

DOCUMENT

COMPARATIVE TABLES OF THE SOCIAL SECURITY SCHEMES IN THE MEMBER STATES OF THE EUROPEAN COMMUNITIES

13th EDITION (Situation at 1 July 1984)

**GENERAL SCHEME
(Employees in industry and commerce)**



**COMMISSION
OF THE EUROPEAN COMMUNITIES**

This document has been prepared for use within the Commission. It does not necessarily represent the Commission's official position.

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INTRODUCTION

This booklet provides a rapid comparison of social security schemes in the different Member States by means of descriptive tables.

It describes the situation at 1 July 1984 and covers all schemes applicable to employees in Industry and Commerce. In certain countries these schemes apply to all employees and sometimes even to the whole population.

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The booklet does not claim to provide full details but does constitute a source of rapid information which allows the reader to compare easily the essentials of one country's legislation with another's. (For detailed comparisons, reference should be made to special studies.) Therefore details of each regulation are not given, neither are national terminologies closely copied, to avoid an apparent plethora of purely formal differences.

The definition of social security corresponds to ILO Convention No 102 and thus includes the risks covered by it. These different risks are each the subject of a series of tables. The first two series give details of the organization and the financing methods used, countries being classified by alphabetical order.

For a quantitative comparison of different schemes, reference should be made to the publications on the subject (such as "Medium term projection of Social Expenditure and its financing" and "Social Protection Statistics") and to the studies carried out by the Commission.

ORGANIZATION

ORGANIZATION IN BELGIUM

Ministry of Social Security

For unemployment: Ministry of Employment and Labour

Table I - 1

Sickness maternity and invalidity	Old-age and survivors	Employment 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 (IAT)</p> <p>Registered communal private insurance funds or societies (for employment 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>

ORGANIZATION IN DENMARK

Ministry of Social Affairs

For unemployment and supplementary pensions: Ministry of Labour

For hospitals and national health insurance: Ministry of the Interior

Table I - 2

Sickness and Maternity			Invalidity, old-age, survivors, child allowances	Employment 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.

ORGANIZATION IN THE FEDERAL REPUBLIC OF GERMANY
 Federal Ministry of Labour and Social Affairs (1)
 Federal Insurance Office (2)
 Labour Ministers of the Länder (2)

Table I - 3

Sickness and Maternity	Invalidity, old-age and survivors	Employment 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 Ministry for Families, Youth and Health (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.

ORGANIZATION IN GREECE

Ministry of Social Insurance

For unemployment and family benefits: Ministry of Labour

Table I - 4

Sickness, maternity, invalidity, old age, survivors, employment injury, occupational disease	Unemployment, family benefits
Institute for Social Insurance (IKA) also responsible for contribution collection for all branches, including unemployment and family benefits	Office for Employment and Manpower (OAED)
Local offices	Offices in large towns. IKA offices elsewhere.

ORGANIZATION IN FRANCE

Ministry of Health and Social Security
For unemployment: Ministry of Labour and Participation

Table I - 5

Sickness, maternity, invalidity, survivors, and occupational risks	Old-age	Family allowances	Unemployment
<p align="center">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)</p>			<p align="center">National Inter-occupational Union for Employment in Industry and Commerce (UNEDIC)</p>
<p>National Sickness Insurance Fund</p> <p>Regional funds</p> <p>Primary funds</p>	<p>National Old-age Insurance Fund (1)</p>	<p>National Family Allowances Fund</p> <p>Family Allowances Funds</p>	<p>Association for Employment in Industry and Commerce (ASSEDIC)</p>

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

ORGANIZATION IN IRELAND

Department of Social Welfare
Department of Health

Table I - 6

<p>Health Services</p>	<p>All cash benefits (Sickness, Maternity, Invalidity, Old-age, Survivors, Employment injuries and occupational diseases, Family allowances) except Unemployment, Supplementary Welfare Allowance and those mentioned under "Health Services"</p>	<p>Unemployment</p>
<p>Eight Regional Health Boards under the general supervision of the Department of Health. These also administer certain allowances (e.g. Disabled persons Maintenance Allowance, Blind Welfare Allowances, Maternity Grant, Supplementary Welfare Allowance).</p>	<p>Centrally administered by the Department of Social Welfare.</p>	<p>Administered by local offices of Department of Social Welfare.</p>

ORGANIZATION IN ITALY

Ministry of Labour and Social Security
Ministry of Health

Table I - 7

Sickness and Maternity	Invalidity, Old-age, Survivors, Family allowances, Unemployment	Employment injuries and Occupational diseases
Regions Local health units (USL) National Institute of Social Welfare (provisional responsibility for cash benefits and contribution collection)	National Institute for Social Welfare (INPS) (1) INPS regional inspectorates INPS provincial, urban and suburban offices (also authorized to collect contributions) Local offices and information centres	National Institute for Insurance against Industrial Injuries (INAIL) INAIL regional inspectorates INAIL provincial offices (also authorized to collect contributions) (some local offices)

(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).

ORGANIZATION IN LUXEMBOURG

Ministry of Social Security (1)
General Inspectorate for Social Security

Table I - 8

Sickness and Maternity	Invalidity, old-age, survivors, employment injuries, occupational diseases, family allowances	Unemployment
Sickness fund for private non-industrial staff or National sickness insurance fund for industrial staff or Funds operated by firms	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)	Employment Administration Local agencies for the Employment Administration and Secretariats in the local authorities

(1) The Ministry for Family, Public Housing and Social Security is responsible for family allowances.

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

ORGANIZATION IN THE NETHERLANDS

Ministry of Social Affairs and Employment
Benefits in kind: Ministry of Welfare, Public Health and Culture

Table I - 9

Sickness and Maternity		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)		Two Incapacity Funds: - Salary Earners Insurance - National Insurance	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 of employees Local authorities (unemployment benefit)			Labour councils

There is no special insurance scheme for accidents at work or industrial diseases - these risks are covered by sickness insurance schemes (benefits in cash or in kind), invalidity schemes and survivors' insurance.

ORGANIZATION 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 - 10

Medical care	All cash benefits (Sickness, Maternity, Invalidity, Old-age, Survivors, Employment injuries and Occupational diseases, child benefit) except Unemployment benefit	Unemployment
National Health Service Regional and Area Health Authorities (under DHSS supervision)	Regional and local offices of DHSS	Regional and local offices of Department of Employment

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

ORGANIZATION IN THE NETHERLANDS

Ministry of Social Affairs and Employment
Benefits in kind: Ministry of Welfare, Public Health and Culture

Table I - 9

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

FINANCING

FINANCING

Table II - 1

Contributions : Rates and ceiling (annual ceiling unless otherwise stated)
(See Table II-2 for non-industrial staff in Italy and Luxembourg)

	BELGIUM		DENMARK	FR OF GERMANY		GREECE		FRANCE	
	Rate %	Ceiling		Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	6.35 (a) 3.35 (b) Ee: 2.55 + 1.15 Er: 3.80 + 2.20	-	National health insurance: - Cash benefits: All taxpayers pay 1.85% of taxable income	Average: 11.46 Ee : 5.73 Er : 5.73	DM 46 800	5.55 (a) 1.20 (b) Ee: 1.85 + 0.4 Er: 3.70 + 0.8	(a) DRA 105 275 (b) per month	18.10 Ee: 5.50 Er: 12.60	-
Invalidity			Er: DKR 50 per employee per year	18.5		14.25 Ee: 4.75 Er: 9.5	DRA 105 275 per month		
Old-age; Survivors	16.36 Ee: 7.50 Er: 8.86	-	1) National pension: All taxpayers pay 3.5% of taxable income 2) Supplementary pension: DKR 95 per month (Ee 1/3; Er 2/3)	Ee: 9.25 Er: 9.25	DM 62 400			14.0 Ee: 5.8 (including 0.1 for widows and widowers) Er: 8.2	FF 101 880
Employment injuries and occupational diseases	Insurance premiums or contribu- tions to employers' joint funds are fixed by contract for in- dustrial injuries. Contribution to the Employment Injury Fund Er: 0.3 % and to the Occupational Diseases Fund Er: 0.65%		Insurance contribution varies according to the risk, paid by employer		Collective rates according to de- gree of risks in the various occu- pational branches. Contribution fixed by the association and cal- culated on the basis of the total gross earnings Contribution ceiling: varying be- tween DM 60 000 and DM 96 000 ac- cording to the different profes- sional associations.		See 'Sickness' and 'Old-age'		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 101 880
Unemployment	3.70 Ee: 0.87 Er: 2.83	-	Flat-rate contributions fixed every year based on legal maximum rate of daily payment (DKR 335 per day). Ee: 11.25 times the above rate per year. Er: 6 times the above rate per year per employee	4.6 Ee: 2.3 Er: 2.3	DM 62 400	3.0 Ee: 1.0 Er: 2.0	DRA 105 275 per month	6.5 Ee: 1.92 +0.5 Er: 4.08	FF 407 520 between FF 101 880 and FF 407 520 FF 407 520
Family allowance	Er: 7.0	-				2.0 Ee: 1.0 Er: 1.0	DRA 105 275 per month	Er: 9.0	FF 101 880

Ee = employée ; Er = employeur (see notes page 22).

FINANCING

Contributions: Rates and ceiling (annual ceiling unless otherwise stated)
(See Table II-2 for non-industrial staff in Italy and Luxembourg)

Table II - 1

IRELAND		ITALY		LUXEMBOURG		NETHERLANDS		UNITED KINGDOM	
Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Health Service: Ee: 1% (paid by Er for persons with full eligibility - see Table III) Cash benefits 17.60 Ee: 5.50 Er: 12.10	IRL 12 000	19.12 (Industry) 17.40 (Commerce) Ee: 1.0 Er:	-	4.70 (a) 3.60 (b) Ee: 2.35 + 1.80 Er: 2.35 + 1.80	LF 1 507 440	9.7 (a) 3.95 (b) 5.8 (c) Ee: 4.85 + 1 Er: 4.85 + 3.95 + 4.8	(a) HFL 40 560 or HFL 156 per day (b) HFL 62 850 (c) HFL 68 120 or HFL 262 per day	If fully participating in the scheme (not contracted out) 19.45 Ee: 9 Er: 10.45 of weekly earnings provided that earnings are UKL 34 or more. If members of approved occupational scheme, same rate as above for earnings up to UKL 34 plus 13.20 Ee: 6.85 Er: 6.35 for that part of earnings above UKL 34.	UKL 250 per week
	IRL 13 000	25.12 (Industry) 24.97 (Commerce) Ee: 7.15 Er: 17.97 (Industry) 17.82 (Commerce)	-	16.0 Ee: 8.0 Er: 8.0	LF 1 205 952	19.1 (a) 6.5 (b) Ee: 17.6 Er: 1.5 + 6.5 13.1 Ee: 11.65 (old-age) + 1.45 (survivors)	(a) HFL 68 120 or HFL 262 per day (b) HFL 62 850 HFL 62 850		
		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 and a maximum of LF 1 205 952 per year		See 'Invalidity'				
		Er: 3.81 (Industry) 1.61 (Commerce)	-	-	-	On average: 3.57 Ee: 3.01 Er: 0.56	HFL 68 420 or HFL 262 per day		
-		Er: 6.20	-	Er: 2.50	LF 1 205 952	Er: 3.95	HFL 62 850	-	

Ee: employee, Er = employer (see notes pages 23).

Table II - 1 (continued)

FINANCING

Contribution : Notes on preceding Table II-1.

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
<p>NOTES: Ee: = Employee Er: = Employer</p>	<p><u>Sickness:</u> a = benefits in kind b = cash benefits In addition a 10% contribution is levied on car insurance premiums</p> <p><u>Unemployment:</u> For firms with 10 or less employees, Er contributions reduced to 1.23%.</p>	-	<p><u>Sickness:</u> The rate varies according to regulations of the fund concerned; the ceiling represents 75% of the pension ceiling for manual workers</p>	<p><u>Sickness:</u> a = benefits in kind b = benefits in cash</p> <p><u>Old-age:</u> The rate is increased for difficult or insalubrious work by 3.6% (Ee: 2.2%, Er: 1.4%) and for enterprises where a risk of employment injury is great, by 1% (Er)</p>	<p><u>Sickness:</u> 1 % contribution from unemployment benefit higher than legal minimum wage and from statutory pensions.</p> <p>A further contribution of 6 % is levied on car insurance premiums.</p>

FINANCING

Contributions - notes on preceding Table II-1

Table II - 1 (continued)

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p><u>Unemployment:</u> Including 0.4% redundancy contribution.</p> <p><u>Surcharge:</u> A Youth Employment Levy and an income levy of 1% each are payable by Ee in addition on all income (paid by Er in cases where also required to pay health contributions - see above).</p>	<p><u>Sickness:</u> incl. maternity (0.53% Industry, 0.31% Commerce), 2.01% Tuberculosis, 3.8% pensioners' sickness insurance, 0.53% agricultural solidarity, 1.65% hospital fund (1) (Specific contributions apply to those who voluntarily join the national scheme).</p> <p><u>Old-age</u> incl. 0.15% supplement pension funds (Industry), 0.15% assistance to orphans, 0.1% finance of local authority crèches, 0.11% for basic contribution to old-age and 0.01% for assistance to orphans (1)</p> <p><u>Family benefits:</u> lower contributions for certain types of employer</p> <p><u>Unemployment:</u> incl. 0.01% basic contribution, 1.90% (Industry) for topping-up earnings (partial unemployment) and 0.3% supplement to unemployment insurance.</p>	<p><u>Sickness:</u> a = benefits in kind b = cash benefits</p> <p><u>Family allowances:</u> rate applicable in commerce: 2.10%</p> <p><u>Unemployment:</u> financing by an unemployment fund which is subsidised by solidarity taxes paid by individuals and various bodies together with local authority contributions</p>	<p><u>Sickness:</u> a = benefits in kind b = general insurance against serious risks c = cash benefits (average rate)</p> <p><u>Invalidity:</u> a = employees insurance (HFL 91 per day free of contribution) b = general insurance</p>	<p><u>Sickness:</u> Benefits in kind are almost entirely financed by general taxation.</p>

(1) For certain contribution an exoneration is given to industrial or artisanal firms in manufacturing or extractive industries, to export and to certain service industries such as transport or activities related to tourism.



FINANCING

Percentages and ceilings applicable to non-industrial staff in Italy and Luxembourg
(Otherwise the percentages and ceilings in Table II-1 are applied)

Table II - 2

	ITALY		LUXEMBOURG	
	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	16.87 (1) 17.40 (2) Ee: 1.0 Er: 15.89 (1) 16.40 (2)	-	4.70 (a) (4) 0.10 (b) (4) Ee: 2.35+0.05 Er: 2.35+0.05	LFR 1 507 440
Invalidity Old-age; Survivors	See Table II - 1	-	See Table II - 1	See Table II - 1
Employment injuries and occupational diseases	-	-	See Table II - 1	See Table II - 1
Unemployment	Er: 1.61% (3)	-	See Table II - 1	See Table II - 1
Family allowances	See Table II - 1	-	Er: 1.45	LFR 1 205 952

- (1) Industry: including 3.80% pensioners' sickness insurance, 2% tuberculosis, 0.58% agricultural solidarity, 0.53% maternity, 1.65% National hospital fund and 0.01% basic contribution for tuberculosis (see also footnote previous page).
(2) Commerce and credit sectors: same as for industry except that the maternity contribution is 0.90%.
(3) Industry - no contributions for funds topping-up earnings (partial unemployment).
(4) (a) = benefits in kind, (b) = cash benefits.

FINANCING

Public authorities' contribution

Table II - 3

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Sickness/Maternity Benefits in kind	80% of medical expenses provided to widows, orphans pensioners, recipients of invalidity pensions and to their dependants.	Financed by local and central Government except for a small part covered by contributions.	-	Annual subsidy to cover any deficit	-
Sickness/Maternity Cash benefits			The Federal Government refunds a lump sum of DM 400 for each maternity grant paid and a benefit for prolonged maternity leave		
Invalidity	For the 2nd, 3rd and 4th year of invalidity the percentages of expenses paid in 50, 75 and 95 respectively; in addition 100% of funeral expenses.	<u>Basic pensions:</u> State covers all costs apart from a small part covered by contributions <u>Supplementary pensions:</u> No Government participation	Annual Federation subsidies fixed according to variations in the general basic earnings	Annual subsidy to cover any deficit	-
Old-age; Survivors	Annual State subsidies				
Employment injuries and occupational diseases	60% of expenditure on silicosis benefit	-	-	Annual subsidy to cover any deficit	-
Unemployment	Cover for any deficit	The State pays expenditure not covered by the income from contributions	The Federal Government covers any insurance deficit and the cost of unemployment assistance	Annual subsidy to cover any deficit	Flat-rate subsidy by State
Family allowances	Annual subsidy	Financed by the Government	Financed by Federal budget	Annual subsidy to cover any deficit	-

FINANCING

Public authorities' contribution

Table II - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
State contributes 94% for benefits in kind (workers'/employers' contributions represent only 6% of cost)	As well as contributions for sickness insurance, the national health Fund collects from regions, provinces, communes and other public institutions as well as from the surplus of tuberculosis insurance	50% of administrative and staff costs (excepting funds operated by firms). The State finances certain benefits prescribed by law (e.g. maternity, certain accidents, mental and congenital illness, tuberculosis, cancer, poliomyelitis, etc.) The National Solidarity Fund intervenes for pensioners	Fixed annual subsidy (indexed) for general insurance (serious risks)	Government contributes approximately 88%
State contribution: difference between amount of contributions and cost of benefits	Financing of Social Fund	State and local authorities; all costs for the flat-rate part of pensions State: 50% of administrative costs	Annual subsidy to cover expenditure on handicapped youth -	Exchequer subsidy of about 11% of total contributions plus full cost of non-contributory Invalidity Pension, Attendance Allowance, Mobility Allowance, and Non-contributory Retirement Pension.
	-	1/3 of cost of adapting and adjusting pensions; 50% of administrative costs	-	
	Annual State subsidies	Financing by an unemployment fund enhanced by local authority contributions amongst others	The State finances unemployment assistance	
	Financed by the Government	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

Table II - 4

Financing systems applicable to long-term benefits

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Invalidity	'Pay as you go'	'Pay as you go'	Special 'pay as you go' procedure Formation of reserve	'Pay as you go'	'Pay as you go'
Old-age; Survivors	'Pay as you go'	National Pensions 'Pay as you go' Constitution of a fund for special purposes Supplementary old-age and sur- vivors pensions: mixed system (pay as you go and capital cover).	Special 'pay as you go' procedure Formation of a reserve	'Pay as you go'	'Pay as you go'
Employment injuries and occupational diseases	Employment injuries: capitalization; financing systems of commercial insurance companies Occupational diseases: 'Pay as you go'	Mixed system (pay as you go and capital cover)	'Pay as you go' Formation of a reserve	'Pay as you go'	'Pay as you go'

FINANCING

Financing systems applicable to long-term benefits

Table II - 4

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
'Pay as you go' plus Exchequer supplement	'Pay as you go'	Invalidity, old-age and survivors - annual formation of capital to cover pensions due and the rights being acquired by survivors of pension beneficiaries	'Pay as you go'	'Pay as you go' plus Government supplement
'Pay as you go' plus Exchequer supplement	'Pay as you go'	- adjustment of pensions to the cost-of-living index calls for capital cover, but adjustment of pensions to the wage level does not	'Pay as you go'	'Pay as you go' plus Government supplement
'Pay as you go'	Mixed system ('pay as you go' 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	'Pay as you go'	'Pay as you go' plus Government supplement





