

MISSOC

**COMMISSION OF THE
EUROPEAN COMMUNITIES**

**DIRECTORATE-GENERAL
EMPLOYMENT,
INDUSTRIAL RELATIONS
AND SOCIAL AFFAIRS**



**SOCIAL PROTECTION IN THE MEMBER STATES
OF THE COMMUNITY**

SITUATION ON JULY 1st 1990 AND EVOLUTION

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CONTENTS

Preface by Vasso Papandreou	4
Introduction	6
Evolution of social security policies in 1990	8
1. General trends	8
2. Country by country evolution	9
Organization	17
Financing	31
Health care	49
Sickness – cash benefits	61
Maternity	75
Invalidity	83
Old-age	97
Survivors	111
Employment injuries and occupational diseases	123
Family benefits	147
Unemployment	165

Preface by Vasso PAPANDEOU

Member of the European Commission



Policy-makers in Europe are becoming more aware of the fact that the ongoing and planned progress towards greater economic, political and social integration of the European Community will have serious implications also in the field of social protection. The Social affairs ministers have repeatedly stressed the need for convergence in this area in order to make sure that one aspect of European integration, namely the freedom of movement of persons, will not be hampered by diverging trends in social protection policies in the member states.

The Commission, in its Action programme relating to the implementation of the Community Charter of Fundamental Social Rights for Workers, announced a recommendation on convergence in the area of social protection. The idea is to fix a common set of fundamental principles and objectives, which should serve as broad guidelines for national policies, thereby ensuring a gradual convergence of social protection levels throughout the Community. This convergence strategy focuses on the effects of social protection and leaves it to the Member States to decide which are the most appropriate means to achieve these goals.

The essential prerequisite for such a convergence process is the availability of reliable and up-to-date information. So far, the Commission services have published once every two years the *Comparative Tables of the Social Security Schemes*, a highly successful initiative. Apart from being updated only at too long intervals, they were also too static, being only a photograph of the situation at a particular point in time.

The Commission has therefore created *MISSOC*, the *Mutual Information System on Social Protection*, which consists of a network of government experts on social protection who meet twice yearly and file regular reports on significant developments in their countries. The present publication is the fruit of one year's work of the system and combines the *Comparative Tables* and an analysis of trends and developments in the area of social security. Thus one essential shortcoming of the old *Comparative Tables* will be overcome: information will not only be available on a particular point in time but also on changes and, most important, the direction of change.

I hope that through this initiative the increased need for information, resulting in particular from the convergence strategy, can be met.

MISSOC should not only become a valuable source of information to national and Community administrations but also to any person or institution interested in or dealing with social protection issues, be they in the academic world or the business sector.

Finally, I would like to take this opportunity to thank all those involved in setting up this information system, and particularly the national correspondents, for the effort they have put into this venture during its first year of operations. May there be many more years of fruitful and satisfying cooperation in this valuable task.

INTRODUCTION

The Community information system on social protection "MISSOC" is a service created by the Commission of the European Communities for its own use, the authorities of the member countries, employers and trade unions, and other users. The aim is to provide rapid, comparable and up-to-date information on the contents and development of social protection systems in the Member States of the E.C.

This information deals with social security in the larger sense, covering all risks enumerated in convention Nr. 102 (1952) of the I.L.O. In the future it will also include systems of assistance. National health services are also being included in so far as they represent the equivalent of benefits in kind in the traditional health insurance systems. The material area on which information is collected, corresponds to that of the existing comparative tables, with the exception that assistance benefits will also be included.

The system will primarily provide information on the schemes of social protection as such. Starting from a general overview of the twelve countries (including social assistance) in the form of a comparative table, similar to these currently being published by the services of the Commission, the system will register and publish all changes of any importance occurring in these schemes. The system will also have the ability to report on proposals and plans for reform and on essential statistical data concerning the national schemes. Furthermore, every year the system will offer a policy analysis of the national schemes.

The Community information system on social protection is conceived as a service for its users, meant to give them the information they want. By virtue of its independent management structure and of its regular contacts with its collaborators from the various countries, the system should be able to work in a flexible way responding to the wishes expressed by the services of the Commission and various user groups. The results of MISSOC will be available in two ways:

- as a data bank, to be consulted by users on the “Infotex” system of the Commission; and
- in publications, issued by the Commission.

The first publication of MISSOC is a *basic report on the schemes of social protection in the Member States of the Community*, containing a comparative study of the schemes of social protection in the Community, and an analysis of the evolution over the 1980-1990 period.

The present volume is the second publication of MISSOC. It provides an analysis of recent measures taken in the Member States, and offers, by means of descriptive tables, a rapid comparison of social security schemes in the different Member States.

A MISSOC expert has conducted the analysis, on the basis of national reports, presented by MISSOC correspondents in the various countries. The analysis covers developments in the national systems of the Member States over the year ending on 1 July, 1990, as the MISSOC project only started operating in 1990.

The comparative tables provide a picture of the situation on 1 July, 1990. They cover all schemes applicable to employees in industry and commerce. In certain countries these schemes apply to all workers and even the whole population.

The tables cannot claim to provide full details but they 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. To avoid a plethora of purely formal differences, details of each regulation are not given, neither are national terminologies closely copied.

The various tables describe each of the risks enumerated in the I.L.O. convention Nr. 102. The first two tables give details of the organization and the financing methods used. Countries are classified by alphabetical order.

EVOLUTION OF SOCIAL SECURITY POLICIES IN 1990

1. GENERAL TRENDS

A considerable number of modifications have been made to social security legislations since the beginning of the year. At the same time, this mass of legislation lacks consistency, making it difficult to draw any properly founded conclusions. This should not come as a surprise since the study was conducted over a relatively short period, too short in any case to allow for a clear view of truly common trends. The most positive point, on which a true convergence may be seen, finally appears to be the generalised restoration of the adaptation of benefits in accordance with the evolution of wages or prices, which had been largely reduced or abandoned in the 1980's. For the remainder, a few characteristic measures can be highlighted. The indemnisation of sickness was somewhat improved in Denmark. In matters of maternity, a special insurance was created in Belgium and improvements in the actual payments made in the Netherlands and the United Kingdom. In the UK these improvements also covered invalidity pensions. An effort at rationalisation was undertaken in several countries, justified also by social considerations. In Ireland this effort was targeted at a particular family situation, whereas in the Netherlands it essentially concerned the means of financing. The protection of "helping spouses" made progress in Belgium and France. Ceilings on resources conditioning the entitlement to assistance benefits were markedly raised in the UK while programmes of fighting poverty were pursued in several countries. It is also worth pointing out that in Ireland an exemption threshold for contributions in respect of employed persons was introduced. In Germany measures were taken to adapt the legislation to the new situation created by the economic and monetary union treaty with East Germany.

This list of developments runs the risk of creating a false impression. The relative modestness of these achievements might make one overlook the fact that a policy is also judged by its projects. These appear to be particularly numerous and important. Health care insurance reforms are due in Denmark, Luxembourg and in the Netherlands. Pension

insurance reforms are being prepared in Belgium, Greece and Luxembourg; reforms which more particularly concern survivors in the Netherlands and Portugal. The regulation of occupational pension schemes (complementary) will come into force in Ireland in 1991. Spain is preparing a reform of family allowances. To these projects we should add various studies under way in several countries. As an example we might cite the wide-ranging study carried out in Denmark on the demographic changes of financing pension schemes. It is obviously impossible to judge all these projects until their final results are known.

Another characteristic of the evolution, in so far as the examination of provisions taken in such a short period allow us to have an opinion, is the exclusively national logic followed by social security policies in the various countries. Looking at the measures decided during this year, it is hard to imagine that we are less than three years away from the Single Market in the Europe of 1993. The fact is that only the gradual achievement of directives on equal treatment of men and women indicates a genuine, Community inspiration. Nor does anything indicate a change at the level of general trends in the evolution observed over the 1980's. Without being too restrictive, the control of social expenditure continues to be of primary importance, particularly in the light of uncertain economic conditions.

The persistence of unemployment can only reinforce the conviction that social security policy must contribute to reestablishing a more satisfactory level of employment and adapting to the change in working conditions. In the systems of income maintenance one observes, on the other hand, a trend towards higher efficiency, either by taking into account the transformation of family models and of roles within couples, or by meeting the needs of the less well-off and promoting their social reinsertion. Finally, the future of pensions is a major preoccupation, whether it concerns their financing, their calculation or the share of responsibilities between private and public sectors. In this respect it is significant that the theme of complementary schemes is increasingly at the heart of debates at national and European level.

2. COUNTRY BY COUNTRY EVOLUTION

Belgium The most important changes since the beginning of the year result from the act of 22 December 1989, some of whose provisions concern maternity and family benefits.

This law creates, in effect, a new insurance especially dedicated to maternity. The direct responsibility of the employer to compensate the worker is converted into a solidarisation of this burden between all employers in the form of an employer's contribution to the new insurance, representing 0.12 % of the salary. The indemnity, calculated uniformly for all

working women, amounts to 82 % of the salary lost during the first 30 days of maternity leave, dropping to 75 % thereafter. It drops further to 60 % for the part of the maternity leave exceeding 14 weeks.

Possibilities of modulating maternity leave have also been introduced, with a view to a better conciliation of professional activities and family responsibilities. As for self-employed women and helpers, they have a right to a flat rate of maternity benefit amounting to 30,000 francs.

The same law also reforms the family allowance system for employees towards a generalisation of the right, without reference to the hours worked, and introduces a quarterly calculation of the benefit.

From the beginning of the year, the aiding spouse of a self-employed worker may voluntarily join the spouse's insurance scheme. This only concerns health or invalidity insurance with regard to cash benefits.

In addition, one should point out the raising of minima of pensions in all schemes. Various improvements of a minor nature have been made to the unemployment branch, and to the compensation of occupational risks. The early retirement scheme has been extended to the end of the year.

Two projects still need to be mentioned. One foresees the possibility for men and women to retire between 60 and 65, with no special reduction in the pension if it is taken after the age of 60. The other aims at the progressive replacement of the daily control of the unemployed by a fortnightly control.

Denmark Apart from measures for adapting various benefits to the cost of living, it is worth mentioning the amendments introduced by a law of 20 December 1989. The indemnisation of sickness is no longer limited to 90 % of the average salary, but calculated at the same rate on the basis of the current salary of the worker within a maximum limit.

On the other hand, allocation conditions have been modified and possibilities of extending the indemnity have been laid down for mothers in the case of hospitalisation of children. Another law introduces a family allowance of Dkr 5,000 per year (for 4 years) in case of the birth of more than one child. An adoption allowance has also been established at Dkr 15,000 payable on a one-time basis.

