

COMMISSION
OF THE
EUROPEAN COMMUNITIES

**COMPARATIVE TABLES
OF THE SOCIAL SECURITY SYSTEMS
in the Member States of the European Communities**

EIGHTH EDITION

(Situation at 1 July 1974)

GENERAL SYSTEM

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INTRODUCTION

The Commission of the European Communities publishes a regular series of tables to facilitate comparisons between the social security systems of the various Member States.

The present set of tables, relating to schemes in effect on 1 July 1974, covering employed persons, is the first to cover all nine Member States of the Community. This publication is not intended to provide comprehensive documentation, but general information to enable the reader to compare readily the basic features of the legislation of his own and the other countries (for more exhaustive information reference should be made to special studies). It has not, therefore, seemed necessary to give full details of the arrangements in each country or to adhere strictly to the national terminologies, whose purely formal differences are liable to exaggerate the basic differences.

The definition of social security corresponds to that found in ILO Convention No 102 and includes all the contingencies provided for in the Convention. A set of tables has been drawn up for each of these risks and the first two sets of tables deal with the general organisation and the methods of financing of social security. Each table consists of a double page, the left hand page relates to the countries whose system of protection more or less covers the population as a whole, whilst the right hand page relates to those countries which have a specific scheme for the majority of employees.

Apart from this, the present edition has the same format as the earlier editions which dealt with the schemes applied in the six Founder States. With the addition of the three new national systems the volume of information has grown considerably and it was decided to abandon the introductions which preceded each set of tables. The headings at the top of each table have, however, been modified to encompass the diversity of schemes: in this respect the notion of risk has been preferred to that of branch of insurance.

Finally, for comparative statistics reference should be made to the statistical annexes to the Report on the Development of the Social Situation in the Community (published annually) and also to the specialised publications issued by the Statistical Office of the European Communities.

ORGANIZATION

ORGANISATION IN DENMARK

Ministry of Social Affairs

For unemployment and supplementary pensions: Ministry of Labour

For hospitals: Ministry of the Interior

TABLE I - 1

Sickness, Maternity			Invalidity, old age, survivors, child- allowances	Industrial injuries and occupational diseases	Unemployment
Hospitals	Other benefits in kind	Cash benefits			
National Health Office	National Social Security Office (1)				Labour Directorate
Regional authorities		Local municipalities		Registered private insurance companies	Unemployment funds

(1) The Labour Market Supplementary Pension Scheme (ATP) is administered centrally by an independent body managed jointly by the two sides of labour.

ORGANISATION IN IRELAND

Department of Social Welfare
Department of Health

TABLE I - 2

H e a l t h S e r v i c e s	All cash benefits (Sickness, Maternity, Invalidity, Old age, Survivors, Industrial injuries and Occupational diseases, Family Allowances) except unemployment	U n e m p l o y m e n t
Eight regional Health Boards under the general supervision of the Department of Health	Centrally administered by the Department of Social Welfare	Administered by local offices of Department of Social Welfare

ORGANISATION IN THE UNITED KINGDOM

Department of Health and Social Security (DHSS)

Administration of unemployment: Department of Employment

Also Welsh Office, Scottish Office and Northern Ireland Administration (1)

TABLE I - 3

<p align="center">M e d i c a l c a r e</p>	<p align="center">All cash benefits, (Sickness, Maternity, Invalidity, Old age, Survivors, Industrial injuries and Occupational diseases, Family Allowances) except Unemployment benefit</p>	<p align="center">U n e m p l o y m e n t</p>
<p align="center">Regional and Area Health Authorities (under DHSS supervision)</p>	<p align="center">Regional and local offices of DHSS</p>	<p align="center">Regional and local offices of Department of Employment</p>

(1) The structure of this Table relates to England and Wales; the Scottish Office and Northern Ireland Administration operate different structures.

ORGANISATION IN THE NETHERLANDS

Ministry of Social Affairs

TABLE I - 4

S i c k n e s s		Invalidity	Unemployment	Old-age, survivors', family allowances
Benefits in kind	Cash benefits			
COUNCIL OF SICKNESS FUNDS		COUNCIL OF SOCIAL INSURANCE		
Compensation fund and General Sickness Insurance Fund (serious risks)		General Incapacity Fund	General Unemployment Fund	Social Insurance Bank, which also manages the old-age, survivors' and family allowances funds
Sickness funds	Occupational associations (some managed by a Joint Administrative Office), which are also responsible for collecting sickness, unemployment and incapacity insurance contributions			Labour councils

ORGANISATION IN GERMANY

Federal Ministry of Labour and Social Affairs (1)

Federal Insurance Office (2)

Labour Ministers of the Länder (2)

TABLE I - 5

Sickness	Invalidity, old-age and survivors	Industrial injuries and occupational diseases	Family allowances and unemployment
(Confederation of sickness funds) Local funds or Funds operated by firms or Funds operated by trades or Licensed mutual health insurance funds	Federal Insurance Institute for non-industrial staff or Land insurance institutes for industrial staff	Trade cooperative associations or Federal, Land or local bodies (public employees)	Federal Labour Office Land Labour Offices Local Labour Offices

(1) For family allowances, responsibility is divided between the Federal Ministry for Families and Youth (legislation) and the Ministry of Labour and Social Affairs (implementation).

(2) Bundesversicherungsamt: Supervisory body for insurance organs whose authority exceeds the geographical boundaries of a "Land"; in all other cases supervision is carried out by the "Länder", under the authority of the Labour Ministers.

ORGANISATION IN BELGIUM

Ministry of Social Security

TABLE I - 6

For unemployment: Ministry of Employment and Labour

Sickness and invalidity	Old-age and survivors	Industrial injuries and occupational diseases	Family allowances	Unemployment
NATIONAL SOCIAL SECURITY OFFICE (Collection and distribution of contributions except for industrial injuries)				
<p>National Institute for Sickness and Invalidity Insurance (separate management for medical care and cash benefits (INAMI))</p> <p>National Associations of Federations of recognized mutual benefit societies</p> <p>or</p> <p>Auxiliary sickness and invalidity insurance fund</p> <p>Mutual benefit societies or offices of the auxiliary fund</p>	<p>National Pension Office for non-industrial staff (ONPTS)</p> <p>National Fund for retirement and survivors' pensions (paying-out body)</p>	<p>Occupational Diseases Fund (FMP)</p> <p>Industrial Injuries Fund (FAT)</p> <p>Registered communal private insurance funds or societies (for industrial injuries)</p>	<p>National Family Allowances Offices for non-industrial staff (ONAFTS)</p> <p>Compensation funds for family allowances</p> <p>or</p> <p>Regional offices of the ONAFTS</p> <p>or</p> <p>Special funds (for some occupations)</p>	<p>National Employment Office (ONEM)</p> <p>Union funds</p> <p>or</p> <p>Auxiliary Fund for paying out unemployment benefit</p> <p>Local branches</p> <p>or</p> <p>Auxiliary Fund offices</p>

ORGANISATION IN FRANCE (1)

Ministry of Social Affairs

TABLE I - 7

Sickness, maternity, invalidity, survivors, and occupational risks	O l d - a g e	Family Allowances
Central Agency of Social Security Organs (responsible for the overall management of financial assets; the collection of contributions is carried out by associations for this purpose)		
National Sickness Insurance Fund Regional funds Primary funds	National Old-age Insurance Fund (2)	National Family Allowances Fund Family allowances funds

(1) France has an unemployment benefit scheme operated through communal or department assistance agencies for unemployed workers, and a supplementary unemployment insurance scheme (Collective agreement of 31 December 1958) organised on an occupational basis by the associations for employment in industry and commerce, which are grouped in a national interoccupational association.

(2) There is a regional fund for the Haut Rhin, Bas Rhin and Moselle departments.

ORGANISATION IN ITALY

Ministry of Labour and Social Security

TABLE I - 8

Sickness (excl. tuberculosis)	Invalidity, Old-age, Survivors, Family Allowances, Unemployment (and tuberculosis)	Industrial injuries and Occupational diseases
<p>National Institute for Sickness Insurance (INAM)</p> <p>INAM provincial offices (also authorised to collect contributions)</p> <p>Local branches and detached units</p>	<p>National Institute for Social Security (INPS) (1)</p> <p>INPS regional inspectorates</p> <p>INPS provincial offices (also authorised to collect contributions)</p> <p>(some local offices)</p>	<p>National Institute for Insurance against Industrial Injuries (INAIL)</p> <p>INAIL regional inspectorates</p> <p>INAIL provincial offices (also authorised to collect contributions)</p> <p>(some local offices)</p>

(1) For social security pensions there is a "Social Fund" managed by INPS. Also managed by the INPS a family allowances fund and one for supplementary benefits (partial unemployment).

ORGANISATION IN LUXEMBOURG

TABLE I - 9

Ministry of Labour, Social Security and Mines (1)
Inspectorate of Social Security Institutions

S i c k n e s s	Invalidity, old-age, survivors, industrial injuries, occupational diseases, family allowances	U n e m p l o y m e n t
<p>Sickness fund for private non-industrial staff or National sickness insurance fund for industrial staff or Funds operated by firms</p>	<p>Social Insurance Office comprising: Association for Insurance against Accidents (industrial and non-industrial staff) and Establishment for Insurance against Old-age and Invalidity (industrial staff), also responsible for managing the Family Allowances Fund for industrial staff (2) Pension Fund for private non-industrial staff (invalidity, old-age, survivors, for non-industrial staff) also responsible for managing the Family Allowances Fund for non-industrial staff (2)</p>	<p>National Labour Office NLO local agencies and Secretariats in the communes</p>

(1) The Ministry for Family and Population Affairs is responsible for family allowances.

(2) The Fund also pays birth grants, for which the Birth Grants Fund is responsible.

FINANCING

FINANCING SOCIAL SECURITY

Rates and ceiling for employees in industry and commerce

TABLE II - 1

GERMANY		BELGIUM		FRANCE		ITALY		LUXEMBOURG	
Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Average: 9% Ee : 50% Er : 50%	DM 22 500	5.75 (a) + 3 (b) Ee: 2 + 1.20 Er: 3.75 + 1.80	(a) Bfr 381 300 (b) Bfr 230 700	15.95 Ee: 3.50 Er: 12.45	FF 27 840	16.26 Ee 0.30 Er 15.96	-	8 Ee: 4 Er: 4	Lfr 507 204
18									
Ee: 50% Er: 50%	DM 30 000	14 Ee: 6 Er: 8	-	10.25 Ee: 3 Er: 7.25	FF 27 840	20.25 Ee: 6.65 Er: 13.60	-	14 Ee: 50% Er: 50%	-
Collective rates according to degree of risks in the various occupational branches. Contribution fixed by the trade cooperative association and calculated on the basis of the total gross earnings; low earnings have been brought into line with the average adult earnings of the area Ceiling: DM 36 000; above this depends upon the regulations		Insurance premiums or contributions to employers' joint funds are fixed by contract for industrial injuries. Contribution to the Occupational Diseases Fund (solidarity): 0.75% of the worker's remuneration (Ceiling: Bfr 230 700)		Collective individual or mixed rates according to number employed in the concern and degree of risk. Contribution assessed on total of gross earnings with a ceiling of FF 27 840		Collective rates based on degree of risks in the various occupational branches. The rate, varying between 3% and 5% (average: 3.9%) is calculated on total earnings. Also an additional contribution equal to 20% of social security contributions		Collective rates based on a scale of risks. Contribution fixed by the insurance association and calculated on gross total earnings, with a minimum equal to the minimum earnings of an adult manual worker	
1.7 Ee: 50% Er: 50%	DM 30 000	2.90 Ee: 1.20% Er: 1.70%	Bfr 230 700	0.80 Ee: 0.16 Er: 0.64	FF 111 360	Er: 2.30	-	-	-
-	-	Er: 10.50	Bfr 230 700	Er: 9	FF 27 840	Er: 7.50	-	Er: 2.50	-
Sickness: The rate varies according to regulations of the fund concerned; the ceiling represents 75% of the pension ceiling for manual workers		Sickness: a = benefits in kind b = cash benefits		Unemployment: System under the collective agreement of 31-12-1958, made generally applicable by the ordinance of 31-7-1967. Sickness: A further contribution of 3% is levied on car insurance premiums		Sickness: incl. 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity Old age: incl. 0.15% (employer) for assistance to orphans and 0.10% (employer) for the financing of local authority nurseries but not incl. basic contributions (0.1 - 0.2%) Family allowances: low contributions for certain types of employers Unemployment: not incl. 0.2% in industry for supplementary earnings.		Family allowances: rate applicable in commerce: 1.90% Unemployment: financed by public authorities Sickness: rate for the National Sickness Insurance Fund for industrial staff	

FINANCING SOCIAL SECURITY

Special rates and ceilings applicable to
non-industrial staff in Belgium, Italy and Luxembourg
(Otherwise Table II - 1 rates and ceilings apply)

TABLE II - 2

	B E L G I U M		I T A L Y		L U X E M B O U R G	
	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	Benefits in kind: see Table II - 1		14.26 (1) 14.54 (2) 12.93 (3) Ee: 1.65 Er: 12.61 (1) 12.89 (2) 11.28 (3)	-	4 Ee: 2 Er: 2	Lfr 29 059 per month
	Cash benefits					
Invalidity	2.60 Ee: 0.80 Er: 1.80	Jfr 230 700	See Table II - 1	-	See Table II - 1	Lfr 466 800
Old age; Survivors	13.75 Ee: 5.75 Er: 8	Bfr 396 600				
Industrial injuries and occupational diseases	Er: 0.65 (4)	Bfr 230 700	-	-	See Table II - 1	Lfr 466 800
Family allowances	See Table II - 1	See Table II - 1	See Table II - 1	-	Er: 1.80	Lfr 466 800
Unemployment	See Table II - 1	See Table II - 1	See Table II - 1	-	-	-

- (1) Industry: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity.
 (2) Commerce: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity.
 (3) Credit sector: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity.
 (4) Occupational diseases only.

FINANCING SOCIAL SECURITY

TABLE II - 3

Public authorities' contribution

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Sickness/Maternity Benefits in kind	Financed by local and central Government	State contributes 97% for benefits in kind (workers'/employers' contributions represent only 3% of cost)	Subsidy equal to approx. 87% of National Health Service expenditure	Fl 750.2 million contribution per year for general insurance (serious risks)
Sickness/Maternity Cash benefits				
Invalidity	<u>General pensions:</u> State covers all costs apart from invalidity pensions where employers contributions represent 1% of costs. <u>Supplementary pensions:</u> No Government participation	State contribution: difference between amount of contributions and cost of benefits	Exchequer subsidy of about 18% of total contributions	-
Old age; Survivors				Fl 211.4 million contribution for general old-age insurance (1)
Industrial injuries and occupational diseases	-			
Unemployment	The State pays expenditure not covered by the income from contributions			The State pays a sum equal to the total contributions (i.e. 0.5% of earnings with fixed ceiling) for unemployment insurance and finances unemployment assistance.
Family allowances	Financed by the Government	Financed by the Government	Financed by the Government	-

(1) Also Fl 158.4 million in funds for invalidity and old-age (in liquidation).

FINANCING SOCIAL SECURITY

Public authorities' contribution

TABLE II - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
-	Specific contributions ("social diseases": 95%; invalidity 75%; funeral expenses grant: 70%)	-	The State covers any deficit by extraordinary subsidies and finances assistance to the aged and non-military invalids	50% of administrative and staff costs (excepting funds operated by firms). The State finances certain benefits prescribed by law (e.g. maternity, accidents, mental and congenital illness, tuberculosis, cancer, poliomyelitis, etc.) The National Solidarity Fund intervenes for pensioners.
The Federal Government refunds a lump sum of DM 400 for each maternity grant paid	General contribution: 27% of budget estimates for expenditure on medical care	-		
Annual Federation subsidies fixed according to variations in the general basic earnings	Annual State subsidies	-	Financing of Social Fund (up to 1970 with the assistance of the other social security institutions)	State and local authorities: all costs for the flat rate part of pensions; State: 50% of administrative costs
-	65% of expenditure on silicosis benefit	-	-	1/3 of cost of adapting and adjusting pensions; 50% of administrative costs
The Federal Government covers any insurance deficit and part of the cost of unemployment assistance	Cover for any deficit	Unemployment assistance financed by the public authorities (State, departments)	Annual State subsidies	Financing by the State ^a (75%) and local authorities (25%)
Financed by Federal budget	Annual subsidy	-	Annual subsidies	The State finances: - the difference between total amount of family allowances and total contributions; - birth grants; - administrative costs; - allowances for handicapped children

FINANCING SOCIAL SECURITY

TABLE II - 4

Financing systems applicable to long-term benefits

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Invalidity	Pay as you go	Contribution procedure plus Exchequer supplement	Contribution procedure plus Government supplement	Contribution procedure
Old age; Survivors	Pay as you go (Supplementary old-age and survivors pensions: mixed system (pay as you go and capital cover))	Contribution procedure plus Exchequer supplement	Contribution procedure plus Government supplement	Contribution procedure
Industrial injuries and occupational diseases	Mixed system (pay as you go and capital cover)	Contribution procedure	Contribution procedure plus Government supplement	See "Invalidity"

FINANCING SOCIAL SECURITY

Financing systems applicable to long-term benefits

TABLE II - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Special contribution procedure Formation of reserve	Contribution procedure	Contribution procedure	Contributory pension: mixed system: contribution procedure and capital cover system Social security pension: allocation	Invalidity, old-age and survivors - annual formation of capital to cover pensions due and the rights being acquired by survivors of pension beneficiaries - adjustment of pensions to the cost-of-living index calls for capital cover, but adjustment of pensions to the wage level does not
as for invalidity	Capital cover system	Contribution procedure	As for invalidity	
Contribution procedure Formation of a reserve	Industrial injuries: capitalisation, financing systems of commercial insurance companies Occupational diseases: contribution procedure	Contribution procedure	Mixed system (contribution procedure and capital cover system) Formation of mathematical reserves representing the current values of permanent pensions	Capital cover for pensions granted during a financial year Adjustment of pensions to cost of living and wage level made annually through contributions