Table III - 1

HEALTH CARE

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
LEGISLATION					
1. First law	28 December 1944	1892	15 June 1883	1934	5 and 30 April 1930
2. Basic legislation	9 August 1963, supplemented and amended 23 December 1963 on hospitals 29 June 1981	<u>National health</u> : 9 June 1971, amended <u>Hospitals</u> : 19 June 1974, amended	'Versicherungsordnung' (Insurance Code) of 19 July 1911, amended and supplemented on many occasions General section of the Social Code, of 11 December 1975, prescriptions 23 December 1976	Law of 14 June 1951, modified	Social Security Code - Book III, - Decree of 29 December 1945, amended
BENEFICIARIES					
Field of application	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 5. Higher education students 6. Persons otherwise unprotected	All residents	1. All persons in paid employment and those receiving vocational training 2. Pensioners 3. Unemployed persons 4. Persons receiving transitional allowances under vocational training arrangements 5. Handicapped persons employed in sheltered workshops 6. Higher education students	1. Employees and persons assimilated thereto 2. Pensioners 3. Unemployed	1. All employees or persons assimilated thereto 2. Pensioners 3. Unemployed persons
Membership ceiling	-	-	Non industrial staff: DM 46 800 p.a. (1)	-	-
Dependants	Dependants, subject to certain conditions	All residents	Dependent spouse and children, other dependants (monthly income lower than DM 455)	Dependent members of the insured's family	Dependent members of family (also certain relatives)
Special rules for pensioners	Pensioners: Reduction of 2.55% in benefits as long as payment not reduced below BFR 33 139 per month (BFR 27 963 if no dependant)	Same rules as for the rest of the population	Benefits in kind for themselves and their families Participation in obligatory contributions by stages: Since 1/7/83: 1% } From 1/7/84: 3% } of pension From 1/7/85: 5% }	Same rules as for other insured	Holders of an invalidity pension and members of their families: - 1% of obligatory contribution - 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: - benefits in kind with standard refund - 1% of obligatory contribution

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

HEALTH CARE

Table III - 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
1911 1970 Health Act	27 October 1927 (TB) Law of 23 December 1978, instituting the national health service	31 July 1901 Books I and IV of Social Insurance Code, consequent upon the Law of 2 May 1974 (modified)	1 November 1941 15 October 1964; 14 December 1967 introducing general insurance for serious risks	1911 National Health Service act 1946, amended
- Full eligibility: necessitous persons whose incomes are below certain guidelines - Limited eligibility for remainder of population	All residents including foreign residents (on request)	1. All persons in paid employment 2. Pensioners 3. Unemployed persons 4. Persons whose sole remuneration is their keep	1. All persons under 65 in paid employment 2. Pensioners 3. Unemployed persons For general insurance: all residents	All residents
-	-	-	HFL 47 850 p.a.	-
The insured person and his dependent family	See 'Field of application'	Dependent members of family living in the insured's household	Dependent members of the family	All residents
There are higher income guidelines for persons aged 66 or over.	Same rules as for the rest of the population	Pensioners: compulsory contribution of 4.7% of the pension, half being paid by the body granting the pension (1) 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	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	Same rules as for the rest of the population except that when pensioners are in hospital their pension is reduced after the first 8 weeks.
(1) The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 30%. 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

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
CONDITIONS Conditions for grant of benefits - qualifying period	- Period of work and membership required: 6 months, including 120 days of actual work or periods assimilated thereto (unemployment, annual holidays, etc.) (1) - Proof of payment of minimum contribution - Proof of illness covered by the insurance	6 weeks for new residents	- Period of work and membership required: none	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness	Period of work and membership required: 1 200 hours during the year or 600 per half year or 200 per quarter
Commencement of benefits	From beginning of illness	From beginning of illness	From beginning of illness	From the start of the sickness	From beginning of illness
Duration of benefits	Unlimited; (or until the end of the 2nd quarter following that in which membership terminates)	Unlimited	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	Unlimited; (or one month after termination of membership)
ORGANISATION 1. Doctors: a. Approval	All doctors registered with the Order of Doctors	All doctors qualified to practise (numbers limited by district according to number of inhabitants)	Doctors approved by the funds are formed into 'associations of sickness fund doctors' at regional and national level. In certain cases, hospital doctors	Doctors employed by the insurance institute (IKA)	All doctors qualified to practise
b. Payment	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially. Otherwise, fees fixed freely by doctors and the insurance refund is laid down by decree	Fees are fixed by agreement between the Doctors' Organization and the public health insurance. 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 as a flat-rate sum for each medical action Specialists are paid a flat-rate sum for each medical action	Payment in full to the association by the funds: a. lump sum, or fixed amount per medical act; b. fixed amount per head; c. fixed amount per sick case; d. combination of above. 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	Doctors are paid by the insurance institute	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
2. Hospitals	Hospitals: establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities	Public hospitals established by regional health authorities. Private hospitals: the regional health authorities conclude agreements with most of the private hospitals	The sickness funds conclude agreements with certain hospitals	Public hospitals and registered private clinics and hospitals of IKA	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

(1) Special conditions for part-time and seasonal employees

HEALTH CARE

Table III - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
-	-	- Period of work and membership required: none, in principle	Period of work and membership required: none, subject to enrolment with a sickness fund in time	-
From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Doctors participate in the General Medical Services on the basis of agreement reached by the Department of Health with the Irish Medical Organisation	Doctors under contract to the region	All doctors approved by the 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	Doctors under contract with the Local Family Practitioner Committee
Doctors are paid on a fee per item basis in accordance with scale agreed with the Irish Medical Organisation	Flat-rate basis per head depending on age of patient and experience of doctor. The scales are fixed by agreements between the Ministry of Health, Regions and Doctors' organizations. 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. Doctors employed in hospitals receive a fixed monthly salary from their employers	Fees: - pursuant to collective agreements; - following arbitration by the Conciliation and Arbitration Committee subject to ministerial confirmation Scales of fees are linked to the trend of reckonable compensation of employees	Direct payment of fees by the sickness fund: - flat-rate per insured person according to the system of registration on list of GPS in the area.	In general: - basic allowance - capitation fee - special allowance
Most hospitals in the country	Hospitals are administered on a regional base, both public hospitals and approved private clinics	Agreements with association of hospitals	Special agreements between hospitals and regional sickness funds	All the hospitals administered by the National Health Service (most hospitals in the country)

Table III - 3

HEALTH CARE

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
BENEFITS Choice and payment of doctor	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate	Category 1: A once a year free choice of a registered G.P. no fees payable Category 2: Free choice but insured persons advances the fees	Free choice among sickness fund doctors No fees paid by insured (Fees are paid by the association of sickness fund doctors)	The insured goes to the local insurance institute doctor No fees	Free choice of doctor Advance on fees by insured person Refund at the agreed or official rate
Patients' contributions towards medical expenses	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' Preferential treatment for the disabled, pensioners, widows and orphans whose incomes is less than BFR 335 560 per year (+ BFR 62 121 per dependant)	Category 1: No charges Category 2: Partial reimbursement That part of expenses which exceeds the amount fixed by the public scheme for Category 1	No share borne by insured person	No participation	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
Hospitalization	Free choice among hospitals approved by the minister Normal cost per day of hospitalization fixed by the minister (variable according to class of hospital and price index) Complete refund (public ward) save for a daily BFR 168 participation (BFR 67 for invalids, widows, orphans and pensioners, increased after 91st day.	- <u>Public hospitals</u> No charge (except for private wards) - <u>Approved private hospitals</u> Costs exceeding the public tariff are payable by the insured	Free choice among hospitals having a contract with the sickness fund Free hospitalization in a shared room, but DM 5 per calendar day during a maximum of 14 days. Duration of benefit: unlimited, in principle	The insured has the right to hospitalization in a public hospital or in a registered clinic designated by the insurance institute or in a IKA hospital	Free choice among public and private (approved) hospitals, 20% of costs borne by the insured person, but not in the case of any expensive treatment, prolonged illness or certain complaints. Flat rate FF 21 per day included in 20% of costs Duration of benefit: unlimited in principle
Sanatoria	See hospitalization	See Hospitalization	Free if necessary Participation of insured: DM 10 per calendar day	See Hospitalization	Subject to sickness fund's prior approval; no share borne by insured person
Courses of treatment	Preventive health centres: underdeveloped children Flat-rate sum from insurance (maximum BFR 646 per day); also fixed daily sums calculated in the light of previous financial year's outgoings.	See Hospitalization	Contribution to cost or if necessary payment of total cost Assistance to convalescents: settlement in conval. homes In each case, DM 10 per calendar day.	Partial contribution by the insured	Subject to sickness fund's prior approval: refund of medical fees and cost of treatment in a thermal centre No daily allowances in principle (except for the more needy)

HEALTH CARE

Table III - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Full eligibility: Free choice of a GP. from a list of doctors in their area. Doctors fees are paid by Local Health Board. Persons with limited eligibility choose their own G.P. as they wish	Free choice of doctor among those on the register for the area. A fixed fee is paid by the region	Free choice of doctor (treatment abroad subject to approval of sickness fund) Fees refunded to insured person by sickness funds	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 fees	Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16 No fees (National Health Service)
<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 eligibility; - Others pay full cost, except those with incomes under IRL 12 500 per year	Participation in laboratory or clinical tests and analyses amounting to 20 % of official tariff. (min.: LIT 1 000; Max. LIT 15 000) If prescription covers several items, the maximum is increased to LIT 50 000	Share borne by insured person: 20% of the ordinary tariff for visits for the first medical visit in any 28 day period; 5% for other visits or consultations. No charge in cases of hospitalization	No share borne by insured person. But under the general insurance scheme (serious risks) a share must be borne by insured persons over 18	No charge
- <u>Public hospitals</u> No charge (except for private or semi private wards) - <u>Private hospitals and homes</u> Liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance. - <u>Infectious diseases treatment</u> Free of charge to all persons irrespective of income; unlimited duration	Direct assistance: free choice of public or private hospital among those registered under the scheme with free treatment (sharing a room)	Free choice of hospital (hospital abroad subject to approval of sickness fund) Participation in maintenance costs: LFR 160 per day of hospitalization	Free choice among hospitals or psychiatric institutions which have an agreement with the sickness insurance fund and are located near the place of residence Health care is entirely free for injured persons and members of their families in the lowest category of room Duration of benefit: unlimited (after 1 year taken over by the general insurance scheme)	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary
See Hospitalization	See Hospitalization	(In principle as for hospitalization)	TB sanatorium: refund of costs corresponding to the lower category of 'approved' sanatorium Duration: unlimited (after 1 year taken over by general insurance scheme)	See Hospitalization
	Thermal cures; Subject to prior approval of the local health unit Free cures in registered establishments In the others, the reimbursement is limited to fees in registered establishments	Subject to approval		See Hospitalization

Table III - 4

HEALTH CARE

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Dental treatment	<p>Comprising:</p> <ul style="list-style-type: none"> - preservative treatment, - extractions, - dental prostheses, - orthodontic treatment <p>Refund:</p> <ul style="list-style-type: none"> - of cost of treatment, see medical care - of costs of dental plates, etc., subject to sickness fund doctor's approval, up to 100% if patient is 50 or over or if younger, affected by specific complaints 	<p>Cost to insured:</p> <p><u>Category 1:</u> 1/2 of cost treatments on list</p> <p><u>Category 2:</u> That part of cost which exceeds the amount fixed for Category 1</p>	<p>Comprising:</p> <ul style="list-style-type: none"> - All costs covered by the sickness fund - Cash grant towards costs for prostheses and dental crowns in certain cases, total or partial dental costs covered 	As for health care but charge of 25% for dental prostheses	<p>Comprising:</p> <ul style="list-style-type: none"> - preservative treatment, - extractions, - dental prostheses, - orthodontic treatment <p>Refund: according to fixed rate as for medical care</p> <p>The 25% share borne by the insured person is abolished in some exceptional cases</p>
Pharmaceutical products	<p>Insured person's share:</p> <ul style="list-style-type: none"> - Cat. A (serious illness): - - Cat. B (useful drugs): 25% ceiling BFR 300, WIPO (1) 15%, ceiling BFR 200 - Cat. C (less useful drugs): 50% ceiling BFR 500, WIPO BFR 300 - Cat. CS ('comfort' drugs): 60% <p>For those in hospital: BFR 25 per day. Refund of cost of important products: max. BFR 50 per prescription (WIPO 100%).</p> <p>For certain products: BFR 70</p>	<p>Cost to insured:</p> <p>Two lists of products</p> <p>Most important products: 50 % of cost</p> <p>Less important products: 75 % of cost</p>	<p>Insured persons: DM 2 for each medicament prescribed, except children and special cases.</p> <p>'Comfort' drugs should no longer be prescribed.</p> <p>Members of family; as for insured person</p>	Charge of 20% for medicaments prescribed by doctor	<p>Insured person's share: 30%, or 60% for 'comfort' drugs.</p> <p>No share required from long-term patient</p>
Prostheses, spectacles, hearing-aids	Full refund of fees fixed by agreement	Partial reimbursement	Charge limited to DM 4 per prescription	Charge limited to 25% maximum	Subject to sickness fund's prior approval: - refund of established fees (70%) and for major fittings (100%)
Other benefits	As laid down in the regulations	<ul style="list-style-type: none"> - Free assistance and treatment given by nurse at home if recommended by a doctor - Free transport to doctor or hospital for pensioners, who are insured in Category 1, and in certain other cases and circumstances - For both categories, part of cost met for treatment by chiropractor 	<p><u>Treatment at home:</u> assistance and treatment given by nurse, etc. as supplementary benefit in certain cases</p> <p><u>Examination for early symptoms:</u></p> <ol style="list-style-type: none"> 1. children's diseases (up to 4 years); 2. cancer annual examination after 20 years for women and 45 years for men <p><u>Assistance with domestic arrangements in cases of hospitalization:</u> domestic or financial assistance</p>	Various benefits, such as cost of travelling for the sick living in distant regions	Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund

(1) WIPO: widows, invalids, pensioners, orphans.

HEALTH CARE

Table III - 4

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<ul style="list-style-type: none"> - No charge for persons with full eligibility, children under 6 and primary school pupils - No charge for insured persons who satisfy certain contribution conditions for fillings, sealings and extractions (limited charge for other services). 	<p>Comprising: Standard benefits; free treatment in the centres of the national health service and from registered doctors</p>	<p>Comprising: Standard benefits: - preservative treatment, - extractions, - orthodontic treatment Refund according to collective agreements Contributions towards costs of prostheses cannot exceed 20% Share of consultations: 5% of tariff</p>	<p>Comprising: - preservative treatment, - extractions, - dental prostheses, - orthodontic treatment. Completely free treatment, conditional upon compulsory half-yearly examination Fund's contribution towards costs: dental plates, etc.</p>	<ul style="list-style-type: none"> - Range of charges up to a maximum of UKL 14.50 for a course of treatment and UKL 110 if more complicated e.g. crowns and dentures - No charge for expectant mothers, mothers who have borne a child within the preceding 12 months. Persons on low incomes pay no charges or get help with paying - No charge for those in full time education until age 19 (others until 18, except that dentures must be paid for after 16).
<ul style="list-style-type: none"> - No charge for persons with full eligibility and refund of expenses over IRL 28 per month for those with limited liability - No charge for persons suffering from mental diseases and handicaps (for persons under 16 years only) and from specified long term illnesses in respect of drugs prescribed for treatment. 	<p>For certain products on the 'therapeutic list' (urgent or long term): no share For the others, 15% plus LIT 1 000 per prescription (max. 3 drugs). The 15% does not apply to drugs for chemotherapy and for antibiotics. Maximum share per prescription: LIT 21 000 No share for the severe invalided and those whose annual income is below LIT 4 500 000.</p>	<p>Classification of drugs: - non-refundable drugs and products - drugs subject to preferential reimbursement i.e. at 100% - drugs subject to normal reimbursement i.e. at 80%, (but if hospitalized: 100%)</p>	<p>Registration with a chemist under contract chosen by the insured person: - Insured person's share: HFL 2.50 per drug (max. per year HFL 125) - direct settlement between chemist and fund</p>	<p>Charge of UKL 1.60 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, certain war pensioners in certain circumstances, persons with low incomes and persons suffering from certain chronic diseases including the housebound (1)</p>
<ul style="list-style-type: none"> - No charge for persons with full eligibility and for children under 6 years of age and primary school pupils - Limited charges only levied on insured persons who satisfy certain contribution conditions. 	<p>Subject to prior approval, refund of cost as 'supplementary benefit' and according to established scale which varies according to the benefit and for a limited number of prostheses.</p>	<p>Subject to sickness fund's prior approval: - refunds at the tariff rates fixed by agreements</p>	<p>(Excepting spectacles) subject to prior approval: cover of 70-100%</p>	<p><u>Spectacles:</u> Limited charges 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. <u>Prostheses and Hearing aids:</u> No charge for provision and fitting of National Health Service appliances</p>
<ul style="list-style-type: none"> - Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities - A laboratory service for the detection of cancer of the cervix is available to all women through their local general practitioner - Free home help service - Free transport to hospital 			<ul style="list-style-type: none"> - Transport for the sick. - Within the general insurance framework: <ul style="list-style-type: none"> . treatment in institutions for the mentally sick and for the handicapped; . stay in a home; . certain kinds of preventive medicines for children 	<p>Various additional benefits provided under the National Health Service and by Local authorities e.g. free transport to hospital, if essential</p>

(1) An annual season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge throughout the year. The cost of the ticket is UKL 24.