A bill has been proposed with a view to simplifying and modernising the health care service, a greater freedom of choice being offered to the insured and preventive measures being reinforced.

The ageing of the overall population gives rise to concern as to the consequences on financing retirement pensions, as they are tax financed. A commission set up by the government to study this problem recently presented a report with the result that the proportion of persons aged 65 and over is expected to exceed 20 % by 2025, as against 15 % now. In these conditions, to avoid a considerable increase in taxation, an overall reform of the system is being considered. A pension funded by employers' and workers' contributions would complement a basic pension financed by taxation. But no decision has yet been taken.

Germany In comparison to the very important reforms taking place in matters of health care and retirement over recent years, the legislative modifications registered since the beginning of the year appear to be of minor interest. It is, however, worth pointing out the improvements concerning war victims as well as the adaption of social security to take into account more accurately the situation of those repatriated from Eastern European countries, the number of whom has not stopped growing over recent months.

Very significant, on the other hand, appear to be the changes to the scheme which have been rendered necessary because of the economic and monetary union treaty signed between the two Germanies.

A whole set of provisions have been introduced by a law of 25 June to adapt social security to the new situation. These provisions foresee taking into account the periods of insurance spent in one or the other part of Germany for entitlement and calculation of pension, sickness and unemployment benefits. They also foresee the exporting of East German pensions and, in cases of sickness or maternity, the reimbursement of health expenses.

Finally, a whole set of provisions in matters of job promotion, which would normally have expired at the end of 1989 were extended to the end of 1995.

Greece Two laws have to be mentioned. One provides for a special protection scheme for part-time workers. The other, involving demographic policy, provides for a non-contributive benefit for mothers with more than 3 children. For each child younger than 25 years, this allowance equals 1 1/2 times the minimum wage of a blue collar worker. On top of this comes a fixed

monthly allowance of 34.000 drachmes during a 3 year period beginning at the time of birth of the third child.

In the near future, a certain number of proposals concerning pensions, invalidity, health care and survivors will be adopted, all in the general context of diminishing social expenses and rationalising the system.

Spain The Spanish system has not seen any substantial changes since the beginning of the year. The progressive reform process begun with a view to correcting financial imbalances and ensuring the possibility of new progress in social protection. Measures taken principally concern the pensions area.

The different types of invalidity pensions were increased, whereas for total permanent disability a 20 % increase on the basis of calculation was decided in favour of unemployed workers over 55 years. The minima and maxima of benefits were also raised for old age pensions. It is worth noting that beyond the maximum, the pension is no longer adapted to the cost of living. Finally, with regard to survivors' pensions, apart from raising the minimum pensions for the various categories of beneficiaries, it is worth mentioning the creation of a new amount applicable to holders aged 60-64 years, a sum between the amount awarded to those aged 65 and over and that for those under 60.

Legislation on employment injuries and occupational diseases was revised to take retroactive effect on 1 January 1986 with respect to measures taken in 1988 with a view to eliminating discrimination. Moreover, the possibility was given to public administrations to affiliate their staff, in the same way as private enterprises, to mutual benefit societies recognised by the state, instead of a compulsory insurance with the national social security institution.

The provisions governing the field of application: one of these amendments concerns the assumption that, in family businesses, family members and spouses are not employed in the enterprise unless proved otherwise. A reform of family allowances is the subject of current legislative proposals.

France Apart from measures to adapt benefits and allowances to the cost of living, the main changes since the beginning of the year concern old age and survivors benefits.

A law of 31 December 1989 offers the possibility of voluntary affiliation to old age insurance for self-employed workers, to spouses who collaborate in a one-man business

with limited responsibility. An act of July 1989 had already organised voluntary affiliation of spouses helping members of the liberal professions in the old age insurance of those professions.

The law of 23 January has extended the benefit of a flat rate pension increase for a dependent child, previously awarded only to the surviving spouse, to divorced ex-spouses who do not remarry, and to spouses of insured persons who have disappeared.

In the matter of occupational risks, the same law foresees a removal of ceilings on contributions as of next year; at the same time it improves the compensation in the case of an inexcusable fault of the employer.

We should also point out, in a general way, the concern to increase the responsibility of managers of institutions, and to set up a control allowing for a more rigorous assessment of the management.

Ireland The "Social Welfare Act 1990" of April makes improvements to the system, including increases in payment levels. These increases amount in general to 5 % or 6 % and range from 8 % to 11 % for certain groups of beneficiaries such as the long-term unemployed, widows and single parents. Other provisions of this Act are inspired by the concern to rationalise and to extend protection. A new single parents allowance combines various existing schemes (non-contributory widows pension, deserted spouses allowance, single mother allowance) in respect of households with children and extends this scheme to all parents concerned. A new allowance for carers, which is payable to any person who provides full-time care and attention to certain categories of pensioners, replaces a scheme which was restricted to certain categories of carer. Entitlement to these new allowances is based on the resources of the applicant.

The concern with rationalisation is also to be found in the pre-retirement allowance which was introduced in March 1990. This allowance, paid also on the basis of personal resources, replaces long-term unemployment payments for people aged 60 and over. Thus the elderly unemployed no longer have to register on a regular basis.

On the issue of financing, it is worth mentioning two measures aimed at employment creation. On the one hand, a threshold for contributions was introduced in April 1990 exempting workers, whose income is less than IR£ 60 gross per week, from payment of contributions. On the other hand, employers who took on extra staff during a certain period are exempted from payment of the employers share of the contributions for these workers

for a full year. It should also be noted that the self-employed workers contributions were raised to 5 %.

An act was introduced to regulate occupational (complementary) pension schemes. It sets down certain standards in relation to management, solvency, guarantees, transfer of rights, equal treatment and disclosure of information. In addition several projects aimed at alleviating poverty have been launched in the case of poverty arising in disadvantaged urban and rural areas.

Italy The developments in the 1980's underline the general intention to ensure progressive integration of the different systems.

Two bills can be mentioned:

- The reform of pension schemes for independent workers in agriculture, business and trade, providing for a similar means of calculating the contributions and pensions as in the General Scheme, but with a lower rate of contribution (12 % of the revenue of the enterprise).
- The creation of a special administration in the INPS for about 10 pension schemes for employees in the banking branch. From January 1 1991 on, the same rules as the General Scheme will be followed for these schemes, with temporary measures for the present beneficiaries.

The last innovation is situated within the General Scheme.

The financial law for 1991 gives the opportunity to retire at the age of 62 years (for men as well as for women), even if one has reached the 40 years of contribution. Every year of continuing of work increases the pension amount.

Luxembourg Three bills are being prepared to introduce reforms for taxation, health insurance and pensions. The options of these projects are the subject of discussions with all parties concerned, especially trade unions.

As for health insurance, it is significant to note that, despite the size of the deficit in this sector, contribution rates have been simply extended even if they are insufficient and awaiting structural overhaul measures to come.

As for pension insurance, provision is made for structural improvements in the pensions under the contributory scheme and for selective measures on different points.

Finally a lowering of taxation is envisaged at the same time as a better sharing out of the burden between the different categories of taxpayers.

Netherlands As of 1 January 1990 and for the first time in 10 years, social benefits have been adapted to the evolution of wage levels according to a former legal mechanism. This has meant an increase of 0.9 %. This mechanism had been suspended since 1980 under special laws fixing less favourable rules.

As of the same date, the financial participation demanded of the beneficiaries for medicines and specialist care was abolished and replaced by a rise in health insurance contributions.

This change represents a redistribution of the burden which favours people who need these services more often, such as the elderly and chronically ill.

A new regulation of maternity leave was introduced, extending the period from 12 to 16 weeks (of which 6-4 weeks before the presumed date of delivery). The benefit corresponds to 100 % of the previous salary.

Family allowances have been raised in favour of the first child. These allowances were indexed on 16 January according to the price index, i.e. 0.8 %. On the other hand, the special allowance for the contributions for children to health insurance was maintained.

The system of financing was reviewed in the sense that henceforth taxes and national insurance contributions would be lumped together and calculated on the same wage base. This leads to various changes in the old age and survivors' pensions. Further-more, the burden of contributions to general invalidity pensions and to special health care costs was transferred from employers (or insurers) to the insured persons themselves (or beneficiaries). However this transfer is compensated for by an equivalent increase in salary (or of benefits).

Finally we should mention two more reform projects: one concerning a new basic insurance in health care matters, the other a fundamental revision of survivors' insurance, namely to cover the widower as well as the widow.

Portugal New initiatives principally concern reform projects. One of these aims to revise protection in case of decease, concerning access to the bereavement allowance (no qualification period), the duration of payment of pensions and the determination of their amount in case of competition between a spouse and exspouse. This revision is also meant to promote equal treatment of men and women. Another project aims to modernise the administration of health care.

As for measures taken since the beginning of the year, they essentially concern the raising of certain values and benefits of social assistance (help to foster families, for children whose parents cannot look after them, help to families who need child care services). On the other hand in July the holders of invalidity, old age, survival or occupational risk pensions were granted the right to an extra month's pension under the different social security schemes.

We should also mention various studies under way, such as the one on social protection of home work and the research on the effects on employment of the Single Market.

United Kingdom

If one leaves aside the adjustment of benefits to price changes, the new measures introduced in this period appear relatively minor. Minor changes have been made to maternity benefits, the main one concerning the lump-sum allowance, "maternity payment", available to recipients of Income Support. This allowance was increased from a maximum of £85 to £100, subject to the claimant's income.

Sickness benefits are paid at two rates. To obtain the higher rate (£ 52.50 per week against £ 39.25 for the lower rate) the previous earnings of the beneficiary must now be at least £ 125 per week, as against £ 84 previously. This benefit is paid by the employer, who is then reimbursed by the State on a formula which was adjusted during the year. The same applies to maternity leave payments. Various measures were taken to help low income people who qualify for invalidity and related benefits, by increasing the amount of other income which they can receive without reduction in Income Support. The allowance for persons unable to move around unaided (Mobility Allowance) has been extended to blind and deaf persons, including war victims.

Other improvements concern the "capital limits" for social assistance. For example the levels of capital above which a person is ineligible for Income Support and Family Credit have been raised from £ 6,000 to £ 8,000 and from £ 8,000 to £ 16,000 for Housing Benefits.

Finally, further regulations were introduced to govern the information which insurance companies and other providers of personal pension schemes must give to their customers.