HEALTH CARE

TABLE III - 1

HEALTH CARE

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law 2. Basic legislation	1892 <u>Public health:</u> Law of 1970, effect from April 1973 <u>Hospitals:</u> Law of 1970	1911 Law of 1970	1911 Act of 6 November 1946	5 June 1913 Benefits in kind: Law of 15 October 1964; Law of 14 December 1967 introducing general insurance for serious risks
BENEFICIARIES Field of application	All residents	- Full eligibility: all necessitous persons - Limited eligibility: all employees; some other groups, e.g. self-employed persons whose yearly income is below a fixed amount. (N.B. Other persons receive specific benefits in cases of certain serious or long term diseases and disabilities).	All residents	1. All persons in paid employment 2. Pensioners 3. Unemployed persons For general insurance: all residents
Membership ceiling	-	Non-manual employees: £ 2 250 p.a.	-	Fl 23 200 p.a.
Dependants	All residents	The dependent family (Approx. 90% of the population)	All residents	Dependent members of the family
Special rules for pensioners	Same rules as for the rest of the population	Same rules as for the rest of the population	Same rules as for the rest of the population	Holders of incapacity pensions if the incapacity is over 45% and holders of widows' or orphans' pensions. Contributions are compulsory Provided that they were members of the compulsory scheme before the pension was granted

HEALTH CARE

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
15 June 1883 "Versicherungsordnung" (Insurance Code) of 19 July 1911, amended and supplemented on many occasions	Decree law of 28 December 1944 Law of 9 August 1963, supplemented and amended Law of 23 December 1963 on hospitals	5 and 30 April 1930 Social Security Code - Book III, Decree of 29 December 1945, amended	27 October 1927 (TB) Law No 138 of 11 January 1943, amended and supplemented	31 July 1901 Books I and IV of Social Insurance Code, consequent upon the Law of 2 May 1974
1. All persons in paid employment 2. Pensioners 3. Unemployed persons	1. All workers bound by a contract of service and categories assimilated thereto 2. Pensioners (including the disabled and orphans) 3. Unemployed persons 4. Handicapped persons	1. All employees or persons assimilated thereto 2. Pensioners 3. Unemployed persons	1. All employees in the private sector (sickness and TB) 2. Pensioners (sickness) 3. Unemployed persons (sickness for first 6 months of unemployment) 4. Old people receiving social pensions and persons receiving invalidity assistance other than war pensioners	1. All persons in paid employment 2. Pensioners 3. Unemployed persons 4. Persons whose sole remuneration is their keep
Non-industrial staff: DM 22 500 p.a. (1)	None	None	None	None
Dependent spouse and children, other dependants	Dependants, subject to certain conditions	Dependent members of family (also certain relatives)	Dependent members of family (direct relatives in the ascending and descending line to the second degree) for whom the insured person receives family allowances.	Dependent members of family
Benefits in kind for themselves and their families Contributions are paid by the old-age insurance body	Those receiving pensions for a working life equal to at least 1/3 of a full working life are entitled to medical care without contribution (also free care if the household's gross annual income does not exceed Bfrs 128 415 + Bfrs 25 683 per dependant)	Holders of an invalidity pension and members of their families: exemption from all contributions benefits in kind with full refund for the pensioner himself. Those receiving an old-age pension or non-contributory old-age allowance and members of their families exemption from all contributions; benefits in kind with standard refund	Pensioners and members of their families: exemption from all contributions benefits in kind. For persons receiving invalidity assistance, other than war pensions, only the insured person	Pensioners; compulsory contribution of 4.4% of the pension, half being paid by the body granting the pension (2) Benefits in kind for themselves and their families If the beneficiary carries on an occupational activity, membership is required by reason of those activities (except for those holding invalidity and retirement pensions). The contribution is calculated both on the pension and on the salary

(1) 75% of the contribution ceiling for pension insurance.

(2) The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 20%. If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is actually receiving and the body granting the pension pays the difference.

TABLE III - 2

HEALTH CARE

CONDITIONS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Conditions for grant of benefits - qualifying period	6 weeks for new residents			Period of work and membership required: none, subject to enrolment with a sickness fund in time
Commencement of benefits	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Duration of benefits	Unlimited	Unlimited	Unlimited	Unlimited
ORGANISATION 1. Doctors: a. Approval	All doctors qualified to practise	Doctors participate in the General Medical Services on the basis of agreement reached by the Department with the Irish Medical Association and the Medical Union	By Medical Practitioners' Committee appointed by Secretary of State	"Approval by the sickness funds" by contract with the doctor. Rights and obligations and fees for assisting persons insured by sickness fund are fixed by agreement
b. Payment	Fees are fixed by agreement between the Doctors' Organisation and the social security services. In the Copenhagen area fees are calculated in proportion to the number of patients registered with the doctor; outside Copenhagen fees are calculated partly on this basis and partly paid as a flat-rate sum for each medical action	Doctors are paid on a fee per item basis in accordance with scale agreed with the Irish Medical Association and the Medical Union	In general - basic allowance - capitation fee - special allowance	Direct payment of fees by the sickness fund: flat-rate per insured person according to the system of registration on family doctor's list Maximum number of persons registered with a doctor: 3 000

HEALTH CARE

TABLE III - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Period of work and membership required: none	Period of work and membership required: 6 months, including 120 days of actual work or periods assimilated thereto (unemployment, annual holidays, etc.) Proof of payment of minimum contribution Proof of illness covered by the insurance	Period of work and membership required: 1 200 hours during the year	Period of work and membership required: none for sickness For TB: at least two years' insurance and one year's contributions during the 5 years prior to the application for benefits	Period of work and membership required: none, in principle
From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Unlimited; (when an employee withdraws from the insurance scheme, benefits cease to be paid 26 weeks after the date on which he ceases to be insured)	Unlimited; (or until the end of the 2nd quarter following that in which membership terminates)	Unlimited; (or one month after termination of membership)	6 months (180 days) per year; extension possible For TB: unlimited (or 6 months after termination of membership)	Unlimited
Doctors approved by the funds are formed into "associations of sickness fund doctors" at regional and national level	All doctors registered with the Order of Doctors	All doctors qualified to practise	All doctors qualified to practise	All doctors approved by the State
Payment in full to the association by the fund: a. proportionate to the number of insured persons and the annual average of medical benefits; b. lump sum for each case of sickness; c. lump sum for each medical action, or d. combined system. The association of sickness fund doctors distributes the comprehensive payment between the sickness fund doctors on the basis of a scale agreed with the sickness fund federations	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially These scales may be exceeded in the case of: a. a certain number of hours of consultations per week; b. patient's particular financial situation; c. patient's special requirements; d. practitioner's special qualifications	Scales of fees fixed by a national agreement or by ministerial decree These scales may be exceeded in the case of: a. patient's particular financial situation; b. patient's special requirements; c. practitioner's special qualifications	The fees are paid by INAM on a flat-rate basis either per head or per benefit. The scales are fixed by agreements between INAM and the National Federation of Doctors. Maximum number of persons registered with a doctor: 1 500 Individual contracts for out-patient specialists with payment on fixed hourly rate and consultation basis INPS employs its own doctors for TB	Fees: pursuant to collective agreements; following arbitration by the Conciliation and Arbitration Committee subject to ministerial confirmation Scales of fees are linked to the cost-of-living index

TABLE III - 3

HEALTH CARE

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
2. Hospitals	Public hospitals established by regional health authorities and by the State (mental diseases) Private hospitals: the regional health authorities conclude agreements with most of the private hospitals	Most hospitals	Most hospitals	Special agreements between hospitals and regional sickness funds
BENEFITS Choice and payment of doctor	<u>Category 1:</u> (Income below a certain ceiling (1)): unrestricted choice, but choice valid for one year <u>Category 2:</u> (Income above ceiling) free choice Advance on fees by insured person	Free choice from those doctors listed on special area registers Payment of fees by insured persons except for persons with full eligibility	Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16 No advance on costs	Free choice of doctor (twice a year) by registering with a sickness fund doctor Direct payment (flat-rate per insured person) by the sickness fund No advance on costs
Patients' contributions towards costs	<u>Category 1:</u> No charges <u>Category 2:</u> Partial reimbursement	<u>General medical care</u> - Persons with full eligibility: no charge - Others pay the whole cost of services except in cases of certain serious or long term diseases and disabilities <u>Specialists</u> No charge for persons with full or limited eligibility	No charge	No share borne by insured person. But under the general insurance scheme (serious risks) a share must be borne by insured persons over 18 for hospitalisation exceeding one year

(1) Ceiling is Dkr 75 100.- for head of family resident in Copenhagen; lower ceiling for either persons who are not heads of families, or do not reside in the capital.

H E A L T H C A R E

TABLE III - 3

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
The sickness funds conclude agreements with certain hospitals	Hospitals: establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities	1. Public hospitals: rates fixed by the public authorities; 2. Private establishments: after approval by the regional committee partially by agreement on fees concluded with the sickness funds	INAM concludes agreements with public and private hospitals. INPS has its own sanatoria	Agreements with association of hospitals
Free choice among sickness fund doctors No advance on costs	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate	1. Direct assistance: For general medical care, free choice of doctor among those on the register for the area. INAM pays all costs directly, no advance on costs payable by insured persons. For attention by specialists given in clinics usually run directly by INAM, free choice among specialists attached thereto 2. Indirect assistance: Free choice of doctor. Insured person pays fees fixed by private agreement. INAM refunds according to scales approved by the ministerial supervisory bodies 3. For TB: only direct assistance	Free choice of doctor (treatment abroad subject to approval of sickness fund) Fees refunded to insured person by sickness funds
No share borne by insured person	Insured person's share must not exceed 25% for general medical care No share borne for assistance by specialists or for treatment of "social" diseases No share borne in the case of the disabled, pensioners, widows, orphans, or handicapped persons whose income is less than a fixed maximum (Bfr 128 415 p.a. + Bfr 25 683 per dependent person; for disabled persons: Bfr 147 000 per annum	Share borne by insured person (statutory): 25% but: a. reduced to 20% for treatment given during hospitalisation or consultations given in hospitals; b. not required for expensive treatment, prolonged sickness or certain complaints	Share borne by insured person only in the case of "Indirect assistance"	Share borne by insured person cannot exceed 20%

TABLE III - 4

HEALTH CARE

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Hospitalisation	<u>Public hospitals</u> No charge (except for private wards) <u>Approved private hospitals and nursing homes</u> No charge (except for private wards)	<u>Public hospitals</u> No charge (except for private wards) <u>Approved private hospitals and nursing homes</u> Patient pays excess over Health Act payments	No charge, except where the patient asks for a private bed or for extra treatment which is not clinically necessary	Free choice among hospitals which have an agreement with the sickness insurance fund and are located near the place of residence Hospitalisation is entirely free for insured persons and members of their families in the Lower Class Duration of benefit: unlimited (after 1 year taken over by the general insurance scheme)
Sanatoria	See Hospitalisation	TN treatment given free of charge to all persons irrespective of income; unlimited duration	See Hospitalisation	TB sanatorium: refund of costs corresponding to the lower category of "approved" sanatorium Duration: unlimited (after 1 year taken over by general insurance scheme)
Courses of treatment	See Hospitalisation		See Hospitalisation	

HEALTH CARE

TABLE III - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Free choice among hospitals having a contract with the sickness fund Entirely free hospitalisation only for Class 3 Duration of benefit: unlimited</p>	<p>Free choice among hospitals approved by the minister Normal cost per day of hospitalisation fixed by the minister (variable according to class of hospital and price index) Complete refund (public ward) Duration of benefit: unlimited in principle</p>	<p>Free choice among: 1. Public, and 2. Private (approved) hospitals Generally up to 20% of costs borne by the insured person, but not in the case of any expensive treatment, prolonged illness or certain complaints Duration of benefit: unlimited in principle</p>	<p>Direct assistance: free choice of public or private hospital among those registered under the scheme in the province. In the case of TB, treatment in sanatoria registered under the scheme or directly run by INAM. No share borne or advance on costs provided by the insured person (public ward) Indirect assistance: free choice of hospital. Advance on costs and share of costs borne by the insured person Duration of benefit: 6 months in all (per year), possibility of extension For TB: unlimited</p>	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund) Hospitalisation is entirely free</p>
<p>1. See Hospitalisation 2. Subject to its regulations the fund may, after completion of treatment, grant assistance to convalescents, for example in the form of a period in a convalescent home (maximum duration: 1 year)</p>	<p>See Hospitalisation</p>	<p>Subject to sickness fund's prior approval: no share borne by insured person</p>	<p>For TB in active phase, cost covered entirely by insurance scheme: see Hospitalisation</p>	<p>In principle as for hospitalisation</p>
<p>See above</p>	<p>Preventive health centres: underdeveloped children Flat-rate sum from insurance (maximum Bfr 450 per day); also fixed daily sums</p>	<p>Subject to sickness fund's prior approval: refund of medical fees and cost of treatment No daily allowances in principle (except for the more needy)</p>	<p>Subject to prior approval of the sickness fund concerned in the province (as "supplementary benefit") Direct assistance: INAM bears costs of course of treatment; subsistence: lump sum of Lit 12 000</p>	<p>Subject to approval</p>

TABLE III - 5

HEALTH CARE

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Dental treatment	<p><u>Category 1:</u> 2/3 reimbursement for most treatments</p> <p><u>Category 2:</u> partial reimbursement</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils</p> <p>In certain cases limited charges levied on insured persons</p>	<p>Charge of 50% (including dentures) up to a maximum of £ 10. No charge for children under 16, persons over 16 still in full-time attendance at school, expectant mothers and mothers who have borne a child within the preceding 12 months</p>	<p>Comprising: preservative treatment, extractions, dental prostheses, orthodontic treatment. Completely free treatment, conditional upon compulsory half-yearly examination</p> <p>Fund's contribution towards costs: dental plates, etc.</p>
Pharmaceutical products	<p>Two lists of products</p> <p>Most important products: 75% reimbursement;</p> <p>less important products: 50% reimbursement</p>	<p>No charge for persons with full eligibility</p> <p>No charge for persons suffering from mental diseases and handicaps (for persons under 16 years only) and from certain serious and long-term illnesses</p> <p>Insured persons: reimbursement for expenditure in excess of £ 4 in any month</p>	<p>Charge of £ 0.20 per prescribed medicine except for children under 16, men aged 65 or over and women aged 60 or over, pregnant women and mothers of a child under one year of age, persons with low incomes and persons suffering from certain chronic diseases</p>	<p>Registration with a chemist under contract chosen by the insured person: free prescribed drugs (official list of patent medicines)</p> <p>Direct settlement between chemist and fund</p>
Prostheses, spectacles, hearing-aids	<p>Partial reimbursement</p>	<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils</p> <p>In certain cases limited charges levied on insured persons</p>	<p><u>Optical:</u> Limited charges towards the cost of spectacle frames and lenses in accordance with National Health Service scale. No charge for children under 16, or persons over 16 still in full-time attendance at school. Financial help for persons with low incomes</p> <p><u>Hearing:</u> No charge for provision and fitting of National Health hearing aids</p>	<p>(Excepting spectacles) subject to prior approval: cover of 70-100%</p>
Other benefits	<p>Free assistance and treatment given by nurse at home if recommended by a doctor</p> <p>Free transport to doctor or hospital for pensioners whose income does not exceed the income ceiling of the Public Health Security Act - see Table III - 2 - and in certain other cases and circumstances</p>	<p>Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities</p> <p>A laboratory service for the detection of cancer of the cervix is available to all women through their local general practitioner</p>		<p>Within the general insurance framework: treatment in institutions for the mentally sick and for the handicapped; certain kinds of preventive medicines for children</p>

HEALTH CARE

TABLE III - 5

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Comprising Standard benefits: preservative treatment, extractions, orthodontic treatment Supplementary benefits: prostheses, crowning, pivoted teeth Costs covered by the sickness fund standard benefits: 100% supplementary benefits: cash grant towards costs or 100%</p>	<p>Comprising: preservative treatment, extractions, dental prostheses, orthodontic treatment Refund: of cost of treatment, see medical care of costs of dental plates, etc., subject to doctor's approval, up to 100%</p>	<p>Comprising: preservative treatment, extractions, dental prostheses, orthodontic treatment Refund: according to fixed rate as for medical care The 25% share borne by the insured person is abolished in some exceptional cases</p>	<p>Comprising: Standard benefits: free treatment in the clinics run by the institute and by approved centres Supplementary benefits: if the prosthesis is approved refund of Lit 700 per tooth</p>	<p>Comprising: Standard benefits: preservative treatment, extractions, orthodontic treatment Refund according to collective agreements Contributions towards costs cannot exceed 20%</p>
<p>Insured person: pays charge of 20% of costs up to maximum of DM 2.50 per prescription Members of family: as for insured person Pensioners: no charge</p>	<p>Share paid by insurance: 10% of public selling price Insured person's share nonetheless limited to Bfrs 50 for patent medicines and Bfrs 25 for made-up prescriptions No charge in the case of pensioners, the disabled, widows or orphans with low income for made-up prescriptions. For patent medicines charge limited to Bfrs 25</p>	<p>1. Made-up prescriptions 2. Patent medicines (appearing in official list) 3. Accessories and dressings Refund: 70 or 90%</p>	<p>Free issue of made-up preparations and patent medicines appearing in official list Small charge for certain patent medicines</p>	<p>Classification of drugs: - non-refundable drugs and products - drugs subject to preferential reimbursement and - drugs subject to normal participation</p>
<p>Spectacles: as for drugs Prostheses, hearing aids: in accordance with sickness fund's regulation; cash grant may cover entire costs</p>	<p>Full refund of fees fixed by agreement</p>	<p>Subject to sickness fund's prior approval: refund of established fees (70%) and for major fittings (100%)</p>	<p>Subject to prior approval, refund of up to 50% of costs as "supplementary benefit"</p>	<p>Subject to sickness fund's prior approval, financial contribution by fund using a fixed subvention rate</p>
<p><u>Treatment at home</u>: assistance and treatment given by nurse, etc. as supplementary benefit; a deduction to offset costs in this period may be made up to 1/4 of the sickness benefit. <u>Examination for early symptoms</u>: children's diseases (up to 4 years); cancer annual examination after 30 yrs for women and after 40 yrs for men. <u>Assistance with domestic arrangements in cases of hospitalisation</u>: domestic or financial assistance</p>	<p>As laid down in the regulations</p>	<p>Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund</p>	<p>Convalescent treatment and care beyond the maximum of 180 days are also granted as supplementary benefit For TB: refund of travelling expenses</p>	

SICKNESS – CASH BENEFITS

TABLE IV - 1

SICKNESS - CASH BENEFITS

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law 2. Basic legislation	1892 Law of 1972, effect from April 1973	1911 Laws of 1952 - 1974	1911 Act of 1965 (flat-rate benefits) and Acts of 1966 (earnings-related supplement), 1971, and 1973, and regulations thereunder	1913 Law of 5 June 1913 on sickness insurance, amended and supplemented
BENEFICIARIES Field of application	All employed persons	With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	1. <u>Flat-rate benefits</u> Employees and self-employed persons. Optional cover for married women 2. <u>Earnings-related supplement</u> All employees aged 18 or over and under minimum pension age (65 for men, 60 for women) who are receiving flat-rate sickness benefit and who had earnings of at least £ 500 in the relevant tax year	All persons in paid employment
Membership ceiling	-	-	-	-
Dependants other than insured person	-	-	-	-
Conditions	Illness must entail total or partial incapacity for work	1. <u>Flat-rate benefit:</u> Incapacity for work; 26 contributions paid; 48 contributions paid or credited during the contribution year preceding the benefit year (1). If less than 48 but more than 26 contributions paid or credited, a reduced benefit is payable 2. <u>Earnings-related benefit:</u> Have right to flat-rate benefits and have had reckonable earnings over £ 14.- a week in the relevant income tax year	1. <u>Flat-rate benefit:</u> Incapacity for work; 26 contributions paid since the commencement of the insurance; 50 contributions paid or credited during the contribution year preceding the benefit year in which claim is made (2). Reduced benefit if 26 - 49 contributions paid or credited 2. <u>Earnings-related supplement</u> Title to flat-rate sickness benefit and have had reckonable earnings of at least £ 500 in the relevant tax year	Incapacity for work

(1) Contribution year runs from January or July for men and women respectively.
Benefit year runs from June or December for men and women respectively.

