1% of monthly insurable earnings multiplied by the number of years of contributions over 30 years.

Retirement grant: 1/12 of annual insurable earnings times number of years of contribution up to 10 years.

Permanent Disability Benefits

Disability pension: 1% of average insurable earnings multiplied by the number of years contributed up to 10 years. 1-1/3 of monthly insurable earnings multiplied by the number of years contributed 10 years up to 30 years. Additional 1% of monthly insurable earnings multiplied by the number of years of contributions over 30 years.

Disability grant: 1/12 of insurable earnings times number of months contributed.

Survivor Benefits

Survivor pension: 1-1/3 of monthly insurable earnings multiplied by the number of years contributed up to 30 years. Additional 1% of yearly insurable earnings multiplied by the number of years in excess of 30 years.

Spouse or children, 40% of pension or grant, 12% to parents, 8% to other dependents.

Funeral grant: Z\$2,000.00 paid as lump-sum providing deceased contributed for minimum of 1 year of contributions.

Administrative Organization

Ministry of Public Service, Labour and Social Welfare, general supervision.

National Social Security Authority, administration of program.

Sickness and Maternity

Health care program for low paid workers. Covers about 75% of the population. Free primary health care for those earning below Z\$400 per month; proof must be provided. Government and mission hospitals serve rural areas; government and private hospitals and doctors are available in urban areas.

Maternity: 70% of pay for 45 days before and 45 days after delivery.

Work Injury

Current laws: 1990 and 1998. Accident Prevention and Workers Compensation.

Type of program: Employer liability/compulsory insurance.

Coverage

All employed persons in private sector; no earnings ceiling.

Exclusion: Domestic workers.

Civil servants are covered under a State Disability Act.

Source of Funds

Insured person: None.

Employer: Whole cost, through payment of insurance premiums to a Worker's Compensation Insurance Fund. Direct provision of benefits for civil servants.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of monthly earnings (up to Z\$4,000) for first 30 days. Thereafter, periodic payments equal to: 80% of monthly earnings up to and including Z\$600, plus 60% of monthly earnings over Z\$600 up to and including Z\$1,200, plus 50% of monthly earnings over Z\$1,200 up to and including Z\$2,000, plus 40% of monthly earnings over Z\$2,000 up to and including Z\$4,000. Benefit is payable for up to 18 months.

Permanent Disability Benefits

Permanent disability pension: Over 75% disability; 80% of monthly earnings up to and including Z\$600, plus 60% of monthly earnings over Z\$600 up to and including Z\$1,200, plus 50% of monthly earnings over Z\$1,200 up to and including Z\$2,000, plus 40% of monthly earnings over Z\$2,000 up to and including Z\$4,000. Where the disability is 75% or less, the pension is multiplied by the degree of disablement.

Children's supplement: One child, 12-1/2% of worker's pension, additional 5% of pension per child for 2 to 5 children, additional 1% of pension per child for each child beyond 5 children.

Partial disability: Lump sum payable if disability less than 30% and monthly pension is Z\$175.00 or less.

Workers' Medical Benefits

Medical benefits: Medical charges, including appliances, transportation and drugs, initially up to Z\$2,000. Amount is raised depending on circumstances. Severely disabled are provided rehabilitative services.

Survivor Benefits

Survivor pension: 66-2/3% of earnings of insured's pension.

Payable to dependent widow or widower.

Children's supplement payable until age 19 or self-supporting.

Funeral grant: Burial expenses up to Z\$2,000.

Administrative Organization

Ministry of Public Service, Labour and Social Welfare,
general supervision.

National Social Security Authority, administration of program.



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