ORGANIZATION

Table I-1

Organization in Belgium Ministry of Social Security For unemployment: Ministry of Employment and Labour				
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)				
National Institute for Sickness and Invalidity Insurance (separate management for medical care and cash benefits) (INAMI) National associations of Federations of recognized mutual benefit societies or Auxiliary Sickness and Invalidity Insurance Fund Mutual benefit societies or offices of the Auxiliary Fund	National Pension Office (ONPTS) National Fund for Retirement and Survivors' Pensions (paying-out body)	Occupational Diseases Fund (FMP) Industrial Injuries Fund (FAT) Registered communal private insurance funds or societies (for employment injuries)	National Family Allowances Offices for Non-industrial Staff (Onafts) Compensation funds for family allowances or Regional offices of the Onafts or Special funds (for some occupations)	National Employment Office (ONEM) Union funds or Auxiliary Fund for Payment of Unemployment Benefit or Auxiliary Fund offices

Table I-2

Organization in Denmark Ministry of Social Affairs For unemployment and supplementary pensions: Ministry of Labour For hospitals and national health insurance: Ministry of Social Affairs					
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 Affairs Office (1)(2)		National Office for Insurance against Employment Injuries and Occupational Diseases	Labour Directorate	
Regional authorities		Local municipalities	Registered private insurance companies	Unemployment funds	

(1) After 1.1.1991: Ministry of Social Affairs

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

Table I-3

Organization in the Federal Republic of Germany Ministry of Labour and Social Affairs (1) Federal Insurance Office (2) Labour ministers of the Länder (2)			
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 the firms or Funds operated by trades or Licensed mutual health insurance funds or Funds for the agricultural sector or Funds for the seamen or Funds for the coal-miners	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, Women 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.

Table I-4

Organization in Greece Ministry of Social Welfare, Health and Social Security For unemployment and family benefits: Ministry of Labour	
Sickness, maternity, invalidity, old age, survivors, employment injuries and occupational diseases	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

Table I-5

Organization in Spain (1) Ministry of Labour and Social Security, Ministry of Health and Consumer Affairs (2) Ministry of Social Affairs (4)			
Health care	Sickness, maternity, invalidity, old age, survivors, family benefits	Employment injuries and occupational diseases	Unemployment
National Health Office (Insalud) (3) Firms: may opt for voluntary participation in administration of the health care scheme	National Social Security Office (INSS) Firms: may opt for voluntary participation in the administration of the health care scheme for cover against temporary incapacity for work (ILT) as a result of non-occupational injuries and diseases or payment to their workers on behalf of the relevant social security institutions of sickness benefit, family benefits and such other benefits as may be determined by regulation	National Social Security Office (INSS) Mutual benefit associations for employment injury and occupational diseases of social security Firms: may pay (and fund) sickness benefit in respect of employment injuries and occupational diseases, together with the cost of associated health care, occupational rehabilitation and allowances	National Employment Office (INEM)

(1) The three specialist institutions administering, respectively, cash benefits (INSS), health care (Insalud), and social welfare and services (Inserso), are served by two joint bodies: the Treasury-General and the Data Processing Service. Unemployment benefits are administered by a specialized institution falling outside the scope of the social security administration system though collaborating closely with it - the INEM (National Employment Office).

(2) The state is responsible for the regulation and supervision of the social security system. Insalud falls under the tutelage of the Ministry of Health and Consumer Affairs, whilst the INSS and the employment injury mutual benefit societies are subject to the control of the Ministry of Labour and Social Security, as in the INEM - though the latter enjoys the status of an autonomous State body.

(3) Insalud provides health care in the home, out-patient care and residential hospital care. It both administers establishments of its own and operates via agreements with a variety of establishments in the public and private sectors.

(4) In charge of INSERSO.

Table I-6

Organization in France Ministry of Solidarity, Health and Social Protection Unemployment : Ministry of Labour and professional education			
Sickness, maternity, invalidity, survivors and occupational risks	Old-age	Family allowances	Unemployment
Central Agency of Social Security Organs (responsible for the overall management of financial assets; the collection of contributions is carried out by associations for this purpose)			National Inter-occupational Union for Employment in Industry and Commerce (Unedic)
National Sickness Insurance Fund Regional funds Primary funds	National Old-age Insurance Fund (1)	National Family Allowances Fund Family allowances fund	Association for Employment in Industry and Commerce (Assedic)

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

Table I-7

Organization in Ireland Department of Social Welfare Department of Health		
Health services	All cash benefits (sickness, maternity, invalidity, old-age, survivors, employment injuries and occupational diseases, family allowances) except for unemployment, supplementary welfare allowance and those mentioned under 'Health Services'	Unemployment
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).	Centrally administered by the Department of Social Welfare	Administered by local offices of the Department of Social Welfare

Table I-8

Organization in Italy Ministry of Labour and Social Security Ministry of Health		
Sickness and maternity	Invalidity, old-age, survivors, family allowances, unemployment	Employment injuries and occupational diseases
Regions Local health units (USL) National Institute for Social Welfare (provisional responsibility for cash benefits and contribution collection)	National Institute for Social Welfare (INPS) (1) INPS regional inspectorates NPS 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 unemployed).

Table I-9

Organization in Luxembourg Ministry of Social Security (1) General Inspectorate for Social Security			
Sickness and maternity	Invalidity, old age, survivors, employment injuries and occupational diseases, family benefits	Unemployment	Family allowances
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) Pension Fund for Private Non-industrial staff (invalidity, old-age, survivors, for non-industrial staff)	Employment Administration Local agencies for the Employment Administration and Secretariats in the local authorities	National Fund for Family benefits (2)

(1) The Ministry for the Family and Solidarity is responsible for family allowances. The Ministry of Labour is responsible for unemployment benefits.

(2) The Fund also pays birth and maternity grants.

Table I-10

Organization in the Netherlands (1) Ministry of Social Affairs and Employment Benefits in kind: Ministry of Welfare, Public Health and Culture				
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: (i)Salary Earners Insurance (ii)National Insurance	General Unemployment Fund	Social Insurance Bank, which also manages the old-age, survivors' and family allowances fund
Sickness funds	Occupational associations (some managed by a Joint Administrative Office), which manage the supplementary benefits funds and are also responsible for collecting sickness, unemployment and incapacity insurance contributions of employees Local authorities (Public Assistance)			Regional Offices

(1) 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 kind), invalidity schemes and survivors' insurance.

Table I-11

Organization in Portugal Ministry of Health Ministry of Labour and Social Security State Secretariat for Social Security Unemployment: State Secretariat for Employment and Vocational Training and State Secretariat for Social Security			
Health care	Cash benefits: sickness, maternity, invalidity, old-age, death, survivors, family allowances	Employment injuries and occupational diseases	Unemployment
National Health Service Regional health authorities	National bodies for technical coordination Regional social security offices National Pensions Fund	Private insurance companies supervised by Finance Ministry as regards employment injuries National Occupational Diseases Fund	National bodies for technical coordination Regional employment offices and regional security offices

Table I-12

Organization in the United Kingdom Department of Health (DH) Department of Social Security (DSS) Administration of unemployment: Department of Employment Also the Welsh Office, Scottish Office and Northern Ireland Administration (1)		
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 authorities (under DH supervision)	Regional and local offices of the DSS	Regional and local offices of the Department of Employment

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

FINANCING

Table II-1

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

	Belgium		Denmark	FR of Germany		Greece		Spain		France
(a) Sickness and maternity	Rate %	Ceiling	National health insurance: Tax financed: No fixed percentage of revenue	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate % . Ceiling
	6,35 (a)	-		Average: 12.8	DM 56700	5.55 (a)	(a) DR	Overall: 28.8	PTA	18.50
	3,47 (b)			Ee: 6.40		1.20 (b)	169 825	Ee: 4.8	291 540	Ee: 5.90
	Ee: (a) 2,55			Er: 6.40		Ee: 1.85	(b) per month	Er: 24.0	per month	Er: 12.60
	(b) 1,15					+ 0.4				
	Er: (a) 3,80					Er: 3.70				
	(b) 2,32					+ 0.8				

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

Table II-1

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(a) Sickness and maternity	<p style="text-align: center;">Rate % Ceiling</p> <hr/> <p>i) Health Service:</p> <p>Self-Employed: IRL 16 700 1,25%</p> <p>Ee (1) : IRL 16 700 1,25%</p> <p>ii) Cash Benefits:</p> <p>Ee : 5,5%(a) IRL 17 300 Er : 12,2%(b) IRL 18 600</p> <hr/> <p>(1) Paid by Er for persons with full eligibility to health services-See Table III</p>	<p style="text-align: center;">Rate % Ceiling</p> <hr/> <p>15,96 LIT 40 000 000 per year</p> <p>Ee: 0,90 Er: 15,06</p>	<p style="text-align: center;">Rate % Ceiling</p> <hr/> <p>4,70 (a) LFR 1 883 364 4,00 (b)</p> <p>Ee: 2,35 + 2,00 Er: 2,35 + 2,00</p>	<p style="text-align: center;">Rate % Ceiling</p> <hr/> <p>7,9 (a) (a) HFL 43 326 5,40 (b) or 5,40 (c) HFL 166 per day</p> <p>Ee: 3,05 (b) HFL 42 123 + 1,20</p> <p>Er: 4,85 (c) HFL 68 900 + 5,40 or + 5,35 HFL 265 per day</p>	<p style="text-align: center;">Rate % Ceiling</p> <hr/> <p>Overall rate: 35</p> <p>Ee: 11 Er: 24</p>	<p style="text-align: center;">Rate %</p> <hr/> <p>Weekly salary : Ee (1) Er (UKL) (-46£) (+46) (all earn.)</p> <p>-46 - -</p> <p>46-79,99 2% 9% 5%</p> <p>80-124,99 2% 9% 7%</p> <p>125-174,99 2% 9% 9%</p> <p>175-350 2% 9% 10,45 %</p> <p>+350 2% 9% 10,45 %</p> <p style="text-align: right;">upto on full £350 amount</p> <p>If member of approved occupational scheme :</p> <p>Weekly Salary Ee (1) Ee (1)</p> <p style="text-align: center;">(-46) (+ 46)</p> <p>-46 None -</p> <p>46-79,99 2% 7%</p> <p>80-124,99 2% 7%</p> <p>125-174,99 2% 7%</p> <p>175-350 2% 7%</p> <p>+350 2% 7%</p> <p style="text-align: right;">up to £350</p> <p>Weekly Salary Er (UKL) Er (UKL)</p> <p style="text-align: center;">(-46) (1) (+46) (1)</p> <p>-46 None -</p> <p>46-79,99 5% 1,2%</p> <p>80-124,99 7% 3,2%</p> <p>125-174,99 9% 5,2%</p> <p>175-350 10,45 % 6,65 %</p> <p>+350 10,45 % 6,65 %</p> <p style="text-align: right;">up to £350 then 10,45 % on earnings over £350</p> <hr/> <p>(1) - 46 = on the first £46 of the earnings + 46 = on earnings over £46</p>