(2) Contribution year runs from March, June, September, December depending on National Insurance number suffix. Benefit year begins five months after end of contribution year.

SICKNESS - CASH BENEFITS

TABLE IV - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
See Tables "Health Care"	See Tables "Health Care"	See Tables "Health Care"	See Tables "Health Care"	See Tables "Health Care"
All persons in paid employment	All workers bound by a contract of service and categories assimilated thereto	All employees or persons assimilated thereto	Industrial staff (1) or persons assimilated thereto	All persons in paid employment
Non-industrial staff: DM 22 500 (2)				
In cases of hospitalisation, also members of the family	-	-	For TB: members of insured persons's family	In the event of hospitalisation, members of insured person's family
For incapacity for work or admission of insured person to a: hospital convalescent home rest home nursing home	Fulfilment of the conditions imposed for health care: required registration period, minimum working period, minimum contributions, maintenance of rights acquired, origin of the complaint To have ceased all activities with at least a 66% reduction in earning capacity To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days	Incapacity for work: for the first 6 months, 200 hours during the 3 months prior to the date of treatment; for subsequent period, must have been registered for 12 months; able to prove having worked 800 hours during those 12 months, of which 200 working hours during the first of the 4 quarters preceding the cessation of work	Incapacity for work For TB: TB in active phase	Incapacity for work

(1) In Italy non-industrial staff do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.

(2) 75% of the contribution for pension insurance.

TABLE IV - 2

SICKNESS - CASH BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Waiting period	-	1. 3 days 2. 12 days	-	2 days No waiting period: if the employed person's occupational association has such a provision in its regulations
BENEFITS				
Duration of benefits	Unlimited. Pensioners not more than 13 weeks in a 12 months period	1. <u>Flat-rate benefit</u> : Unlimited if the claimant has paid 156 contributions and is aged under 68 Limited to 52 weeks if between 26 and 156 contributions paid 2. <u>Earnings-related benefit</u> Limited to 147 days	1. <u>Flat-rate benefits</u> Limited to 312 days excluding Sundays in any period of interruption of employment, if less than 156 contributions have been paid; otherwise replaced by invalidity benefit after 168 days' entitlement 2. <u>Earnings-related supplement</u> Limited to 156 days excluding Sundays	12 months (52 weeks). Exception: maximum of 3 years for TB and for other illnesses under certain conditions fixed by the occupational association
Amount of benefits	90% of average weekly earnings Maximum benefit: 792 Dkr per week (employer pays benefits for first 5 weeks)	1. <u>Flat-rate benefits</u> £ 7.75 per week (married women who are dependants of their husbands: £ 6.55) 2. <u>Earnings-related benefits</u> 40% of reckonable weekly earnings between £ 14 and £ 50 The combined sickness benefit and earnings-related benefit may not exceed the reckonable weekly earnings <u>Family supplements</u> 1 dependant adult £ 5.05 each of the first 2 children £ 2.20 each further child (under 18 years of age) £ 1.80	1. <u>Flat-rate benefits</u> (1) £8.60 per week insured persons under 18: £ 4.75 married women " 6.05 2. <u>Earnings-related supplement</u> 33 1/3% of average weekly earnings between £ 10 and £ 30 plus 15% of average weekly earnings between £ 30 and £ 42, limited to the amount needed to bring total weekly benefit (flat-rate, increases for dependants and ERS) to 85% of average weekly earnings <u>Family supplements</u> 1 dependant adult £ 5.30(1) first dependant child £ 2.70(1) second " " child £ 1.80(1) each further child £ 1.70(1)	With or without hospitalisation: 80% (maximum earnings taken as basis: Fl 155.70 per day or Fl 778.50 per week)

(1) As from 25 July 1974.

SICKNESS - CASH BENEFITS

TABLE IV - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
1 day No waiting period: if incapacity for work is the result of an industrial injury or an occupational disease	1 working day No waiting period: if the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease	3 days	3 days For TB: none	None
For the same illness, limited to 78 weeks over a 3-year period	Maximum of 1 year (= period of "primary incapacity for work")	Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for "protracted sickness" Exception: until end of 48th month when insured person undergoes course of rehabilitation or vocational retraining	Maximum of 6 months (180 days) per year For TB: no limit during treatment Maximum of 2 years for post-sanatorium allowance; 4 years for the treatment allowance	52 weeks
Calculated as a salary % Without hospitalisation: no dependant family 65% one dependant 69% for each further dependant + 3% (maximum 75%) (Earnings taken as basis: earnings on which social security contribution is assessed) Pursuant to Law of 27 July 1969 on maintaining wage-levels: employer pays the wage for 6 weeks From 7th week: 75% of earnings on which social security contribution is assessed (+ supplements for dependants as described above up to maximum of 85%). With hospitalisation: same as above	Calculated as a salary % Without hospitalisation: 60% (Maximum earnings taken as basis: earnings on which social security contribution is assessed) For industrial staff account must also be taken of the law on the minimum weekly wage (80%) (2) and for non-industrial staff the law on contracts of employment (100% for 1 month) With hospitalisation: ditto	Calculated as a salary % Without hospitalisation: 50%; with 3 children, 66 2/3% from 31st day (Maximum earnings taken as basis: earnings on which social security contribution is assessed) Minimum for protracted complaint after 7th month: 1/365 of minimum invalidity pension With hospitalisation: without dependants: 20% with 2 children 50%	Calculated as a salary % Without hospitalisation: Sickness: 50%; from 21st day 66 2/3% (earnings taken as basis: real earnings) TB: daily allowance during treatment: insured person: as the sickness benefit for 180 days, then Lit 1 200 for members of the family Lit 600 daily post-sanatorium allowance (1) insured person: Lit 1 000 treatment allowance (3) Lit 20 000 per month With hospitalisation: Sickness: allowances reduced 2/5 for insured person without dependants TB: as the daily allowance during treatment	Without hospitalisation: The gross salary which the insured person would have earned if he had continued to work (Maximum earnings taken as basis: earnings on which social security contribution is assessed) With hospitalisation: without dependants a gratuity amounting to 1/3 of the cash sickness benefit; with dependants a household allowance equal to the cash benefit for the first 10 days of hospitalisation and to 85% of this benefit for the subsequent period of hospitalisation

(1) Provided that the treatment in sanatorium has lasted at least 2 months.

(2) The collective agreements extend thus to a 30 days minimum wage and to 100%.

(3) The allowance is granted after the post-sanatorium treatment is completed where earnings capacity is reduced by at least 2/3.

TABLE IV - 3

SICKNESS - CASH BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Other benefits	Death grant: For adults 16 and over: Dkr 1 200 Reduced grant for children The grant is adjusted automatically twice a year according to price increases	-	-	Death grant: daily wage multiplied by the number of days between death and the first day of the 3rd following month

SICKNESS - CASH BENEFITS

TABLE IV - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>May be provided for in the regulations in addition to the statutory minimum benefits</p> <p>Sickness benefit (max. 5 days) if a child is ill</p> <p>Death grant: at least 20 times daily earnings (minimum DM 100)</p>	<p>Death grant: Bfrs 13 572</p>	<p>When incapacity exceeds 3 months: revision of sickness benefit to bring it in line with the general increase in wages</p> <p>Allowance for handicapped adults: FF 120</p>	<p>Death grant: Lit 20 000</p> <p>TB: special Christmas grants of Lit 25 000 to the insured (plus Lit 3 000 for dependants).</p> <p>Lit 15 000 for sick members of the insured's family</p>	<p>May be provided for in the regulations over and above the statutory minimum levels</p> <p>Death grant: Lfrs 7 000 (index number 100)</p> <p>For children under 6: 50%</p> <p>For children dead at birth: 20%</p>

MATERNITY

TABLE V - 1

M A T E R N I T Y

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
FIELD OF APPLICATION	<p><u>Benefits in kind:</u> All residents</p> <p><u>Cash benefits:</u> All employed persons</p>	<p><u>Benefits in kind:</u> Persons with full or limited eligibility (1)</p> <p><u>Cash benefits:</u></p> <p>1. Maternity allowance (incl. pay-related benefit): Insured women</p> <p>2. Maternity grant</p> <p>a) Health services: persons with full eligibility</p> <p>b) Social insurance system: insured women or wives of insured persons</p>	<p><u>Benefits in kind:</u> All women residing in the United Kingdom</p> <p><u>Cash benefits:</u></p> <p>1. Maternity allowance: insured women, employed or self-employed</p> <p>2. Maternity grant: insured women, whether employed, self-employed or without employment, or wives of insured persons</p>	<p>1. Insured women</p> <p>2. Wife and daughters of insured person</p>
CONDITIONS	<p><u>Benefits in kind:</u> 6 weeks of residence</p> <p><u>Cash benefits:</u></p> <p>- Income during last 4 weeks before confinement at least equivalent to minimum cash benefit, and</p> <p>- income during previous tax year or income during last 6 months at least equivalent to minimum cash benefit</p>	<p><u>Cash benefits:</u></p> <p>1. Maternity allowance: 26 contributions paid; 26 contributions paid or credited during the contribution year directly preceding the beginning of the benefit year or during a subsequent complete contribution year, if any before the date of confinement (2)</p> <p>2. Maternity grant: 26 contributions paid; 26 contributions paid or credited during the contribution year directly preceding the benefit year or during a subsequent complete contribution year, if any, before the date of confinement (2)</p>	<p><u>Cash benefits:</u></p> <p>1. Maternity allowance: 50 contributions paid or credited (of which 26 have been paid) under the categories employed and self-employed persons during the 52 weeks ending 14 weeks before the predicted week of confinement; Reduced benefit if 26-49 contributions paid or credited</p> <p>2. Maternity grant: the insured or her husband must have paid 26 contributions; the insured or her husband must have paid or been credited with 26 contributions during the contribution year preceding the benefit year in which the confinement took place or is expected to occur (2)</p>	None

(1) See Tables "Health Care"

(2) See Tables "Sickness - Cash Benefits"

M A T E R N I T Y

TABLE V - 1

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
Insured women Wife and daughters of insured person	1. Insured women 2. Members of the family	1. Insured women 2. Wife and daughters of insured person	1. Insured women 2. Wife, daughters and sisters of insured person	1. Insured women 2. Wife of insured person
<u>Cash benefits</u> For maternity allowance: 12 weeks insurance between the 10th and 4th month prior to confinement	<u>Cash benefits</u> Contributions paid for 6 months	Employment in a post for 200 hours during the year. Registration under insurance scheme for at least 10 months at the expected date of confinement	None	Membership for 6 months preceding confinement

TABLE V - 2

M A T E R N I T Y

BENEFITS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Benefits in kind	Free maternity services and hospital care	Maternity services and hospital care for infants under 6 weeks are free to low and middle income groups	Free health care under the National Health Service	(See "Sickness - Health Care") Midwife Doctor in the event of complications Maternity hospital or payment for care at home for 10 days (up to a ceiling)
Cash benefits	Weekly payments for 14 weeks from not more than 8 weeks before expected birth	1. Maternity allowance: (payable only under the insurance rights of the woman) is paid 6 weeks before the confinement and 6 weeks after (if confinement is earlier or later than predicted, the period of payment may be adjusted) 2. Maternity grant: a) Health services, lump sum b) Social insurance system, Lump sum (if both spouses are insured, two grants payable) (1)	1. Maternity allowance (payable only under the insurance rights of the woman): weekly payments for 18 weeks beginning 11 weeks before the expected confinement. This may be extended if the confinement occurs later than expected 2. Maternity grant: Lump sum payable under the rights of insurance of the woman or her husband (but not both) 3. Increases in respect of dependants	Confinement allowance (2): 12 weeks
Amount	See "Sickness - Cash benefits" (90% of average weekly earnings, not more than Dkr 792 per week)	1. £ 7.75 per week (pay-related benefit is payable together with maternity allowance under the same conditions as apply in the case of sickness benefit - see Tables "Sickness - Cash Benefits") 2. a) Health services: £8 per child b) Social insurance system: £ 4 per confinement	1. £ 8.60 per week (3) 2. £ 25 3. Adults £ 5.30 first child £ 2.70 second child £ 1.80 (3) each further £ 1.70 child	100% of earnings

(1) In addition, maternity grants for multiple births (see Tables "Family Benefits").

(2) Confinement allowance only if wage is discontinued.

(3) From 22 July 1974.

M A T E R N I T Y

TABLE V - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
(See "Sickness - Health Care") Midwife, drugs, doctor (incl. medical supervision), maternity hospital Private clinic with contribution to cost	As for Sickness - Health Care	(See "Sickness - Health Care") Midwife or doctor Maternity hospital (free for 12 days) Private clinic (flat-rate allowance covering stay of 12 days) Free drugs in a public hospital: lump sum if the confinement takes place at home or in private clinic	(See "Sickness - Health Care") Midwife Doctor in the event of complications Maternity hospital Free drugs	(See "Sickness - Health Care") Midwife and medical assistance Stay in maternity hospital, drugs and baby foods (1)
1. Maternity allowance: 14 - 18 weeks 2. Maternity grant for confinement	Confinement allowance (2): 14 weeks (of which 8 after confinement) Birth grant: see Family Allowances	Daily allowance (2): 14 weeks (of which 6 before confinement) Other allowances (for confinement see Family Allowances): nursing allowance, 5 months; milk vouchers, 4 months; allowance for medical supervision of the child up to 6 years of age Miscellaneous: e.g. contribution towards cost of domestic help	Maternity allowance (2): 2 months before the presumed confinement date and 3 months after Optionally, 6 supplementary months	Maternity allowance (2): 12 weeks
1. Insured women: equivalent of net wage (minimum DM 3.50 per day) or of sickness allowance or lump sum (in certain circumstances) of DM 150; co-beneficiaries: lump sum of DM 35 - DM 150 2. Lump sum of DM 50 - DM 100	60% of earnings (3)	1. 90% of earnings 2. Nursing allowance: FF 40 per month for 4 months, FF 10 for 5th month Milk vouchers: FF 5 per month for 4 months	80% of earnings for the compulsory period, and 30% for the supplementary period	Same amount as the sickness cash benefit

(1) These benefits are covered by payment of a lump sum.

(2) Confinement allowance only if wage is discontinued.

(3) 100% of earnings for 30 days (non-industrial staff), for industrial staff collective agreements likewise extend this guarantee to 30 days.

INVALIDITY

TABLE VI - 1

INVALIDITY

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law 2. Basic legislation	1921 Law No 156 of 15 April 1970	1911 Laws of 1952 - 1974	1911 Act of 1965 as modified by Act of 25 July 1973	5 June 1913 Law of 18 February 1966
RISKS COVERED	A person is considered to be an invalid when his capacity to work is reduced permanently because of a mental or physical illness	All insured persons, who have been incapable of working for 12 months and whose incapacity is likely to continue for at least a further 12 months	Incapacity for work by reason of physical or mental illness or disability in a period of interruption of employment where there has been entitlement to sickness benefit for 168 days (excluding Sundays)	A worker considered completely or partially incapable of working when as a result of sickness or infirmity he can no longer earn his normal wage from an activity corresponding to his strength and skill and with due allowance for his training and his previous position in his occupation No distinction is made as regards the cause of the incapacity (invalidity or industrial injury)
FIELD OF APPLICATION	All resident nationals	With few exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship	Employed and self-employed persons Optional coverage for married women	Industrial and non-industrial staff All employees

I N V A L I D I T Y

TABLE VI - 1

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>22 June 1889</p> <p>Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments</p> <p>Non-industrial staff: Law of 20 December 1911 in the version of 23 February 1957, with numerous amendments</p>	<p>28 December 1944</p> <p>Law of 9 August 1963, supplemented and amended</p>	<p>5 April 1930</p> <p>RAP of 29 December 1945 - Social Security Code (Code SS)</p> <p>Decree of 12 September 1960</p> <p>Decree of 28 March 1961</p>	<p>21 April 1919</p> <p>Decree laws of 4 October 1935 and 14 April 1939. Laws of 4 April 1952, 20 February 1958 and 21 July 1965. Decree of 27 April 1968 and Law of 30 April 1969</p>	<p>6 May 1911</p> <p>Social Insurance Code, Book III, of 1925 (Industrial staff), with numerous amendments</p> <p>Law of 29 August 1951 (non-industrial staff), with numerous amendments</p>
<p>a) A worker who as a result of sickness or infirmity cannot earn more than half the normal earnings of a healthy insured person with similar training and equivalent skills in employment corresponding to his occupational position and skills (Occupational invalidity - Berufsunfähigkeit)</p> <p>b) A worker who as a result of sickness or infirmity is no longer able to work regularly or cannot earn more than a minimal income (General invalidity - Erwerbsunfähigkeit)</p>	<p>A worker who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category and with the same training</p>	<p>A worker who as a result of sickness or infirmity can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region. The worker is classified under Group 1 if he is nonetheless still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person</p>	<p>A worker whose earnings ability, in occupations suited to his capacity, is permanently reduced to less than one half as a result of sickness or infirmity</p>	<p>a) A worker (industrial staff) who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region and for whom no employment suited to his strength and skills and, to an acceptable degree, to his training, can be found</p> <p>b) A worker (non-industrial staff) who as a result of sickness or infirmity is unable to carry on the occupation which he had carried on in his last post or another occupation suited to his capacity and, to an acceptable degree, to his training</p>
<p>Industrial and non-industrial staff</p>	<p>Industrial and non-industrial staff</p>	<p>Industrial and non-industrial staff. All employees</p>	<p>Industrial and non-industrial staff All employees</p>	<p>Industrial and non-industrial staff All employees or those considered as such</p>

TABLE VI - 2

I N V A L I D I T Y

CONDITIONS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Minimum period of membership giving entitlement to benefits	At least one year of residence after the age of 15	At least 156 contributions paid At least 48 contributions paid during the contribution year (1) preceding the permanent incapacity to work	156 contributions paid in case of employees or self-employed Must have been entitled to sickness payments for 168 days (excl. Sundays) in the period of interruption of employment	None
Minimum level of incapacity for work	50%	-	-	15%
Period for which cover is given	From the date when the state of invalidity is deemed to exist (normally after sickness period) Maximum age: 66 years	From the date when the state of invalidity is deemed to exist (normally after sickness period) Maximum age: none	<u>For the pension:</u> the day after the end of the primary period of incapacity until retirement age (2) <u>For the allowance:</u> as above, but to qualify the incapacity must begin at least 5 years before retirement age	From the end of the period for which sickness benefit is paid until the age of 65

(1) See Tables "Sickness - Cash Benefits".