SICKNESS – CASH BENEFITS

Table IV - 1

SICKNESS - CASH BENEFITS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
LEGISLATION					
1. First law	See Table III 'Health care'	1892	See Table III 'Health-care'	1934	See Table III 'Health-care'
2. Basic legislation		Law of 1972		Law of 14 June 1951, modified	
BENEFICIARIES					
Field of application	All workers bound by a contract of service and categories assimilated thereto	All persons on the labour market (employees and self-employed, including spouse if helping)	All persons in paid employment	Employees and assimilated	All employees or persons assimilated thereto
Membership ceiling	-	-	Non-industrial staff: DM 46 800 (1)	-	-
CONDITIONS	<ul style="list-style-type: none"> - 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 	Illness must entail total or partial incapacity for work	For incapacity for work	<ul style="list-style-type: none"> - Incapacity for work certified by the Institute's doctor - 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness 	Incapacity for work: <ul style="list-style-type: none"> - for the first 6 months, 200 hours during the 3 months prior to the date of treatment; - for subsequent period, <ul style="list-style-type: none"> . 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

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

SICKNESS - CASH BENEFITS

Table IV - 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
1911 Social Welfare (Consolidation) Act 1981, amended	See Table III 'Health care'	See Table III 'Health care'	1913 Law of 5 June 1913 on sickness insurance, amended and supplemented	1911 Act of 1975 and regulations
<u>Flat-rate benefit:</u> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship <u>Pay-related benefit:</u> idem	Industrial staff (1) or persons assimilated thereto For TB: member of insured person's family	All persons in paid employment	All persons under 65 in paid employment	All employed and self-employed persons (2) Statutory sick pay: employees only
-	-	-	-	-
<u>Flat-rate benefit:</u> - Incapacity for work; - 26 contributions paid; - 48 contributions paid or credited during the contribution year preceding the benefit year (3). If less than 48 but 26 or more contributions paid or credited, a reduced benefit is payable <u>Pay-related benefit:</u> Have right to flat-rate benefit and have had reckonable earnings over IRL 43.00 per week in the relevant tax year	Incapacity for work. For TB: TB in active phase	Incapacity for work	Incapacity for work	Incapacity for work: Contributions paid in any tax year since 6/4/75 amounting to at least 25 times the minimum weekly contribution for that year. For full benefit, contributions paid in the appropriate tax year of at least 50 times the minimum
<p>(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.</p> <p>(2) Except married women who opted before April 1977 not to be insured.</p> <p>(3) The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date.</p>				

Table IV - 2

SICKNESS - CASH BENEFITS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Waiting period	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	Wage earners: 1 working day Self-employed persons: 5 weeks (voluntary insurance may cover the first 5 weeks)	1 day No waiting period if incapacity for work is the result of an employment injury or an occupational disease	3 days	3 days
BENEFITS Duration of benefits	Maximum of 1 year (= period of 'primary incapacity for work')	91 weeks in 3 years (daily cash benefit in the employer period (13 weeks) not included) Pensioners not more than 13 weeks in a 12 month period	For the same illness, limited to 78 weeks over a 3-year period	182 days (then, possibly, invalidity)	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
Amount of benefits	Without hospitalization: 60% of earnings (Maximum earnings taken as basis: BFR 2 802.68 per day) For industrial staff account must also be taken of the law on the minimum weekly wage (80%) (1) and for non-industrial staff the law in contracts of employment (100% for 1 month) With hospitalization: ditto	90% of average preceding four weekly earnings. Maximum benefit: DKR 2 008 per week (employer pays benefits for first 13 weeks)	80% of the normal salary but not exceeding the net salary Normal salary: salary used during the last 4 weeks for contributions up to the ceiling. The law on salary maintenance of 27.7.1969 foresees the continued payment of wages by the employer for 6 weeks. After 1 year adjustment as for pensions	- 50% of E E = average earnings of one of the 22 classes of insurance to which corresponds the real earnings - 10% increase for every dependant (maximum 4) - Overall maximum for benefits: DRA 1 670 per day	Without hospitalizations: 50% of earnings 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 hospitalization: without dependants: 20% with 2 children: 50%
Other benefits	Death grant: BFR 19.282 (unindexed)	Death grant: see Table VIII (other benefits)	- May be provided for in the regulations in addition to the statutory minimum benefits - Sickness benefit (maximum holidays: 5 days per year) if a child is ill - Death grant: 20 times basic earnings (minimum DM 100)	Death grant: at least 8 times the reckonable earnings of the lowest group, i.e. DRA 35 592	- When incapacity exceeds 3 months: revision of sickness benefit to bring it in line with the general increase in wages - Allowance for handicapped adults: FF 2 388.33 per month (means tested)

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

SICKNESS - CASH BENEFITS

Table IV - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Flat-rate benefits: 3 days Pay-related benefits: 18 days	3 days For TB: None	None	2 days No waiting period: - if the employed person's occupational association has such a provision in its regulations	3 days
Flat-rate benefit: - Unlimited if the claimant has paid 156 weeks contributions - Limited to 52 weeks if between 26 and 156 weeks' contributions paid Pay-related benefit : Limited to 375 days	Maximum of 6 months (180 days) per year For TB: no limit during treatment Maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years)	52 weeks	12 months (52 weeks)	- Statutory Sick Pay (SSP): 8 weeks in any tax year, then - Sickness Benefit: 168 days in a period of interruption of employment then replaced by invalidity benefit
Flat-rate benefits: IRL 37.25 per week (married woman dependent on her husband or person under 18 without dependants: IRL 32.75 Weekly increases for dependants: 1 adult IRL 24.15 1st child IRL 8.85 2nd child IRL 9.90 3rd to 5th child IRL 8.20 6th and subsequent children IRL 6.55 Pay-related benefits: First 141 days 25% next 234 days at 20% of reckonable weekly earnings between IRL 43 and IRL 220. The combined sickness benefit and pay-related benefit may not exceed 75% of reckonable weekly earnings.	Without hospitalization: Sickness: 50%; from 21st day 66 2/3% (earnings taken as basis: real earnings) TB: (3) - daily allowance during treatment: insured person: as the sickness benefit for 180 days, then LIT 8 924; members of the family: LIT 4 462 - daily post-sanatorium allowance (1): insured person: LIT 14 870 members of the family: LIT 7 453 - allowance for a cure (2): LIT 40 000 per month With hospitalization: Sickness: allowances reduced 2/5 for insured person without dependants TB: as the daily allowance during treatment	The gross salary which the insured person would have earned if he had continued to work	80% of the daily wage (maximum earnings taken as a basis: HFL 262.28 a day or HFL 1 311.40 a week. With the Ministers approval this percentage can be increased by the occupational associations	- Statutory Sick Pay: Weekly earnings of: Rate: UKL 68 or more UKL 42.25 UKL 50.50 to 67.99 UKL 35.45 UKL 34 to 50.49 UKL 28.55 Less than UKL 34 Nil - Sickness Benefit: UKL 25.95 per week - Increases for dependants: (only with sickness benefit) . 1 dependent adult: UKL 16 . Each child: UKL 0.15
Death grant: see Table VIII (Other benefits)	Death grant: LIT 20 000 TB: special Christmas grants of LIT 25 000 to the insured (plus LIT 3 000 for dependants). LIT 15 000 for members of the insured's family	Death grant: LFR 28 139 For children under 6: 50% For children dead at birth: 20%	Death grant: daily wage multiplied by the number of days between day of death and the last day of 2nd following month	Death grant: see Table VIII (Other benefits)
(1) Provided that the treatment in sanatorium has lasted at least 2 months. (2) The allowance is granted after the post-sanatorium treatment is completed where earnings capacity is reduced by at least half. (3) From 1/11/1984.				





Table V - 1

MATERNITY

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
FIELD OF APPLICATION	<u>Benefits in kind:</u> - Insured women - Members of the family <u>Cash benefits:</u> Insured women	<u>Benefits in kind:</u> All residents <u>Cash benefits:</u> All employed and self-employed persons, including spouse helping	<u>Benefits in kind:</u> - Insured women - Wife and daughters of insured person <u>Cash benefits:</u> Insured women	<u>Benefits in kind:</u> - Insured women - Spouse or dependant of insured man <u>Cash benefits:</u> Insured women	<u>Benefits in kind:</u> - Insured women - Wife and daughters of insured person <u>Cash benefits:</u> Insured women
CONDITIONS	<u>Cash benefits:</u> Contributions paid for 6 months	Benefits in kind: 6 weeks of residence <u>Cash benefits (employees):</u> - Income during last 4 weeks before period of absence must at least be 10 % maximum daily benefit. - income during previous tax year or income during at least 6 months during the previous 12 must at least be 10% of maximum daily benefit	Cash benefits : Maternity allowance (a) in the period of legal maternity leave. 12 weeks insurance between the 10th and 4th month prior to confinement (b) during the prolongation (optional) period of Legal maternity leave (for salaried women): 9 months employment in the year preceding the birth (7 months in cases of premature birth)	<u>Benefits in kind:</u> 50 days insurance, as for health benefits <u>Cash benefits:</u> 200 days work resulting in contributions during the last 2 years	<u>Benefits in kind:</u> See Table III 'Health care' <u>Cash benefits:</u> Employment in a post for 1 200 hours during the year. Registration under insurance scheme for at least 10 months at the expected date of confinement
BENEFITS Benefits in kind	(See Table III 'Sickness-health care')	Free maternity services and hospital care	(See Table III 'Sickness-health care') - Midwife, doctor (incl. medical examinations), maternity hospital - Drugs, etc.	For birth expenses: DRA 38 550	(See Table III '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

MATERNITY

Table V -

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p><u>Benefits in kind</u> All residents <u>Cash benefits</u> <u>Maternity allowance:</u> insured women <u>Maternity grant</u> Health services: persons with full eligibility</p>	<p><u>Benefits in kind:</u> All women residents <u>Cash benefits:</u> Insured women or alternatively fathers</p>	<p><u>Benefits in kind:</u> - Insured women - Wife of insured person <u>Cash benefits:</u> <u>Allowance:</u> insured women <u>General allowance:</u> All women residents</p>	<p><u>Benefits in kind:</u> - Insured women - Wives and daughters of insured person <u>Cash benefits:</u> Insured women</p>	<p><u>Benefits in kind:</u> All women residents <u>Cash benefits:</u> <u>Maternity allowances:</u> Employed or self-employed insured women <u>Maternity grant:</u> All women</p>
<p><u>Maternity allowance:</u> (a) <u>Scheme for women in employment</u> 26 contribution weeks paid in the 12 months before the first day of a period of maternity leave (b) <u>General scheme</u> 26 contribution weeks paid and 26 contribution weeks paid or credited in the last contribution year before the beginning of the benefit year in which the allowance is due to commence or in a subsequent complete contribution year, if any, before the allowance is due to commence (1)</p>	<p>None</p>	<p><u>Cash benefits:</u> <u>Allowance:</u> must have been affiliated for 6 months in the year preceding the birth <u>General allowance:</u> 1 year's residence and not having entitlement to insured women allowance</p>	<p>None</p>	<p><u>Maternity allowance:</u> Contributions paid in any tax year amounting to at least 25 times the minimum weekly contribution for that year. For full benefit, contributions paid or credited in the appropriate tax year amounting to at least 50 times the minimum weekly contribution for that year. <u>Maternity grant:</u> Residence in the United Kingdom of more than 182 days (26 weeks) in the 52 weeks before the date of birth.</p>
<p>Maternity services and hospital care for infants under 6 weeks are free except that those whose income is IRL 12 500 or more are liable for doctors fees</p>	<p>(See Table III 'Sickness-health care') - Midwife - Doctor in the event of complications - Free stay in a maternity hospital or approved clinic - Free drugs</p>	<p>(See Table III 'Sickness-health-care') - Midwife and medical assistance - Stay in maternity hospital, drugs and baby foods (2)</p>	<p>(See Table III 'Sickness-health-care') - Midwife, in the event of complications, doctor and hospital - Maternity hospital or payment for care at home for 10 days (with share in cost)</p>	<p>Free health care under the National Health Service</p>

(1) The benefit year starts on the first Monday of January whilst the contribution year is the last complete tax year preceding that date.
(2) These benefits are covered by a lump sum payment.

Table V - 2

MATERNITY

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Cash benefits Kind and duration of benefit	1. Confinement allowance (1): 14 weeks (of which 8 after confinement) 2. Birth grant	For employed or self-employed women: weekly payments for 4 weeks before expected confine- ment and for 20 weeks after (20 weeks in adoption cases) (5)	1. Maternity allowance (1): (a) During legal maternity leave: 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth) (b) during prolongation (optional) of the legal maternity leave up to the day the child is six months old. (c) Grant towards birth expenses	Maternity allowance payable to insured women 42 days before and 42 days after confinement	1. Daily allowance (1): 16 weeks (of which 6 before confinement) 10 weeks in the case of adoption (3) 2. Other allowances (for confine- ment see family benefits): - nursing allowance, 4 months - milk vouchers, 4 months - allowance for medical super- vision of the child up to 6 years of age 3. Miscellaneous: e.g. contribu- tion towards cost of domestic help
Amount	1. 79.5% of lost earnings for a maximum of 14 weeks (4), fol- lowed by 60% 2. See Table X, 'Family benefits'	See 'Sickness-cash benefits' (90% of average weekly earnings, not more than DKR 2 008 per week)	1. a. Insured women: continuation of payment of net wage (minimum DM 3.50 per day) or fixed amount (under specific conditions) of DM 150 (2) (co-beneficiaries: fixed sum ranging from DM 35 to DM 150) b. Minimum DM 3.50 Maximum DM 17 per day 2. fixed sum payment of DM 100	50% of earnings (see 'sickness') Max: DRA 2 948 per day	1. 90% of earnings 2. Nursing allowances: FF 42.5 per month for 4 months Milk vouchers: FF 5 per month for 4 months

(1) ONLY if wage is discontinued.

(2) Women, employees who are not compulsarily insured receive a maximum of DM 400.

(3) For children born or adopted after 1/7/1980: from the 3rd child, 26 weeks (18 weeks if adopted)

(4) These extra benefits only paid for days when guaranteed earnings not received.

(5) 6 of the 20 weeks may be in favour of the father.

MATERNITY

Table V - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p><u>Maternity allowance</u> <u>Scheme a)</u> 14 weeks - at least 4 weeks must be taken before and 4 after confinement <u>Scheme b)</u> 12 weeks, 6 before and 6 after confinement <u>Maternity grant</u> Health services: lump sum (1)</p>	<p><u>Maternity allowance</u> (2): 2 months before the presumed confinement date and 3 months after (Optionally, 6 supplementary months) (3)</p>	<p><u>Insured women allowance</u> (2) and <u>general allowance</u> (4): 16 weeks (8 of which before birth) <u>Birth grant</u>: (see Table X 'Family benefits')</p>	<p><u>Confinement allowance</u> (2): 12 weeks</p>	<p><u>Maternity allowance</u>: (2) (payable only under the insurance rights of the women): weekly payments for 18 weeks beginning 11 weeks before the expected confinement. May be extended if the confinement occurs later than expected <u>Maternity grant</u>: Lump sum</p>
<p><u>Maternity allowance</u> <u>Scheme a)</u>: 70% of average weekly earnings in the relevant tax year (minimum IRL 64.88 per week) <u>Scheme b)</u>: IRL 37.25 per week. Pay-related benefit may also be payable - see Table IV, Sickness-cash benefits <u>Maternity grant</u> Health services: IRL 8 per child</p>	<p>80% of earnings for the compulsory period, and 30% for the supplementary period</p>	<p><u>Insured woman allowance</u>: Same amount as the sickness cash benefit General allowance: LFR 3 216 per week Birth grant: See Table X, 'Family benefits'</p>	<p>100% of earnings (maximum wage considered) HFL 262.28 per day</p>	<p><u>Maternity allowance</u>: UKL 25.95 per week - Increases for dependants: one adult dependant UKL 16.00 per week - Each child UKL 0.15 per week <u>Maternity grant</u>: UKL 25</p>

(1) In addition, maternity grants for multiple births (see Table X 'Family benefits').
 (2) Only if wage is discontinued.
 (3) The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.
 (4) Non-cumulative with similar benefits or with earnings.

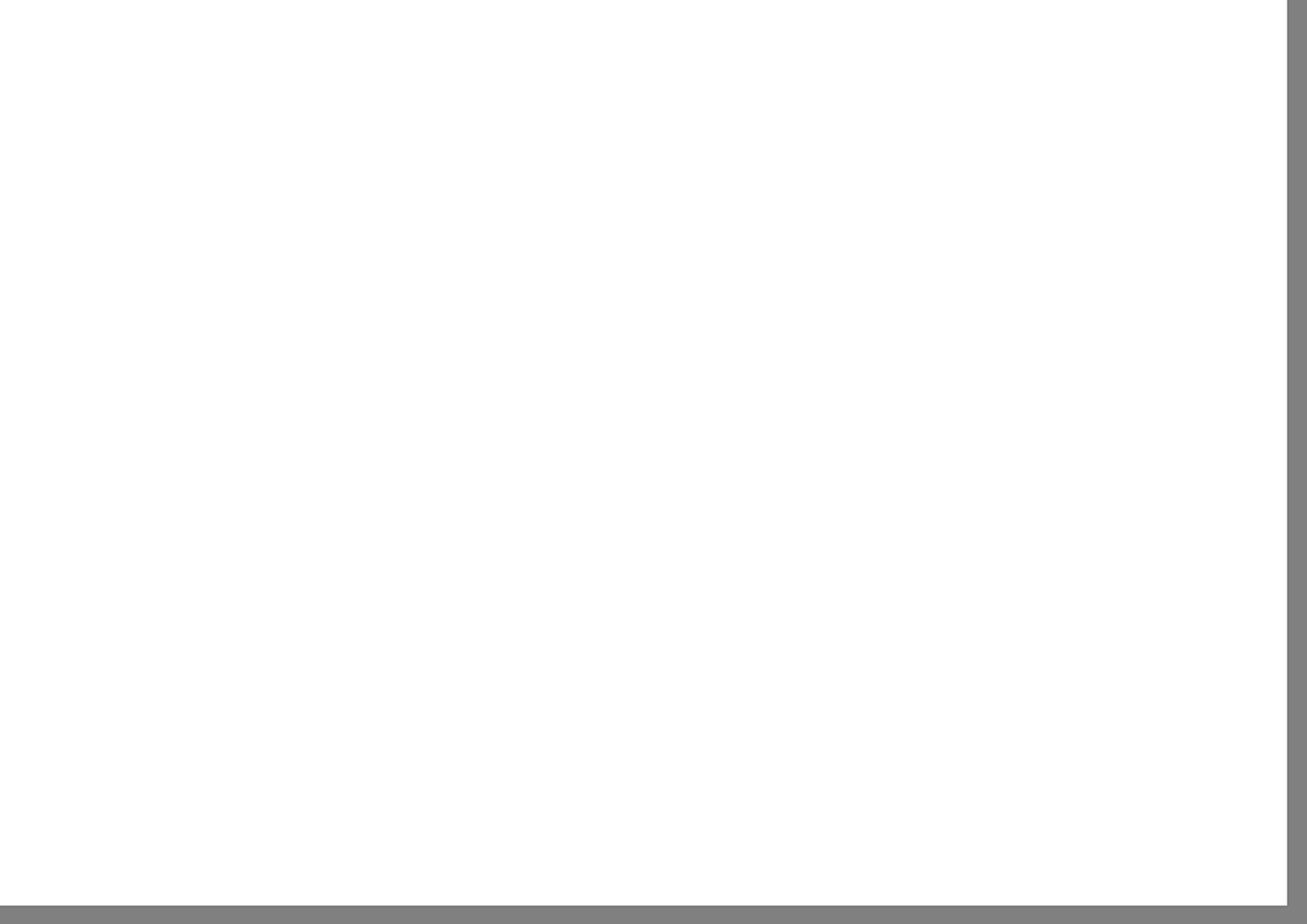




Table VI - 1

INVALIDITY

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
LEGISLATION					
1. First law	28 December 1944	1921	22 June 1889	1934	5 April 1930
2. Basic legislation	See Table III "Health Care"	Law of 4 June 1965, amended	Industrial staff: Social Insurance Code (RVO) of 19.7.1911, version of 23.2.1957, with numerous amendments Non-industrial staff: Law of 20.12.1911 in the version of 23.2.1957, with numerous amendments. General section of the Social Code 11.12.1975. Prescriptions 23.12.1976	Law of 14 June 1951, modified	RAP of 29 December 1945 - Social Security Code (Code SS) Decree of 12 September 1960 Decree of 28 March 1961
RISKS COVERED	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	A person is considered to be an invalid when his capacity to work is reduced permanently because of a mental or physical illness	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) 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)	a) A person is considered to be an invalid when, as a result of illness or physical or mental disability, he or she cannot earn more than one third of the normal earnings of a worker in the same category or training during at least 6 months b) However, those who can no longer earn more than half the normal earnings obtain 75% of the benefit and those who can no longer earn more than two-thirds obtain an amount equal to the benefit for 2 years (readaptation allowance)	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
FIELD OF APPLICATION	Industrial and non-industrial staff	All resident nationals	Industrial and non-industrial staff Handicapped persons	Employees and assimilated	Industrial and non-industrial staff All employees
CONDITIONS					
Minimum period of membership giving entitlement to benefits	6 months, with 120 days worked	At least one year of residence after the age of 15	Industrial and non-industrial staff: 60 months, of which 36 contribution months immediately before onset of complaint 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. employment injury) or under certain circumstances Handicapped persons: 240 months of insurance	1 500 working days (300 of which in the 5 years preceding the invalidity) except if employment injury (1)	12 months, with 800 hours worked, of which 200 during the quarter prior to ceasing work

(1) If injury not due to employment: 750 working days (150 of which during the 5 preceding years).