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

Table II-1

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(b) Invalidity	<p>Rate % Ceiling</p> <hr/> 6,35 (a) - 3,47 (b) Ee: (a) 2,55 (b) 1,15 Er: (a) 3,80 (b) 2,32	<p>Social pension Tax financed: No fixed percentage of revenue</p>	<p>Rate % Ceiling</p> <hr/> 18,7 DM 75 600 Ee: 9,35 Er: 9,35	<p>Rate % Ceiling</p> <hr/> 14,25 DR 169 825 per month Ee: 4,75 Er: 9,50	<p>Rate % Ceiling</p> <hr/> Overall: 28,8 PTA Ee: 4,8 291 540 Er: 24,0 per month	<p>Rate % Ceiling</p> <hr/> 18,50 - Ee: 5,90 Er: 12,60
Old-age, survivors	<p>Rate % Ceiling</p> <hr/> 16,36 - Ee: 7,50 Er: 8,86	<p>(i) National pension: Tax financed. No fixed percentage of revenue (ii) Supplementary pension DKR 194,40 per month (Ee 1/3;Er 2/3)</p>	<p>Rate % Ceiling</p> <hr/> 18,7 DM 75 600 Ee: 9,35 Er: 9,35	<p>Rate % Ceiling</p> <hr/> 14,25 DR 169 825 per month Ee: 4,75 Er: 9,50	<p>Rate % Ceiling</p> <hr/> Overall: 28,8 PTA Ee: 4,8 291 540 Er: 24,0 per month	<p>Rate % Ceiling</p> <hr/> 14,80 FF 121 320 Ee: 6,50 (including 0,1 for widows and widowers) Er: 8,2
Employment injuries and occupational diseases	<p>Insurance premiums or contributions to employers' joint funds are fixed by contract for industrial injuries. Contribution to the Employment Injury Fund: Er: 0,3 % and to the Diseases Fund: Er: 0,65 % + 0,45 % (special premium)</p>	<p>Insurance contribution varies according to the risk, paid by employer</p>	<p>Collective rates according to degree of risks in the various occupational branches. Contribution fixed by the association and calculated on the basis of the total gross earnings. Contribution ceiling: varying between DM 60 000 and DM 120 000 according to the different professional associations</p>	<p>see 'sickness' and 'old age'</p>	<p>Scale laid down by government decree, taking account of the levels of risk associated with each activity, industry and job Contribution paid by the employer alone Ceiling : PTA 291.540 per month</p>	<p>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 121 320</p>
Unemployment	<p>Rate % Ceiling</p> <hr/> 2,20 - Ee: 0,87 Er: 1,33	<p>Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At the present time: 8 times this rate per year. Er: Flat-rate contribution fixed as a fraction (pro-mille) of the base of taxation for VAT of the entreprise.</p>	<p>Rate % Ceiling</p> <hr/> 4,3 DM 75 600 Ee: 2,15 Er: 2,15	<p>Rate % Ceiling</p> <hr/> 3,20 DR 169 825 per month Ee: 1,20 Er: 2,0	<p>Rate % Ceiling</p> <hr/> 6,3 PTA Ee: 1,1 291.540 Er: 5,5 per month Wage Guarantee Fund: Er: 0,8 Vocational training: Ee: 0,6 Er: 0,1	<p>Rate % Ceiling</p> <hr/> 7,40 Ee: 2,47 FF 485 280 + 0,50 between FF 121 320 Er: 4,43 and FF 455 040

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

Table II-1

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(b) Invalidity	Rate % Ceiling Ee: 5.50 (a) IRL 17 300 Er: 12.20 (b) IRL 18 600	Rate % Ceiling 26,82 (industry) - 26,22 (commerce) Ee: 7,29 Er: 19,53 (industry) 18,53 (commerce)	Rate % Ceiling 24.0 LFR 1 506 696 Ee: 8.0 Er: 8.0 State: 8.0	Rate % Ceiling 12,15 (a) (a) HFL 68 900 1,15 (b) or Ee: 12,15 HFL 265 per day + 1,15 (b) HFL 42 123	Rate % Ceiling Overall rate: 35 - Ee: 11 Er: 24	Rate % See Table II-1 (Sickness and mater- nity)
Old-age, survivors	Rate % Ceiling Ee: 5.50 (a) IRL 17 300 Er: 12.20 (b) IRL 18 600 Self- Employed: 5.00 (c) IRL 17 300	Rate % Ceiling 26,82 (industry) - 26,22 (commerce) Ee: 7,29 Er: 19,53 (industry) 18,53 (commerce)	Rate % Ceiling 24.0 LFR 1 506 696 Ee: 8.0 Er: 8.0 State: 8.0	Rate % Ceiling 15,55 (a) HFL 42 123 Ee: 14,30 (old age) + 1,25 (survivors)	Rate % Ceiling Overall rate: 35 - Ee: 11 Er: 24	Rate % See Table II-1 (Sickness and mater- nity)
Employment injuries and occupational diseases	Rate % Ceiling Ee: 5.50 (a) IRL 17 300 Er: 12.20 (b) IRL 18 600	Collective rates according to the degree of risk in the various occupational branches. The rate, varying between 5 and 16 % is calculated on the total wage base.	Collective rates based on the scale of risk. 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 LFR 1 506 696 per year	See 'Invalidity'	Rate % Ceiling Employment injuries Insurance premiums varying according to risk, payed by Er Occupational diseases 0.5 - Ee: - Er: 0.5 (no ceiling)	Rate % See Table II-1 (Sickness and mater- nity)
Unemployment	Rate % Ceiling Ee: 5.50 (a) IRL 17 300 Er: 12.20 (b) IRL 18 600	Rate % Ceiling Er: 4.11 (industry) 1.61 (commerce)	Rate % Ceiling - -	Rate % Ceiling On average: HFL 68 900 or 3,18 HFL 265 per day Ee: 1,19 Er: 1,99	Rate % Ceiling see "overall rate" - above	Rate % See Table II-1 (Sickness and mater- nity)

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

Table II-1

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Family allowances	Rate % Ceiling	- Tax financed	Rate % Ceiling	Rate % Ceiling	Rate % Ceiling	Rate % Ceiling
	Er: 7.0		- -	2.0 DR 169 825 Ee: 1.0 per month Er: 1.0	see "overall" above	Er: 9.0 FF 121 320
Notes: Ee: = employee Er: = employer	<p>Sickness - invalidity: In addition a 5 % (in some cases 10 %) contribution is levied on car insurance premiums. A 10 % contribution is levied upon premiums for extra-legal hospitalization insurance. Pharmaceutical firms pay a fixed sum per year (BFR 60 000 for 1990) per product presented on the market: moreover they pay in 1990 on their turnover of 1988 a contribution of 1,25 % for not reimbursable products, and of 2,50 % on reimbursable products.</p> <p>Unemployment: (i) Er contributes 1,60 % of employee's remuneration to the unemployment branch; (ii) are exempt of this contribution, those employers who on 30 June of preceding year employed less than 10 persons.</p> <p>A contribution of 'wage moderation' was introduced on 1st January 1988, representing the product of three not applied index-adjustments after 1984. It is paid to the Fund for the financial balance of social security, and it serves mainly to fund the unemployment insurance. The basic rate is 5,67 % of wages, increased by 5,67 % of the employer's contributions. From 1st January 1989 a new</p>		<p>Sickness: The rate varies according to regulations of the fund concerned: the ceiling represents 75 % of the pension ceiling for manual workers</p>	<p>Sickness: (a) = benefits in kind (b) = cash benefits Old-age: 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>Contribution ceiling: This is the ceiling for the occupational category comprising the largest number of employees. There are 8 other occupational categories with different ceilings. The highest is PTA 267 780 per month</p>	<p>Sickness: 1 % contribution from unemployment benefit higher than legal minimum wage and from statutory pensions. A further contribution of 15 % is levied on car insurance premiums</p>

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

Table II-1

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Family allowances	-	Rate % Ceiling Er 6,20 -	Rate % Ceiling Er : 1,70 LFR 1.506.696	Rate % Ceiling - -	Rate % Ceiling see "overall rate" above	-
Notes: Ee: = employee Er: = employer	<p>(a) Surcharge: An employment and training levy of 1% of all earnings is payable by employees in addition to these rates</p> <p>(b) Employer's contribution includes 0,4% for employee redundancy and 0,5% for occupational injuries</p> <p>(c) Surcharge: An employment and training levy of 1% of all earnings is payable by the self-employed in addition to this rate</p>	<p>Sickness: Including maternity (1,23% industry, 1,01 % commerce); 2,01 % tuberculosis; cash indemnities (2,22 % industry, 2,44 % commerce.</p> <p>Self-employed workers pay a contribution up to a ceiling of LIT 40 000 000; for incomes over this ceiling, but lower than LIT 100 000 000 there is a solidarity contribution of 4 %. The same rates apply to income received by employed workers or pensioners apart from their wages or pensions.</p> <p>Old-age: Including 0,50 supplementary contribution: 0,60 % supplementary contribution for early retirement: 0,10 % for crèches: 0,20 % for health insurance of retired workers.</p> <p>Unemployment: including 0,3 % supplementary contribution and 2,2 % (industry) for topping up earnings (partial unemployment)</p> <p>Family benefits: lower contributions for certain types of employer</p>	<p>Sickness:</p> <p>(a) = benefits in kind (b) = cash benefits</p> <p>Unemployment: financing by a fund for employment which is subsidized by solidarity taxes paid by individuals and various bodies together with local authority contributions</p>	<p>Sickness:</p> <p>(a) = benefits in kind; moreover, a nominal contribution of HFL 186 per adult and of HFL 93 per child per year (for 2 children maximum)</p> <p>(b) = general insurance against serious risks</p> <p>(c) = cash benefits (average rate)</p> <p>Invalidity:</p> <p>(a) = employees insurance (HFL 91 per day free of contribution)</p> <p>(b) = general insurance sickness (general insurance serious risks), invalidity (general insurance), old-age, survivors. Amount free of contribution according to tax scales, but at least HFL 4 568 per year.</p>	-	<p>Sickness: Benefits in kind are almost entirely financed under the National Health Service (NHS)</p> <p>NHS : Sources of funds (financial year 1988-89)</p> <p>78% : consolidated funds (taxation)</p> <p>16% : National Insurance Contributions</p> <p>6% : other miscellaneous taxes (eg. charge on land sales)</p>