(2) Deferment possible; maximum 5 years.

I N V A L I D I T Y

TABLE VI - 2

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
60 months Requirement considered to be fulfilled when the insured person has become incapable of working or has died as a result of certain occurrences (e.g. industrial injury) or under certain circumstances	6 months, with 120 days worked	12 months, with 800 hours worked, of which 200 during the quarter prior to ceasing work	General invalidity: 5 years and at least 260 weekly contributions or 60 monthly contributions of which 52 and 12 respectively during the 5 years prior to the application for a pension Occupational invalidity (1): 1 year and at least 52 weekly contributions	Industrial staff: 270 days of insurance Non-industrial staff: 12 months of insurance (2)
Occupational invalidity: 50% General invalidity: 100%	66.66%	66.66%		Industrial staff: 66.66% Non-industrial staff: no level is laid down, but the worker must be incapable of carrying on his occupation in a permanent manner
From the end of the month in which the conditions are fulfilled At the age of 65 at the earliest the pension is converted into old-age pension provided that the minimum period of membership has been completed	The day after the end of the primary period of incapacity until retirement age	From the date when the state of invalidity is deemed to exist The pension is discontinued at the age of 60 and replaced by the old-age pension	From the month following the application by the party concerned Maximum age: none	Industrial staff: for permanent incapacity - immediately, for temporary incapacity - from 7th month Non-industrial staff: in any case from the end of the period during which sickness benefit (or salary) is paid At 65, takes form of old-age pension

(1) Invalidity caused by circumstances of employment other than industrial injury.

(2) No qualifying period if invalidity is caused by employment injury.

TABLE VI - 3

INVALIDITY

BENEFITS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Amount of pension	<p>Incapacity level: 50-66%: $\frac{1}{2}$ basic amount + $\frac{1}{3}$ invalidity supplement; 67-about 100%: basic amount + invalidity supplement; about 100%: basic amount + invalidity supplement + incapacity for work supplement</p> <p><u>Basic amount</u> Married persons: Dkr 9 575 per year if both are pensioners Others: Dkr 12 456 (1)</p> <p><u>Invalidity supplement</u> Married persons: Dkr 4 740 per year each if both are pensioners Others: Dkr 6 204</p> <p><u>Incapacity for work supplement</u> Married persons: Dkr 6 024 per year each if both are pensioners Others: Dkr 8 244</p>	<p>£ 7.75 per week except married women dependent on their husbands £ 6.55 per week</p>	<p>Amount: £ 10.- per week (2) reduced where recipient is in patient in hospital for more than 8 weeks</p> <p>In addition: <u>Invalidity allowance</u> 3 rates, varying according to the age when total disability arose: - persons under 35 yrs: £ 2.05 - persons over 35 but under 45 yrs : £ 1.30 (2) - persons over 45 but under 60 (55 for women) : £ 0.65 per week</p>	<p>Allowance (3): For incapacity level between: 15-25% : 10% E 25-35% : 20% E 35-45% : 30% E 45-55% : 40% E 55-65% : 50% E 65-80% : 65% E 80% and over : 80% E</p> <p>E = daily earnings, subject to ceiling (minimum earnings Fl 66.45 per day (4))</p>
Earnings ceiling	-	-	-	Fl 40 482 p.a. (Fl 155.70 per day)

(1) If earnings from work are not above a certain level.

(2) As from 22 July 1974.

(3) In May a holiday allowance equal to 6% of the annual allowances is paid in respect of the preceding 12 months.

(4) Beneficiaries aged 23 years and over.

I N V A L I D I T Y

TABLE VI - 3

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>Pension formula: a) for occupational invalidity $1\% \times n \times E \times c$ b) for general invalidity $1.5\% \times n \times E \times c$ n = Number of years of insurance (contribution periods, equivalent, credited (1) and supplementary periods). Supplementary periods = number of years to run until age of 55. These are added when the worker qualifies for invalid insurance before reaching that age, provided that the following are covered by contributions: either for at least 36 months during the 60 months prior to the risk incurred, or for at least half the period of membership (minimum 60 months). E = General basic earnings, i.e. average gross earnings in respect of which contributions are due of all insured persons during the 3 calendar years prior to the year of payment of pension. In 1974 = DM 14 870. c = Individual coefficient - average ratio for each year of the earnings of the person concerned to general basic earnings (max. 2) (2)</p>	<p>Allowance: 65% of the lost earnings (subject to ceiling) if there are dependants; 43% if no dependants. Minimum (after 1 year): with dependants : Bfr 379 p.day without dependants: Bfr 299 p.day</p>	<p>Pension: a) Group 1 (those still able to work): $30\% \times E$ b) Group 2: $50\% \times E$ c) Group 3 (those requiring help from another person): Class 2 pension + 40% supplement Minimum: FF 13 920 E = Average annual earnings for the 10 years of insurance prior to interruption of work or, where applicable, a shorter period</p>	<p>Pension formula: $1.85\% \times n \times E$ n = number of years of insurance (maximum 40) E = average annual earnings in respect of which contributions have been due during the last 3 years Minimum: Lit 557 450 p.a. Social security pension: Lit 156 000 (12 000 x 13) of the annual contributory pension is provided by the Social Fund as a social security pension</p>	<p>Pension: consisting of a fixed amount (3) + a supplement. Fixed amount: Lfr 15 000 p.a. (Index = 100; index at 1.9.74 = 220.14) Supplement: 1.6% of total earnings; earnings adjusted according to index and changes in wage level; for invalidity before age of 55, special supplement for each entire calendar month either from beginning of right to a pension or right to cash sickness benefit up to age of 55. This supplement is 1.6% of the minimum social pension for the period preceding the 35th birthday and 1.6% of the same salary enhanced by 20% for the subsequent period. Minimum pension when index = 100 is Lfr 24 000 (at least 2 700 days of insurance) Minimum pension when index = 100 is Lfr 48 300 (at least 35 years of insurance)</p>
<p>Industrial staff } DM 30 000 Non-industrial staff }</p>	<p>Bfrs 230 700 p.a.</p>	<p>Industrial staff } Non-industrial staff } FF 27 840 p.a.</p>	<p>-</p>	<p>Industrial staff: none Non-industrial staff: Lfr 466 800</p>

- (1) Credited periods = periods of sickness (minimum 4 weeks), rehabilitation, unemployment, studies (over 16 years of age, up to 5 years) which are taken into account provided that at least half of the period of membership (minimum 60 months) is covered by contributions.
- (2) If exceeded, possibility of obtaining increases.
- (3) Condition: 180 months of residence to obtain the whole of the fixed amount. Otherwise a proportion of the fixed amount is paid. This condition is not required where an occupational accident has led to the invalidity.

TABLE VI - 4

INVALIDITY

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Other benefits	<p><u>Assistance allowance</u> given for the personal aid of a third person and in cases of blindness or acute shortsightedness: Dkr 6 204 per year. This allowance can be replaced by:</p> <p><u>Constant surveillance allowance</u> When the claimant needs constant surveillance or care by a third persons: Dkr 12 408;</p> <p><u>Invalidity allowance</u> given when earnings are too high for a pension, but when invalidity is medically certified, and in cases of deafness resulting in serious problems of communication: single person : Dkr 6 204 p.a. married persons: Dkr 4 740 each p.a.</p> <p><u>General pensions supplement and Personal Allowance</u> (see "Old-age pensions")</p>		<p><u>Attendance allowance</u> given when the nature of the invalidity necessitates treatment or constant attendance. Amount: £ 8.- (1) per week for a person who requires attendance or supervision by day and night, or £ 5.35 (1) a week for a person who needs the attendance by day or by night</p>	-
Supplements for dependants				
- spouse	A spouse (not invalid) receives a married person's allowance of Dkr 1 308 a year payable to the pensioner. If a wife is 62-66 years old, her husband receives a wife's supplement of Dkr 9 270 yearly	£ 5.05 per week in respect of a dependent adult	The recipient of an invalidity pension is entitled to a supplement of £ 6 (1) a week in respect of a dependent adult	-
- children	See "Family benefits"	£ 2.20 per week for each of the first two children £ 1.80 per week for each further child under 18 years of age	The recipient of an invalidity pension is entitled to a weekly supplement of: £ 4.90 for the 1st child) £ 4.00 for the 2nd child) (1) £ 3.90 for each further child)	See "Family Allowances"

(1) As from 22 July 1974.

I N V A L I D I T Y

TABLE VI - 4

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
-	-	-	-	-
1/10 of general basic earnings for each child, p.a. (1)	(General family allowance scheme)	(General family allowance scheme)	(General family allowance scheme)	Lfr 3 200 p.a. per child (with index = 100) (2)

(1) No accumulation with family allowances.

(2) Accumulation of supplements for children with family allowances.

TABLE VI - 5

I N V A L I D I T Y

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
ADJUSTMENT	Automatically twice a year, following changes in prices Rates are regularly adjusted following rises in wages	Invalidity pensions are normally increased once a year	By legislation	The daily allowance is pegged to the earnings index
ACCUMULATION WITH OTHER SOCIAL SECURITY BENEFITS (1)	Cash benefits can be accumulated	Not payable with any pension under the Social Welfare Acts	Attendance allowance can be paid in addition to any other benefit except another attendance allowance	Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work
PREVENTION AND REHABILITATION	Measures to lessen the consequences of invalidity by: - assistance for special medical care; - maintenance allowances during vocational rehabilitation; - appliances and aids supplied by rehabilitation centres and local authorities under the Rehabilitation Act of 1960		Preventive medical care and medical rehabilitation are provided by the National Health Service. Industrial rehabilitation and vocational training, sheltered employment and a specialised placement service are provided by the Department of Employment under the Disabled Persons (Employment) Acts 1944 and 1958 Allowances are payable during training	Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions

(1) In any case invalidity pensions and old-age pensions are mutually exclusive.

I N V A L I D I T Y

TABLE VI - 5

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Twofold adjustment to economic situation:</p> <p>1. by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed</p> <p>2. by adjustment of the pension according to a coefficient which is fixed once a year by law in view of changes in the national income (per person gainfully employed) and of the trend of economic capacity and productivity</p>	<p>Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02% in relation to the preceding index</p> <p>Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient</p>	<p>Annual adjustment on 1 January and 1 July by statutory instrument fixing the coefficient of increase</p>		<p>1. Automatic adjustment of pensions wherever the index varies by 2.5% in relation to the preceding index</p> <p>2. Adjustment of pensions and special supplements to earnings level (most recent adjustment at 1 April 1972 to the 1970 earnings level)</p>
<p>If combined with an industrial injuries' or occupational diseases' pension, the invalidity pension is reduced when the total exceeds 85% of the earnings taken as basis for assessment</p>	<p>Accumulation with industrial injuries' or occupational diseases' pension is possible up to a variable maximum</p>	<p>Accumulation with an industrial injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category</p>	<p>Accumulation of general invalidity pension with an industrial injuries' or occupational diseases' pension (within the limit of annual earnings and subject to the ceiling, when the pensions are granted for the same invalidity)</p>	<p>A reduction of the invalidity pension is possible in certain cases when combined, for example, with an industrial injuries' pension</p>
<p>Steps taken to maintain, improve and restore capacity for work include:</p> <p>all forms of medical care; vocational rehabilitation and adjustment to a new occupation; social security assistance, e.g. transitional allowances (50-80% of earnings over the last 12 (36 months) for the period of medical care, rehabilitation and subsequent steps to consolidate the results achieved</p>	<p>Functional and occupational re-training, in accordance with decision of panel of doctors, in specialised establishments</p>	<p>Vocational retraining in specialised vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued</p>	<p>The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work</p>	<p>The insurance may require that curative treatment be given to restore a pensioner's capacity for work or avert an insured person's imminent incapacity; the pension may be entirely or partially suspended during this treatment</p>

OLD-AGE

TABLE VII - 1

O L D - A G E

LEGISLATION	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
1. First law 2. Basic legislation	1. National pension: 1891 2. Supplementary pension: 1964 1. Law of 1970 2. Law of 7 March 1964	1908 Old-age contributory pension: Laws of 1960 - 1974 Retirement pension: Laws of 1971 - 1974	1908 Acts of 1965 - 1973 and the Regulations thereunder	5 June 1913 General old-age insurance: Law of 31 May 1956
FIELD OF APPLICATION	1. <u>National pension</u> All resident nationals 2. <u>Supplementary pension</u> All employees aged 18-66 working 15 hours or more per week, except certain apprentice- es	With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	1. <u>Flat-rate pension</u> All persons over school age, resident in the U.K. Optional for married women 2. <u>Graduated pension</u> All employees aged 18 or over who have earnings in excess of £ 9.- per week Possibility of alternative coverage by an equivalent sup- plementary scheme	All residents aged from 15 to 65, regardless of income or nationali- ty
CONDITIONS Minimum period of membership	1. <u>National pension</u> At least 1 year of residence after the age of 15 2. <u>Supplementary pension</u> At least 5 years of membership	1. <u>Retirement pension</u> - must have become insured be- fore the age of 55 - at least 156 contributions paid - annual average of at least 24 weekly contributions paid or credited 2. <u>Old-age pension</u> - must have become insured be- fore the age of 60 - at least 156 contributions paid - an annual average of at least 20 weekly contributions paid or credited	1. <u>Flat-rate pension</u> At least 156 contributions paid and a yearly average of 50 con- tributions paid or credited 2. <u>Graduated pension</u> -	None

GERMANY	BELGIUM	FRANCE (1)	ITALY	LUXEMBOURG
22 June 1889 Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments	10 May 1900 Royal Decree of 24 October 1967	5 April 1910 Law of 5 April 1928, Social Security Code (Code SS), Books I-III - Decree of 29 December 1945, amended Law of 31 December 1971 Law of 3 January 1975 (w.e.f. 1 July 1974)	21 April 1919 Decrees of 4 October 1935 and 14 April 1939 Laws of 4 April 1952, 26 February 1958 and 21 July 1965, Decree of 27 April 1968, Law of 30 April 1969	6 May 1911 Industrial staff: Social Insurance Code, Book III, 1925, with numerous amendments Non-industrial staff: Law of 29 August 1951, with numerous amendments
Industrial and non-industrial staff	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees or those considered as such
180 months of insurance	None	None	15 years of contributions	1 350 days of insurance of industrial staff (2) 60 months of insurance for non-industrial staff (2)

(1) In addition to the statutory old-age insurance scheme there are the supplementary retirement schemes which, pursuant to the agreement of 3 December 1961 between the French National Employers' Council (CNPF) and the trade union organisations, must be set up in all occupational sectors covered by the CNPF.

(2) An allowance is granted to insured persons who at 65 do not fulfil the conditions laid down but have paid contributions for 1 080 days (i.e. 4 years of insurance).

TABLE VII - 2

O L D - A G E

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
Normal retirement age:				
a) men	1. a) 67 years b) 62 years (1)	1. a) 65 years b) 65 years	65 years	65
b) women	2. a) 67 years b) 67 years	2. a) 68 years b) 68 years	60 years	65
BENEFITS				
Amount of pension	<p>1. <u>National pension</u> Married persons: Dkr 9 576 p.a. each if both are pensioners others: Dkr 12 456 A full pension is paid if 40 years of residence of which at least 5 years immediately preceding the age of 67, otherwise reduced</p> <p><u>General pension supplement</u> Married persons Dkr 2 616 per year each; others Dkr 2 652 p.a.</p> <p><u>Personal allowance</u> Under special circumstances</p> <p>2. <u>Supplementary pension</u> Dkr 4 008 p.a. if 40 years of membership. Otherwise reduced proportionally</p>	<p>1. <u>Retirement pension</u> £ 8.50 per week (£9.10 where the pensioner is age 80 or over) if average of annual contributions is 48 or more Where average is less than 48 but 24 or more, a reduced pension is payable</p> <p>2. <u>Old-age pension</u> £8.50 per week (£ 9.10 where the pensioner is aged 80 or over) if average of annual contributions is 48 or more Where average is less than 48 but 20 or more, a reduced pension is payable</p>	<p>1. <u>Flat-rate pension</u> £ 10 (2) per week of an average of at least 50 contributions has been paid annually. Reduced pension where less than 50 but 13 or more contributions paid annually.</p> <p>2. <u>Graduated pension</u> £ 0.025 per week for every £ 7.50 (men) or £ 9 (women) contributed (matched by the same amount from the employer)</p>	<p>Annual amount: Single persons: 1/50 of Fl 7 314 married persons: 1/50 of Fl 10 356 (3) for each year of insurance</p>
Earnings ceiling	-	-	-	-
Supplement for dependants: - spouse	<p>1. Married person's allowance of Dkr 1 308 per year if the spouse does not receive a pension. If a wife is between 62-66 years of age husband receives a wife's supplement of Dkr 9 276 per year</p> <p>2. None</p>	<p>1. and 2. Spouse aged under 68: £ 5.50 p.w. Spouse aged 68 or over: £ 6.50 per week (4)</p>	<p>1. £ 6.- (2) per week 2. None</p>	(Varying amounts - see above)

(1) Single women are entitled to an old-age pension from the age of 62 years. Reduced pension if her income is higher than about Dkr 15 000.

(2) As from 22 July 1974.

(3) During May a "holiday allowance" equal to 6% of the pension due for the preceding 12 months is paid.

(4) A pensioner who is so incapacitated as to require full-time care and attention may receive an increase in pension of £ 4.15 per week in respect of a prescribed female relative who is looking after the pensioner.