INVALIDITY

Table VI - 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
1911 Social Welfare (consolidation) Act, 1981, amended	21 April 1919 Decree laws of 4 October 1935 and 14 April 1939 laws of 4 April 1952 and 20 February 1958. Decree of 27 April 1968 and Law of 30 April 1969 Laws of 11 August 1972 and of 3 June 1975 12 June 1984	6 May 1911 Social Insurance Code, Book III, of 1925 (Industrial staff), with numerous amendments Law of 29 August 1951 (non-industrial staff), with numerous amendments	5 June 1913 (a) Law of 18 February 1966 (b) Law of 11 December 1975 setting up a national insurance system	1911 Act of 1975 and regulations thereunder
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	A worker whose earnings ability, in occupations suited to his capacity, is permanently reduced to less than one third as a result of sickness or infirmity (physical or mental) is considered an invalid for the purpose of invalidity allowance. The incapacity pension is payable to the insured person who is absolutely and permanently incapable of any occupational activity.	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 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	(a) and (b) A person considered completely or partially incapable of working when as a result of sickness or infirmity he can no longer earn, from an activity corresponding to his strength and skill and with due allowance for his training and his previous position in his occupation, the same as that earned by someone normally earned in a similar occupation No distinction is made as regards the cause of the incapacity (invalidity or employment injury)	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)
With few exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees or those considered as such	(a) All employees under 65 (b) All residents under 65 without considering income or nationality	Employed and self-employed persons (1)
- At least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid - At least 48 weekly contributions paid or credited during the contribution year (2) preceding the permanent incapacity to work	General invalidity: 5 contribution years with at least 1 during the last 5 years Occupational invalidity (3): No conditions	Industrial staff: 270 days of insurance (4) Non-industrial staff: 12 months of insurance (4)	-	Must have been entitled to sickness payments for 168 days in the period of interruption of employment
<p>(1) Except married women who chose before April 1977 not to be insured. (2) See Table IV-1 'Sickness-cash benefits', footnote 3 (3) Invalidity caused by circumstances of employment other than industrial injury. (4) No qualifying period if invalidity is caused by employment injury.</p>				

Table VI - 2

INVALIDITY

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Minimum level of incapacity for work	66.66%	50%	Occupational invalidity: 50% General invalidity: 100%	33.33%	66.66%
Period for which cover is given	The day after the end of the primary period of incapacity until retirement age	From the 1st of the month following the application Maximum age: 66 years	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	a. From the date when invalidity is deemed to exist and without limit on duration, except if person is eligible for an old age pension b. Limited to 2 years in case of 33.33% incapacity	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
BENEFITS Amount of pension	Allowance: 65% of the lost earnings (subject to ceiling) if there are dependants; 43.5% if no dependants. Minimum (for regularly employed) . with dependants: BFR 945 per day . without dependants: BFR 756 per day	<u>Pension</u> Incapacity level: - at least 50%: anticipatory pension (4) = basic amount - 67 to 99%: invalidity pension = basic amount + invalidity amount - 100%: invalidity pension = basic amount + invalidity amount + unemployability amount <u>Basic amount</u> Married persons: DKR 31 296 per year each if both are pensioners Others: DKR 34 080 (1) <u>Invalidity amount</u> Married persons: DKR 13 596 per year each if both have invalidity pension Others: DKR 15 864 <u>Unemployability amount</u> Married persons: DKR 15 912 per year each if both have this amount Others: DKR 21 984	<u>Pension formula:</u> 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 (2) 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, fixed for 1984 at DM 26 310 p.a. c = Individual coefficient - average ratio for each year of the gross earnings of the person concerned to average gross earnings of all those insured (max. 2) (3)	See old age pension If 50% incapacity, amount of pension reduced by 25% If 100% incapacity, pension is increased by 50%, for care by a third person, the increase having a maximum of DRA 25 700 per month	<u>Pensions:</u> 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 supplement: FF 47 880.92 p.a. E = Average annual earnings for the 10 years of insurance prior to interruption of work or, where applicable, a shorter period
Annual earnings ceiling	BFR 874 436	-	DM 62 400	DRA 105 275 per month	FF 101 880

(1) If income is not above a certain level.

(2) 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.

(3) If exceeded, possibility of obtaining increases.

(4) Antipatory pension: basic amount granted to persons over 50 for social and health reasons.

INVALIDITY

Table VI - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
-	Invalidity allowance: 66% Incapacity pension: 100%	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	a. 15% b. 25%	-
From the date when the state of invalidity is deemed to exist (normally after sickness period) Maximum age: none	From the month following the application by the party concerned Maximum age: retirement age	For permanent incapacity: • immediately, for temporary • incapacity - from 7th month At 65, takes form of old-age pension	a. From the end of the period for which sickness benefit is paid until the age of 65 b. After 52 weeks of incapacity until the age of 65	<u>For the pension:</u> The day after the end of the primary period of incapacity until retirement age (1) <u>For the allowance:</u> As above, but to qualify the incapacity must begin at least 5 years before retirement age
<u>Invalidity pension:</u> IRL 42.55 per week (aged 66 or over); IRL 43.40) Married women dependent on their husbands: IRL 37.45 per week (IRL 38.10 if 66 or over)	<u>Invalidity allowance:</u> formula: $2\% \times n \times E$ n = number of years of insurance (maximum 40) E = average annual reckonable earnings for the last 5 years (indexed according to R.P.I. of first 4 years) The allowance is made up to the minimum guaranteed pension by an amount equal to the social pension (State pension for citizens over 65 in need) when the annual taxable income is less than twice the social pension (see also Table VII "Old age") <u>Incapacity pension:</u> formula: see above for "Invalidity allowance" As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.	<u>Pension:</u> Consisting of a fixed amount (2) + a supplement. Fixed amount: LFR 60 297 p.a. <u>Supplement:</u> - 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: LFR 125 016 p.a. (at least 2 700 days of insurance) Minimum pension: LFR 251 238 (at least 35 years of insurance)	(a) 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 E = daily earnings (4) (b) Daily allowance (3) for incapacity level between: 25 - 35% : 20% 35 - 45% : 30% 45 - 55% : 40% 55 - 65% : 50% 65 - 80% : 65% 80% + : 80% of the basic amount = HFL 80.33 This basic amount is increased to HFL 114.02 for married persons whose income is less than HFL 17.10 per day (to HFL 93.26 if income is less than HFL 34.20 per day) (5)	<u>Invalidity pension:</u> UKL 32.60 per week reduced where recipient is inpatient in hospital for more than 8 weeks <u>In addition: Invalidity allowance:</u> 3 rates, varying according to the age when total disability arose: - persons under 40 years: UKL 7.15 - persons under 50 years: UKL 4.60 - persons under 60 years (55 for women): UKL 2.30 per week <u>Additional component:</u> An additional earnings-related pension based on 1 1/4% of earnings from 6 April 1978 between the upper and lower earning limits (6), amounts revalued annually
-	LIT 21 271 000	LFR 1 205 952	a. HFL 68 192 p.a. (4) (HFL 262.28 per day) (4)	-

(1) Deferment possible; maximum 5 years.
 (2) 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.
 (3) Holiday allowance equivalent to an extra 7.5%.
 (4) Temporarily, the daily allowance is reduced by 6%.
 (5) If both spouses receive the benefit, basic individual amount reduced to a total of HFL 114.02 per day
 (6) I.e. contribution limits.

Table VI - 3

INVALIDITY

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Supplements for dependants - spouse	-	A spouse (not a pensioner) receives a married person's allowance of DKR 4 344 p.a. payable to the pensioner. If a wife is 62-66 years old, her husband receives a wife's supplement of DKR 35 400 yearly (both allowances are means-tested)	-	See Table VII 'Old-age'	-
- children	See "Pensioners" in Table X "Family benefits"	See "Pensioners" in Table X "Family benefits"	See "Pensioners" in Table X "Family benefits"	See "Pensioners" in Table X "Family benefits"	See "Pensioners" in Table X "Family benefits"
Other benefits	-	Assistance allowance: given for the personal aid of a third person and in cases of blindness or acute shortsightedness: DKR 15 864 p.a. This allowance can be replaced by: Constant surveillance allowance: When the claimant needs constant surveillance or care by a third person: DKR 32 656 Invalidity allowance: 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: if spouse has same benefit or invalidity pension: DKR 12 408 p.a. Others: DKR 15 288 p.a. General pensions supplement and Personal allowance: (see Table VII 'Old-age')	-	-	-
ADJUSTMENT	- Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02% in relation to the preceding index - Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant	Automatically twice a year, following changes in prices Rates are regularly adjusted following rises in wages	Twofold adjustment to economic situations: 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	See Table VII 'Old-age'	Annual adjustment on 1 January and 1 July by statutory instrument fixing the coefficient of increase

INVALIDITY

Table VI - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>IRL 27.60 per week in respect of a dependent adult (1) IRL 9.80 per week per 1st child IRL 10.80 per week per 2nd child IRL 8.95 per week per 3rd to 5th child IRL 7.30 per week per 6th and subsequent children</p>	<p>-</p> <p>See "Pensioners" in Table X "Family benefits"</p>	<p>-</p> <p>LFRL 2 864 p.a. per child (2)</p>	<p>-</p> <p>See "Pensioners" in Table X "Family benefits"</p>	<p>UKL 19.55 a week in respect of one adult dependant</p> <p>Each child for whom child benefit is received: UKL 7.60 a week</p>
<p>Living alone allowance: paid to pensioner aged 66 or over living alone Amount: IRL 3.20 per week Prescribed relative allowance: is payable to an incapacitated pensioner who is receiving full-time care and attention from a prescribed relative Rate: IRL 23.10 a week</p>	<p>Invalids who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly allowance equal to that paid under the employment injury scheme</p>	<p>-</p>	<p>Death allowance: a) $\frac{100}{107.5}$ % of daily earnings b) 100% of basic amount from the day of death until the last day of the second month which follows this (3)</p>	<p>Non contributory invalidity pension can be paid to those not qualifying for invalidity benefit Rate: UKL 20.45 a week plus increases for dependants Attendance allowance given when the nature of the invalidity necessitates frequent attention or constant supervision Amount: UKL 27.20 per week for a person who requires attendance or supervision by day and night, or UKL 18.15 a week for a person who needs the attendance by day or by night (4) Mobility allowance can be claimed by persons who are unable or virtually unable to walk Rate: UKL 19.00 a week</p>
<p>Invalidity pensions are normally increased once a year</p>	<p>- Quarterly adjustment to cost of living For pensions above the minimum, this adjustment is partial: . up to twice the minimum: 100% . from twice to 3 times: 90% . for the part exceeding 3 times the minimum: 75% - Annual adjustment on 1st January equal to average increase in minimum earnings of industrial manual workers.</p>	<p>1. Automatic adjustment of pensions wherever the index varies by 2.5% (5) in relation to the preceding index 2. Adjustment of pensions to earnings level. The special supplements are linked to the adjustments made to the minimum social salary</p>	<p>(a) and (b) Compulsory adjustment on 1 January and 1 July which is pegged to the earnings index during the period 30 April to 31 October or preceding 31 October to 30 April. In particular cases additional adaptations can be made between these dates</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of earnings or prices, whichever is more beneficial</p>
<p>(1) The disabled aged 66 or over receive more substantial supplements for dependants - see Table VII : old age (2) Accumulation of supplements for children with family allowances. (3) As long as incapacity rate is over 80%. (4) People who care for a severely disabled relative receiving an attendance allowance may qualify for invalid care allowance at the rate of UKL 20.45 a week (5) For the 1984 exercise, the adjustment is limited to one variation, on 1st September 1984</p>				

Table VI - 4

INVALIDITY

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
ACCUMULATION WITH OTHER SOCIAL SECURITY BENEFITS (1)	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum	Cash benefits can be accumulated, but a special reduction is possible when the basic amount and unemployability amount is combined with an employment injury pension	If combined with an employment injury pension, the invalidity pension is suspended when the total exceeds 80% of the highest basic earnings	Accumulation possible with widow's pension	Accumulation with an employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category
PREVENTION AND REHABILITATION	Functional and occupational re-training, in accordance with decision of panel of doctors, in specialized establishments	Measures to lessen the consequences of invalidity by: - assistance for special medical care; - maintenance allowances during vocational rehabilitation; - appliances and aids supplied by local authorities under the Social Assistance Act of 1974	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits	-	Vocational retraining in specialized 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

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

INVALIDITY

Table VI - 4

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Not payable with any pension under the Social Welfare Acts	Accumulation of general invalidity pension with an employment 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)	A reduction of the invalidity pension is possible in certain cases when combined, for example, with an employment injuries' pension	(a) and (b) Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work (a) Deduction of amount of general insurance indemnity	Attendance allowance can be paid in addition to any other benefit except other allowances paid for the same purpose
-	The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work. Hospitalization is free and charged to the Region	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	(a) - (b) 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	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





Table VII - 1

OLD-AGE

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE (1)
LEGISLATION					
1. First law	10 May 1900	1. National pension: 1891 2. Supplementary pension: 1964	22 June 1889	1934	5 April 1910
2. Basic legislation	Royal Decree no. 50 of 24 October 1967	1. Law of 4 June 1965 amended 2. Law of 7 March 1964 amended	Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments Non-industrial staff: Law of 20 December 1911, version of 23 February 1957, with numerous amendments General section of the social code (11 December 1975) Prescriptions (23 December 1976)	14 June 1951, amended	- 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 - Law of 30 December 1975 - Regulation of 26 March 1982
FIELD OF APPLICATION	Industrial and non-industrial staff All employees	1. <u>National pension</u> All resident nationals 2. <u>Supplementary pension</u> All employees aged 18-66 working 10 hours or more per week	Industrial and non-industrial staff	Employees and assimilated staff	Industrial and non-industrial staff All employees
CONDITIONS					
Minimum period of membership	None	1. <u>National pension</u> At least 1 year of residence after the age of 15 2. <u>Supplementary pension</u> None	60 months of insurance	4 050 working days which have given rise to contributions	None
Legal retirement age	Men: 65 Women: 60	1.) 67 2.) 67	Men and women: The beneficiary can choose between 63 and 67; in principle otherwise 65	Men: 65 Women: 60	Men: } Women: } 60

(1) In addition to the statutory old-age insurance scheme there are the supplementary retirement schemes which, pursuant to the agreement of 8 December 1961 between the French National Employers' Council (CNPF) and the trade union organizations, must be set up in all occupational sectors covered by the CNPF.

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>1908</p> <p>Social Welfare (consolidation) Act, 1981 amended</p>	<p>21 April 1919</p> <p>- Decrees of 4 October 1935 and 14 April 1939 - Decree of 27 April 1968 - Law of 30 April 1969 - Laws of 11 August 1972 and 3 June 1975</p>	<p>6 May 1911</p> <p>Industrial staff: Social Insurance Code, Book III, 1925, with numerous amendments Non-industrial staff: Law of 29 August 1951, with numerous amendments</p>	<p>5 June 1913</p> <p>General old-age insurance: Law of 31 May 1956</p>	<p>1908</p> <p>Act of 1975 and the regulations thereunder</p>
<p>With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship</p>	<p>Industrial and non-industrial staff All employees</p>	<p>Industrial and non-industrial staff All employees or those considered as such</p>	<p>All residents between the ages of 15 and 65 whatever their income or nationality</p>	<p>1. <u>Flat-rate pension</u> All persons over school age, resident in the UK (1) 2. <u>Graduated pension</u> All employed persons in the scheme who earned more than UKL 9.00 a week between 6.4.1961 and 5.4.1975</p>
<p>1. <u>Retirement pension</u> - must have become insured before the age of 55 - at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid - annual average of at least 24 contribution weeks registered (paid or credited) 2. <u>Old-age pension</u> - must have become insured before the age of 56 (60 in certain cases) - at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid - annual average of at least 20 contribution weeks registered (paid or credited)</p>	<p>15 years of contributions</p>	<p>1 350 days of insurance of industrial staff (2) 60 months of insurance for non-industrial staff (2)</p>	<p>None</p>	<p>1. <u>Flat-rate pension</u> - At least 50 weekly flat-rate contributions paid at any times before 6 April 1975, or contributions paid in any tax year amounting to at least 52 times - 50 times for years from 6.4.74 to 5.4.78 the minimum contribution for that year - Requisite number of qualifying years during the contributor's working life 2. <u>Graduated pensions</u>: none</p>
<p>1. Men: } 65 Women: } 2. Men: } 66 Women: }</p>	<p>Men: 60 (3) (4) Women: 55 (3) (4)</p>	<p>Men: } 65 Women: }</p>	<p>Men: } 65 Women: }</p>	<p>Men: 65 Women: 60</p>
<p>(1) Except married women who opted before April 1977 not to be insured. (2) An allowance is granted to insured persons who at 65 do not fulfill the conditions laid down but have paid contributions for 1 080 days (i.e. 4 years of insurance). (3) A 'seniority pension' is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working. (4) Those workers who are not entitled to a full pension (40 years' contribution) can continue working until they reach such entitlement but cannot stay in employment beyond 65.</p>				

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
BENEFITS Amount of pension	For each year taken into consideration, a pension amount is paid as follows: - single or married without dependent spouse: man: $S \times 60\% \times 1/45$ woman: $S \times 60\% \times 1/40$ - married with dependent spouse: man: $S \times 75\% \times 1/45$ woman: $S \times 75\% \times 1/40$ where S = earnings: 1. Before 1/1/1955: BFR 317 003 2. After then but before 1/1/1981 Manual workers: gross earnings without ceiling Other employees: gross earnings with ceiling (except for 1955-1957, flat-rate amount) 3. Years after 1980 gross earnings with ceiling	1. <u>National pension</u> <u>Basic amount</u> : Married persons: DKR 31 296 p.a. each if both are pensioners Others: DKR 34 080 A full pension is paid if 40 years of residence after the age of 15 or if 10 years of residence of which at least 5 years immediately preceding the age of 67, otherwise reduced <u>General pension supplement</u> : Married persons DKR 6 432 p.a. each; Others: DKR 5 988 p.a. <u>Personal allowance</u> : Under special circumstances 2. <u>Supplementary pension</u> DKR 4 008 p.a. if 40 years of membership. Otherwise reduced proportionally	Pension formula: $1.5\% \times n \times E \times c$. n = Number of years of insurance (cf. invalidity) E = The general basic earnings, which were fixed for 1984 at DM 26 310 p.a. c = Individual coefficient - average ratio for each year of the gross earnings of the person concerned and the average gross earnings of all those insured (max. 2) (1)	<u>Basic pension</u> Earnings % for each of 22 insurance categories, corresponding to average gross earnings in previous 2 years. This % varies between 70 and 30 in inverse relationship to earnings. <u>Supplement</u> After 3 000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7 800 days, this % varies between 1.5 to 2.5 of earnings, depending on their amount)	Pension at full rate (50%) at 60 after 37.5 contribution years. If less than 37.5, pension based on 1/150 for as many three-monthly periods of insurance and reduction of 5% for missing years (4). Minimum pension (means tested): FF 12 220 (2)
Annual earnings ceiling	BFR 1 039 393	-	DM 62 400	DRA 105 275 per month	FF 101 880
Supplement for dependants: - spouse	(see above)	1. Married person's allowance of DKR 4 344 p.a. 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 35 400 (3) 2. None	-	1 1/2 minimum earnings (DRA 1 930 per day)	Spouse aged over 65 (60 if incapacitated): FF 12 220 p.a. (means tested)
- children	See 'Family benefits' Table X	1. See 'Family benefits' Table X 2. None	See 'Family benefits' Table X	1st child: 20%, 2nd: 15%, 3rd: 10% of pension Maximum total amount for all children: DRA 22 196	- 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 (5) - Mothers: credit of 2 years insurance per child

(1) If exceeded, possibility of obtaining increases.

(2) FF 16 440 can be added to this minimum in the form of an allowance from the National Solidarity Fund.

(3) On condition that entitlement was acquired before 1/1/1984.

(4) This reduction is not applied to certain groups (e.g. employees with 50% incapacity, manual workers having raised at least 3 children).