Table II-1

Financing
Contribution: Notes on Table II-1

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
	<p>special contribution was created: 3,5 % on payments of employers towards the creation of extra-legal pension entitlements for their personnel or their beneficiaries of extra-legal advantages concerning retirement or early death.</p>					

**Financing
Contribution: Notes on Table II-1**

Table II-1

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom

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

Table II-2

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Sickness and maternity	-	-	-	-	-	-
Invalidity, old-age, survivors	-	-	-	-	-	-
Employment injuries and occupational diseases	-	-	-	-	-	-
Unemployment	-	Flat-rate contribution, fixed every year based on legal maximum rate of daily payment. At the present time: 8 times this rate per year. Er: Flat-rate contribution fixed as a fraction (promille) of the base of taxation for VAT of the enterprise.	-	-	-	-
Family allowances	-	Financed out of general taxation.	-	-	-	-

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

Table II-2

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom																																				
Sickness and maternity	-	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Rate %</th> <th style="text-align: left;">Ceiling</th> </tr> </thead> <tbody> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>(industry) 13,74 (1)</td> <td style="text-align: center;">-</td> </tr> <tr> <td>(commerce) 15,96 (2)</td> <td></td> </tr> <tr> <td>Ee : 0,90</td> <td></td> </tr> <tr> <td>Er : 12,84 (1)</td> <td></td> </tr> <tr> <td>15,06 (2)</td> <td></td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td colspan="2">(1) including maternity 1,23 %, tuberculosis 2,01 %</td> </tr> <tr> <td colspan="2">(2) Commerce : as for industry except maternity contribution : 1,01 %</td> </tr> </tbody> </table>	Rate %	Ceiling	<hr/>		(industry) 13,74 (1)	-	(commerce) 15,96 (2)		Ee : 0,90		Er : 12,84 (1)		15,06 (2)		<hr/>		(1) including maternity 1,23 %, tuberculosis 2,01 %		(2) Commerce : as for industry except maternity contribution : 1,01 %		<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Rate %</th> <th style="text-align: left;">Ceiling</th> </tr> </thead> <tbody> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>4.70 (a)</td> <td>LFR 1 655 580</td> </tr> <tr> <td>0.15 (b) (4)</td> <td></td> </tr> <tr> <td>Ee: 2.35 + 0.075</td> <td></td> </tr> <tr> <td>Er: 2.35 + 0.075</td> <td></td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td colspan="2">(4) (a)=benefits in kind, (b)=cash benefits</td> </tr> </tbody> </table>	Rate %	Ceiling	<hr/>		4.70 (a)	LFR 1 655 580	0.15 (b) (4)		Ee: 2.35 + 0.075		Er: 2.35 + 0.075		<hr/>		(4) (a)=benefits in kind, (b)=cash benefits		not applicable	-	-
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**Financing
Public authorities' contributions**

Table II-3

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Sickness/maternity: benefits in kind	80 % of medical expenses provided to widows, widowers, orphans, pensioners, recipients of invalidity benefits and their dependants.	Financed by local and central government except for a small part left to the charge of the insured person (copayment by the insured).	-	Annual subsidy to cover any deficit	Progressive State contributions charged on a permanent basis to the general budget and corresponding to special social needs or necessitated by economic circumstances.	-
Sickness/maternity: cash benefits	-	-Private employers cover the costs for the first 2 weeks of the sickness period -The communities, reimbursed by the State for 75% of the costs, cover the costs of the sickness period exceeding the 2 weeks as well as the maternity allowances	The Federal government refunds a lump sum of DM 400 for each maternity grant paid.	Annual subsidy to cover any deficit.	Progressive State contributions charged on a permanent basis to the general budget and corresponding to special social needs or necessitated by economic circumstances.	-
Invalidity	50 % of expenses paid in 2nd year of incapacity, 75 % for 3d and 95 % from 4th year of incapacity; 100 % of funeral expenses.	Basic pensions: State covers all costs	Annual Federal subsidies fixed according to variations in the general basic earnings Financing of periods of children's education	Annual subsidy to cover any deficit	Progressive State contributions charged on a permanent basis to the general budget and corresponding to special social needs or necessitated by economic circumstances.	-
Old-age, survivors	20 % of total expenditure on all benefits	Basic pensions: State covers all costs. Supplementary pensions: No government participation.	Annual Federal subsidies fixed according to variations in the general basic earnings. Financing of periods of children's education.	Annual subsidy to cover any deficit.	Progressive State contributions charged on a permanent basis to the general budget and corresponding to special social needs or necessitated by economic circumstances.	-

Financing
Public authorities' contributions

Table II-3

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Sickness/maternity: benefits in kind	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 State covers the deficits of the sickness insurance of pensioners.	Fixed annual subsidy (indexed) for general insurance (serious risks)	Financed by the public authorities	Services provided free of charge under the National Health Service
Sickness/maternity: cash benefits	State contribution : difference between amount of contribution and cost of benefit	-	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.	-	No contribution by public authorities	-
Invalidity	State contribution: difference between amount of contribution and cost of benefits	Financed by the State: part of the total amount of pensions paid by the general system; for year 1990 this amount is LIT 1 206 billion	State and local authorities: 1/3 of total contribution rate fixed at 24 %	Annual subsidy to cover expenditure on handicapped youth.	No contribution by public authorities	Full cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance.
Old-age, survivors	State contribution: difference between amount of contribution and cost of benefits	The following are completely financed by the State: - social pensions - early retirement - topping up of pensions to minimum - part of the total amount of pensions paid by the general system For year 1990, this amount is LIT 1 206 billion	State and local authorities: 1/3 of total contribution rate fixed at 24 %	-	No contribution by public authorities	Full Cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance.

Table II-3

**Financing
Public authorities' contributions**

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Employment injuries and occupational diseases	-	-	-	Annual subsidy to cover any deficit	-	-
Unemployment	Cover for any deficit	The State pays expenditure Employers pay a contribution to reduce the expenditure for the state.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.	The cost of unemployment assistance benefits is borne entirely by the State.	Flat-rate subsidy by State.
Family allowances	-	Financed by the government.	Financed by Federal budget.	Annual subsidy to cover any deficit.	State contributions.	-

**Financing
Public authorities' contributions**

Table II-3

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Employment injuries and occupational diseases	State contribution: difference between amount of contribution and cost of benefits	-	1/3 of cost of adapting and adjusting pensions; 50 % of administrative costs	-	No contribution by public authorities	Full Cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance.
Unemployment	State contribution: difference between amount of contribution and cost of benefits	Annual State subsidies	Financing by a fund for employment, enhanced a.o. by contributions of local authorities.	-	No contribution by public authorities	Full Cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance.
Family allowances	Financed fully by the State	Part of the benefits is financed by the State.	The State finances: - birth grants and maternity grants - administrative costs The State also pays a contribution of an amount equal to that of the contributions.	Financed by the government	No contribution by public authorities	Financed by the government

Table II-4

Financing
Financing systems applicable to long-term benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	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'; constitution of a single stabilization fund for the whole social security system	'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 survivors 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'; constitution of a single stabilization fund for the whole social security system	'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'	Employment injuries: Funding in respect of permanent invalidity pensions and survivors pensions administered by the employment injuries mutual benefit societies rather than the National Social Security Office Occupational diseases: 'Pay as you go'	'Pay as you go'

Financing
Financing systems applicable to long-term benefits

Table II-4

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Invalidity	'Pay as you go' plus exchequer supplement	'Pay as you go'	Invalidity, old-age, survivors: System of common funding for contributory pension schemes, founded on a spreading of charges over periods of seven years and the creation of a reserve fund, the size of which is between 1.5 and 2.5 times the amount of annual benefits charged to the four systems	'pay as you go'	'pay as you go' (1) (1) To support the 'pay as you go' system a consolidation fund for social security has been created by Decree-Act 259/89 of 14 Aug. 1989.	'Pay as you go'
Old-age, survivors	'Pay as you go' plus exchequer supplement	'Pay as you go'	Invalidity, old-age, survivors: System of common funding for contributory pension schemes, founded on a spreading of charges over periods of seven years and the creation of a reserve fund, the size of which is between 1.5 and 2.5 times the amount of annual benefits charged to the four systems	'Pay as you go'	'Pay as you go' (1) (1) To support the 'pay as you go' system a consolidation fund for social security has been created by Decree-Act 259/89 of 14 Aug. 1989.	'Pay as you go'
Employment injuries and occupational diseases	'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	(i) Capital cover for pensions granted during a financial year; (ii) Adjustment of pensions to cost-of-living and wage level made annually through contributions	'Pay as you go'	'Employment injuries: Mixed system ('pay as you go' and capital cover system) Occupational diseases: 'Pay as you go'	'Pay as you go'

HEALTH CARE

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation 1. First law 2. Basic legislation	28 December 1944 Law of 9th August 1963, supplemented and amended Law on hospitals, coordinated on 7 August 1987 Law of 29 June 1981	1892 National health: 9 June 1971, amended Hospitals: 19 June 1974, amended	15 June 1883 'Reichsversicherungsordnung' (Social Insurance Code) of 19 July 1911, most recently changed by Act of 18 Dec. 1989. Social Code: General Part of 11 December 1975: most recently changed by Act of 20 December 1988 Fifth section: Legal social insurance of 20 December 1988.	1934 Law of 14 June 1951, modified	14 December 1942 General Law on Social Security in the version of Decree No 2065 of 30 May 1974 Decree n° 2766 of 16 November 1967 Decree n° 1088 of 8 september 1989	5 and 30 April 1930 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 widows, widowers, disabled persons, 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. Unemployed, receiving benefits of unemployment insurance 3. Farmers, and cooperating members of their family 4. Artists, and writers 5. Trainees in vocational rehabilitation 6. Handicapped persons in sheltered employment 7. Students of recognised higher education 8. Staglares 9. Pensioners with a sufficient period of insurance 10. Voluntary insured persons	1. Employees and persons assimilated thereto 2. Pensioners 3. Unemployed	1. All employees in industry and the services 2. Pensioners and persons in receipt of regular cash benefits under the general scheme 3. Unemployed persons in receipt of assistance benefit and persons registered with employment offices with incomes below the minimum wage 4. All residents with insufficient means of existence.	1. All employees or persons assimilated thereto 2. Pensioners 3. Unemployed persons
Beneficiaries: Membership ceiling	-	-	For employed workers: DM 56 700 p.y.	-	-	-
Beneficiaries: Dependants	Dependants, subject to certain conditions	All residents	Spouse and children, (monthly income lower than DM 470), provided they are not insured in their own right, or active as self-employed. Age limit for children, and some other exclusions.	Dependent members of the insured's family	Persons living with and dependent on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. (2)	Dependent members of family (also certain relatives)