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
The beneficiary can choose between 63 and 67; otherwise 65 Same as above	65 60	From 60 (pension) From 60 (pension)	60 (1) 55 (1)	65 65
Pension formula: $1.5\% \times n \times E \times c$. n = Number of years of insurance (cf. invalidity) E = the general basic earnings, i.e. the average gross earnings in respect of which contributions are due of all insured persons during the 3 calendar years prior to the year of payment of pension. In 1974 DM 14 870 c = Individual coefficient - average ratio for each year of the earnings of the person concerned to the general basic earnings (maximum 2) (2)	Pension formula: for a single person or married man without dependent wife: $1/45 \times 60\% \times E \times n$; for a married man (dependent wife) $1/45 \times 75\% \times E \times n$; for women: $1/40 \times 60\% \times E \times n$ n = Number of years during which remuneration has been paid E = 1. For years prior to 1-1-55: the factor representing 60% E (or 75% E) is fixed at a flat-rate of Bfrs 146 599; 2. For the years after 1-1-55: Industrial staff: gross wage without ceiling; Non-industrial staff: 1955-57: flat rate 1958-67: earnings ceiling + 10% After 1968: earnings ceiling	Pension formula: (at 60) $E \times 20\% \times \frac{n}{30}$ E = Highest average earnings over the best 10 years n = Number of years up to 36 (3) Minimum pension: FF 3 000.-	Pension formula: $1.85 \times n \times E$ n = Number of years of insurance (maximum: 40) E = Average annual earnings in respect of which contributions during the best 3 of the previous 5 years Minimum: Lit 557 450 p.a. Social security pension: Lit 156 000 (12 000 x 13) of the annual contributory pension is provided by the Social Fund in the form of a social security pension Persons aged over 65 are entitled to a social pension of Lit 336 050 p.a. from the Social Fund (non-revertible)	Pension: Consisting of a fixed amount (4) + a supplement Fixed amount: Lfr 15 000 p.a. index = 100; index at 1.9.74 = 220.14 Supplement: - 1.6% of total earnings; earnings adjusted according to index and the changes in wage level; - minimum pension (when index = 100): Lfr 24 000 (for 2 700 days of insurance); - minimum pension (when index = 100) Lfr 48 300 (with at least 35 years of insurance)
Industrial staff: DM 30 000 Non-industrial staff:	Industrial staff: none Non-industrial staff: Bfr 396 600	Industrial staff: FF 27 840 Non-industrial staff:	None	Industrial staff: none Non-industrial staff: Lfr 466 800
-	(varying amounts - see above)	a) Spouse aged under 65: 50% of the pension, with maximum of FF 50 b) Over 65: minimum FF 3 000	See "Family Allowances"	-

- (1) A "seniority pension" after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.
 (2) If exceeded, possibility of obtaining increases.
 (3) The number of years will be extended to $37\frac{1}{2}$ between now and 1975.
 (4) Condition: 180 months residence to obtain the whole of the fixed amount, otherwise a proportional amount is paid.

TABLE VII - 3

O L D - A G E

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- children	1. See "Family benefits" 2. None	£ 2.20 for each of the first two children; £ 1.80 for each further child aged under 18	1. £ 4.90 for the first child £ 4.00 for the second child £ 3.90 for each further child (1) 2. -	See "Family Allowances"
ADJUSTMENT	1. Automatically adjusted twice a year following changes in prices Rates are regularly adjusted following rises in wages 2. Only adjusted when sufficient funds	Pensions are normally increased once a year	By legislation, to follow changes in earnings	There is ministerial provision for pensions to be adjusted in line with the index for salaries on 1 January and 1 July
EARLY PENSION	1. From 60 years of age in cases of bad health or other particular circumstances 2. none	-	-	
DEFERMENT	1. Supplement of Dkr 588 for each spouse per year if pension postponed until 70 yrs (single person Dkr 780 per year) Dkr 852 for each spouse per year if pension deferred until 72 yrs (single person Dkr 1 128 per year) 2. Supplement of 5% (about Dkr 200 per year) for each 6 month period after 67th birthday up to 70 years		1. Increase of £ 0.06 for every 9 contributions paid + £ 0.03 for dependent wife if she is aged over 60 during the period when contributions paid 2. Contributions paid after retirement age are taken into account	

(1) As from 22 July 1974.

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
1/10 of general basic earnings for each child, p.a. (1)	See "Family Allowances"	10% of the pension to any pensioner who has at least 3 children, including children whom he has brought up for at least 9 years before their 16th birthday (1)	See "Family Allowances"	Lfr 3 200 p.a. per child (with index = 100) (2)
Twofold adjustment to economic situation: 1. by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed 2. by adjustment of the pension according to a coefficient which is fixed once a year by law in view of changes in the national income (per person gainfully employed) and of economic capacity and productivity	- Automatic adjustment of pensions by 2% when the retail price index varies by more than 1.02% in relation to the preceding index - Rates of pensions are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient for increases	Annual adjustments with effect from 1 January and 1 July by statutory instrument fixing the coefficient of increase	Annual adjustment (by decree) of pensions to changes in cost of living	1. Automatic adjustment of pensions whenever the index varies by 2.5% in relation to the preceding index 2. Adjustment of pensions to level of earnings (most recent adjustment at 1 April 1972 to the 1970 level of earnings)
Men and women: a) at the age of 63 or 62 (in the case of war pensioners, occupational or other invalidity) after 35 years of insurance (3); b) at the age of 60 if unemployed for at least 1 year during the past 18 months (4) Women: at the age of 60 if subject to compulsory insurance during at least half of the last 20 years (4)	At the request of the person concerned in which case reduction of 5% for each year before normal retirement age (except for persons enjoying status of national recognition, prisoners of war and political prisoners) Earliest possible age: 60 for men and 55 for women	In the case of incapacity for work and deported persons or ex-service men, pension entitlement begins at 60 at the same rate as for 65		Industrial staff: men at 62 women at 62 Non-industrial staff: men at 60 women at 55 Conditions: all work ceased and a sufficient number of years of membership (industrial staff: 10 800 days; non-industrial staff: 180 months)
A supplement of 0.6% is added to the old-age pension per calendar month between 65 and 67	A supplement is given for each additional year of work (max. 5), equal to 1/45 (men) or 1/40 (women) of 60% of earnings during the year (75% for households)	Pension or annuities: Possibility of deferring payment without any age limit. Rate 25% of pension supplemented by 1.25% per quarter of deferment beyond the age of 60	Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions (18.72 x value of basic contributions paid during the 2 years)	

(1) No accumulation with family allowances.

(2) Accumulation of supplements for children with family allowances.

(3) Up to the age of 65 earnings must not exceed 1/8 of the monthly contribution ceiling (1974 = DM 312.50).

(4) Up to the age of 65 earnings must not exceed 3/10 of the monthly contribution ceiling (1974 = DM 750).

TABLE VII - 4

O L D - A G E

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M	N E T H E R L A N D S
ACCUMULATION WITH EARNINGS	<p>1. Permitted for basic amount when paid to persons over 67 years old (1)</p> <p>General pensions supplement is reduced by 30% for earnings in excess of Dkr 2 800 per year for married persons each and Dkr 1 900 for others</p> <p>Married person's allowance and wife's allowance are likewise means tested.</p> <p>2. Permitted</p>	<p>1. Not permitted</p> <p>2. Permitted</p>	<p>1. Flat-rate pension reduced by £ 0.05 for every £ 0.10 earned over £ 9.50 but under £ 13.50</p> <p>Reduction of £ 0.05 for every £ 0.05 earned in excess of £ 13.50 per week</p> <p>Earnings rule does not apply to persons over 70 (65 women)</p> <p>2. Accumulation permitted</p>	Possible

(1) Otherwise reduced by Dkr 60.- for every Dkr 100.- earned in excess of Dkr 14 530.- per year for married people each if both are pensioners and Dkr 7 400.- for others, when earnings are due to work.

OLD - AGE

TABLE VII - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Possible	Forbidden, except for authorised work (work restricted to 270 hours per quarter-year or producing earnings not exceeding Bfr 15 894 per quarter	Possible	Total accumulation for minimum pensions; 50% of pension for amounts between the minimum and Lit 100 000 per month; no accumulation above the latter figure	Possible

SURVIVORS

TABLE VIII - 1

SURVIVORS

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
	1. First law 2. Basic legislation	1891 Law of 1959	1935 Laws of 1935 - 1971	1925 Laws of 1965 - 1973 and the Regulations thereunder
CONDITIONS				
1. Deceased insured person	1 year of residence	<u>Pension at maximum rate</u> - 156 contributions paid - an annual average of 39 contributions paid or credited in the 3 or 5 years before the date of death or of attainment of age 68 or an average of 48 contributions paid or credited since entry into insurance <u>Reduced pension</u> if the annual average of contributions since entry into insurance is more than 24 but less than 48 These conditions may be fulfilled either on the husband's or the wife's own insurance	- 156 flat-rate contributions must have been paid by the deceased husband - the annual average of contributions paid or credited must not be less than 50 (if less than 50 but more than 13, the benefit is paid at a reduced rate) - these conditions apply to the widow's allowance, widowed mother's allowance, widow's pension and child's special allowance (in the last case the benefit is never paid at a reduced rate)	To be insured
2. Surviving spouse	Widow aged at least 55 (having been widowed after 45); widowed after 45 having, at the death of her husband, 2 dependent children under 18 (for as long as one or both children are still dependent); widows aged at least 55 who receive special allowances and who have or have had dependent children; widow or single woman aged 50 or over in cases of bad health or in other special circumstances. In all cases minimum length of marriage must be 5 years	Widow Dependent invalid widow (Old-age pension only)	To qualify for a widow's allowance must be aged under 60 at the death of spouse (if husband not entitled to retirement pension, may be aged over 60 To qualify for a widow's pension: must be aged 50 or over at her husband's death or at the expiration of entitlement to widowed mother's allowance. Reduced pension is payable if aged 40 or over, but under 50	Widow with dependent children or disabled person or aged at least 40 at the time of her husband's death. At 65 the survivor's pension is replaced by an old-age pension

S U R V I V O R S

TABLE VIII - 1

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
{ See Invalidity and Old-age Tables	See Old-age Tables	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables
60 months of insurance	To be insured	Registered for 12 months: 800 working hours during the last 12 months of which at least 200 during the first of the 4 quarter-years prior to cessation of work or involuntary unemployment; entitled to old-age or invalidity pension	5 years of insurance and at least 260 weekly contributions for industrial staff or 60 monthly contributions for non-industrial staff. Or 1 year of insurance and 52 weekly contributions if death is connected with occupation	Industrial staff: 270 days of insurance Non-industrial staff: 12 months of membership (1). No qualifying period where an injury connected with occupation has caused death
Widow, married to the deceased at the time of his death, or divorced and financially dependent upon the deceased Widower financially dependent upon deceased insured spouse	Widow married to the deceased for at least 1 year (unless there is a child of the marriage or a dependent child or death is due to an accident after the date of marriage): aged at least 45 or bringing up a child or looking after disabled person; having ceased all work with the exception of work that has been authorised	a) For widow's (widower's) pension: widow (dependent widower) aged at least 60, disabled, of an insured person who died before his (her) 60th birthday b) For widow's (widower's) pension commuted to old-age pension: widow (or dependent widower) aged 55 of person entitled to a pension or a recipient of a pension (marriage having lasted for at least 2 years) and not herself (himself) having entitlement to any social security benefits	Widow Dependent disabled widower	Widow (or dependent widower) married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident. Assimilated to the widow: mother, mother-in-law, sister, daughter, daughter-in-law and adopted daughter if a minor at the time of adoption, subject to certain conditions. Fatherless children and motherless children if the child was dependent upon the insured mother

(1) The widow of an insured person of Luxembourg nationality may make back payments to cover the periods required to bring the qualifying period up to a standard 60 months, provided that she is 45 or has attained at least a 50% incapacity for work, or is bringing up or has brought up a child.

TABLE VIII - 2

SURVIVORS

BENEFITS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. Surviving spouse a) Pension	Basic amount: Dkr 12 456 p.a. (1) General pension supplement: see Old-age pensions	- The maximum amount is £ 7.80 per week (widow aged 80 or over & 8.40 - Prescribed Relative allowance payable to an incapacitated widow aged 68 or over requiring full-time care and attention from a prescribed relative. Rate £ 4.15 per week	<u>Widow's pension</u> Paid when the right to widow's allowance expires (if the claimant is not entitled to widowed mother's allowance) or at the end of entitlement to widowed mother's allowance, providing in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 50 or over, of value £ 10.- per week (2). If the widow is aged 40 - 50 the pension is reduced by 7% for each year under 50	Widow only: Fl 7 314 p.a. Widow with dependent children: (3) Fl 10 356 p.a.
Widow's remarriage	Pension is discontinued	Pension is discontinued	Pension is discontinued	Pension is discontinued; grant of 1 year's pension
b) Allowances	- Temporary allowance (means tested) to widows for 13 weeks after death of husband. The allowance may be paid for 6 months if the widow is at least 45 years old or if she is pregnant at the time of her husband's death		- <u>Widow's allowance:</u> Payable for 26 weeks following the death of the spouse. Amount: £ 14.00 per week (2) - <u>Widowed mother's allowance:</u> Payable, from the end of the 26 weeks, to pregnant widows or those with one or more dependent children or having a child under 19 living with her. Amount: £ 10.00 per week (2) paid as long as the widow has the children in her charge	-

(1) The basic amount is reduced by 60% of earnings in excess of Dkr 15 000 per year if earnings are due to work. (Certain other incomes affect the amount of pension).

(2) As from 22 July 1974.

(3) In May a "holiday Allowance" equal to 6% of the pension due for the preceding 12 months is paid.

SURVIVORS

TABLE VIII - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>6/10 of pension for occupational invalidity with reference to actual period of membership - for widows under 45</p> <p>6/10 of general invalidity pension with reference to a nominal period of membership longer (1) than the actual period - for widow (widower) over 45, or disabled or with dependent children</p>	<p>80% of the actual or hypothetical retirement pension of the insured person calculated at household rate. No widower's pension</p>	<p>$\frac{1}{2}$ of holder's old-age pension or annuity received by the deceased</p> <p>Minimum FF 3 000. 10% supplement where the person concerned has at least 3 dependent children brought up by him for 9 years before their 16th birthday</p>	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension</p>	<p>2/3 of fixed amount and 60% of supplement (2) plus further supplement of Lfr 2 200 (index = 100) p.a. for each dependent child</p> <p>If insured person dies before 55, 60% of special supplements (2) provided that the widow fulfils the conditions (see Note (1) of preceding Table)</p>
<p>Pension is discontinued; grant of 5 years' pension</p>	<p>Pension is discontinued; grant of 2 years' pension</p>	<p>Pension is discontinued</p>	<p>Pension is discontinued; grant of 2 years' pension</p>	<p>Pension is discontinued; grant of 60 months' payments if remarried before 50 (36 months' payments over 50), not including special supplements</p>
-	-	-	-	-

(1) Where the deceased insured person is not 55 or over, the actual membership period is increased by the period between death and age of 55, subject to certain conditions.
 (2) See "Invalidity" Table.

TABLE VIII - 3

SURVIVORS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
2. Orphans - children having lost one parent	See "Family Benefits"	£ 2.55 for each dependent child under 18 (21 where the child is in full-time education)	1. The amount of the widow's allowance and widowed mother's allowance is increased by £ 4.90 per week for the 1st child £ 4.00 per week for the 2nd child £ 3.90 per week for each further child (1) Family allowances are also given where 2 or more children are involved 2. <u>Child's special allowance:</u> Paid to a woman whose marriage has been dissolved or annulled on the death of her former husband if she has a child towards whose support he was contributing. Not payable if the woman has remarried Amount: £ 4.90 per week for the 1st child £ 4.00 per week for the 2nd child £ 3.90 per week for each further child (1) Family allowances are also payable	Only children from a dissolved marriage where the surviving spouse has not remarried; Amount: see below (2)
- children having lost both parents	See "Family Benefits"	An orphans' allowance is paid if: a) the orphan is under 18 (21 if in full-time education); b) 26 contributions have been paid in respect of a parent or a step-parent of the orphan Amount: £ 5.70 per week	<u>Guardian's allowance</u> is a payment of £ 4.90 per week (1) to a person who takes into his family an orphan child; one of the child's parents must have been insured, but there is no requirement that any particular number of contributions should have been paid	Children (2) aged: under 10 Fl 2 364.-) 10 - 16 Fl 3 474.-) p.a. (3) over 16 - 27 Fl 4 530.-)

(1) As from 22 July 1974

(2) No restriction on combination with family allowances

(3) In May a "holiday allowance" equal to 6% of the pension due for the preceding 12 months is paid.

S U R V I V O R S

TABLE VIII - 3

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
<p>1/10 of general invalidity pension (see above) plus children's supplement as for general old-age or invalidity scheme (= 1/10 of insured person's average earnings) (1)</p>	<p>No orphans' pension; see special family allowances scheme</p>	<p>No orphans' pension: see family allowances scheme</p>	<p>1. In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children (2) 2. If not, see Orphans (both parents) below</p>	<p>1/3 of fixed amount + 20% of supplement plus further supplement of Lfr 1 100 (index = 100) p.a. for each dependent child (3) If insured person dies before 55, 20% of special supplements (4)</p>
<p>1/5 of the general invalidity pension plus children's supplement as for general old-age or invalidity scheme (1)</p>	<p>No orphans' pension; see special family allowances scheme</p>	<p>No orphans' pension: see family allowances scheme</p>	<p>40% per child, 3 children and more, 100% divided by the number of children</p>	<p>Double the pension for fatherless or motherless children (3)</p>

- (1) Since these pensions in any case exceed family allowances, the latter are discontinued.
 (2) No entitlement to family allowances unless the widow works.
 (3) No restriction on combination with family allowances.
 (4) See Invalidity Tables.