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

OLD-AGE

Table VII - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>1. <u>Retirement pension</u> IRL 48.25 per week (1) (IRL 51.55 where the pensioner is aged 80 or over) if average of annual contribution weeks registered 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> IRL 48.25 per week (1) (IRL 51.55 where the pensioner is aged 80 or over) if average of annual contribution weeks registered is 48 or more. Where average is less than 48 but 20 or more, a reduced pension is payable.</p>	<p>Pension formula: $2\% \times n \times E$ n = Number of years of insurance (maximum: 40) E = Average annual reckonable earnings during the last 5 years (adapted to R.P.I. of first 4 years)</p> <p>Minimum: LIT 5 712 500 p.a. (5) (LIT 4 435 850 if less than 15 years contributions) (6)</p> <p>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 without income are entitled to a social pension of LIT 2 650 050 (5) p.a. from the Social Fund (non-revertible)</p>	<p>Pension consisting of a fixed amount (2) + a supplement Fixed amount : LFR 60 297 p.a. Supplement: - 1.6% of total earnings; earnings adjusted according to index and the changes in wage level; - minimum pension: LFR 125 016 (for 2 700 days of insurance); - minimum pension: LFR 251 238 (with at least 35 years of insurance)</p>	<p>Annual amount: Single persons: 1/50 of HFL 13 000 Married persons: 1/50 of HFL 18 648 (3) for each year of insurance</p>	<p>1. <u>Flat-rate pension</u> UKL 34.05 per week (reduced if number of years is less than maximum but at least a quarter of the requisite figure)</p> <p>2. <u>Graduated pension</u> UKL 0.0444 per week for every UKL 7.50 (men) or UKL 9 (women) contributed</p> <p>3. <u>Additional pension</u> From 6.4.78 introduction of an earnings-related pension based on 1.25 % of earnings between the upper and lower earnings limit. Annual adjustment.</p>
-	LIT 21 271 000	LFR 1 205 952	-	-
<p>1. and 2. - Spouse aged under 66: IRL 30.80 per week - Spouse aged 66 or over: IRL 36.00 per week (4)</p>	See 'Family benefits' Table X	-	(Varying amounts - see above)	<p>1. UKL 20.45 a week 2. None</p>
<p>IRL 9.95 a week for first child IRL 11.00 a week for second child IRL 9.15 for 3rd to 5th child IRL 7.50 for 6th and subsequent children</p>	See 'Family benefits' Table X	LFR 12 864 p.a. per child (7)	See 'Family benefits' Table X	<p>1. Each child for whom child benefit is in payment: UKL 7.60 a week 2. -</p>

- (1) An extra allowance of IRL 3.20 per week is granted to a pensioner aged 66 or over living alone.
 (2) Condition: 180 months of residence to obtain the whole of the fixed amount, otherwise a proportional amount is paid.
 (3) In addition a 'holiday allowance' equal to HFL 63.34 per month for a married couple and HFL 90.48 per month for a single person is paid.
 (4) A pensioner who is so incapacitated as to require full-time care and attention may receive an increase in pension of IRL 23.10 per week in respect of a prescribed relative who is looking after the pensioner.
 (5) From 1st November 1984
 (6) The pension is not made up to the minimum if the person entitled has income (not including rent) twice the minimum pension.
 (7) Accumulation of supplements for children with family allowances.

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
ADJUSTMENT	- Automatic adjustment of pensions by 2% when the retail price index varies by more than 2% 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 or flat-rate adjustment via an allowance	1. Automatically adjusted twice a year following changes in prices. Rates are regularly adjusted following rises in wages 2. Only adjusted when sufficient funds	Twofold adjustment to economic situations: 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	Automatically indexed three times a year (1st January, 1st May and 1st September) by R.P.I.	- Annual adjustments with effect from 1 January and 1 July by statutory instrument fixing the coefficient of increase
EARLY PENSION	1. Men and women: given a certain length of career, at the request of the person concerned, in which case reduction of 5% for each before normal retirement age (except for persons enjoying status of national recognition, prisoners of war and political prisoners). Earliest possible age: 60 (men) and 55 (women). 2. Men: at the age of 64 where there is proof that they have been in salaried employment for 45 years or in hard or dirty work. 3. An early retirement pension may be payable at 60, without reduction, for a man employed, on condition that the employer replaces him with someone seeking work.	1. For persons over 50 in bad health or for social reasons. Amount: see basic amount of national pension. 2. None	1. Men and women: a) at the age of 63 (1) or 60 (in the case of war pensioners, occupational or other invalidity) after 35 years of insurance (2); b) at the age of 60 if unemployed for a year in last 18 months and if 8 years contributions in last 10 years (2). 2. Women: At age 60, if insured at least half of the last 20 years.	1. With full pension: - From 60 (55 for women) if arduous work - From 62 (57 for women) if 10 000 days of insurance or from 58 (men and women) for 10 500 days 2. With pension reduced by 6% per year (1/200th per month) from 60 (55 for women) in other cases	
DEFERMENT	Possible, but after 1980 without increase in pension. Before, a supplement was 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).	Only pensioners who have deferred claim for pension before 1/1/1984 may be awarded deferment payment or deferment supplement.	A supplement of 0.6% is added to the old-age pension per calendar month between 65 and 67	-	From 65, if 150 insurance quarters are not reached, increase of 2.5% per quarter.
ACCUMULATION WITH EARNINGS	Forbidden, except for authorized work which does not however bring in more than BFR 211 104 p.a. or BFR 16 947 per month gross (employee) or BFR 168 884 p.a. (self-employed). These amounts are increased by 50% when the pensioner has dependent children. If the gross income including increase for dependent children is above the maximum amounts, only 2/3 of pension is paid.	1. Permitted for basic amount when paid to persons over 67 years old (3) General pensions supplement is reduced by 30% for earnings in excess of DKR 12 600 p.a. for married persons each and DKR 8 700 for others. Married person's allowance and wife's supplement are likewise means tested. 2. Permitted	Possible	Possible with monthly earnings limited to 35 times daily minimum earnings (DRA 1 285 x 35 = DRA 44 975)	Normally forbidden

(1) Up to the age of 65 earnings must not exceed DM 1 000 per month.

(2) Up to the age of 63 earnings must not exceed DM 425 per month.

(3) Otherwise reduced by DKR 60 for every DKR 100 earned in excess of DKR 42.000 per year for a couple and in excess of DKR 24 000 for others, when earnings are due to work.

OLD-AGE

Table VII - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Pensions are normally increased once a year	Quarterly adjustment for cost of living. For pensions above the minimum, this adjustment is partial: - up to twice the minimum: 100% - from 2 to 3 times minimum: 90% - for the amount above 3 times minimum: 75% Annual adjustment on 1st January equal to average rise of minimum earnings of industrial manual workers.	1. Automatic adjustment of pensions whenever the index varies by 2.5% in relation to the preceding index (2) 2. Adjustment of pensions to level of earnings	There is ministerial provision for pensions to be adjusted in line with the trend in legal minimum wage on 1 January and 1 July	Adjustment by legislation at least annually in line with movements in the general level of prices
-	(1)	Industrial staff: - men at 60 - women at 60 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)	-	-
-	Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions	-	-	1. Pension is increased by approximately 7 1/2% for each year of deferment
1. No accumulation 2. Accumulation permitted	- Total accumulation for minimum pension; - No accumulation for that part of pension above the minimum	Possible, if amount of pension is lower than social minimum earnings	Possible	1. Pension reduced by UKL 0.05 for every UKL 0.10 earned over UKL 65 per week Reduction of UKL 0.05 for every UKL 0.05 earned in excess of UKL 69 per week. Earnings rule does not apply to persons over 70 (65 women) 2. Accumulation permitted

(1) Workers in enterprises having economic difficulties can ask for early retirement five years before normal retiring age (men at 60, women at 55). The missing years are deemed to be covered by contributions.

(2) Only one index point, at 1st September, will be applied in 1984.





Table VIII - 1

SURVIVORS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
LEGISLATION					
1. First law					
2. Basic legislation	See Old-age Table	See tables VI and VII 'Invalidity' and 'Old-age'	See Invalidity and Old-age Tables	See Tables VI and VII 'Invalidity' and 'Old-age'	See Invalidity and Old-age Tables
FIELD OF APPLICATION	See Old-age Table	See tables VI and VII 'Invalidity' and 'Old-age'	See Invalidity and Old-age Tables	See Tables VI and VII 'Invalidity' and 'Old-age'	See Invalidity and Old-age Tables
CONDITIONS					
1. Deceased insured person	To be insured	-	60 months of insurance	See Table VI 'Invalidity' or Table VII 'Old-age' according to the case	600 hours during 6 months or 200 hours during quarter preceding death
2. Surviving spouse	Spouse 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 being an invalid herself; - having ceased all work with the exception of work that has been authorized	Persons between 50 and 67 in the event of special social and health conditions.	Widow, married to the deceased at the time of his death, or divorced before 1/1/77 and financially dependent upon the deceased (1) Widower financially dependent upon deceased insured spouse	Widow (widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner)	a) For widow's (widower's) pension commuted to old-age pension; widow (or dependent widower) aged 55 or person entitled to a pension (marriage having lasted for at least 2 years) b) For widow's (widower's) pensions: widow (dependent widower) aged less than 55, disabled, of an insured person who died before his (her) 60th birthday

(1) If divorce occurs after 30.6.77 acquired rights are divided up between spouses for old age and invalidity insurance.

SURVIVORS

Table VIII - 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
1935 Social Welfare (Consolidation) Act 1981, as amended.	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables VI/VII	General insurance scheme for widows and orphans	1925 Act of 1975 and regulations thereunder
With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship	See Invalidity and Old-age Tables	See Invalidity and Old-age Tables VI/VII	See Old-age Table VII	See 'Old-age' Table VII - 1
<ul style="list-style-type: none"> - At least 156 weeks of insurable employment for which contributions paid - An annual average of 39 weekly contributions paid or credited in the 3 or 5 contribution years before date of death or age 66 or - An annual average of 48 weekly contributions paid or credited since entry into insurance. (Reduced Pension if annual average of contribution weeks is less than 48 but 24 or more). These conditions may be fulfilled either on husband's or on wife's insurance. 	<p><u>Normal pension:</u> 5 years of contributions of which 1 during the last 5 years</p> <p><u>Privilege pension:</u> (In case of death occurring in service which does not give rise to an occupational injury pension) No contribution conditions.</p>	<p>Industrial staff: 270 days of insurance Non-industrial staff: 12 months of membership. No qualifying period where an injury connected with occupation has caused death</p>	To be insured at the time of death	<p><u>Widow's pension and widowed mother's allowance</u></p> <ul style="list-style-type: none"> - At least 50 weekly flat-rate contributions of any class paid at any time before 6 April 1975, or contributions paid in any tax year since 6 April 1975 amounting to at least 52 times (50 times for tax years 6.4.75 to 5.4.78) the minimum weekly contribution for that year - For full benefit, requisite number of reckonable years during the contributor's working life. <p><u>Widow's allowance</u></p> <ul style="list-style-type: none"> - 25 flat-rate contributions paid at any time before 6 April 1975 or - contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum weekly contribution for that year
<ul style="list-style-type: none"> - Widow - Dependent invalid widower whose spouse was receiving, immediately before her death, an old age or retirement pension which included an allowance for him as an adult dependant 	Widow or widower (1)	<ul style="list-style-type: none"> - 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 	Widow with dependent children or disabled, unmarried 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	<p><u>For full widow's pension:</u> must be aged 50 or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 40 and 50</p> <p><u>To qualify for a widow's allowance:</u> must be aged under 60 at the death of spouse (if husband not entitled to retirement pension, may be aged over 60)</p>

(1) In case of divorce, a widow receiving maintenance can obtain (wholly or partly) the survivors pension at the discretion of a judge.

Table VIII - 2

SURVIVORS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
BENEFITS					
1. Surviving spouse	80% of the actual or hypothetical retirement pension of the insured person calculated at the rate for a married couple where the spouse is dependent	- Basic amount: DKR 34 080 p.a. (1) - General pension supplement: see Old-age pensions, Table VII	6/10 of pension for occupational invalidity with reference to actual period of membership - for widows under 45 6/10 of general invalidity pension with reference if necessary to a nominal period of membership longer (2) than the actual period - for widow (widower) over 45, or disabled or with dependent children	70% of old-age pension	a) 52% of pension or annuity received by the deceased Minimum : FF 12 220 p.a. 10% supplement where the person concerned had at least 3 dependent children brought up by him for 9 years before their 16th birthday b) 52% of the holder's old-age pension
Widow's remarriage	Pension maintained for 12 months.	-	Pension is discontinued; grant of 1 years' pension	Pension is discontinued	Invalid widow's pension is discontinued, but not reversion pension
2. Orphans - children having lost one parent	No orphans' pension; see special family allowances scheme	See 'Family benefits'	1/10 of general invalidity pension (see Table VI) plus children's supplement as for general old-age or invalidity scheme (3) Age limit: 18 years (25 for study or occupational training) (4)	20% of old-age pension for each child under 18 (except if invalid)	No orphans' pension; see family allowances scheme

(1) The basic amount is reduced by 60% of earnings in excess of DKR 14 100 p.a. if earnings are due to work. (Certain other incomes affect the amount of pension).

(2) 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.

(3) No restriction on combination with family allowances.

(4) No accumulation with any study earnings or similar beyond a certain level.

SURVIVORS

Table VIII - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>.. IRL 43.45 per week (under 66) IRL 44.30 per week (66 - 79) IRL 47.30 per week (80 or over)</p> <p>- Prescribed relative allowance payable to an incapacitated widow aged 66 or over requiring full-time care and attention from a prescribed relative. Rate IRL 23.10 per week</p> <p>- Allowance paid to a widow aged 66 or over living alone Amount: IRL 3.20 per week</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>Total of fixed amount and 66.66% of supplement (1) plus further supplement of LFR 8 844 p.a. for each dependent child</p> <p>If insured person dies before 55, 66.66% of special supplements (1) provided that the widow</p> <ul style="list-style-type: none"> - is older than 45 - has at least 50% work incapacity - has brought up child (or is bringing up) 	<p>Widow only: HFL 13 000 p.a. Widow with dependent children under 18 (2): HFL 18 648 p.a.</p>	<p>Widow's pension: 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, provided in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 50 or over, rate: UKL 34.05 per week. If the widow is aged 40-50 the pension is reduced by 7% of the full rate for each year under 50</p> <p>Widow's allowance: Payable for 26 weeks following the death of the spouse. Amount: UKL 47.65 per week</p> <p>Widowed mother's allowances: 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: UKL 34.05 per week paid as long as the widow has the children in her charge</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>	<p>Pension is discontinued; grant of 1 year's pension</p>	<p>Pension is discontinued</p>
<p>The amount of widow's weekly pension is increased as follows for each dependent child under 18 (2) if in full-time education(4)</p> <p>1st child(5) (a) IRL 11.65 (b) IRL 11.95</p> <p>2nd to 5th child (5) (a) IRL 12.80 (b) IRL 12.95</p> <p>6th and subsequent children (5) (a) IRL 11.05 (b) IRL 11.30</p>	<ul style="list-style-type: none"> - In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children (3) - If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children 	<p>1/3 of fixed amount + 20% of supplement plus further supplement of LFR 4 422 p.a. (4)</p> <p>If insured person dies before 55, 20% of special supplements (1)</p>	<p>Same pension as for orphans having lost both parents, if on the death of the father, the mother is not child's guardian Amount: see below (4)</p>	<ol style="list-style-type: none"> 1. The amount of the widow's allowance and widowed mother's allowance is increased by UKL 7.60 per week for each qualifying child for whom child benefit is payable 2. Child's special allowance: Paid to a woman whose marriage has been dissolved or annulled if on the death of her former husband she has a child towards whose support he was contributing or was liable to contribute. <p>Amount: UKL 7.60 per week for each child (4) (no benefit in case of remarriage)</p>
<p>(1) See Tables VI "Invalidity". (2) As well, a 'holiday allowance' equal to HFL 63.34 per month is paid for a widow without children and HFL 90.48 with children. (3) No entitlement to family allowances unless the spouse works. (4) No restriction on combination with family allowances. (5) (a) For pensioners under 66;(b) for pensioners 66 or over.</p>				

Table VIII - 3

SURVIVORS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
- children having lost both parents	No orphans' pension; see special family allowances scheme	See 'Family-benefits'	1/5 of the general invalidity pension (see Table VI) + 1/10 of the general basic salary on which the insured person's pension is calculated (1) Age limit: 18 years (25 for study or occupational training) (2)	60% of old-age pension but maximum of 80% if several orphans	No orphans' pension; see family allowances scheme
3. Other beneficiaries	-	-	-	Dependent parents or grandchildren: 20% of pension	-
Maximum for all those entitled to benefits	-	-	100% of the insured person's full general invalidity pension (see Table VI) without increases for children	100% of old-age pension	-
4. Other benefits	Survivors' pension granted or maintained temporarily 1) 12 months grant to spouses who do not qualify for survivors' pension 2) maintaining the pension over a maximum of 12 months - when the spouse remarries - when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivors' pension. (See Table IV for funeral expenses)	- Maintenance allowance can be paid out under the Social Assistance Act of 1974 (in case of need) - Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life - Death grant: DKR 2 700	- 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 Table IV. - The divorced spouse (after 30.6.1977) not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance. Conditions: 60 months of insurance before the death, impossible to work because of children (apart from light work)	Contribution of insurance organization to general expenses (see Sickness, Table IV)	- Digressive widow's or widower's allowances: 1st year: FF 2 191 2nd year: FF 1 438 3rd year: FF 1 097 (means tested) No sex discrimination. Age condition: less than 55 Family conditions: be raising or have raised at least 1 child for 9 years. Must not remarry or live as married. - 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

(1) No restriction on combination with family allowances.

(2) No accumulation with any study earnings or similar beyond a certain level.