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Legislation 1. First law 2. Basic legislation	1911 1970 Health Act	20 May 1928 Nr. 1132 Law of 23 December 1978, Nr. 833, 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	1935 Decree No 45266 of 23 September 1963, as since amended on several occasions Act No 56/79 of 15 Sept. 1979.	1911 National Health Service Act 1946, amended
Beneficiaries: Field of application	Full eligibility: needy persons whose incomes are below a certain threshold Limited eligibility for remainder of population	All residents including foreign residents.	1. All persons in paid employment 2. Pensioners 3. Unemployed persons 4. Persons whose sole remuneration is their keep 5. Beneficiaries of a supplement to the guaranteed minimum income.	1. All persons under 65 in paid employment 2. Pensioners 3. Unemployed persons For general insurance: all residents	All insured persons	All residents
Beneficiaries: Membership ceiling	-	-	-	HFL 50 900 p.y.	-	-
Beneficiaries: Dependants	The insured person and his dependent family	See "field of application"	Dependent members of family living in the insured's household	Persons living with and dependent on the insured person, up to age 65	All residents	All residents

Table III

Health care

(continued)	Belgium	Denmark	FR of Germany	Greece	Spain (2) Divorce does not forfeit entitlement to health care of spouse and descendants	France
Beneficiaries: Special rules for pensioners	Pensioners: Reduction of 2,55 % in benefits as long as payment not reduced below BFR 37 319 per month (BFR 31 489 if no dependants)	Same rules as for the rest of the population	Same entitlement for themselves and their dependants. Liable to compulsory contributions, at present 6,4 %.	Same rules as for other insured	Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products	Holders of an invalidity pension and members of their families: (i) 1 % of obligatory contribution, (ii) 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: (i) benefits in kind with standard refund, (ii) 1 % of obligatory contribution
Conditions: Conditions for grant of benefits qualifying period	Except for special cases where a qualifying period is still required, it is the payment of contributions to a minimum amount in the past year (for the first time those of 1989) which opens entitlement to benefits for the	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 preceding the illness		Period of work and membership required: 1 200 hours during the year or 600 per half year or 200 per quarter

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Beneficiaries: Special rules for pensioners	There are higher income guidelines for persons aged 66 or over	Same rules as for the rest of the population	<p>Pensioners: compulsory contribution of 4.7 % of the pension, half being paid by the body granting the pension (3) Benefits in kind for themselves and their families</p> <p>If the beneficiary carries on an occupational activity, membership is required by reason of those activities. In this case, the base for calculation of contribution for the benefits in kind is constituted by the whole of pension and wage earnings, but for the contribution for benefits in cash it is constituted of only the wages.</p> <p>(3) 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.</p>	<p>Beneficiaries of incapacity pensions if the incapacity is over 45% and beneficiaries of widows' or orphans' pensions.</p> <p>Conditions for beneficiaries of old-age pensions : compulsory insurance only if they were members of the compulsory scheme for at least three years after the age of 60</p>	-	Same rule as for the rest of the population except that when pensioners are in hospital their pension is reduced after the first 6 weeks, and further reduced after 52 weeks.
Conditions: Conditions for grant of benefits qualifying period	-	-	Period of work and membership required: none except for voluntary insurance.	Period of work and membership required: none, subject to enrolment with a sickness fund in time	-	-

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	<p>Insured person and his dependants, for the period from 1st June (the first time: 1st July 1990 to 30th June 1991) (4)</p> <p>To justify a condition covered by the insurance</p> <p>(4) Special conditions for part time and seasonal employees</p>					
Conditions: Commencement of benefits	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness	From beginning of illness	From the start of the sickness	From beginning of illness	From beginning of illness
Conditions: Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited	Unlimited (when an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.)	Unlimited	Unlimited. In the event of cessation of contributing membership, benefits will be continued - subject to condition of duration of membership in relation to seniority - for: (a) if care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants; (b) if care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants	Unlimited (or until 12 months 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)	National Health Office appoints doctors to vacancies on the basis of competitive examinations	All doctors qualified to practise

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Conditions: Commencement of benefits	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness	From beginning of illness
Conditions: Duration of benefits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Organisation: 1. Doctors a. Approval	Doctors participate in the general medical services on the basis of agreement reached by the Department of Health with the Irish Medical Organization	Doctors employed either by the regional health administrations, or by the hospitals: general practitioners and specialists approved under special contracts.	All the 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 employed either by regional health authorities or by hospitals General practitioners and specialists approved under agreement between the Order of Medical Practitioners and the Ministry of Health for the purpose of consultations for persons unable to reach an official clinic within a specified time	Doctors under contract with the Local Family Health Services Authority (FHSA)

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Organization: 1. Doctors b. Payment	Scales of fees fixed by agreement between the insuring bodies and doctors' organizations 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. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action	Payment in full to the association by the fund: (i) lump sum, or fixed amount per medical act; (ii) fixed amount per head; (iii) fixed amount per sick case; (iv) 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	General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments	Scales of fees fixed by a national agreement or by interministerial decree These scales may be exceeded: - for agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980, - for midwives, nurses and orthopticians, in the case of not prescribed calls, - for all health professions, in the case of patient's special requirements.
Organization: 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 agreement with some of the private hospitals	The sickness funds conclude agreements with certain hospitals	Public hospitals and registered private clinics and hospitals of IKA	National health hospitals Public or private hospitals operating under agreement with the National Health Office	1. Public hospitals: rates fixed by the public authorities; 2. Private establishments: (i) after approval by the regional committee, (ii) partially by agreement on fees concluded with the sickness funds
Benefits: Choice and payment of doctor	Free choice of doctor Advance on fees by insured person, or paying third party (direct payment of provider of care by the insurance fund, if beneficiary is hospitalized.) Refund at the agreed or official rate.	Category 1: A once a year free choice of a registered GP No fees payable Category 2: Free choice but insured person 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 general practitioner, paediatrician and obstetrician within area, provided choice would not bring number on doctor's list above maximum permitted. No fees are due	Free choice of doctor Advance on fees by insured person Refund based upon agreed or official rate
Benefits: Patient's 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 are less than BFR 377 907 per year (beneficiary) + BFR 69 961 per dependant	Category 1: No charges Category 2: Partial reimbursement of that part of expenses which exceeds the amount fixed by the public scheme for Category 1	No share borne by insured person	No participation	No share borne by insured person	Share borne by insured person (statutory): 25 % but: (i) reduced to 20 % for treatment given during hospitalization or consultations given in hospitals; (ii) not required for certain complaints and for those complaints only

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Organization: 1. Doctors b. Payment	Doctors are paid on a fee per item basis in accordance with a scale agreed with the Irish Medical Organization	Employed doctors: variable monthly wages, determined by the government according to professional categories Approved doctors: flat-rate amount per capita.	Fees (i) pursuant to collective agreements, (ii) 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	Employed doctors: monthly salary set by government, varying according to professional category Approved doctors: flat-rate payment per item of service.	GP's remuneration consists of net income and expenses, both direct (eg. staff, premises) and indirect (medical equipment, heating, lighting, telephone costs). GP's net income is made up of a number of fees and allowances, depending on the age and number of their patients, whether the patients live in a deprived area and provision of particular services (eg. health promotion clinics, minor surgery, contraceptive services, maternity medical services, etc.).
Organization: 2. Hospitals	Most hospitals in the country	Hospitals are administered on a regional basis, both public hospitals and approved private clinics	Agreements with association of hospitals	Special agreements between hospitals and regional sickness funds	Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months	All the hospitals administered by the National Health Service (most hospitals in the country)
Benefits: Choice and payment of doctor	Full eligibility: free choice of a GP from a list of doctors in the area Doctors fees are paid by local Health Board Persons with limited eligibility choose their own GP as they wish	Free choice of doctor among those approved for the region. Fees are flat-rate amounts per capita.	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. No fees Direct payment (flat rate per insured person) by the sickness fund	Free choice of general practitioner/specialist working either in health centres or under agreement No fees to be paid (National Health Service)	Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16 No fees (National Health Service)
Benefits: Patient's contributions towards medical expenses	-General medical care : 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 -Specialists : No charge for persons with full eligibility Others pay full cost, except those with incomes under IRL 16 700 per	Insured person's contribution: (a) LIT 15 000 for each visit of specialist (b) between LIT 1 000 and LIT 30 000 for each laboratory examination and for all other services not included under (a)	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	Variable insured person's share set by government Exemption for certain groups, e.g. pregnant women and babies under one year of age, pensioners, persons responsible for certain handicapped young people, the socially and economically disadvantaged	No charge

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Hospitalization	<p>Free choice among hospitals approved by the minister</p> <p>Normal cost per day: variable according to class of hospital.</p> <p>Complete refund (public ward) save for a participation of BFR 225 per day (BFR 90 for dependants, invalids, widowers, widows, orphans and pensioners).</p> <p>Participation increased after 91st day in general hospital or after 366 days in psychiatric hospitals.</p> <p>Nursing homes: fixed contribution by the insurance of BFR 1 153 per day.</p> <p>Homes for the aged: fixed contribution by the insurance of BFR 480 per day (for nursing care + help with activities of daily life), or of BFR 90 per day (only nursing care).</p> <p>Home care for old persons: fixed contribution of the insurance of BFR 68 per day (nursing care).</p>	<p>Public hospitals: No charge.</p> <p>Approved private hospitals: Costs exceeding the public tariff are payable by the insured</p>	<p>Free choice among hospitals having a contract with the sickness fund</p> <p>Free hospitalization in a shared room but DM 5 per calendar day during a maximum of 14 days</p> <p>Duration of benefit: unlimited, in principle</p>	<p>The insured has the right to hospitalization in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital</p>	<p>Surgery: entirely free of charge</p> <p>For other reasons: Authorized by administering body either automatically or on medical application where:</p> <p>(i) necessitated by diagnosis;</p> <p>(ii) patient suffering from a communicable disease;</p> <p>(iii) conduct or behaviour of the patient is such as to require constant attention</p>	<p>Free choice among public and private (approved) hospitals, 20 % of costs borne by the insured person, but not in the case of certain complaints. Flat rate FF 31 per day</p> <p>Duration of benefit: unlimited in principle</p>
Benefits: Sanatoriums	See Benefits "Hospitalization"	See hospitalization	<p>Free if necessary</p> <p>Participation of insured: DM 10 per calendar day</p>	See Hospitalization	See Hospitalization	Subject to sickness fund's prior approval: no share borne by insured person