TABLE VIII - 4

SURVIVORS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS														
3. Other beneficiaries	-	-	-	A divorced wife under certain conditions														
Maximum for all those entitled to benefits	-	-	-	-														
4. OTHER BENEFITS	<p>- Women who are widowed after the age of 45 or widows with dependent children are entitled to an allowance if they are not entitled to a widow's pension (means tested allowance)</p> <p>- Special aid in cases of study or vocational training necessary to enable integration into a working life</p> <p>- Death grant:</p> <table> <tr> <td>Adults over 16</td> <td>Dkr 1 200</td> </tr> <tr> <td>Children 9-15</td> <td>Dkr 1 020</td> </tr> <tr> <td>Children 1- 8</td> <td>Dkr 720</td> </tr> <tr> <td>Children 0- 1</td> <td>Dkr 480</td> </tr> </table> <p>Automatically adjusted following rises in prices</p>	Adults over 16	Dkr 1 200	Children 9-15	Dkr 1 020	Children 1- 8	Dkr 720	Children 0- 1	Dkr 480	<p>- Benefits and pensions which include an amount in respect of an adult dependant are payable for 6 weeks after the death of the insured person</p> <p>- A death grant is paid on the death of an insured person, the spouse of an insured person, the widow or widower of an insured person, or a child under 18 if: 26 contributions paid after 1 October 1970 and before the death;</p> <p>48 contributions paid or credited in the last contribution year, or an average of 48 contributions since entry into insurance or 1 October 1970 (whichever date is the most recent)</p> <p>Amount:</p> <table> <tr> <td>- child under 5</td> <td>£ 7.-</td> </tr> <tr> <td>- children 5 - 18</td> <td>£ 21.-</td> </tr> <tr> <td>- adult</td> <td>£ 35.-</td> </tr> </table> <p>A reduced grant is payable where the average is less than 48 but not less than 26 contributions</p>	- child under 5	£ 7.-	- children 5 - 18	£ 21.-	- adult	£ 35.-	<p>- A widow's supplementary allowance is payable for 26 weeks on top of widow's allowance if the deceased was not entitled to a retirement pension and had gross reckonable earnings of at least £ 500.- in the relevant income tax year. The rate is 1/3 of average weekly earnings of the deceased between £ 10 and £ 30, plus 15% of earnings between £ 30 and £ 42. Maximum rate: £ 8.47</p> <p>- Death grant is a lump sum paid on the death of an insured person or of the wife, husband or child of an insured person. It may also be payable on the insurance of a close relative in respect of a person handicapped since age 19 and unable to work and contribute to insurance</p> <p><u>To qualify:</u></p> <ol style="list-style-type: none"> 1. At least 26 flat-rate contributions must have been paid or credited on the relevant person's insurance since 5 July 1948 and 2. at least 45 contributions have been paid or credited in the last contribution year before pension age or date of death (whichever is earlier), or a yearly average of 45 contributions have been paid or credited. If the yearly average is below 45 but at least 13 a reduced rate is payable. The standard rate is normally £ 30 for an adult and a smaller sum for a child according to age 	<p>The insured person's full pension is paid to the widow for the 5 months following death</p> <p>Temporary benefit (6-24 months) to widows with no pension rights: Fl 7 314 p.a. (1)</p>
Adults over 16	Dkr 1 200																	
Children 9-15	Dkr 1 020																	
Children 1- 8	Dkr 720																	
Children 0- 1	Dkr 480																	
- child under 5	£ 7.-																	
- children 5 - 18	£ 21.-																	
- adult	£ 35.-																	

(1) By virtue of the sickness and incapacity for work insurances, a death grant is allowed of 100% of the daily earnings multiplied by the number of days between death and the first day of the 3rd month following.

SURVIVORS

TABLE VIII - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
-	-	-	-	-
100% of the insured person's full general invalidity pension (see above), with children's supplements	-	-	For parents, brothers, etc. 15% of the insured person's pension if there are no other survivors 100% of the insured person's pension	Persons assimilated to widows Children assimilated to orphans 100% of the insured person's pension
The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death See also allowances for funeral expenses under Sickness Insurance	Adjustment allowance for widows with no pension rights: one year survivor's pension See also allowances for funeral expenses under Sickness Insurance	Under Death Insurance, grant of a capital sum on death equal to 90 times the basic daily earnings to the survivors of insured persons who have been gainfully employed or in a situation assimilated thereto (unemployment, sickness or maternity allowance, temporary incapacity) for 200 hours during the 3 months prior to death or 120 hours during the last month; order of priority: spouse, children, parents, etc.) Minimum: 1% of annual earnings, subject to ceiling Maximum: 3 times the monthly earnings, subject to ceiling	Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid Minimum: Lit 43 200 Maximum: Lit 129 600 Order of priority: spouse, children, parents See also funeral grants under Sickness Insurance	The insured person's full pension is paid for 3 months to survivors who have lived with him in the same household Funeral allowance if death occurs before pensionable age: Industrial staff: 1/15 of actual annual earnings, minimum Lfr 1 200 (index = 100); Non-industrial staff: if the beneficiaries receive no survivors' pension and provided the conditions concerning the qualifying period are fulfilled, 50% of the 3 highest annual earnings on which contributions had to be paid See also funeral allowance under Sickness Insurance

**INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES**

TABLE IX - 1

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law - Industrial injuries - Occupational diseases 2. Basic legislation	1898 Law No 137 of 26 April 1968	1897 Laws of 1952 - 1974 (of which the Law of 1966 relates to occupational injuries)	1897 Acts of 1965, 1967 and 1973 and the Regulations thereunder	There is no specific insurance against industrial injuries and occupational diseases; under the Law of 18 February 1966 these risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivors' insurance
RISKS COVERED 1. <u>Industrial injuries</u> Definition: - industrial injuries - injuries while travelling between home and place of work	Injury arising during work or as a result of the conditions in which the work is carried out Not covered	Injury arising out of and in the course of employment Not covered, except in specified cases	Personal injury by accident arising out of and in the course of insurable employment As a general rule, not covered	See above
2. <u>Occupational diseases</u> (a) prescribed diseases	-	List of prescribed diseases set out in Social Welfare (Prescribed Diseases) Regulations, 1967 and 1973. Special conditions for byssinosis and pneumoconiosis	Schedule of 47 prescribed industrial diseases (First Schedule to the National Insurance (Industrial Injuries) Prescribed Disease Regulations 1959 (Statutory Instrument 1959 No 467, as amended). Special law for pneumoconiosis and byssinosis	See above

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>6 July 1884 12 May 1925</p> <p>Social Insurance Code (RVO) of 19 July 1911, version of 30 April 1963, with numerous amendments</p>	<p>24 December 1903 24 July 1927</p> <p>Law of 10 April 1971 Coordination by Royal Decree of 3 June 1970</p>	<p>9 April 1898 25 October 1919</p> <p>Social Security Code (Code SS) Book IV, Decree of 31 December 1946, amended</p>	<p>17 March 1898 13 March 1929</p> <p>Royal Decree of 17 August 1935, most recently amended by Law of 30 June 1965</p>	<p>5 April 1902 17 December 1925</p> <p>Law of 17 December 1925 (Books II and IV of the Social Insurance Code) with numerous amendments</p>
<p>Injuries occurring in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity</p> <p>Yes (2)</p>	<p>Injuries occurring during and as a result of the execution of the work contract</p> <p>Yes (2)</p>	<p>Any injury occurring as a result of or in connection with work, regardless of its cause</p> <p>Yes (2)</p>	<p>Industrial injury produced by a violent cause in connection with work (1)</p> <p>Injuries occurring during the journey between the place of work and the home do not usually occasion compensation; exception: unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.</p>	<p>Industrial injury occurring as a result of or in connection with work</p> <p>Yes (2)</p>
<p>List of 47 occupational diseases and noxious agents (see 7th Decree of 20 June 1968)</p>	<p>List of occupational diseases (Royal Decrees of 28 March 1969, 28 May 1969 and 10 July 1973)</p>	<p>64 tables of occupational diseases, noxious agents or groups (Tables annexed to Decree of 31 December 1946, amended) (3)(4)</p>	<p>List of 40 occupational diseases (see Law of 15 November 1952). Also special law for silicosis and asbestosis of 12 April 1943</p>	<p>Table of 35 occupational diseases and noxious agents (see Grandducal Decree of 26 March 1965)</p>

- (1) Insect stings, animal bites and complaints caused by micro-organisms are considered violent causes provided they occur "in connection with work".
- (2) Such injuries are those occurring on the journey to or from work along the normal and habitual route between the place of work and the worker's residence. Legal precedents or even legal provisions extend this definition to cases other than the travelling defined above (to eating-place, doctor's surgery, pay-office, etc.); these extensions vary from country to country.
- (3) Every doctor must give notice of a disease which is not included in the Tables but which he considers as having an occupational origin: this is for preventive purposes and to expand the Tables.
- (4) Employers using processes liable to cause occupational diseases must give notice thereof.

TABLE IX - 2

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
(b) Conditions - enterprises, work	None	Insurable employment since 1 May 1967 in a specified occupation	Occupation involving exposure to specified substances	See Table IX - 1 above
- periods of exposure to risk	None, circumstances taken into consideration	No prescribed periods, but must have been in specified occupation at some time since 1 May 1967 (Byssinosis: 10 years)	None, but must have been in specified occupation at some time since 5 July 1948	
- periods of liability (period between discontinuance of exposure to risks and appearance of disease)	None	No limit	No limit, but disease must be shown to be due to nature of person's work in insurable employment from 5 July 1948	
- time-limit for declaration (after appearance of first symptoms)	1 year; special circumstances excepted	None	None	
(c) Mixed system (1)	-	For diseases which are not included in the list; they are treated as industrial injuries for compensation, provided that it has been proved that the disease is of occupational origin	For diseases which are not included in the list; they are treated as industrial injuries for compensation, provided that it has been proved that the disease is of occupational origin	
FIELD OF APPLICATION	Employed and certain self-employed persons in fishing and shipping industries. Voluntary insurance for other self-employed whose annual income does not exceed a fixed limit	Employed persons	Employed earners, including the self-employed	See Table IX - 1 above

(1) Mixed system: Juxtaposition of the list system (presumption that diseases are occupational in origin where these diseases can be found in a limitative list if, should the condition arise, certain conditions are met) and of the proof system for cases which cannot benefit from presumption (Commission's Recommendations of 23 July 1962 and 20 July 1966).

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Given in the list of occupational diseases; restrictions imposed for some diseases</p> <p>None, circumstances taken into consideration</p> <p>None, circumstances taken into consideration</p> <p>2 years (time-limit for retro-active payments)</p>	<p>Given in the list of occupational diseases</p> <p>None</p> <p>No statutory periods</p> <p>May be fixed by decree</p>	<p>Given in tables; restricted in the case of a certain number of diseases</p> <p>No fixed period except for pneumoconiosis: 5 years (in principle) (1) diseases engendered by streptomycin: 1 month; deafness: 2 yrs (reduced to 30 days in some cases)</p> <p>Absolute periods given in the tables (between 3 days and 20 yrs) 5 years for pneumoconiosis</p> <p>2 years (time-limit)</p>	<p>Strictly limited to the work given in the list</p> <p>None, circumstances taken into consideration</p> <p>Absolute periods given in the list (between 2 months and 10 years) (2)</p> <p>3 years (time-limit)</p>	<p>Given in the list, mostly in general terms</p> <p>No prescribed periods</p> <p>No statutory periods</p>
Yes	Related only to certain factory and works conditions	Only for pneumoconiosis	-	Yes
Industrial and non-industrial staff and all persons bound by a contract of service or apprenticeship (incl. temporaries). Kindergartenchildren, schoolchildren and university students	Industrial injuries: workers covered by social security system and apprentices Occupational diseases: as above and also trainees	Persons working in any capacity in any place for one or more employers	Workers providing their services for hire to third parties in order to carry out manual work (thus excluding most non-industrial staff)	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff. Kindergartenchildren, schoolchildren and university students

(1) The conditions concerning the liability and exposure periods may be waived as regards silicosis and asbestosis subject to the opinion of a panel of 3 doctors.

(2) No periods fixed for silicosis and asbestosis.

TABLE IX - 3

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

BENEFITS	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. <u>Temporary incapacity</u>				
(a) <u>Benefits in kind</u>				
- free choice of doctor or hospital	See Tables "Health Care"	Free choice for persons with full eligibility for health services	See Tables "Health Care"	See Table IX - 1 above
- payment of costs; fees	- Medical treatment (see "Health Care") - Costs of prostheses, artificial limbs, orthopaedic equipment, wheel chairs are completely covered by the injury insurance - Vocational rehabilitation after medical treatment	Costs of medical care which are not payable under the General Health Scheme may be claimed from Occupational Injuries Fund	See Tables "Health Care"	
- contribution by person involved	See Tables "Health Care"	None	See Tables "Health Care"	
- duration	Unlimited	Unlimited	Unlimited	
(b) <u>Cash benefits</u>				
- waiting period	See Tables "Sickness-Cash Benefits"	a) 3 days. None, if incapacity lasts 12 days (Sundays excl.) b) 12 days	a) 3 days b) 12 days	
- duration	See Tables "Sickness-Cash Benefits"	Maximum of 26 weeks	Maximum of 156 days (excl. Sundays)	
- basic earnings used for calculation	-	-	-	

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>In principle: no free choice. The patient must as soon as possible visit the specialist appointed by the trade cooperative association (Durchgangsarzt). Any subsequent medical treatment is carried out by approved specialists (1)</p> <p>For the first 18 days the patient's sickness fund, subsequently the trade cooperative association; if no sickness fund exists, the association from the start</p>	<p>Free choice unless the enterprise has a recognized, comprehensive medical department</p> <p>If free choice allowed, refund subject to an official scale If organized department: free care</p>	<p>Free choice</p> <p>Direct payment by the primary social security fund; for agricultural workers, the agricultural friendly societies</p>	<p>The insured person must use the services of the INAIL doctors and obey their instructions, also regarding operations; otherwise he may lose his right to compensation</p> <p>INAIL</p>	<p>Free choice</p> <p>By the insurance association</p>
<p>None</p> <p>Unlimited</p>	<p>None</p> <p>Unlimited</p>	<p>None, except in certain cases where treatment by a doctor outside the commune, a more expensive hospital, etc. is chosen by the patient</p> <p>Unlimited</p>	<p>None, unless the patient applies to a doctor of his choice for surgery, while the fees over and above the scale of the insuring body are the patient's responsibility</p> <p>Unlimited</p>	<p>None</p> <p>Unlimited</p>
<p>None</p> <p>Until cure or permanent condition. Maximum: 78 weeks, then permanent annuities</p> <p>Basic earnings used for sickness insurance (but up to a ceiling)</p>	<p>None</p> <p>Until cure or permanent condition</p> <p>Average daily earnings obtained by dividing the real annual earnings during the year prior to the injury by 365; maximum Bfrs 300 000 (subject to index changes)</p>	<p>None</p> <p>Until cure or permanent condition or relapse</p> <p>Actual earnings during the pay period (1 month, $\frac{1}{2}$ month, 1 week) prior to cessation of work divided by the number of working days in that period</p>	<p>3 days (2)</p> <p>Until cure or permanent condition</p> <p>Average daily earnings received during the 15 working days prior to cessation of work</p>	<p>None</p> <p>Until cure or permanent condition but annuity after 13 weeks</p> <p>Actual earnings during a specified period (maximum: ceiling for earnings on which contributions are paid)</p>

(1) A doctor who has discovered an occupational disease must notify the industrial medical inspector within 2 days; the latter will take whatever steps he considers necessary.

(2) From the day following the injury. In practice the employer pays compensation for that period (100% for the day of the injury and 60% for the following three days).

TABLE IX - 4

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- amount	See Tables "Sickness-Cash Benefits"	a) Injury benefit: £ 10.80 per week £ 8.40 (for certain married women and persons under 18) b) Pay-related benefit: payable provided there is an underlying title to sickness benefit (see Tables "Sickness-Cash Benefits")	a) Injury benefit: men and women (over 18 years) £ 11.35 (1) minors (under 18) £ 7.50 (1) b) Earnings-related supplement: payable only where claimant would have been entitled to flat-rate sickness benefit (see Tables "Sickness-Cash Benefits")	See Table IX - 1 above
2. Permanent incapacity				
(a) Fixing level of incapacity (= t)	National Social Security Office	Medical Referee	Medical Commission	
Review of t	Review possible at any time during the 5 years after the annuity is fixed if greater changes in circumstances, The National Social Security Office can however, before this period has passed, extend the 5 years limit once if there are special circumstances	At end of any provisional assessment period or on application if circumstances alter	At end of any provisional assessment period, or on application when it is considered that circumstances have changed	
Minimum t giving entitlement to compensation	5%	1%	1%	
(b) Basic earnings employed for calculating annuity (= E) Possible reduction of E (= E reduced)	-	-	-	

(1) As from 25 July 1974.

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
See "Sickness Insurance"	90% of average daily earnings No reduction for hospitalization For temporary incapacity, partial allowances proportionate to residue capacity	50% of basic earnings for 28 days; thereafter 66 2/3% No reduction for hospitalization	60% of basic daily earnings for 90 days; thereafter 75%	Gross salary which the employee would have earned if he had continued to work
<p>Ascertained in each case by medical examination as required by trade cooperative association</p> <p>During first 2 years after injury review is possible at any time; after permanent annuity is fixed at intervals of at least 1 year The increase or decrease of t must be at least 10%</p> <p>20%</p>	<p>Agreement between the insuring body concerned and person involved; approval by court compulsory</p> <p>Review possible during 3 years (industrial injuries) from the date of the agreement between the parties or the final decision</p> <p>-</p>	<p>Board of administration or select committee of the primary sickness fund on the advice of the consultant doctor</p> <p>Review possible at any time during the first 2 years after t is fixed Thereafter normally at intervals of at least one year</p> <p>-</p>	<p>t fixed for injuries on the basis of a table for assessing permanent incapacity; for occupational diseases on the basis of opinion of INAIL consultant doctor</p> <p>Review possible during the 4 yrs after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 yrs (no limit for silicosis and asbestosis)</p> <p>11% for industrial injuries; 21% for occupational diseases No minimum for silicosis or asbestosis combined with tuberculosis</p>	<p>Assessment by annuities joint committee based on the opinion of the medical supervisor of the insurance association</p> <p>Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%</p> <p>-</p>
<p>Actual earnings in the 12 months prior to cessation of work. In any case at least 300 times local average earnings (fixed by the public authorities) Maximum E = DM 36 000. The insurance body may increase this sum</p>	<p>Earnings in the year prior to cessation of work Maximum E = Bfrs 300 000 (subject to index changes) For minors E is at least Bfrs 60 000 (subject to index changes)</p>	<p>Actual earnings in the 12 months prior to cessation of work Minimum E = FF 12 910.31 Maximum E = FF 103 282.48 Only 1/3 of the actual earnings in excess of twice the minimum is counted up to the maximum (= E reduced). If t is less than 10%, no minimum E</p>	<p>Average earnings in the year prior to cessation of work Minimum E = Lit 1 348 200 Maximum E = Lit 2 503 800 Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: between 11 and 64%, percentage = 50-90%; between 65 and 100%, percentage = 100%</p>	<p>Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise (for non-industrial staff 12 X salary - with ceiling - at time of injury). Minimum legal earnings for persons of same age and sex plus 20% for a skilled worker (minimum basic earnings)</p>

TABLE IX - 5

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- amount or formula	Total incapacity: pension equal to 66.7% of annual earnings of recipient up to an amount of Dkr 46 350 which amount is readjusted following general wage rises Partial incapacity: pension proportional to the degree of invalidity	- The rate of disablement benefit depends on the degree of disablement (physical or mental) - Degree 19% or less: gratuity paid (amount of which depends on level of incapacity and its probable duration) - 20 to 100%: weekly pension the level of which depends on the degree of disablement (attaining a max. level of £ 10.80, or £ 8.40 for certain married women or persons under 18)	- The rate of benefit depends on the degree of invalidity: - Up to 19% lump sum gratuity Amount depending on degree or probable duration of disablement - 20 to 100% pension, amount depending on degree of disablement	See Table IX - 1
- examples	---	---	£ 16.40 per week when t = 100%) £ 8.20 " " " t = 50%)(1) £ 3.28 " " " t = 20%)	
- supplements for care by another person	---	Constant attendance allowance if beneficiary receives 100% disablement pension and requires constant attendance: £ 2.10 p.week (part-time attend.) £ 4.15 p.week (full-time attend.) The rate of this allowance can, in exceptional cases, be raised to £ 6.20 or £ 8.30 p.week	Constant attendance allowance for a person who needs someone to attend him regularly. Rates: minimum £ 3.30 p.week (1) normal maximum: £ 6.60 p.week (1) (exceptionally higher rates possible) Exceptionally severe disablement allowance: £ 6.60 p.week (1) where there is entitlement to constant attendance allowance above the normal maximum rate of £ 6.60 p.week and the need to attendance at such rate is likely to be permanent	
- supplements for dependants	---	Supplements are payable to recipient of injury benefit or to a recipient of disablement benefit who is also receiving either sickness or unemployment benefit (see Table IX-6) Dependent adult £ 5.05 Each of the 1st 2 children £ 2.20 Each further child £ 1.80	Same supplements as for invalidity pension (see Tables VI)	

(1) As from 22 July 1974.