SURVIVORS

Table VIII - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>An orphan's allowance is paid if:</p> <ul style="list-style-type: none"> - the orphan is under 18 (21 if in full-time education); - 26 contribution weeks of insurable employment, for which contributions have been paid or registered in respect of a parent or step-parent. <p>Amount: IRL 27.45 per week</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 (4)</p>	<p>Children (4) aged: under 10: HFL 346.68 per month 10 - 16 : HFL 520.02 per month 16 - 27 : HFL 693.36 per month (student or child at home) From 16 to 17 years only for invalids HFL 693.36 per month (2)</p>	<p>Guardian's allowance is a payment of UKL 7.60 per week to a person who takes into his family an orphan child; one of the child's parents must have satisfied a residence condition (1)</p>
<p align="center">-</p>	<p>For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors</p>	<p>Persons treated as widows. Children treated as orphans</p>	<p>A divorced wife under certain conditions</p>	<p align="center">-</p>
<p align="center">-</p>	<p>100% of the insured person's pension</p>	<p>100% of the insured person's pension</p>	<p align="center">-</p>	<p align="center">-</p>
<p>- Benefits and pensions which include an increase for 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:</p> <ul style="list-style-type: none"> • 26 contribution weeks of insurable employment registered between 1 October 1970 and the date of death for which the appropriate contributions have been paid and • 48 contribution weeks registered (paid or credited) in the last contribution year or an average of 48 contribution weeks since date of entry into insurance or since 1 October 1970 (whichever date is the most recent) <p>Amount:</p> <ul style="list-style-type: none"> - Child under 5: IRL 20 - Child 5 - 18 : IRL 60 - Adult: IRL 100 <p>A reduced grant is payable where the annual average of contribution weeks is less than 48 but 26 or more</p>	<p>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</p>	<p>The insured person's full pension is paid for 3 months to survivors who have lived with him in the same household</p> <p>Funeral allowance if death occurs before pensionable age: Industrial staff: 1/15 of last actual annual earnings, minimum: LFR 20 099 Non-industrial staff: If person with no rights to survivors' pension and provided the conditions concerning the qualifying period are fulfilled, 50% of the highest annual earnings on which contributions had to be paid</p> <p>See also funeral allowance under Sickness insurance (Table IV)</p>	<ul style="list-style-type: none"> - The insured person's full pension is paid to the widow for the 2 months following death (3) - Temporary benefit (6-19 months) to widows with no pension rights: HFL 13 000 p.a. (2) 	<p>- Death grant: 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> Either at least 25 contributions of any class must have been paid or credited between 5.7.1948 and 6.4.1975 or contributions must have been paid in any one tax year from 6.4.1975 amounting to at least 25 times the minimum contribution for that year. The standard grant is normally UKL 30 for an adult and a smaller sum for a child</p>
<p>(1) On condition that the beneficiary has a right to child benefit for the orphan. (2) As well, a 'holiday allowance' is paid. (3) By virtue of the sickness and incapacity for work insurances, a death grant is allowed (see Tables IV and VI) (4) No restriction on combination with family allowances.</p>				



**EMPLOYMENT INJURIES
AND OCCUPATIONAL DISEASES**

Table IX - 1

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
LEGISLATION					
1. First law - Employment injuries - Occupational diseases	24 December 1903 24 July 1927	1898	6 July 1884 12 May 1925	No particular insurance exists, the risk being covered under sickness, invalidity, survivors by specific regulations	9 April 1898 25 October 1919
2. Basic legislation - Employment injuries - Occupational diseases	Law of 10 April 1971 Coordination by Royal Decree of 3 June 1970 Royal Decree of 26 November 1982	Law of 8 March 1978, as amended	Social Insurance Code (RVO) of 19 July 1911, version of 30 April 1963, with numerous amendments General Section, Social Code (11 December 1975) Prescriptions (23 December 1976)		Social Security Code (Code SS) Book IV, Decree of 31 December 1946, amended
RISKS COVERED					
1. <u>Industrial injuries</u> Definition employment injuries	Injuries occurring during and as a result of the execution of the work contract	Injury arising during work or as a result of the conditions in which the work is carried out	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	Accident occurring because of and during employment	Any injury occurring as a result of or in connection with work, regardless of its cause
injuries while travelling between home and place of work	Covered (1)	Not covered	Covered (1)	Covered	Covered (1)
2. <u>Occupational diseases</u> (a) prescribed diseases	List of occupational diseases (Royal Decrees of 28 March 1969, 28 May 1969, 10 July 1973 and 26 June 1979)	List of prescribed diseases	List of 55 occupational diseases and noxious agents (8 December 1976)	List of occupational diseases	82 tables of occupational diseases, noxious agents or groups (Tables annexed to Decrees of 31 December 1946, amended) (2) (3)
<p>(1) 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.</p> <p>(2) 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.</p> <p>(3) Employers using processes liable to cause occupational diseases must give notice thereof.</p>					

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>1897</p> <p>Social Welfare (consolidation) Act 1981, as amended</p>	<p>17 March 1898 13 May 1929</p> <p>Royal Decree of 17 August 1935, most recently amended by Decree 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>There is no specific insurance against employment 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</p>	<p>1897</p> <p>Acts of 1975 and the Regulations thereunder</p>
<p>Injury arising out of and in the course of employment</p> <p>As a general rule, not covered.</p>	<p>Employment injury produced by a violent cause in connection with work</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>Employment injury occurring as a result of or in connection with work</p> <p>Covered (1)</p>	<p>See above</p>	<p>Personal injury by accident arising out of and in the course of insurable employment</p> <p>As a general rule, not covered</p>
<p>List of 52 prescribed diseases set out in Social Welfare (Prescribed Diseases) (Occupational Injuries) Regulations, 1983. Special conditions for pneumoconiosis, byssinosis, occupational deafness and occupational asthma.</p>	<p>List of 49 occupational diseases (see Decree of December 1975) Also special law for silicosis and asbestosis of 12 April 1943</p>	<p>Table of 35 occupational diseases and noxious agents (see Grand-ducal Decree of 26 May 1965)</p>	<p>See above</p>	<p>Schedule of 50 prescribed industrial diseases. Social security (Industrial Injuries) (Prescribed Diseases) Regulation 1980 (Statutory Instrument 1980 No 311 amended). Special law for pneumoconiosis and byssinosis</p>
<p>(1) 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.</p>				

Table IX - 2

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
(b) Conditions					
- enterprises, work	Have been exposed to risk - risk is presumed to exist when the person works in an enterprise so described in a list contained in a Royal Decree.	None	Given in the list of occupational disease; restrictions imposed for some diseases	-	Given in tables; restricted in the case of a certain number of diseases
- periods of exposure to risk	None	None, circumstances taken into consideration	None, circumstances taken into consideration	-	No fixed period except for pneumoconiosis: 5 years (in principle) (1) diseases engendered by streptomycin: 1 month; deafness: 2 years (reduced to 30 days in some cases)
- periods of liability (periods between discontinuance of exposure to risks and appearance of disease)	No statutory periods	None	None, circumstances taken into consideration	-	Absolute periods given in the tables (between 3 days and 20 years) 5 years for pneumoconiosis
- time-limit for declaration (after appearance of first symptoms)	May be fixed by decree	1 year; special circumstances excepted	2 years (time-limit for retro-active payments)	-	2 years (time-limit)
(c) Mixed system (2)	Employment activities	Yes	Yes	-	Only for pneumoconiosis
FIELD OF APPLICATION	Employment injuries: workers covered by social security system, apprentices and other persons. Occupational diseases: as above and also trainees, even unpaid, pupils and students exposed to risk because of their instruction	Employed and certain self-employed persons in fishing and shipping industries	Employed persons, some self-employed, schoolchildren, students, kindergarten children, persons undergoing rehabilitation and others	Employees and assimilated	Persons working in any capacity in any place for one or more employers
<p>(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.</p> <p>(2) 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).</p>					

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>Employment in occupations involving exposure to risks as indicated in the Regulations.</p> <p>No prescribed periods, except for occupational deafness, but must have been in specified occupation at some time since 1 May 1967 (occupational deafness: 10 years)</p> <p>No limit except for occupational asthma (10 years)</p> <p>None</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 (with a minimum of 2 months) (1)</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>		<p>Occupation involving exposure to specified substances</p> <p>None, but must have been in specified occupation at some time since 5 July 1948</p> <p>No limit, but disease must be shown to be due to nature of person's work in insurable employment from 5 July 1948</p> <p>None</p>
<p>Diseases which are not included in the list are not covered except when they result from occupational accident.</p>	<p>-</p>	<p>Yes</p>		<p>Diseases which are not included in the list are not covered except when they satisfy the employment injuries definition</p>
<p>Employed persons</p>	<p>Workers providing their services for hire to third parties in order to carry out manual work (thus excluding most non-industrial staff).</p>	<p>Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff. Kindergarten children, schoolchildren and university students</p>	<p>See Table IX - 1 above</p>	<p>Employed earners</p>
<p>(1) No periods fixed for silicosis and asbestosis.</p>				

Table IX - 3

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
BENEFITS					
1. Temporary incapacity					
(a) Benefits in kind					
- free choice of doctor or hospital	Free choice unless for employment accident the enterprise has a recognized, comprehensive medical department	See Table III 'Health care'	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)	See Table III 'Health care'	Free choice
- payment of costs; fees	Employment accident: if free choice allowed, refund subject to an official scale. If organized department: free care. Occupational disease: according to official rate and specific nomenclature.	- Medical treatment (see Table III 'Health care') (2) - Costs of prostheses, artificial limbs, orthopaedic equipment, wheel chairs are completely covered by the injury insurance	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	Full payment by the competent institution	Direct payment by the primary social security fund; for agricultural workers, the agricultural friendly societies
- contribution by person involved	None, unless special case	See Table III 'Health care'	None	None	None, except in certain cases, where treatment by a doctor outside the commune, a more expensive hospital, etc. is chosen by the patient
- duration	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
(b) Cash benefits					
- waiting period	Employment accident: none Occupational disease: 15 days of incapacity	None	None	None	None
- duration	Until cure or permanent condition	See Table IV 'Sickness-cash benefits'	Until cure or permanent condition. Maximum: 78 weeks, then permanent annuities	See Table IV 'Sickness-cash benefits'	Until cure or permanent condition or relapse
- basic earnings used for calculation	Yearly earnings in the year preceding the accident or the start of incapacity. Max.: EFR 731 370 Min. for minors and apprentices: EFR 146 274	-	Basic earnings used for sickness insurance (but up to a ceiling)	See Table IV 'Sickness-cash benefits'	Actual earnings during the pay period (1 month, 1/2 month, 1 week) prior to cessation of work divided by the number of working days in that period
- amount	Total incapacity: 90% of average daily earnings, that is, 1/365th of the basic salary per calendar day. Partial incapacity: benefit equal to the difference between earnings before the accident or beginning of incapacity and the earnings in partial employment.	See Table IV 'Sickness-cash benefits'	See Table IV 'Sickness-cash benefits'	See Table IV 'Sickness-cash benefits'	50% of basic earnings for 28 days; thereafter 66 2/3% No reduction for hospitalization
(1) A doctor who has discovered an occupational disease must notify without delay the employment medical inspector or competent health service at the work place.					
(2) Costs of medical care which are not covered by the National Health Security Scheme may be claimed from Industrial Injuries Insurance.					

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>See Table III 'Health care'</p> <p>Costs of medical care which are not payable under the General Health Scheme may be paid from the Occupational Injuries Fund, if considered necessary and reasonable.</p> <p>None</p> <p>Unlimited</p>	<p>The insured person must use the services of the doctors indicated by INAIL and obey their instructions, also regarding operations; otherwise he may lose his right to compensation. Hospitalization is administered by the Regions.</p> <p>INAIL</p> <p>None, when the patient shares a hospital room</p> <p>Unlimited</p>	<p>Free choice</p> <p>By the insurance association</p> <p>None</p> <p>Unlimited</p>	<p>See Table IX - 1 above</p>	<p>See Table III 'Health care'</p> <p>See Table III 'Health care'</p> <p>See Table III 'Health care'</p> <p>Unlimited</p>
<p><u>Injury benefit:</u> 3 days. None, if incapacity lasts 12 days (Sundays excl.) <u>Pay-related benefit:</u> 18 days Maximum of 156 days (Sundays excl.)</p> <p>-</p> <p>Injury benefit: IRL 51.25 per week IRL 40.55 for certain married women and persons under 18) (2) <u>Pay-related benefit:</u> payable provided there is an underlying title to sickness benefit (see Table IV 'Sickness-cash benefits')</p>	<p>3 days (1)</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>60% of basic daily earnings for 90 days; thereafter 75%</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> <p>Gross salary which the employee would have earned if he had continued to work</p>	<p>See Table IX - 1 above</p>	<p>3 days</p> <p>Maximum of 168 days (excluding Sundays)</p> <p>-</p> <p>See Table IV 'Sickness-cash benefit'</p>

(1) 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).

(2) Additional allowances payable for dependants.

Table IX - 4

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
2. Permanent incapacity					
(a) Fixing level of incapacity (= t)	Employment accident: Agreement between insuring body concerned and person involved; approval by court compulsory. Occupational diseases: administrative notification. Appeals: Employment tribunal.	National Social Security Office	Ascertained in each case by medical examination as required by trade cooperative association	The competent institution after an opinion from the medical committee	Board of administration or select committee of the primary sickness fund on the advice of the consultant doctor
Review of t	Review possible: a) employment injuries: during 3 years from the date of the agreement between the parties or the final decision b) occupational diseases: at any time	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	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%	On request by the person concerned every 6 months	Review possible at any time during the first 2 years after t is fixed. Thereafter normally at intervals of at least one year
Minimum t giving entitlement to compensation	-	15%	20%	33.33%	-
(b) Basic earnings employed for calculating annuity (= E) Possible reduction of E (= E reduced)	Earnings in the year prior to cessation of work. Maximum E = BFR 731 370 For minors earnings of majors.	Total earnings in year before injury	Actual earnings in the 12 months prior to cessation of work. In any case 60% (persons aged over 18) or 40% (up to 18) of the reference amount (1984: DM 32 760) (1) Maximum E = DM 36 000, or more if laid down in statute or by decree	See Table VI 'Invalidity'	Actual earnings in the 12 months prior to cessation of work. Minimum E = FF 66 062.77 Maximum E = FF 528 502.16 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
(c) - amount or formula	E x t From 1st April 1984: from 0 to 5%: allowance reduced by 50% from 5 to 10%: allowance reduced by 25%	Total incapacity: pension equal to 75% of annual earnings of recipient up to an amount of DKR 169 000 which amount is readjusted following general wage rises Partial incapacity: pension proportional to the degree of invalidity	E x t x 66.7%	See Table VI 'Invalidity'. At least 60% of the reference earnings for the insurance category of the person concerned.	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%
- examples	100% of E when t = 100% 75% of E when t = 75% 50% of E when t = 50% 25% of E when t = 25%	-	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%	-	100% } when t = 100% 62.5% } of E when t = 75% 25% } reduced when t = 50% 12.5% } when t = 25%

(1) For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6-14) of average gross earnings in the year before the accident.

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 4

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>Disablement is assessed by the Department of Social Welfare following medical examination</p> <p>At end of any provisional assessment period or earlier if circumstances alter</p> <p>1%</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 years 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 years (no limit for silicosis and asbestosis)</p> <p>11% No minimum for silicosis or asbestosis combined with tuberculosis</p>	<p>Assessment by annuities joint committee based on the medical examination of the social security organization</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>See Table IX - 1</p>	<p>Medical Boards and Medical Appeal Tribunals</p> <p>At end of any provisional assessment period, or on application when it is considered that circumstances have changed</p> <p>1%</p>
<p>-</p>	<p>Average earnings in the year prior to cessation of work Minimum E = LIT 4 319 000 Maximum E = LIT 8 020 000 Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: between 11 and 64%, percentage = 50-98% 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>	<p>-</p>	<p>-</p>
<p>- The rate of disablement benefit depends on the degree of disablement (physical or mental) - Degree 1% to 19%; gratuity paid (see 'Redemption') - 20 to 100%: weekly pension the level of which depends on the degree of disablement</p> <p>IRL 56.80 a week when t = 100% (1) IRL 28.40 a week when t = 50% (1) IRL 11.56 a week when t = 20% (1)</p>	<p>E reduced x t</p> <p>100.0% of E when t = 100% 75.0% of E when t = 75% 50.0% of E when t = 50% 25.0% of E when t = 25%</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>See Table IX - 1 above</p>	<p>- The rate of benefit depends on the degree of disablement - Up to 19%: lump sum (see redemption) - 20 to 100%: pension, amount depending on degree of disablement Payable from 91st day after date of industrial accident or onset of prescribed disease</p> <p>UKL 55.60 per week when t = 100%) UKL 27.80 per week when t = 50%) UKL 11.12 per week when t = 20%)</p>

(1) Higher rates if beneficiary is 65 or over.

Table IX - 5

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
(d) Supplements - for care by another person	Allowance increased up to 150% of maximum except during hospitalization	-	Vary according to individual case from DM 389 to DM 1 551 per month	See Table VI 'Invalidity'	40% of the annuity with a minimum of FF 47 880.92 per year
- for dependants	See Table X - 4 "Pensioners" - allowances for children of invalidity pensioners	-	See Table X 'Family Benefits'	See Table VI 'Invalidity'	See Family allowances
(e) Redemption	Employment accidents: optional, at the request of the party concerned, for at least 1/3 annuity, and only in cases of annuities for 10% invalidity at least. For mortal accidents, after 1st April 1984, redemption only possible for spouse Occupational diseases: no redemption possible.	- If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum - At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension	Redemption is possible with the insured person's consent if it is less than 30%. Above 30% redemption is possible under certain conditions	-	- Immediate compulsory redemption if it 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
(f) Accumulation: - new earnings - other pensions	Full accumulation with new earnings Limitations with sickness-invalidity, retirement and with other pensions for occupational accidents or diseases	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 possible with new earnings If combined with old-age or invalidity pension the latter is reduced when the total pensions exceed 80% of the annual earnings taken into account for the employment injury pension or 80% of individual basic earnings used to calculate old-age/invalidity pension	See Table VI 'Invalidity' See Table VI 'Invalidity'	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

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 5

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>Constant attendance allowance for a beneficiary receiving 100% disablement pension who requires regular attendance. Minimum: IRL 11.36 a week (2) Normal maximum: IRL 22.70 a week (2) Exceptionally: IRL 34.05 a week (2) Exceptionally severe cases: IRL 45.40 a week (2)</p> <p>Increases are payable to a recipient of disablement benefit who is also receiving unemployability supplement. The rates are the same as for sickness benefit - see Tables IV 'Sickness-cash benefits'.</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>Up to E x 100%</p> <p>10% supplement for each dependent child if t = at least 50%; maximum: 100% of E. Age-limit as for family allowances</p>		<p>- Constant attendance allowance for a person with 100% disablement assessment who needs someone to attend him regularly Minimum UKL 11.15 per week Normal maximum UKL 22.30 per week (exceptionally UKL 44.60)(1) - Exceptionally severe disablement allowance: UKL 22.30 per week if there is entitlement to constant attendance allowance above the normal maximum rate of UKL 22.30 and the need for attendance at such rate is likely to be permanent</p> <p>Same supplements as for invalidity pension (see Table VI) if beneficiary is entitled to unemployability supplement (see below)</p>
<p>If the level of disablement is under 20%, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity t is between 11% and 16%</p>	<p>Redemption if t is less than 40% under special conditions Compulsory redemption if t is less than 10%</p>	<p>See Table IX - 1</p>	<p>If the level of disablement is not more than 19%, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.</p>
<p>Full accumulation</p> <p>Full accumulation with Old age or widow's pension. With Invalidity or Retirement pensions, accumulation is initially restricted to, Pre-accident earnings, subject to periodic review in accordance with wage increases.</p>	<p>Full accumulation possible with new earnings</p> <p>Invalidity and old-age pensions may be combined with employment 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</p>	<p>Accumulation possible with new earnings</p> <p>In certain cases reduction of invalidity pension only</p>		<p>Full accumulation</p> <p>Full accumulation</p>
<p>(1) People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid invalid care allowance at the rate of UKL 17.75 a week. (2) Higher rates if beneficiary is aged 66 or over.</p>				

Table IX - 6

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
3. <u>Other benefits</u>	-	Handicap allowance Allowance for permanent handicap in daily life (for 100% handicap, allowance is DKR 24 500)	-	-	-

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 6

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>Several supplements are available in cases of disablement:</p> <ul style="list-style-type: none"> - <u>Sickness benefit</u> in cases of incapacity for work (see Table 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 	<p>In cases of total permanent disability : Personal monthly allowance of LIT 250 000</p>	<p style="text-align: center;">-</p>	<p>See Table IX - 1 above</p>	<p>Disablement benefit may be increased in various ways:</p> <ul style="list-style-type: none"> - <u>Special hardship allowance</u>, payable to claimants unable to follow their pre-accident regular occupation or to do suitable alternative work of similar standard. Rate: difference between earnings in the regular occupation and the suitable alternative occupation. Maximum: UKL 22,24 per week (The allowance together with the disablement benefit cannot exceed the amount of the 100% disablement pension). - <u>Unemployability supplement</u> Rate: see Table 'Invalidity' (Invalidity pension, invalidity allowance, supplements for dependants). Family allowances payable in addition. (No accumulation with special hardship allowance or any other social benefit). - <u>Hospital treatment allowance</u> Increases disablement benefit to 100% rate while beneficiary is receiving hospital-in-patient treatment for the relevant injury or disease

Table IX - 7

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
DEATH - Surviving spouse (1)	Widow or widower: E x 30%	Pension: 30% of annual salary of deceased (calculated on the basis of a maximum amount of DKR 169 000 during a period of 10 years maximum (same rules for widows and widowers) It is a condition that the survivor was supported by the deceased or that the survivor's economic situation has otherwise deteriorated because of this decease. A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse	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 receive the same amount insofar as the wife was the main breadwinner in the marriage	See Table VIII 'Survivors' but no time-interval in marriage	Widow aged under 60: E reduced x 30%. Widow aged over 60 or with at least 50% incapacity level: E reduced x 50% Widowers: see widow
- Orphans (children having lost one parent)	Each child up to 18 years: E x 15% with maximum: E x 45%	Pension of 10% of annual earnings of deceased (up to 18 years old)	Each child to age of 18, or 25 if undergoing vocational training: E x 20% (2)	See Table VIII 'Survivors'	1 child: E reduced x 15% 2 children: E reduced x 30% 3 children: E reduced x 40%, etc.
- Orphans (children having lost both parents)	Each orphan: E x 20% (max: 60%)	Pension of 20% of annual earnings of deceased (up to 18 years old)	E x 30% (2)	See Table VIII 'Survivors'	Each orphan: E reduced x 20% Accumulation with family allowances
- Dependent parents and other relatives	Father and mother E x 20% each, or E x 15% for surviving spouse without children. Also grand-children, brothers and sisters and grandparents	If total benefits to spouse and children amount to less than E x 70%, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the upkeep of the dependant	E x 20% (E x 30% for a couple). Parents and grandparents, with priority to the parents	See Table VIII 'Survivors'	E reduced x 10% for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30%

(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.