Health care

Table III

(Continued)	Ireland year	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits: Hospitalization</p>	<p>-Public hospitals: Charge of IRL 10 per day in a public ward up to a maximum of IRL 100 in any consecutive 12 month period (introduced in 1987) -Private hospitals and homes: Patient is liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance -Infections diseases treatment: Free of charge to all persons irrespective of income; unlimited duration</p>	<p>Direct assistance: free choice of public or private hospital among those registered under the scheme with free treatment (sharing a room)</p>	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund) Participation in maintenance costs: LFR 185 per day of hospitalization</p>	<p>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)</p>	<p>Free choice among National Health Service hospitals approved by the Ministry of Health. Free hospitalization in public wards (or in private rooms where recommended by doctor) Full cost of care in private hospitals and clinics to be borne by beneficiary, if in private ward, with free choice by beneficiary.</p>	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary</p>
<p>Benefits: Sanatoriums</p>	<p>-Public hospitals: Charge of IRL 10 per day in a public ward up to a maximum of IRL 100 in any consecutive 12 month period (introduced in 1987) -Private hospitals and homes: Patient is liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance -Infections diseases treatment: Free of charge to all persons irrespective of income; unlimited duration</p>	<p>Direct assistance: free choice of public or private hospital among those registered under the scheme with free treatment (sharing a room)</p>	<p>-</p>	<p>TB sanatorium: refund of costs corresponding to the lower category of 'approved' sanatorium Duration: unlimited (after 1 year taken over by general insurance scheme)</p>	<p>Free choice among National Health Service hospitals approved by the Ministry of Health. Free hospitalization in public wards (or in private rooms where recommended by doctor) Full cost of care in private hospitals and clinics to be borne by beneficiary, if in private ward, with free choice by beneficiary.</p>	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary</p>

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Courses of treatment	Preventive health centres and centres for underdeveloped children: daily contribution of insurance calculated on real cost. Flat-rate sum from insurance for thermal cure in approved institution: BFR 1 510 per day; number of days limited.	See hospitalization	Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 per day. Full compensation or contribution of Sickness Funds for preventive and curative courses for mothers. Full compensation for institutional preventive or rehabilitative courses, except for copayment of insured person of DM 10 per day (exception for cases of hardship).	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)
Benefits: Dental treatment	Comprising: (i) preventive treatment, (ii) conservative treatment (iii) extractions (iv) dental prostheses (v) orthodontic treatment Refund: (i) of cost of treatment, see medical care (ii) of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100 % if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance	Cost to insured: Category 1: 65 % of cost of treatments on list For young persons (between 18 and 25): 45 % or 50 % of cost of treatment Category 2: That part of cost which exceeds the amount fixed for Category 1	Full compensation of cost of conservative dental treatment, including dental prophylaxis. For dental prostheses reimbursement of 50 % of medically necessary technical services and dental treatment, until differential rates of reimbursement according to the cost of chosen type of treatment will be fixed.	As for health care but charge of 25 % for dental prostheses	Comprising extractions and certain types of treatment	Comprising: (i) preventive treatment, (ii) extractions, (iii) dental prostheses (iv) orthodontic treatment Refund: according to fixed rate as for medical care The 25 % share borne by the insured person is abolished in certain cases, determined by the regulations.
Benefits: Pharmaceutical products	Insured person's share: (i) Cat. A (serious illness): (ii) Cat. B (useful drugs): 25 %, ceiling BFR 300, WIPO (5) 15 %, ceiling BFR 200 (iii) Cat. C (less useful drugs): 50 % ceiling BFR 500, WIPO BFR 300 (iv) Cat. Cs: (ease drugs): 60 % (v) Cat. Cx: (f.e. the pill): 75 % Patients in hospital: BFR 25 per day Refund of cost of preparations by	Cost to insured: Two lists of products: 50 % of cost Less important products: 75 % of cost Own risk for insured of DKR 800 per year. Introduced 1988, to be abolished 1991.	Insured persons: for pharmaceutical products with fixed amounts: compensation to the fixed amount without co-payment; for products without fixed amounts: co-payment of DM 3 for each medicament prescribed, except children and special cases. Members of family: as for insured person 'Comfort' drugs should no longer be prescribed. According to regulation of 21/2/1990 of the federal ministry of	Charge of 20 % for medicaments prescribed by doctor	Beneficiaries pay 40 % of the price of medicaments No charge whatsoever for: (i) pensioners; (ii) persons accorded provisional invalid status; (iii) patients undergoing residential hospital care (iv) residents with insufficient means of existence.	Insured person's share: 30 %, or 60 % for drugs mainly meant for troubles or affections normally without gravity. No share required from long-term patient, only for the illness concerned

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Courses of treatment		Thermal cures: subject to prior approval of the local health unit Participation: 30 % of fixed rates, with a maximum of LIT 30 000 for each course of treatment.	Subject to approval		Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.	No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary
Benefits: Dental treatment	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, scalings and extractions (limited charge for other services)	Comprising: Standard benefits: free treatment in the centres of the national health service and from registered doctors	Comprising: Standard benefits: (i) preventive treatment, (ii) extractions, (iii) orthodontic treatment Refund according to collective agreements Contributions towards costs of prostheses cannot exceed 20 % Share of consultations: 5 % of tariff	Comprising: (i) preventive treatment, (ii) extractions, (iii) dental prostheses, (iv) orthodontic treatment Completely free treatment, conditional upon compulsory half-yearly examination Fund's contribution towards costs dental plates, etc. Charge of 3 x HFL 20 for dental surgeon per family and per 12 months	As for medical treatment in health centres Reimbursement by health service in line with scale laid down by government, in the event of recourse to private health services.	NHS dental check-up £3.45. 75 % of cost of a course of treatment up to a maximum of UKL 150. No charge for expectant mothers, mothers who have borne a child within the preceding 12 months, persons receiving Income Support or Family credit. No charge for those in full-time education until age 19 (others until 18, except that dentures must be paid for after 16). Persons on low incomes pay no charges or get help with paying.
Benefits: Pharmaceutical products	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	Share of LIT 3 000 per prescription (maximum 2 drugs) and of 30 % of price of drugs when higher than LIT 5 000, with a maximum of LIT 30 000 per prescription. Share diminished in inverse relation to the yearly family income and in direct relation to the number of family members. No share for the severely invalided, serious illnesses or child-birth	Classification of drugs: (i) non-refundable drugs and products, (ii) drugs subject to preferential reimbursement, i.e. at 100 % (iii) drugs subject to normal reimbursement, i.e. at 80 % (but if hospitalized: 100 %)	Registration with a chemist under contract chosen by the insured person: - direct settlement between chemist and fund	Depending on type of condition, insured person's share of between 50 and 80 % for medicaments on the official list. No insured person's share in the case of medicaments prescribed for certain specified conditions	Charge of UKL 3.05 per prescribed medicine except for children under 16, people aged 16-19 and still in full-time education, 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 receiving Income Support or Family Credit, some other people on low incomes, and persons suffering from certain chronic diseases including the

Table III

Health care

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Prostheses, spectacles, hearing-aids	<p>pharmacist: maximum share of insured person BFR 50 (for some products BFR 70) per prescription (WIPO 100 % refund)</p> <p>(5) WIPO widows, widowers, invalids, pensioners, orphans</p>	Partial reimbursement	<p>labour and social affairs, certain uneconomical drugs will not be paid for on prescription by the funds, from the 1st of July 1991 on.</p> <p>For appliances: co-payment of 10 % of the cost. For spectacles: contribution to the cost of frame: DM 20. Full payment for correcting glasses, correcting hearing aids, prostheses and other aids. If fixed amounts have been established up to the rate of that amount.</p>	Charge limited to 25 % maximum	<p>Provision and normal replacement of prostheses, orthopaedic apparatus and invalid vehicles free of charge Grants may be made towards dental prostheses, spectacles, hearing-aids and other special types of prostheses</p>	Subject to sickness fund's prior approval: refund of established fees (70 %) and for major fittings (100 %)
Benefits: Other benefits	As laid down in by-laws of insurance fund. Flat-rate contribution from a special 'solidarity fund' created in the National Institute, for certain expensive treatments not provided under the official list of reimbursable services.	<p>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>	<p>- Home care: basic nursing and treatment as well as household assistance, in the cases determined by law or by the statutes of the Fund - Household aid, i.e. replacement in the household, or payment of cost of household assistant, in cases determined by the law or the statutes of the Fund - Benefits in cases of severe need of assistance: assistant for care at home when carer takes</p>	Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions	<p>Other types of benefit available either to all beneficiaries or to certain categories of beneficiary: (i) home help for retired people, invalids, the mentally handicapped, etc. (ii) transport to hospital for sick people, in emergencies and under other special circumstances</p>	Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund

Health care

Table III

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom housebound (6)
Benefits: Prostheses, spectacles, hearing-aids	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		Subject to sickness fund's prior approval: refunds at the tariff rates fixed by agreements	(Excepting spectacles) subject to prior approval: cover of 70-100 %	80 % charge for prostheses on the official list. Spectacles and dental prostheses under health service prescription: 75 % charge for spectacles (contact lenses if certified necessary by doctor) or dental prostheses in line with official scale. Spectacles and dental prostheses prescribed by specialists in private practise: paid for by patient subject to 75 reimbursement on prices according to official scale.	Spectacles: No spectacles supplied free. Vouchers available to help with purchase of spectacles, to children under 16 or under 19, still in full-time education, or people receiving income support or Family Credit or sometimes if on low incomes or requiring complex lenses, and certain war prisoners. No charge for sight tests for the above categories, plus blind, partially sighted, diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a glaucoma patient. Others pay privately - average price £ 10 - £ 15. Prostheses and hearing-aids: No charge for provision and fitting of National Health Service appliances
Benefits: Other benefits	Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities Free home help service, subject to certain conditions Free transport to hospital, subject to certain conditions		Transportation cost reimbursable under certain conditions.	Transport for the sick Within the general insurance framework: (i) treatment in institutions for the mentally sick and for the handicapped; (ii) stay in a home; (iii) certain kinds of preventive medicines for children	Payment of travel costs for patients living in remote areas, subject to certain conditions	Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, if essential