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 5

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>E x t x 66.7%</p> <p>66.7% of E when t = 100% 50.0% of E when t = 75% 33.3% of E when t = 50% 16.7% of E when t = 25%</p> <p>Vary according to individual case from DM 145 to DM 583 per month</p> <p>If t = 50%, at least 10% of annuity for each child; from the second child, at least equal to the family allowances</p>	<p>E x t</p> <p>100% of E when t = 100% 75% of E when t = 75% 50% of E when t = 50% 25% of E when t = 25%</p> <p>Maximum rate: 150%</p> <p>See Family Allowances</p>	<p>E reduced x t reduced Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%</p> <p>100 %) when t = 100% 62.5%) of E re- when t = 75% 25 %) duced when t = 50% 12.5%) when t = 25%</p> <p>40% of the annuity with a minimum of FF 11 486.92</p> <p>See Family Allowances</p>	<p>E reduced x t</p> <p>100.0% of E when t = 100% 75.0% of E when t = 75% 35.0% of E when t = 50% 13.2% of E when t = 25%</p> <p>Lit 35 000 per month</p> <p>For spouse and each dependent child: 5% supplement, and combination with any family allowances</p>	<p>E x t x 80%</p> <p>80% of E when t = 100% 60% of E when t = 75% 40% of E when t = 50% 20% of E when t = 25%</p> <p>Up to E x 100%</p> <p>10% supplement for each dependent child if t = at least 50%; maximum for total beneficiaries 100% of E. Age-limit as for family allowances</p>

TABLE IX - 6

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
(c) Redemption	If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum	If the level of disablement is under 20%, payment of one lump-sum gratuity	If the level of invalidity is not more than 19%, payment is normally a lump-sum gratuity	See Table IX - 1
(d) Accumulation: - new earnings - other pensions	Full accumulation Invalidity pension is reduced if compensation is based on an invalidity of more than 20%. Old-age pension can be accumulated	Full accumulation Full accumulation	Full accumulation Full accumulation	
Other benefits	-	Several supplements are available in cases of disablement: <u>Sickness benefit</u> in cases of incapacity for work (see Tables IV) <u>Unemployability supplement</u> if sickness benefit not payable. The rates are the same as for sickness benefit <u>Hospital treatment allowance</u> payable to persons receiving pensions whose degree of disablement is under 100%. The purpose is to give a pension at the rate given to a person 100% disabled during the stay in hospital	Disablement benefit can be increased in various ways: <u>Special hardship allowance</u> , payable to claimants unable to follow their pre-accident regular occupation and to do suitable alternative work of similar standard. Rate: difference between earnings in the regular occupation and the suitable alternative occupation. Maximum: £6.56 (1) p.week (The allowance together with the disablement benefit cannot exceed the amount of the 100% disablement pension). <u>Unemployability supplement</u> payable to disablement pensioners incapable of work and likely to remain so permanently. Rate: see Tables "Invalidity" (Invalidity pension, invalidity allowance, supplements for dependants). Family allowances payable in addition. (No accumulation possible with special hardship allowance or any other social benefit	

(1) As from 22 July 1974.

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 6

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Redemption is possible with the insured person's consent if t is less than 30%. Above 30% redemption is possible under certain conditions	Compulsory if t is less than 10% at the end of the review periods. Optional, at the request of the party concerned, for maximum of 1/3 annuity	Immediate compulsory redemption if t is less than 10% and if the annuity is less than 1/80 of minimum earnings; optional full or partial redemption under certain conditions - not before 5 years after ascertainment of permanent condition	Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity t is between 11% and 16%	Redemption if t is less than 40% under special conditions
Full accumulation possible with new earnings If combined with old-age or invalidity pension the latter is reduced when the total pensions exceed 85% of E or the individual basis for calculating pensions	Full accumulation possible with new earnings Combination with invalidity and old-age pensions possible subject to maximum limits for the various cases	Full accumulation possible with new earnings Combination with an invalidity pension restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury. No limits for old-age pension	Full accumulation possible with new earnings Invalidity and old-age pensions may be combined with industrial injury or occupational diseases pensions. The sum of the combined pensions may not exceed the last earnings where the invalidity pension is paid for the same reason as the injury annuity	Accumulation possible with new earnings In certain cases reduction of invalidity pension only
-	-	-	-	-

TABLE IX - 7

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

DEATH	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- Surviving spouse	<u>Pension: during the first 2 years</u> 50% of annual salary of deceased (calculated on the basis of a maximum amount of Dkr 46 350); <u>following period: 30% of salary</u>	1) Weekly pension paid to widow: £ 10.15 + £ 2.55 for each dependent child. 2) Gratuity of £ 528 to widower who was dependent on deceased spouse. If he is incapable of supporting himself by reason of illness, the gratuity is replaced by a pension of £ 10.15 + £ 2.55 (for each dependent child) per week	1) <u>Widow's pension: during the first 26 weeks</u> £ 14.00 p.week(1) increased by earnings related supplement (33% of average weekly earnings between £ 9 and £30; <u>after the 26 weeks: £ 10.55 (1)</u> - if she has a dependent child or young person under 19, or is pregnant by her late husband; - if she is permanently unable to support herself; - if she was over 40 when she ceased to have a dependent child; - if she was over 50 at the death of her husband £ 3.00 in all other cases 2) <u>Widower's pension: £ 10.55 (1)</u> per week if at the time of death of his wife the claimant was permanently unable to support himself, and his maintenance was more than half supplied by the deceased	See Table IX - 1
- Orphans (children having lost one parent)	Pension of 10% of annual earnings of deceased (up to 18 years old)	Orphans' pension: £ 6.05 per child per week	First child £ 4.90) Second child £ 4.00) (1) Further children £ 3.90) per week	
- Orphans (children having lost both parents)	Pension of 20% of annual earnings of deceased (up to 18 years old)	as above	as above	

(1) As from 22 July 1974.

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 7

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
(1)	Widow aged under 45: E x 30% Widow aged over 45 or with over 50% incapacity level or with one child receiving orphan's pension: E x 40%. Widowers in state of incapacity who had been dependent upon the deceased: E x 40%	Widow or widower: E x 30%	Widow aged under 60: E reduced x 30% Widow aged over 60 or with at least 50% incapacity level: E reduced x 50% Widower: see widow	50% of the annuity Widower aged 65 or over or unfit for work: as above	Widow E x 40% With at least 50% incapacity level E x 50% Invalid widower: E x 50%
	Each child to age of 18, or 25 if undergoing vocational training: E x 20%	Each child: E x 15% with maximum: E x 45%	1 child: E reduced x 15% 2 children: E reduced x 30% 3 children: E reduced x 40%, etc.	20% of the annuity for each child	Children (to age of 18 or 25 if continuing studies or vocational training and with no limit for handicapped children): E x 20% Accumulation with family allowances
	E x 30%	Each orphan: E x 20% with maximum: E x 60% The pensions are deducted from the allowances provided under the special scales of family allowances (orphans); however, reductions may not produce a sum less than twice the ordinary allowances. See Family Allowances Table	Each orphan: E reduced x 20% Accumulation with family allowances	40% of the annuity for each orphan	

(1) As a general rule widows neither divorced nor separated as guilty parties. In the event of remarriage, the pension is replaced by payments equal to several years' pension.

TABLE IX - 8

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- Dependent parents and other relations	If total benefits to spouse and children amount to less than E x 50%, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. as well as in cases when the deceased was not married to the spouse. It is a condition that the deceased took care of the upkeep of the dependant	Dependent parents maintained by an - unmarried worker: £10.15 a week for one parent £ 4.50 a week for other parent; - married worker: £ 4.50 a week for each parent	Widows, parents and certain other relations if deceased has contributed towards their support and if other conditions are satisfied	See Table IX - 1
- Maximum for all beneficiaries	E x 50%	none	none	
- Capital sum on death	Lump sum of Dkr 1 440.-	Funeral grant up to £ 100	Death grant (see Table Survivors)	
ADJUSTMENT	Annual adjustment according to change in average wage level	Benefits are normally increased once a year	By legislation	

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 8

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
E x 20% (E x 30% for a couple). For parents and grandparents, with priority to the parents	Father and mother E x 20% each, or E x 15% for surviving spouse without children. Also grandchildren, brothers and sisters under special conditions	E reduced x 10% for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30%	20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists	For all dependent parents and grandparents: E x 30%. Same amount for certain other dependants subject to specific conditions
E x 80%, excluding, where applicable, parents and grandparents	E x 75% with order of priority	E reduced x 85%	E x 100%	E x 80%
1/12 of the annual earnings (minimum DM 400). Cost of transporting the body to the place of interment is covered	30 x average daily earnings	Refund of funeral expenses limited to a maximum sum	Lump sum of Lit 140 000.- - 260 000 plus supplementary allowances for children, parents and grandparents	1/15 of the annual earnings
Annual adjustment by statutory instrument according to changes in wage levels	Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. The adjustment is equal to the difference between the annuity and the said sum. These sums are fixed by royal decree and are pegged, as are the adjustments granted, to the price index Supplementary equalization allowance: annuities calculated for an invalidity level of 10% and over are linked to the index	Annual adjustments on 1 January and 1 July by decree fixing the coefficient of increase	Automatic regular adjustments linked to changes in industrial earnings during the preceding three years	Adjustment by regulation (at least every 5 years) according to changes in wage level (at present wage level of 1970). The sums adjusted by this means are pegged to the cost-of-living index. No monthly payment can be made on a basis below the minimum reference levels (see basic earnings above) for the first month in which it is payable

TABLE IX - 9

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
RETURN TO ACTIVE LIFE				
Rehabilitation, retraining	Rehabilitation: see Table VI - 4 Retraining in special retraining centres authorized by the National Social Security Office. Costs paid by insurance companies if retraining is in continuation of treatment of casualty	Contributions towards costs of rehabilitation services may be made from Occupational Injuries Fund	Industrial Rehabilitation Units Disablement Resettlement Officers and Vocational Training facilities throughout the country, all financed by the Government	See Table IX - 1
Preferential employment of handicapped persons	Public authorities have to prefer handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question		Obligation for employers of over 20 people to employ 3% of registered disabled people. Car park and electric lift attendants must be disabled people	
Change of employment - condition	In the event of risk of aggravation or relapse of an occupational disease, the National Social Security Office can induce the insured person to change occupation		As under "Rehabilitation" above	
- compensation	Cash benefits (90% of earnings up to a maximum amount) can be paid in the transitional period Maximum duration: 2 months		As in permanent incapacity	

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 9

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
<p>Functional rehabilitation as part of medical care on the initiative and at the expense of the trade cooperative associations Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period</p>	<p>There is the possibility of new employment and measures of social and professional readaptation, if necessary. The "Fond national de reclassement social des handicapés" deals with the rehabilitation and retraining of handicapped workers with at least a 30% incapacity level (mental: 20%). The Fund may set up or help to set up rehabilitation centres (1) Rehabilitation may also be paid for by the Occupational Diseases Fund</p>	<p>Functional rehabilitation subject to medical opinion at the expense of the primary fund Vocational retraining in special vocational retraining centres (2) or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased</p>	<p>Functional rehabilitation in specialized health establishments and vocational retraining</p>	<p>The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures</p>
<p>Obligation to employ seriously disabled persons in all enterprises as a variable quota of the staff (1)</p>	<p>Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the Fund. During the rehabilitation period, allowances and supplementary earnings are paid them by the Fund (1)</p>	<p>Preferential employment of handicapped persons on staff up to a certain percentage which is fixed by ministerial decree for each activity or group of activities (1)</p>	<p>Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment</p>	<p>Certain jobs suitable for their abilities are reserved for persons affected by industrial injuries at a fair reasonable wage</p>
<p>In the event of risk of occupational diseases, aggravation or relapse, in particular dermatosis and silicosis, the trade cooperative association must induce the insured person to change occupation</p>	<p>On the advice of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice)</p>	<p>Silicosis and asbestosis</p>	<p>Silicosis and asbestosis</p>	<p>In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his reemployment</p>
<p>For the transitional period, transitional annuity up to 50% of the full annuity (2/3 of E) or a lump sum of 50% of one year's full annuity</p>	<p>Temporary cessation: temporary incapacity allowance during the period Permanent cessation: full permanent incapacity allowances for 90 days</p>	<p>After examination by a specialist a standard rate compensation payable in 25 or less monthly instalments and equal to a maximum of 300 times the average daily earnings of workers in the same category when the insured person was employed during exposure to the risk or, where applicable, for each year of exposure 60 times the earnings taken as reference, payable in a proportionally smaller number of monthly instalments (continued overleaf)</p>	<p>Temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to 2/3 of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower</p>	<p>A temporary annuity to compensate for loss of earnings may be granted</p>

(1) Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.

(2) Retraining centres compulsory for enterprises employing over 5 000 workers.

TABLE IX - 9 contd.

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS

INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

TABLE IX - 9 contd.

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
		<p>Compensation continued: Conditions: not to be entitled to an annuity for pneumoconiosis; to leave the post in 6 months; to change employment If entitlement to an annuity or allowance subsequently occurs, the change of employment allowance is deducted therefrom for the corresponding period</p> <hr/>		

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FAMILY BENEFITS

TABLE X - 1

FAMILY BENEFITS

LEGISLATION	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
1. First law	Law of 31 March 1950	Law of 1944	Act of 15 June 1945	23 December 1939
2. Basic legislation	Law of 3 June 1967	Law of 1944 (as amended)	Act of 5 August 1965 and regulations thereunder	26 April 1962
FAMILY ALLOWANCES				
<u>Conditions (1)</u>				
- First child giving entitlement	1st	1st	2nd	1st
<u>Age limit</u>				
- normal	18	16	16	16
- vocational training	-	18	19	27
- further education	-	18	19	27
- girls remaining at home	-	-	-	27
- serious infirmity	-	18	-	27
<u>Monthly amounts</u>				
	Dkr 124 (all child allowances are exempted from taxation)	1st child £ 2.30 2nd child £ 3.30 3rd and each further child £ 4.05 In cases of triplets and quadruplets the allowance for each child is doubled	1st child - 2nd child £ 3.90 3rd and each further child £ 4.33	1st child Fl 54.86 2nd and 3rd child Fl 80.86 4th and 5th child Fl 107.90 6th and 7th child Fl 119.34 8th and following children Fl 132.08

(1) In the countries of the European Communities the following give entitlement to family allowances: legitimate and legitimated children, stepchildren, recognized natural children, adopted children and children given a home. In Belgium and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent sisters and grandchildren.

FAMILY BENEFITS

TABLE X - 1

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
13 November 1954 Law of 14 April 1964, amended	4 August 1930 Coordinated laws (royal decree of 19 December 1939)	11 March 1932 Social Security Code, Book V Decree of 10 December 1946, amended Law of 3 January 1972	17 June 1937 Consolidated law. Decree of 30 May 1955. Law of 17 October 1961	20 October 1947 Law of 29 April 1964, amended Law of 17 April 1974
2nd (1) but as from 1 January 1975 first	1st	1st and 2nd (2)	1st	1st
18 25 25 25 No limit	16 21 25 25 No limit	16½ (3) 18 20 20 20	18 21 26 - No limit	19 25 25 - No limit
1st child DM 50 2nd child DM 70 3rd child and following children DM 120 as from 1 January 1975	1st child Bfr 948.25 2nd child Bfr 1 504.50 3rd child Bfr 2 060.50 4th child Bfr 2 101.25 5th and following children Bfr 2 116.50	2nd child FF 121.66 3rd and 4th child FF 204.61 5th and following children FF 182.49 Compensatory allowance: (4) 2nd child FF 9.81 3rd and following children FF 15.09 Where the household has only one wage earner, the single wage allowance is added to the family allowances (see below)	Lit 8 060.- for each child (+ 10% for workers whose income tax is deducted at source)	1st child Lfr 815 2nd child Lfr 815 3rd and following children Lfr 2 202

- (1) Where the income does not exceed DM 18 360 p.a. or where there are more than 2 children.
 (2) 1st child: single wage allowances, 2nd child: family allowances proper.
 (3) Extended to 17 if unemployed.
 (4) To offset the loss of tax advantages for tax-paying employed persons with dependent families.

TABLE X - 2

FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Supplements				<p>The following are counted as 2 children if they are mainly dependent upon the insured person:</p> <p>a) a child under 16 who is brought up elsewhere than in the insured person's household because of education, apprenticeship or invalidity</p> <p>b) a child from 16 to 27 in the event of education, apprenticeship or invalidity</p> <p>c) a girl between 16 and 27 who remains at home. Under b) each child continuing his education is counted as three children if he is brought up elsewhere than in the insured person's household at the insured person's sole expense</p>
OTHER BENEFITS Allowances for other dependent persons				
Single wage allowance				

FAMILY BENEFITS

TABLE X - 2

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
	Supplements for children: from 6-10 Bfrs 177.50 from 10-14 Bfrs 312.75 over 14: Bfrs 506.50	From the 2nd child: over 10 FF 49.77 over 15 FF 88.48		
			a) A spouse who receives no income of his/her own over Lit 55 850 per month: Lit 8 060 (1) b) Dependent parents and grandparents: Lit 2 340 subject to age limits (except invalids), namely 60 for men and 55 for women, and limits of income, namely a maximum of Lit 55 850 where only one parent and Lit 97 750 where there are two (1)	
		Single wage allowances (2): 1 child FF 38.90 2 children FF 77.80 3 or more children FF 97.25 For households with a child under two years of age: FF 97.25		

(1) Allowance increased by 10% where tax is deducted at source.