(2) No accumulation with training or similar earnings above a certain amount.

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 7

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>Widows: pensions of IRL 55.05 a week (2) Widower: pension of IRL 55.05 a week if incapable of supporting himself by reason of illness. Otherwise a lump sum payment of IRL 2 870 if dependent on the deceased spouse (2) <u>An extra allowance of IRL 3.20 per week is paid to a pensioner aged 66 or over who is living alone.</u></p>	<p>Widow or widower: 50% of the annuity (1) Widower aged 65 or over or unfit for work: as above</p>	<p>Widow E x 40% With at least 50% incapacity level E x 50% Invalid widower: E x 50%</p>	<p>See Table IX - 1 above</p>	<p>Widow's pension: during the first 26 weeks: UKL 47.65 per week After 26 weeks: UKL 34.60 per week if widow is: - entitled to an allowance for a child or - has a young person under age 19 living with her or - over 40 when the above conditions were no longer satisfied or - over 50 when her husband died or - pregnant by her late husband or - permanently incapable of self support Otherwise UKL 10.22 per week Widower's pension: UKL 34.60 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</p>
<p>The widow's pension is increased by the following amounts for children under 18 (21 if in full time education): 1st child: IRL 11.65 (2) 2nd to 5th child: IRL 12.80 (2) 6th and subsequent children: IRL 11.05 (2) per week (2)</p>	<p>20% of the annuity for each child</p>	<p>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</p>		<p>Each child: UKL 7.60 per week. Child benefit payable in addition</p>
<p>Orphans allowance IRL 29.00 per week for each child.</p>	<p>40% of the annuity for each orphan</p>	<p>As above</p>		<p>As above</p>
<p>Dependent parents maintained by - unmarried worker: IRL 55.05 per week for one parent (2) IRL 24.55 per week for other parent (2) - married worker: IRL 24.55 per week for each parent (2)</p>	<p>20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists</p>	<p>For all dependants of the victim: E x 30%. The sum of E x 20% for certain other persons who fulfill other conditions</p>	<p>See Table IX - 1 above</p>	<p>Parents and certain other relatives if deceased has contributed towards their support and if other conditions are satisfied</p>
<p>(1) In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge. (2) Higher rates if beneficiary is aged 66 or over.</p>				

Table IX - 8

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
- Maximum for all beneficiaries	E x 75% with order of priority	E x 75%	E x 80%, excluding, where applicable, parents and grandparents	See Table VIII 'Survivors'	E reduced x 85%
- Capital sum on death	30 x average daily earnings	Lump sum of DKR 26 500 for surviving spouse	1/12 of the annual earnings (minimum DM 400). Cost of transporting the body to the place of interment is covered	Funeral allowance (see Table IV 'Sickness-cash benefits')	Refund of funeral expenses limited to a maximum sum
ADJUSTMENT	a) 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 and adjusted annually b) In other cases: adjusted annually with indexation	Annual adjustment according to change in average wage level	Annual adjustment by decree according to changes in wage levels	See Table VII 'Old-age'	Annual adjustments on 1 January and 1 July by decree fixing the coefficient of increase
RETURN TO ACTIVE LIFE Rehabilitation, re-training	There is the possibility of new employment and measures of social and professional readaptation, if necessary. The 'Fonds 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	Rehabilitation: see Table VI 'Invalidity' 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	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	See Table VI 'Invalidity'	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
Preferential employment of handicapped persons	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 to them by the Fund (1)	Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question	Obligation to employ seriously disabled persons in all enterprises as a 6% quota of the staff or to pay DM 100 per month compulsory compensation for each reserved job that is unfilled	For certain categories (e.g. the blind)	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)
Change of employment - condition	In cases of occupational disease risk, on the advice of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice)	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	In the event of risk of occupational diseases, aggravation or relapse, in particular dermatosis and silicosis, the professional association must recommend a change of occupation	-	Silicosis and asbestosis

(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.

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 8

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
None	E x 100%	E x 80%		None
Funeral grant up to IRL 220	Lump sum of LIT 1 000 000	1/15 of the annual earnings	See Table IX - 1	Death grant (see Table VIII 'Survivors')
Benefits are normally increased once a year	Automatic annual adjustments linked to changes in industrial earnings	Adjustment by regulation (at least every 5 years) according to changes in wage level (at present wage level of 1979). 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		All long-term benefits are adjusted by legislation in line with the general level of prices. Short-term benefits are adjusted in line with movements in the general level of prices.
Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made towards the costs of rehabilitation services from the Occupational Injuries Fund	Functional rehabilitation in specialized health establishments and vocational retraining Convalescence in recognized hospitals or homes is financed by regions	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		Employment Rehabilitation Centres Disablement Resettlement Officers and Vocational Training facilities throughout the country, all financed by the Government
Public Authorities reserve up to 3% of suitable positions for disabled persons	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	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair reasonable wage		Obligation for employers of over 20 people to employ 3% of registered disabled people. Car park and passenger electrical lift attendants must be disabled people
As under 'Rehabilitation, retraining' above.	Silicosis and asbestosis	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his reemployment		As under 'Rehabilitation' above

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
- compensation	<ul style="list-style-type: none"> - Temporary cessation: temporary incapacity allowance during the period - Permanent cessation: full permanent incapacity allowances for 90 days - The person is also granted a period of professional readaptation in the course of which he or she receives salary and indemnity payments equal to allowance for total incapacity 		<p>Occupational diseases: For a maximum of 5 years, transitional annuity (2/3 of E) or a lump sum of one year's full annuity</p> <p>Employment injuries: Allowance equal to sickness benefit (see Table IV 'Sickness-cash benefits')</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. Conditions: not to be entitled to an annuity for pneumoconiosis; to leave the post in 6 months; to change employment.</p> <p>If entitlement to an annuity or allowance subsequently occurs, the change of employment allowance is deducted therefrom for the corresponding period</p>

EMPLOYMENT INJURIES AND OCCUPATIONAL DISEASES

Table IX - 9

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
	<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>	<p>See Table IX - 1 above</p>	<p>As in permanent incapacity</p>



Table X - 1

FAMILY BENEFITS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
LEGISLATION					
1. First law	4 August 1930	Law of 31 March 1950	13 November 1954	1958	11 March 1932
2. Basic legislation	Coordinated laws (royal decree of 19 December 1939)	Law of 3 June 1967, as amended	Law of 21 January 1982. General Section of the Social Code of 11 December 1975	Decrees of 28 January 1961 and afterwards	Social Security Code, Book V Decree of 10 December 1946, amended. Law of 3 January 1975, 12 July 1977, 17 July 1980
FAMILY ALLOWANCES					
Conditions (1)					
- First child giving entitlement	1st	1st	1st	1st	1st and 2nd (3)
Age limit					
- normal	16 years	16 years (2)	16 (4) years	18 years	17 years
- vocational training	21 years	-	27 (5) years	-	20 years
- further education	25 years	-	27 years	22	20 years
- girls remaining at home	25 years (6)	-	27 years	-	20 years
- serious infirmity	No limit	-	No limit	No limit	20 years
Monthly amounts					
in national currencies	1st child BFR 2 051 2nd child BFR 3 795 3rd child BFR 5 301 4th child BFR 5 406 5th child and subsequent children BFR 5 446 (see next page)	Each child: DKR 193 (All child allowances are exempted from taxation) (see next page)	1st child DM 50 2nd child DM 100 3rd child DM 220 4th child and subsequent children DM 240 (see next page)	1st child DRA 520 2nd child DRA 1 820 3rd child DRA 3 250 For each extra child, add DRA 1 430 plus DRA 1 000 for the 3rd child born after 1st January 1982	1st child: See 'Family complement' 2nd child FF 495.78 3rd child and subsequent children FF 619.73 (see next page)
In European Units of Account (EUA) (amounts rounded up)	1st child ECU 45.08 2nd child ECU 83.42 3rd child ECU 116.52 4th child ECU 118.83 5th child and subsequent children ECU 119.71	Each child : ECU 23.53	1st child ECU 22.36 2nd child ECU 44.72 3rd child ECU 98.39 4th child and subsequent children ECU 107.33	1st child ECU 5.83 2nd child ECU 20.60 3rd child ECU 36.79 For each extra child, add ECU 16.19 plus ECU 11.32 for the 3rd child born after 1st January 1982	2nd child ECU 72.25 3rd child and subsequent children ECU 90.31
Exchange rate: 1 EUA =	(1 ECU = BFR 45.4950)	(1 ECU = DKR 8.20057)	(1 ECU = DM 2.23611)	(1 ECU = DRA 88.3311)	(1 ECU = FF 6.8619)

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

(2) For children of 16 and 17 years see next page.

(3) Family complement: 1st child if under 3 years old.

(4) Prolongation to 18 possible for those registered for occupational training scheme, and whose income (including benefits) is lower than DM 240 per month.

(5) No accumulation with income from study allowance or similar if over a certain amount.

(6) Boys or girls.

FAMILY BENEFITS

Table X - 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Law of 1944 Social Welfare (consolidation) Act, 1981, as amended	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 20 June 1977, amended	23 December 1939 26 April 1962	Act of 15 June 1945 Act of 5 August 1965 and 7 August 1975 regulations thereunder
1st	1st	1st	1st	1st
16 years - 18 years 18 years	18 years 21 years 26 years - No limit	18 years 25 years 25 years - No limit	16 years 27 years 27 years 27 (1) years 18 years	16 years 19 years 19 years (3) - -
1st to 5th child IRL 12.05 (4) 6th subsequent children IRL 18.75 (4) In cases of triplets and quadruplets the allowance for each child is doubled	LIT 19 760 for each child (2) (see next page)	1st child LFR 1 648 2nd child LFR 2 472 3rd child LFR 5 768 4th and subsequent children LFR 4 944 (see next page)	Basic amount by child aged 6 to 11 in family with: 1 ch. : HFL 96.77 5 ch. : HFL 155.98 2 ch. : HFL 126.92 6 ch. : HFL 164.18 3 ch. : HFL 135.91 7 ch. : HFL 170.04 4 ch. : HFL 148.45 8 ch. : HFL 177.04 (see next page)	Each child: UKL 28.17
1st to 5th child ECU 16.49 6th and subsequent children ECU 25.66 (1 ECU = IRL 0.730622)	Each child: ECU 14.35 (1 ECU = LIT 1376.82)	1st child ECU 36.22 2nd child ECU 54.34 3rd child ECU 126.78 4th and subsequent children ECU 108.67 (1 ECU = LFR 45.4950)	Basic amount by child aged 6 to 11 in family with: 1 child : ECU 38.39 2 children : ECU 50.35 3 children : ECU 53.91 4 children : ECU 58.89 5 children : ECU 61.87 6 children : ECU 65.13 7 children : ECU 67.45 8 children : ECU 70.23 (1 ECU = HFL 2.52095)	Each child: ECU 47.47 (1 ECU = UKL 0.593444)
(1) Boys or girls. (2) Subject to child's income not exceeding LIT 479 500 per month (from 1/11/84) (3) For students full time in secondary education only. (4) Rates valid from August 1984.				

Table X - 2

FAMILY BENEFITS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Supplements which vary with age	1st child: from 6 - 12 BFR 384 from 12 - 16 BFR 677 over 16 BFR 1 095 Other children: from 6 - 12 BFR 448 from 12 - 16 BFR 790 over 16 BFR 1 278	Youth allowance can be given to 16-17 year olds for their support and education. Max. DKR 9 200 yearly provided that the family income does not exceed DKR 100 000.			Supplements from the 2nd child: over 10 FF 139.43 over 15 FF 247.89
Supplements which vary with income		The allowance is reduced by an amount corresponding to 6% of that part of family income exceeding DKR 180 000 per year	Progressive reduction to DM 70 (2nd child) and DM 140 (each extra child) if the annual income of the parents is greater than DM 42 000 (DM 7 800 extra for each child after the second).		
OTHER BENEFITS Allowances for other dependent persons					
Family complement (1) ('Complément familial')				3rd child: DRA 500 4th child: DRA 750 and subsequent children up to 15th birthday	Subject to means test: FF 645 for families with 1 child aged under 3 years or at least 3 children
Allowance for single parent		The basic allowances are replaced by DKR 289 per child (2). Extra DKR 211 per month irrespective of the number of children.		Increased by 100% for the 1st and 2nd child and by 50% for subsequent children. Only for widows (or spouses whose husband is in armed forces or disabled).	Guarantee of minimum family income for single persons with at least 1 child. Monthly amount: FF 2 323.99 + FF 774.66 per child. The allowance equals the difference between this amount and the beneficiary's income (3).
Prenatal allowance					Monthly sum of FF 317.61 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) In other countries also e.g. France, U.K., there exists a minimum household income, subject to a means test.
(2) The allowance is reduced by an amount corresponding to 6% of that part of family income exceeding DKR 180 000 per year.
(3) Advances may be made towards unpaid alimony.

FAMILY BENEFITS

Table X - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
		Supplements for children: from 6 years : LFR 164 from 12 years : LFR 535	Children up to 5 years (depends on age and number of children: 60-90%) of children 12 - 17 : 115% } basic amount children 18 - 26 : 101.18% } Double amounts are payable for invalid children or students (still mainly supported by applicant) if - under 16 not living at home - 16 or 17 not living in applicant's nor in another adult household.	
	Complementary allowance which varies with income and number of children: e.g. income up to LIT 9 million: 1 child LIT 45 000 4 children LIT 180 000 Income between LIT 15 and 16 million: 1 child - 2 children LIT 42 000 3 children LIT 87 000 Income from LIT 23 to 24 million (max.) at least 4 children: LIT 54 000		Double amounts also payable for ages 18 to 26 for students, those in occupational training or household tasks and mainly supported by applicant. Treble amounts are payable for children 18 to 26 studying or in occupational training no longer living in the household and supported for at least 90% by applicant (1).	
	a) A spouse who receives no own income over LIT 479 500 (2) per month: same amount as for 1 child b) Dependent parents and grandparents: LIT 2 340 per month subject to age limits (except invalids), namely 60 (men) and 55 (women) and limits of income, namely a max. of LIT 479 500 (2) where only one parent and LIT 839 100 (2) where there are two (3).			
Single mother with 1 child and income not over IRL 6 per week: IRL 51.05 per week. For each subsequent child per week: 2nd to 5th child IRL 11.60; 6th and subsequent children IRL 9.95 (amounts reduced if income over IRL 6 per week)				1st child: UKL 17.55 per month
		LFR 14 421 on condition that the mother can prove that she has had the medical examinations prescribed and that her legal domicile was in the Grand Duchy during the year before the birth.		
<p>(1) If eligible, invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see table VI 'Invalidity')</p> <p>(2) From 1st November 1984</p> <p>(3) Reduced benefit if the annual household income is above LIT 28 million. No benefit if income above LIT 34 million.</p>				

Table X - 3

FAMILY BENEFITS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Birth grants	BFR 26 705 for first birth BFR 18 418 for second birth BFR 9 908 for subsequent births May be obtained in advance two months before the probable date of birth			See Table V 'Maternity'	Allowance payable in 3 instalments: 1. At birth : FF 2 649.35 2. At 9 months : FF 550.01 3. At 24 months : FF 550.01 After 3 children, the 1st instalment is increased by FF 3 300.07 Extra amount for multiple births.
Accommodation allowances and removal grants			A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous		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
Special allowances for handicapped children (1)	Supplementary allowance of BFR 8 868 per month for each handicapped child under 25				Special allowance for persons with a 50% or more handicap, up to 20 years: FF 495.78 per month Addition for children with at least 80% incapacity who are not taken into care by the special education service: - constant attendance by another person FF 1'115.51 per month - discretionary daily help: FF 371.83 per month
Other allowances					Child nursing allowance designed to pay family contribution as employer in respect of child nurse for child under 3: FF 666 per quarter irrespective of income. Allowance at beginning of school year: children aged 6-16 FF 309.86 (means tested).

(1) Handicapped adults may benefit from special allowances.

FAMILY BENEFITS

Table X - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
IRL 300 in cases of triplets, IRL 400 in cases of quadruplets, quintuplets etc. (See also Table V)		LFR 14 421 on condition that one of the parents had legal domicile in the Grand Duchy during the year before the birth and that the mother had the prescribed post-natal examination. LFR 14 421 as a post-natal allowance on condition that the child had the prescribed medical examinations (1)		See Table V 'Maternity'
IRL 66 per month if between 2 and 16 and living at home.		Supplementary allowance of LFR 1 648 for each child under 18 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. Maintenance without an age limit if the child is unable to care for itself		
(1) A maternity allowance is paid to women domiciled in Luxembourg. (See Table V 'Maternity')				

Table X - 4

FAMILY BENEFITS

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Special Cases Unemployed persons	Unemployed persons are entitled to family allowances. From 7th month, rate higher for 1st child (BFR 2 440) and second child (BFR 3 871) (1). Increases according to age.	The unemployed are entitled to child benefits.	The unemployed are entitled to child benefits.	Normal allowances if 50 days work in preceding year.	Unemployed persons are entitled to family allowances under certain conditions.
Pensioners	Entitled to family allowance. Higher rates for 1st child (BFR 2 440) and 2nd child (BFR 3 871) (1). - Benefits for children of invalids: higher rates for 1st and 2nd child: BFR 4 048 per child (1). Increases with age of child.	Special allowances of DKR 550 per month for each child when one or both parents are pensioners. Ordinary allowances are replaced by DKR 289 per month for each child when both parents are pensioners. (2)	Entitled to family allowances	Entitled to pension increases (see relevant tables)	Entitled to family allowances (under certain conditions as regards invalidity or employment injury pensioners)
Orphans (including motherless or fatherless children)	Orphan's allowances: BFR 7 572 for each child (plus supplement according to age)	Special allowances of DKR 494 per month for each child are added and for total orphans special allowances amount to DKR 915.	Normal allowances	See Table VIII 'Survivors'	Allowances for orphans and certain children dependent on one parent: FF 464.79 a month for an orphan; FF 348.59 a month for a child where one parent is deceased or where only the maternal parent-hood is established.

(1) On condition that the pension or employment allowance is the main source of income.

(2) The allowances are reduced by an amount corresponding to 6% of that part of family income exceeding DKR 156 000 per year.

FAMILY BENEFITS

Table X - 4

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Family allowances are paid concurrently with unemployment benefit, including increases for dependent children	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances like other residents	Unemployed persons are entitled to family allowances like other residents	Family allowances are paid concurrently with all other national insurance benefits and all industrial injury benefits and the increases for dependent children therewith
Pensioners are entitled to family allowances	Entitled to family allowances	Entitled to family allowances	Entitled to family allowances	Entitled to family allowances
Family allowances are paid concurrently with orphans' benefits (see Tables VIII and IX)		If the person entitled to the allowance dies it is continued and may be combined with orphans' pensions	Fatherless or motherless children: normal allowances (but see Table VIII) Orphans under the general insurance scheme for widows and orphans (1): see Table VIII	Normal allowances

(1) Also holiday allowances paid.

UNEMPLOYMENT

Table XI - 1

UNEMPLOYMENT

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
EXISTING SCHEMES	Insurance	Insurance (optional)	a) Insurance b) Assistance	Insurance	Insurance comprising - Basic allowance - Allowance for end of entitlement - Solidarity scheme (assistance)(1)
LEGISLATION					
1. First law	Decree of 18 February 1924	Law of 4 April 1907	a) and b) 16 July 1927	1954	Law of 11 October 1940 Agreement of 31 December 1958
2. Basic legislation	Decree of 20 December 1963 (amended)	Law of 24 March 1970, as amended	Law of 25 June 1969 modified several times General Section, Social Code of 11 December 1975 and 23 December 1976	Decree-law of 1954	Convention of 24 February 1984 Decree of 21 March 1984
FIELD OF APPLICATION	All employees covered by social security Young persons who are unemployed following their training	Wage earners and self employed persons of 16 - 65 years of age may be admitted as members to an unemployment fund	a) All employees (industrial and non-industrial staff and work- ers undergoing vocational training including young handicapped persons). Persons receiving transitional allow- ances after undergoing rehabil- itation measures b) All employees	Employees who are insured against sickness with a social security institution	All employees
TOTAL (Involuntary) UNEMPLOYMENT					
Main conditions	- Be without work and without earnings - be fit for work and regis- tered for employment	- Be capable of work - be available for work - have signed on at the employment office	a) and b): have registered at the employment exchange as unem- ployed and to have applied for benefit	- Be fit for work - unemployed involuntarily - be registered at employment exchange - be at the disposal of the exchange	To be looking for work and physically able to work
(1) For certain categories of people (long-term unemployed, young people, single women with children, etc.)					

UNEMPLOYMENT

Table XI -- 1

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
a) Insurance b) Assistance	a) Insurance b) Exceptional allowances	Insurance	a) Interim allowance b) Insurance c) Assistance	Insurance
Law of 1911 Social Welfare (consolidation) Act 1981 as amended	Decree law of 19 October 1919 a) and b) Decree-law of 4 October 1935 (several amendments)	Law of 6 August 1921 Law of 30 June 1976 (amended)	a) and b) Law of 9 September 1949 (amended) c) Law of 10 December 1964 on unemployment assistance	Act of 1911 Act of 1975 and regulations thereunder
(a) With few exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship (b) Persons aged 18 or over	a) All employees b) Workers in certain categories and areas who do not fulfil the conditions required for a)	- Employed persons - Young persons, who are unemployed following their training - Self-employed persons who have given up their trade and are in search of paid employment	a) and b) All employees c) Employees who do not or no longer fulfil the conditions required in order to receive unemployment insurance allowances	All employed persons.(1)
a) and b) - be capable of work - be available for and seeking work - have signed on at the employment office - be free from disqualification	a) and b); have registered at the employment exchange	- Be involuntarily unemployed - be fit to work - have registered for employment	Have registered at the employment exchange	- Be capable of work - be available for work with an employer - have signed on at the employment office - not be unemployed due to voluntary leaving, misconduct or strike action
(1) Except married women who chose before April 1977 not to be insured.				

Table XI - 2

UNEMPLOYMENT

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE												
Qualifying period	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	- Have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years - 12 months of insurance with fund	a) At least 12 months' employment under insurance cover during the last 3 years b) During the last year at least 150 days' employment under insurance cover or to have received unemployment allowance (for at least one day).	- At least 125 days of work during the 14 months preceding job loss - For first time claimants: at least 80 days of work per year during the 3 previous years	Basic allowance: 3 months insurance in last 12 months. End of entitlement allowance: special conditions.												
Maximum age	65 for men 60 for women	67	a) 65 b) 65	65	60												
Resources	-	-	a) - b) State of need	-	-												
Waiting period	None	None	None	6 days	None												
BENEFITS																	
Days for which allowance is granted	Working days	6 days a week	a) and b): 6 days a week	25 days per month	Every day												
Duration of payment	No limit (except for certain cases where unemployment is protracted or recurs with unusual frequency, handicapped workers in a protected workshop and workers with voluntary reduced hours)	Not more than 2 and a half years For the insured entitled to an old-age or invalidity pension: limited to 78 days in any period of 12 months	a) Proportionate to periods of employment during recent years: <table style="display: inline-table; border: none;"> <tr> <td style="border: none;"><u>Employment</u></td> <td style="border: none;"><u>Allowance</u></td> </tr> <tr> <td style="border: none;">12 months in 3 years</td> <td style="border: none;">104 days</td> </tr> <tr> <td style="border: none;">18 months in 4 years</td> <td style="border: none;">156 days</td> </tr> <tr> <td style="border: none;">24 months in 4 years</td> <td style="border: none;">208 days</td> </tr> <tr> <td style="border: none;">30 months in 4 years</td> <td style="border: none;">260 days</td> </tr> <tr> <td style="border: none;">36 months in 4 years</td> <td style="border: none;">312 days</td> </tr> </table> b) No limit.	<u>Employment</u>	<u>Allowance</u>	12 months in 3 years	104 days	18 months in 4 years	156 days	24 months in 4 years	208 days	30 months in 4 years	260 days	36 months in 4 years	312 days	5 months for at least 180 days of work 3 months for at least 150 days of work 2 months for at least 125 days of work	Basic allowance: according to duration of insurance and age: - minimum : 3 months - maximum : 18 months Extension possible Solidarity scheme: no limit
<u>Employment</u>	<u>Allowance</u>																
12 months in 3 years	104 days																
18 months in 4 years	156 days																
24 months in 4 years	208 days																
30 months in 4 years	260 days																
36 months in 4 years	312 days																
Earnings taken as reference	Average daily earnings	Calculation usually based on average earnings of preceding 4 weeks or 1 month	a) and b) Average hourly wage for the last 20 days	Earnings at the time of job loss	Earnings on which contributions have been paid for last 12 months												
Earnings ceiling	FRF 1 694.55 per day	-	a) and b) DM 5 200 per month	See below	FF 33 960 per month												

UNEMPLOYMENT

Table XI - 2

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>a) <u>Flat-rate benefit</u> - 26 contribution weeks of insurable employment for which the appropriate contributions have been paid - 48 contribution weeks registered (paid or credited) during the contribution year preceding the benefit year (1). If less than 48 but more than 26 weeks registered (paid or credited), a reduced benefit is payable. <u>Pay-related benefit</u> Have right to flat-rate benefit and have had reckonable earnings over IRL 43 per week in the relevant tax year</p> <p>b) -</p>	<p>a) At least 2 years of insurance and 52 weeks' contributions during the last 2 years b) At least 5 weeks or 1 month before 1949 or during the last 2 years</p>	<p>At least 26 weeks of employment during the last year</p>	<p>a) At least 130 days of paid employment in the same occupational sector during the last 12 months (2) b) and c): 130 days of paid employment during the last 12 months (2)</p>	<p><u>Flat-rate benefit:</u> - Contributions paid in any tax year since 6 April 1975 amounting to at least 25 times the minimum contribution for that year - For full benefit, contributions paid or credited in the appropriate tax year amounting to at least 50 times the minimum contribution for that year</p>
a) and b): 66	-	64	65	Men 65, women 60
b) Inadequate resources	-	-		
<u>Flat-rate benefit:</u> 3 days <u>Pay-related benefit:</u> 18 days	a) 7 days b) 1 day	None	None	3 days
6 days a week	a) and b): Every day	Every day	5 days a week	6 days a week
<p>a) <u>Insurance</u> <u>Flat-rate benefit</u> - Limited to 390 days - Limited to 312 days if claimant is a married woman dependent on her husband or 156 days if claimant is under 18 (3). <u>Pay-related benefit</u> Limited to 375 days</p> <p>b) <u>Assistance</u> Unlimited</p>	<p>a) 180 days a year (extended to 360 days in the building sector under transitional arrangements) b) 90 days, with possibility of extension until 180 days</p>	<p>- 365 calendar days per 2-year period - 182 extra calendar days for persons particularly 'difficult' to place</p>	<p>a) Interim allowance: 40 days a year, thereafter unemployment allowance (4) b) 130 days a year c) 2 years; extension to 65 years for unemployed persons over 60</p>	<p><u>Flat-rate benefit</u> Limited to 312 days excluding Sundays in any period of interruption of employment. A Claimant requalifies for a further period of 312 days when he has worked for an employer for 13 weeks in each of which employment has lasted for 16 hours or more. These weeks need not be consecutive.</p>
<u>Pay-related benefit</u> Gross taxable earnings in a previous income tax year	-	Gross earnings during the 3 months which precede unemployment	Daily earnings lost (5)	
<u>Pay-related benefit</u> IRL 220 per week	-	-	a), b) and c) HFL 262.28 (5) per day (5-day week)	

(1) See Table IV - 1, footnote 3
 (2) 5-day week
 (3) If applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid
 (4) 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 90 days in the same year.
 (5) Temporarily, this ceiling is reduced by 6% (a+b) or 3% (c).

Table XI - 3

UNEMPLOYMENT

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
Rate	60% of reference earnings for first year; 2nd year (1): reduced to 40% unless head of household. Maximum: BFR 1 017 per day Minimum: per day - head of household : BFR 846 - others : BFR 595 - 18 to 20 years old: BFR 417 - under 18 years : BFR 264 From 3rd year: - head of household: 60% of reference earnings (minimum: see above) - cohabitants: BFR 404 per day (BFR 484 if part of household living on benefits alone) - single persons: BFR 605 per day (week of 6 days)	90% of reference earnings (not more than DKR 2 010 per week). Maximum rates are fixed for 6 months at a time by each individual fund.	Beneficiaries with children: a) 68% of net earnings (benefits on a fixed scale) b) 58% of net earnings (benefits on a fixed scale) Beneficiaries without children: a) 63% of net earnings b) 50% of net earnings	For manual workers: 40% of daily wage For employees: 50% of daily wage Minimum: Two-thirds daily minimum wage (DRA 856) Maximum (basic amount plus extra for dependants): 70% of reference earnings for the appropriate insurance class	<u>Basic allowance:</u> FF 40 per day + 42% of reckonable earnings (FF 95 min. per day) (2) <u>End of entitlement allowance:</u> FF 40 per day (3) <u>Solidarity scheme</u> FF 40 per day (higher amounts according to age and situation)
Family supplements See also Table X 'Family Benefits'	-	None	Regulations applying to child benefit (see Table X)	10% increase for each dependant Maximum for benefit incl. increases: 70% of daily wage	-
BENEFITS FOR OLDER UNEMPLOYED AND EARLY RETIREMENT Measure	1) Early retirement pension see Table VII 2) Early retirement conventional pension in case of dismissal	Early retirement scheme	Retirement of workers at age 60 (see Table VII - 'Early pension') From 1st May 1984, introduction of conventional temporary scheme of early retirement for employees aged 58 or more (4)	-	Early retirement from State funds after age 55
<p>(1) The 2-year period is however increased by 78 days for each employment period lasting 312 days. (2) More favourable measures for unemployed in regions affected by industrial restructuring (3) FF 80 per day for certain older unemployed (4) If the retirement benefit is at least 65% of the last gross earnings and the job is given to someone else, the Federal Employment Institute reimburses 35% of the benefit.</p>					

UNEMPLOYMENT

Table XI - 3

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
<p>a) <u>Flat-rate benefit</u> IRL 37.25 per week IRL 32.75 per week (for a person under 18 without a dependant or a married woman dependent on her husband) <u>Pay-related benefit</u> First 141 days 25% next 234 days 20% of reckonable weekly earnings between IRL 43 and IRL 220 The combined flat-rate and pay-related benefits may not exceed 85% of net weekly earnings in current tax year.</p> <p>b) <u>Unemployment assistance</u> Urban areas: IRL 30.90 maximum (2) Other areas: IRL 29.95 maximum (2) per week The amount payable equals the difference between these amounts and the beneficiaries' weekly income from other sources.</p>	<p>a) and b) Standard rate: LIT 800 per day Where unemployment is due to redundancy because of cessation of the enterprise or of reduction in staff a special unemployment allowance equal to two-thirds of the last daily earnings is paid for 180 days (contribution condition reduced to 13 weeks)</p>	<p>- 80% of reference earnings, but the indemnity cannot exceed 2 1/2 times or twice the minimum social salary if unemployment lasts for more than 182 calendar days during a 12-month period</p> <p>- For the period of complementary indemnity, the ceiling is fixed at 1 1/2 times the social minimum wage</p> <p>- 60% of reference earnings if income of unemployed person's wife or companion living with him in cohabitation is 2.5 times the legal minimum income.</p>	<p>a) and b) 80% of reference earnings c) 75% of reference earnings Minimum for child support a) and b) 80% of HFL 123.24 c) 75% of HFL 131.52</p>	<p>UKL 27.05 per week</p>
<p>a) 1 dependent adult IRL 24.15 1st child IRL 8.85 2nd child IRL 9.90 3rd to 5th child IRL 8.20 6th and subsequent children IRL 6.55 a week</p> <p>b) 1 dependent adult (weekly amounts) urban areas : max. IRL 22.30 (2) other " IRL 21.75 (2) 1 adult + 1 child (weekly amounts) urban areas : max. IRL 38.95 (2) (3) other : " IRL 38.10 (2) (3)</p>	<p>-</p>	<p>-</p>	<p>-</p>	<p>1 dependent adult UKL 16.70 Each child for whom child benefit is payable UKL 0.15 per week</p>
<p>-</p>	<p>See Table VII "Old Age" "Early pension".</p>	<p>Waiting allowance for early retirement (1) applicable to employees in iron and steel industry in 1985 and 1986 (possible extension to other employees)</p>	<p>1) Prolongation of benefit duration 2) Possibly, early retirement pension as part of agreements secured by collective bargaining</p>	<p>Job release scheme (4)</p>
<p>(1) The indemnity is paid by employers and partially reimbursed by the unemployment fund. (2) Higher rates are payable after 390 days benefit or assistance have been received. (3) Additional amounts for each other child (4) Not considered as a social benefit in the U.K., but as part of employment promotion.</p>				

UNEMPLOYMENT

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
CONDITIONS	1) See Table VII 2) - Men and women aged 55 - entitled to unemployment benefit - request notice - leave employment	- Aged between 60 and 67 - member of unemployment fund for at least 10 years within the last 15 - fulfilling the conditions for unemployment benefit - resident - not receiving old-age pension - works for not more than 200 hours a year	- Unemployed for at least 1 year during the last 18 months - At least 8 years employed contribution years in the last 10 years	-	- Aged at least 55 - have worked for at least 1 year in the last 5 and have belonged to social security organization for last 10 - not be entitled before 60 to old-age pension (anticipated) at full rate - have not asked for cash liquidation of retirement pension rights
RATES	1) See Table VII "Early pension" 2) To unemployment benefit is added a complementary indemnity (1) equal to half the difference between the net earnings (upper limit) and the unemployment benefit	- During the first 2 1/2 years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2 010 per week. - During the next 2 years, including periods of unemployment benefit, not more than 80% of upper limit - After that period, not more than 70% of upper limit	See Table VII 'Old-age' (3)	-	65% of reckonable earnings until 60 (plus 50% beyond ceiling)
PARTIAL UNEMPLOYMENT Definition of partial unemployment	Days or half days during which the execution of the work contract is suspended	No special definition	Insurance only; unavoidable short-time working affecting at least 1/3 of staff and at least 10% of normal working time (2)	-	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
CONDITIONS	See Total unemployment	See Total unemployment	See Total unemployment and over 10% reduction of normal working time	-	See Total unemployment
COMPENSATION	See Total unemployment	Proportional rate as for total unemployment	Per hour of unemployment, rate as for total unemployment (official scale)	-	a) Hourly allowance FF 9.023 b) Hourly allowance: 50% of gross hourly wage (allowance under (a) above included) - Minimum: FF 20.50

(1) The indemnity is paid by the employers

(2) In the building sector, in the event of unemployment due to weather conditions (1 November - 31 March)

(3) In case of long service in a firm, it is obliged to reimburse benefits received by the person unemployed

UNEMPLOYMENT

Table XI - 4

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
-	-	- Have fulfilled in the 2 consecutive years after 1.1.1988 the conditions for old-age or anticipated retirement pension - leave employment	1) As for full unemployment and aged at least 60 2) Vary according to employment sector	1. Men aged 64, women aged 59 2. Men aged 63 and disabled men aged 60-63 who: - have been working at least 30 hours a week - have resigned with agreement of employer and relevant Trade Union - will be replaced by registered unemployed person (disabled: by unemployed disabled person if possible)
-	-	% of previous gross earnings, as follows: 85% during 1st 12 months 80% during 2nd 12 months 75% during 3rd 12 months Benefit taxed and insurance contributions payable	1) As for full unemployment (assistance) until 65 2) Vary according to employment sector	1)-Single: UKL 45.70 per week (tax free) -Married UKL 57.45 per week (- -) 2)-Single UKL 54.60 per week (taxed) -Married UKL 67.20 per week (taxed) wife's net income not to exceed UKL 13.00 per week
Short-time working is employment in which for the time being the number of days systematically worked in a working week is less than the normal number of days in the employment concerned.	Additions to salary where the enterprise reduces or ceases activities: - because of reasons of its own or temporarily (ordinary additions) - because of the sectoral or local economic situation, restructuration or reconversion of the enterprise (extraordinary additions)	Short-time working or two or more days of unemployment in a normal working week	Short-time working (under 48 hours per week) or alternating periods of employment with the approval of the authorities	Any day of unemployment on which a person would normally work
See Total unemployment	Request made by the employer. Authorization by INPS or by Decree	Employees normally employed by the enterprise at the time of partial unemployment	See Total unemployment (interim allowance)	See Total unemployment
1/5 of the weekly unemployment benefit rate for each day of the unemployment, but the sum of the number of days worked and the number of days benefit may not exceed 5 in the week. No Pay-related benefit is payable.	80% of the total remuneration for unworked hours between 0 and 40 hours a week for 3 months (Ordinary additions) or 5 months (extraordinary additions); this duration can be extended (maximum LIT 828 902 per month)	80% of the gross hourly earnings although the benefit cannot exceed the 2-and-a-half times ceiling for the minimum hourly social salary. The first 8 hours of each month are not indemnified	See Total unemployment	See Total unemployment

Table XI - 5

UNEMPLOYMENT

	BELGIUM	DENMARK	GERMANY	GREECE	FRANCE
ACCUMULATION	<ul style="list-style-type: none"> - Benefit from a full early pension; no unemployment benefit - Benefit from a partial early pension; benefit is reduced where the accumulation exceeds 140% of the total of unemployment benefit 	Pensions: accumulation permitted but duration of benefits is limited Sickness cash benefits: no accumulation Income from other gainful activity: the general rule excludes accumulation. In a number of special cases, however, accumulation is possible	Pensions: no accumulation Sickness allowance: no accumulation	-	a) Basic allowance: no accumulation with unemployment assistance b) Solidarity scheme: no accumulation with allowances to old workers and invalidity pensions

UNEMPLOYMENT

Table XI - 5

IRELAND	ITALY	LUXEMBOURG	NETHERLANDS	UNITED KINGDOM
Normally not payable with other social insurance benefits	a) - No accumulation of unemployment allowances with exceptional allowances - No accumulation with sickness allowance or invalidity pension - No accumulation with pensions over guaranteed minimum b) No accumulation with pensions above guaranteed minimum	-	a) and b) Any compensation paid by the employers is deducted c) Part of supplementary income is deducted from the allowance	Not normally payable with other social insurance benefits

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