(2) Adjusted according to the household's income.

TABLE X - 3

FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Allowance for child minding				
Allowances for school children				
Prenatal allowance				
Birth grants		£ 100 in cases of triplets £ 150 in cases of quadruplets, quintuplets etc.	£ 25.-	
Accommodation allowances and removal grants				

FAMILY BENEFITS

TABLE X - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
		Allowance subject to family income and equal to the actual expenditure on child minding for a child of less than 3 years, up to a limit of FF 242.06		
		Allowances for children from 6 - 16. Annual rate: FF 10.60		
		Monthly sum of FF 121.66 paid as follows: 2 months' payments after the first prenatal examination, 4 months' payments after the 2nd prenatal examination and 3 months' payments after the 3rd prenatal examination (1)		Lfr 2 000 (index = 100) on condition that the mother can prove that she has had 2 medical examinations the first of which took place before the end of the 3rd month of pregnancy
	Bfr 12 108 for first birth Bfr 8 351 for second birth Bfr 4 493 for subsequent births May be obtained in advance two months before the probable date of birth	FF 1 437.80 at each birth payable in two instalments		Lfr 13 209 at each birth
		a) Accommodation: Beneficiaries: - those receiving one of the various forms of family allowances: elderly, handicapped, young workers, young households; the allowance is given for rents over a minimum, which varies according to the income of the person concerned and the number of children. It can be increased for beneficiaries with low incomes b) Removal grants: - paid to persons who after removal receive the accommodation allowance These two forms of benefits are paid by the family allowance funds		

(1) Excluding sickness and maternity benefits.

TABLE X - 4

FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Special allowances for handicapped children				
Family holiday allowances				
SPECIAL CASES				
Unemployed persons	Normal allowances	Normal allowances	Family allowances are paid concurrently with all other national insurance benefits (excluding guardian's allowance (see Tables "Survivors") and all industrial injury benefits and the increases for dependent children therewith	Unemployed persons are entitled to family allowances either under the general scheme or under special arrangements (in the event of unemployment assistance)
Pensioners	Allowances increased by 50% plus supplement of Dkr 240.- per month for each child	Normal allowances		Pensioners are entitled to family allowances
Orphans (including motherless or fatherless children)	If one parent is deceased allowances are increased by 50% plus supplement of Dkr 370 per month per child Total orphans: allowances are increased by 50% plus supplement of Dkr 527 per month per child	Normal allowances		Fatherless or motherless children; general scheme (see also Tables VIII) Orphans under the general insurance scheme for widows and orphans (at 1 August 1970): up to 10 yrs old Fl 2 364.- p.a.; 10-16 yrs old Fl 4 530.- p.a. (1) These amounts are combined with family allowances

(1) Also holiday allowances paid in May: 60% of the orphans' allowance paid during the preceding 12 months.

FAMILY BENEFITS

TABLE X - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
	Supplementary allowance of Bfr 2 657.50 per month for each handicapped child under 25	Allowance for special education for handicapped minors: for each dependent child placed in an approved establishment: FF 276.50 per month Allowance for handicapped minors up to the age of 20 (1) FF 276.50 (subject to family income the education of children not placed in specialised establishments)		Supplementary allowance of Lfr 815 for each child under 19 with an at least 50% insufficiency or permanent reduction of physical or mental ability by comparison with that of a child of the same age
	Allowance equal to the family allowances granted for April and paid in May			
Supplements for dependent persons (provided by the Federal Unemployment Insurance Institute) may be combined with family allowances	Unemployed persons are entitled to family allowances	Unemployed persons registered with an unemployment fund are entitled to family allowances under certain conditions	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances like other residents
Persons receiving invalidity, old-age or orphans' benefit from statutory insurance schemes or disablement benefit from industrial injury insurance are granted special supplements (see also other Tables)	Pensioners are entitled to family allowances Allowances for children of invalidity pensioners: 1st and 2nd child Bfr 1 573 3rd child Bfr 2 060.50 4th child Bfr 2 101.25 5th and following children Bfr 2 116.50 (+ supplement according to age)	Pensioners are entitled to family allowances (under certain conditions as regards invalidity or industrial injury pensioners)	Pensioners are eligible for family allowances	Pensioners are entitled to family allowances as long as the pension right exists
	Orphans' allowances: Bfr 2 942.75 for each child (plus supplement according to age)	Allowances for orphans and certain children dependent on one parent: FF 165.90 a month for an orphan; FF 82.95 a month for a child where one parent is deceased or where the parenthood is only established regarding the mother		If the person entitled to the allowance dies it is continued and may be combined with orphans' pensions

(1) Also an allowance for handicapped adults: FF 150 per month, subject to family income. Besides, affiliated to sickness insurance.

UNEMPLOYMENT

TABLE XI - 1

UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
EXISTING SCHEMES	Unemployment insurance (optional)	a) Unemployment insurance b) Unemployment assistance	Unemployment insurance	a) Interim allowance b) Unemployment insurance c) Unemployment assistance
LEGISLATION				
1. First law	Law of 4 April 1907	Law of 1911	Act of 1911	a) and b) Law of 9 September 1949 (amended) c) Law of 10 December 1964 on unemployment assistance
2. Basic legislation	Law of 1970	Social Welfare Laws 1952 - 1974	Act of 1965 (flat rate benefits) and Acts of 1966 (earnings related benefits), 1971 and 1973 and regulations thereunder	
FIELD OF APPLICATION	Employed workers of 18 - 65 years of age may be admitted as members to an unemployment fund	With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.	<u>Flat rate benefits:</u> all employed persons. Optional cover for married women <u>Earnings-related supplement:</u> all employees aged 18 years or over and under minimum pension age (65 for men, 60 for women) who are receiving flat rate unemployment benefit and who had reckonable earnings of at least £ 500 in the relevant tax year	a) and b) All employees c) Employees who do not or no longer fulfil the conditions required in order to receive unemployment insurance allowances
TOTAL UNEMPLOYMENT				
<u>Conditions</u> - Main conditions	- be capable of work - be available for work - have signed on at the employment office	a) - be capable of work - be available for work - have signed on at the employment office b) - be capable of work, available for and seeking work - have lived in Ireland for at least 6 months - have no right to insurance benefit	- be capable of work - be available for work with an employer - have signed on at the employment office - be free from disqualification	To have registered at the employment exchange

U N E M P L O Y M E N T

TABLE XI - 1

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
a) Unemployment insurance b) Unemployment assistance	Unemployment insurance	a) Unemployment assistance b) Supplementary unemployment insurance (1)	a) Unemployment insurance b) Exceptional unemployment allowances	Unemployment assistance
a) and b) 16 July 1927	28 December 1944		Decree law of 19 October 1919	Law of 6 August 1921
Law of 25 June 1969	Decree of 20 December 1963 (amended)	a) Law of 11 October 1940 and Decree of 12 March 1951 b) Agreement of 31 December 1958 Ordinance of 7 January 1959 Ordinance of 13 July 1967	a) and b) Decree-law of 4 October 1935 (several amendments)	Decree of 24 May 1945 and 17 December 1952
a) All employees (industrial and non-industrial staff and workers undergoing vocational training) b) All employees	All employees covered by social security	a) All employees b) All employees bound by a contract of service to employers within the scheme's field of application (1)	a) All employees b) Workers in certain categories and areas who do not fulfil the conditions required for a)	Employed persons except for certain categories, for example, employees in agriculture
a) and b): To have registered at the employment exchange as unemployed and to have applied for benefit	To be fit for work and registered for employment	a) and b): To have registered at the employment exchange	a) and b): To have registered at the employment exchange	To have registered at the employment exchange

(1) France: Originally based upon contracts, this scheme has in practice been extended to cover all employees except for certain special categories, such as persons employed as domestic servants.

TABLE XI - 2

UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
- Qualifying period	- have completed a minimum period of employment of 26 weeks during the 3 preceding years - 12 months of insurance with fund	a) <u>Flat rate benefit</u> - 26 contributions paid - 48 contributions paid or credited during the contribution year (1) preceding the benefit year (1) If less than 48 but not less than 26 contributions paid or credited, a reduced benefit is payable <u>Pay-related benefit</u> payable under the same conditions as for sickness benefit (1) b) —	<u>Flat rate benefits</u> - 26 employed rate contributions paid since entry into insurance - 50 employed rate contributions paid or credited in the relevant contribution year. Reduced benefits if 26 - 49 contributions paid or credited <u>Earnings-related supplement</u> Title to flat rate benefit and had reckonable earnings of at least £ 500 in the relevant tax year	a) At least 130 days of paid employment in the same occupational sector during the last 12 months (2) b) and c): 65 days of paid employment during the last 12 months or for the last 36 days (2)
- Maximum age		a) and b): 68 years of age		65
Resources		b) Inadequate resources		a) and b) None c) Reduction of allowances in the event of supplementary income
Waiting period	None	<u>Flat rate benefit</u> : 3 days <u>Pay-related benefit</u> : 12 days	<u>Flat rate benefit</u> : 3 days <u>Earnings-related supplement</u> : 12 days	None
BENEFITS				
Days for which allowance is granted	6 days a week	6 days a week	6 days a week	5 days a week
Duration of payment	Not more than 2½ years For the insured entitled to an old-age or invalidity pension, or aged 67+ limited to 78 days in any period of 12 months	a) <u>Insurance</u> <u>Flat rate benefit</u> - Unlimited if the claimant aged 65-68 has paid at least 156 contributions - Limited to 156 days if aged under 18 or a married woman dependent on her husband - Limited to 312 days in other cases <u>Pay-related benefit</u> Limited to 147 days b) <u>Assistance</u> Unlimited	<u>Flat rate benefits</u> Limited to 312 days excluding Sundays in any period of interruption of employment. A claimant re-qualifies for a further period of 312 days when he has paid a further 13 contributions while working for an employer <u>Earnings-related supplement</u> Limit to 156 days (excluding Sundays)	a) Interim allowance: 40 days a year, thereafter unemployment allowance (3) b) 130 days a year c) 2 years

(1) See Tables IV "Sickness-Cash Benefits".

(2) 5-day week.

(3) Netherlands: Workers receiving the interim allowance are considered to be still linked to the occupational sector. The trade cooperative associations are authorized to grant this allowance for a longer period. Thereafter workers may receive unemployment benefit for 78 days in the same year.

U N E M P L O Y M E N T

TABLE XI - 2

G E R M A N Y	B E L G I U M	F R A N C E	I T A L Y	L U X E M B O U R G
a) At least 6 months' employment under insurance cover during the last 3 years b) During the last year at least 10 weeks' employment under insurance cover or to have received unemployment allowance (for at least one day)	Period varies according to the age of the insured person: 75 working days during the last 10 months and 600 working days during the last 36 months	a) To have been in paid employment for at least 150 days during the last year b) At least 91 days' membership or 520 working hours over 12 months	a) At least 2 years of insurance and 52 weeks' contributions during the last 2 years b) At least 5 weeks' contributions before 1949 or during the last 2 years	At least 200 days of employment during the last year
a) 65 b) 65	65 for men 60 for women	a) and b) 65	-	65
a) - b) State of need	-	Maximum resources + allowances = FF 1 200 per month. No maximum during first 3 months	-	-
None	None	a) 3 days b) None	a) 7 days b) 1 day	2 days if period of unemployment is less than one week
a) and b): 6 days a week	Working days and unpaid public holidays	a) and b): Every day	a) and b): Every day	Every day
a) Proportionate to periods of employment during last 3 years <u>Employment</u> <u>Allowance</u> 6 months 78 days 9 months 120 days 12 months 156 days 18 months 234 days 24 months 312 days b) No limit	No limit (except for certain cases where unemployment is protracted or recurs with unusual frequency, handicapped workers in a protected workshop and workers with reduced hours)	a) No limit but allowance reduced by 10% after 1 year and by 10% for each further year (maximum reduction of 30% for workers over 55: no reduction when job lost over 55) b) 365 days - with extensions varying according to worker's age	a) 180 days a year (extended to 360 days in the building sector under transitional arrangements) b) 90 days, with possibility of extension	26 weeks in 12 months

TABLE XI - 3

UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
Earnings taken as reference	Calculation usually based on average earnings of preceding 5 weeks	<u>Pay-related benefit</u> Gross taxable earnings in a previous income tax year	<u>Earnings-related supplement</u> Average weekly earnings (obtained by dividing annual earnings by 50) in the relevant tax year	Daily earnings lost
Ceiling	90% of average earnings	<u>Pay-related benefit</u> £ 50 per week	<u>Earnings-related supplement</u> £ 42 per week	a) and b) Fl 155.70 per day (5-day week)
Rate	Maximum rates are fixed for a year at a time by the separate funds (at not more than Dkr 132 per day)	a) <u>Flat rate benefit</u> Married woman dependent on her husband: £ 6.55 per week Man or woman other than above: £ 7.75 per week <u>Pay-related benefit</u> 40% if reckonable weekly earnings between £ 14 and £ 50 b) Urban areas: £ 6.35 maximum Other : £ 6.05 maximum per week The combined flat rate and pay-related benefits may not exceed the person's reckonable weekly earnings	<u>Flat rate benefit</u> £ 8.60 per week (1) Insured persons under 18: £ 4.75 Married women : £ 6.05 (1) <u>Earnings-related supplement</u> 33 1/3% of average weekly earnings between £ 10 and £ 30 plus 15% of average weekly earnings between £ 30 and £ 42 Limited to the amount needed to bring total weekly benefit (including flat rate benefit, increases for dependants and earnings-related supplement) up to 85% of average weekly earnings	a) and b) 80% of reference earnings c) 75% of reference earnings Minimum for heads of household and single persons of 40 years and over: a) and b) 80% of Fl 72.38 c) 75% of Fl 76.15
Family supplements *)	None	a) 1 dependent adult £ 5.05 1 or each first two dependent children £ 2.20 each further child £ 1.80 per week b) 1 dependent adult urban areas £ 4.60 max. other £ 4.50 max. 1 adult + 1 child urban areas £ 6.55 max. other £ 6.45 max. per week	1 dependent adult £ 5.30 1st dependent child £ 2.70 2nd dependent child £ 1.80 further children, each £ 1.70 per week (1)	-

(1) As from 25 July 1974.

*) In addition to family allowances

UNEMPLOYMENT

TABLE XI - 3

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
a) and b) Net earnings for the last 20 days	Average gross earnings	a) - b) Earnings on which contributions have been paid for last 3 months	-	Earnings on which sickness insurance contributions are paid
a) and b) DM 2 500 per month	-	c) FF 9 280 per month	-	Lfr 42 267.- per month
a) According to family situation: 80 to 62.5% of net earnings b) From 80% to 52.5% Maximum for single persons: a) DM 228.60 per week b) DM 192.00 per week	60% of earnings for one year, then reduced to 40% unless household head: maximum Bfr 452 per day Minimum Head of household Bfr 345 Single person Bfr 276 (6-day week)	a) Standard rate FF 9.10 (1) per day b) 35% of reference earnings (2) Minimum: FF 13.92 per day (3) From December 1974: total indemnity is increased to 90% of the gross salary for a maximum period of one year	a) and b) Standard rate: Lit 800 per day	60% of reference earnings
*) a) and b) DM 12 per week for each dependent person (can be combined with family allowances up to a maximum of DM 348 per week)		a) For spouse and each dependent person: FF 4.- per day	-	-

- *) In addition to family allowances.
 (1) For the first three months: FF 10.-.
 (2) 15% supplement during the first three months.
 (3) For the first three months: FF 16.-.

TABLE XI - 4

UNEMPLOYMENT

	DENMARK	IRELAND	UNITED KINGDOM	NETHERLANDS
PARTIAL UNEMPLOYMENT				
Definition of partial unemployment	No special definition	-	Any day of unemployment on which a person would normally work	Short-time working (under 48 hrs per week) or alternating periods of employment with the approval of the authorities
Conditions	See Total Unemployment	-	See Total Unemployment	See Total Unemployment (interim allowance)
Compensation	Proportional rate as for total unemployment	-	See Total Unemployment	See Total Unemployment
ACCUMULATION	Pensions: accumulation permitted but duration of benefits is limited Sickness cash benefits: no accumulation Income from other gainful activity (self-employed activity excepted): the general rule excludes accumulation. In a number of special cases, however, accumulation is possible	Normally not payable with other social insurance benefits	See Tables "Sickness-Cash Benefits"	a) and b) Any compensation paid by the employers is deducted c) - Part of supplementary income is deducted from the allowance

UNEMPLOYMENT

TABLE XI - 4

GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG
Insurance only: unavoidable short-time working initially affecting at least 1/3 and thereafter at least 10% of staff (1)	Days or half days during which the execution of the work contract is suspended	a) Assistance: temporary closure or short-time working (under 40 hours per week) affecting at least 20% of the staff b) Insurance: payment of supplementary hours allowance	Wage supplements: temporary closure or short-time working (under 40 hours per week); for industrial workers whose enterprises have been admitted to the wage supplements scheme; and in certain cases also for employees	Short-time working or two or more days of unemployment in a normal working week
See Total Unemployment and over 10% reduction of normal working time	See Total Unemployment	See Total Unemployment	None	See Total Unemployment
Per hour of unemployment, proportional rate as for total unemployment (official scale)	See Total Unemployment	a) Hourly allowance: 1/80 of the allowance granted to a totally unemployed person for a fortnight b) Hourly allowance: FF 2.80	2/3 of the total pay up to 16 hours per week, with unlimited duration in the case of short-time working and up to 4 weeks (extension possible) in the case of temporary closure	See Total Unemployment
Pensions: as a general rule, no accumulation Sickness allowance: no accumulation Income: a) Income from self-employed activity taken into account in part so far as the activity does not exclude unemployment under the terms of the law b) Entitlement to assistance presupposes state of need	Pensions (below 60 or 65): unemployment allowance discontinued or reduced according to rate of pension Income: no clause relating to resources	a) Assistance: with allowances to old workers and invalidity pensions: no accumulation of earnings daily resource ceiling: for single person FF 17.74 for families FF 33.40 b) Supplementary insurance: with allowance provided as unemployment assistance: accumulation possible up to 90% (95% if there are dependants) of earnings	a) No accumulation of unemployment allowances with exceptional allowances No accumulation with sickness allowance b) No accumulation with pensions	Income: deducted in part from allowance

(1) In the building sector, in the event of unemployment due to weather conditions (1 November - 31 March), for each full day lost compensation as for partial unemployment and in addition for each hour of unemployment a supplement equal to 5% of a mason's hourly wage.

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