Table III

Health care

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
			<p>holidays or is unable to perform also from 1.1.1991 assistant for care at home for up to 25 days per month, or payment of cash benefit of DM 400 per month</p> <p>Instead</p> <ul style="list-style-type: none"> - Individual or group prophylaxis for certain groups, for prevention of dental disease - Preventive medical services - Examination of children for early discovery of diseases - Medical examination of insured persons after the age of 35 for early discovery of heart-, circulation- or kidney diseases and of diabetes - Examinations for early discovery of cancer 			

Health care

Table III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom

**SICKNESS
CASH BENEFITS**

Table IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation: 1. First law 2. Basic legislation	See Table III "Health care"	1892 Law of 20 December 1989	See Table III (Health care)	1934 Law of 14 June 1951, modified	Law of 14 December 1942 General Law on Social Security of 30 May 1974. Decree No 3158 of 23 December 1966 and other provisions	5 and 30 April 1930 Social Security Code - Book III Decree of 29 December 1945, amended
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, in- cluding spouse if helping)	All persons in paid employment and assimilated groups.	Employees and assimilated	All employees in industry and the services	All employees or persons assimilated thereto
Beneficiaries: Membership ceiling	-	-	DM 56 700 per year	-	-	-
Conditions:	Period of work and membership required: six months, in which 120 days of work or assimilated periods (unemployment, holidays, etc.) (10) Proof of payment of minimum amount of contributions. To have ceased all activities because of reduction of earning capacity of at least 66 %. To have provided the sickness fund doctor with a 'notice of cessation of work' within 2 days. (10) Special conditions for part- time, seasonal and occasional workers.	Employed workers: period of work of at least 120 hours in 13 weeks immediately preceding illness, or accomplishment of vocational training or studies. Self-employed workers: occupational activity during 6 months, in the last 12 month period, of which one at least immediately preceding the illness.	Incapacity for work	Incapacity for work certified by the Institute's doctor (a) 100 days of work subject to contributions during the pre- vious year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days) (b) 300 days subject to contribu- tions during the 2 years, or 27 months of the 30, preceding the illness (duration of bene- fit: 360 days) (c) 1500 days of ensurance during the last 5 years preceding the incapacity for work due to the same illness.	Membership of social security scheme Active contribution or equivalent status Contributions paid for 180 days during 5 years immediately pre- ceding illness Unfit for work Receiving health care paid for by social security scheme Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days	Incapacity for work: (i) for the first 6 months, 200 hours of employed work in the calendar quarter of the 3 months preceding the date of interruption of work, or an amount of contributions over 6 months equal to the amount due on a wage of 1040 hourly minimum wages during the 3 months prior to the date of treatment; (ii) for subsequent period, must have been registered for 12 months and be able to prove having worked 800 hours during those 12 months, of

Sickness - cash benefits

Table IV

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Legislation: 1. First law 2. Basic legislation	1911 Social Welfare (Consolidation) Act 1981, amended	Law of 11 January 1943, Nr. 138 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)	1913 Law of 5 June 1913 on sickness insurance, amended and supplemented	Law 4/84 of April, 5th Decree-Law 154/88 of April, 29th	1911 Act of 1975 and regulations; Act of 1982 and regulations
Beneficiaries: Field of application	Flat-rate benefit: with some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship Pay-related benefit: idem	Industrial staff (2) or persons assimilated thereto For TB: member of insured person's family (2) 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	All persons in paid employment	All persons under 65 in paid employment	All insured employees (5) (5) Except for beneficiaries of the Caixa de Abono dos Empregados Bancários, Caixa de Previdência do Pessoal da Companhia Portuguesa Rádio Marconi and football professionals.	All employed and self-employed persons (3) Statutory Sick Pay: employees only (SSP) (3) Except married women who opted before April 1977 not to be insured
Beneficiaries: Membership ceiling	-	-	-	-	-	-
Conditions:	Flat-rate benefit: (i) incapacity for work; (ii) 39 weekly contributions paid; (iii) minimum of 39 weekly contributions paid or credited during the contribution year preceding the benefit year(4) if less than 48 contributions are paid or credited, a reduced benefit is payable Pay-related benefit: beneficiary must have right to flat-rate benefit and have had reckonable earnings over IRL 72.00 per week in the relevant tax year (4) The benefit year begins on the	Incapacity for work For TB: TB in active phase	Incapacity for work	Incapacity for work	6 months' membership and 12 days with registered remuneration during the 4 months preceding the month in which a certificate of incapacity for work was issued by a doctor	Incapacity for work: 1) Enough contributions paid in any one taxyear to give a total of at least 25 times the contributions payable on earnings at the lower earnings limit for that year, or 26 flat-rate contributions paid before 6 April 1975, 2) Must have paid or been credited with enough contributions to give a total of at least 50 times the contributions payable on earnings at the lower earnings limit in both of the 2 relevant tax years.

Table IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(continued)				(duration of benefit : 720 days)	following its dispatch	which 200 working hours during the first of the 4 quarters preceding the cessation of work, or to have paid contributions for 12 months on a wage equal to 2080 hourly minimum wages, of which 1040 hourly wages in the first 6 months.
Conditions: Waiting period	1 working day No waiting period: (i) If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; (ii) If incapacity is due to pregnancy or confinement; (iii) for unemployed persons in the employment of the public authorities; (iv) if the worker has been in contact with someone suffering from an infectious disease	Wage earners: No waiting period Self-employed persons: 3 weeks (voluntary insurance may cover the first 3 weeks)	1 day No waiting period if incapacity to statutory sick pay under labour law, or if incapacity is the result of an employment injury or occupational disease.	3 days	3 days	3 days
Benefits: Duration of benefits	Maximum of 1 year (= period of 'primary incapacity for work')	52 weeks in 18 months Pensioners not more than 13 weeks in a 12-month period	For the same illness, limited to 78 weeks over a 3-year period	(a) 182 days (then, possibly, invalidity) (b) 360 days in the case of the same illness (c) The cash sickness benefit is also paid: Up to 720 days for the same illness if the beneficiary has completed 1 500 days of insurance, during the last five years preceding disability.	12 months with possibility of extension for a further 6 months where there is deemed to be a chance of the beneficiary once again being fit for work following treatment	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
Benefits: Amount of the benefits	Without hospitalization: 60 % of earnings (maximum earnings taken as basis: BFR 3 156,28 per day) For industrial staff account must also be taken of the law on the minimum wage for 14 days (80 %) (6) and for non-industrial staff the	Wage earners: Calculated upon the basis of the hourly wage of the worker, with a maximum of DKR 2 457 per week or DKR 65,52 per hour, and upon the number of hours of work. Period to be covered by the employer: two weeks.	80 % of the normal salary but not exceeding the net salary Normal salary: wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages by the	(a) 50 % of E E = average earnings in one of the 22 classes of insurance to which the real earnings correspond. 10 % increase for every dependent (maximum 4) Overall maximum for benefits:	From 4th to 20th day of sick leave inclusive, 60 % of reference wage. From the 21st day, 75 % of reference wage Calculation basis: daily salary (contribution basis) for month preceding commencement of unfit-	Without hospitalization: 50 % of earnings with 3 children, 66.66 % from 31st day (Maximum earnings taken as basis: earnings on which social security contribution is assessed). Minimum for protracted complaint after 7th month: 1/365th

Sickness - cash benefits

Table IV

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(continued)	first Monday of January and the contribution year is the last tax year preceding that date.					
Conditions: Waiting period	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 per period of absence owing to incapacity None in the event of hospitalization or tuberculosis	3 days
Benefits: Duration of benefits	Flat-rate benefits: (i) Unlimited if the claimant has paid 260 weekly contributions, (ii) Limited to 52 weeks if between 39 and 260 weekly contributions paid Pay-related benefits: 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)	Maximum 1 095 days (then, possibly, invalidity) In the event of tuberculosis: unlimited	Statutory Sick Pay: paid by Er in case of illness: 28 weeks for period of inability to work, or Sickness Benefit: 168 days maximum in a period of interruption of employment, then replaced by Invalidity Benefit
Benefits: Amount of the benefits	Flat-rate benefits: IRL 48.00 per week (standard rate) Family Supplements: 1 adult IRL 31.00 1st and 2nd child IRL 11.40 each 3rd and subsequent IRL 11.00 each children	Without hospitalization: Sickness: 50 %; from 21st day 66.66 % (earnings taken as basis: real earnings) TB: (i) daily allowance during treatment: insured person:	The gross salary which the insured person would have earned if he had continued to work	70 % of the daily wage (maximum daily wage considered: HFL 270.60). With the minister's approval this percentage can be increased by the occupational associations	Daily benefit: 65 % of average daily wage for 6 months preceding the 2 months in which the illness began. 70 % of this average wage after a period of incapacity of more than 365 days without interruption.	Statutory Sick Pay (SSP): Weekly earnings of: Rate: UKL 125 or more: UKL 52.50 UKL 46 - 124.99: UKL 39.25 less than UKL 46.00: - No additions for dependants Sickness Benefit:

Table IV

Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(continued)	<p>law on contracts of employment (100 % for 1 month) With hospitalization: idem</p> <p>(6) The collective agreements extend thus to a 30 days' minimum wage and to 100 %</p>	<p>Self-employed workers: calculated upon the profits from the occupational activity of the worker, with the same maximum as mentioned above.</p>	<p>employer for 6 weeks. After 1 year adjustment as for pensions</p>	<p>DR 3 529 per day Minimum amount, without dependents: DR 642 per day (b) for the first 15 days: 25 % of E, overall maximum for benefits: DR 1 891 per day Minimum amount without dependent family: DR 321 per day</p>	<p>ness for work, increased by average daily value of salary supplements during previous year</p>	<p>of minimum invalidity pension With hospitalization: (i) without dependants: 20 % (ii) with 2 children: 50 %</p>
Benefits: Other benefits	<p>Death grant: BFR 6 000 (unindexed)</p>	<p>Death grant: see Table VIII 'Survivors' (other benefits)</p>	<p>- Sickness benefit for maximum 5 days per year in case of sickness of a child under 8 years of age, needing supervision, care or assistance of the insured person - as a transitory measure: death benefit for persons insured under the legal sickness insurance on 1st January 1989 (members: DM 2 100; dependants: DM 1 050).</p>	<p>Death grant: at least 8 times the reckonable earnings of the lowest group, i.e. DR 75 275</p>	<p>Death grant: PTA 5 000</p>	<p>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 2 762.50 per month (means tested)</p>

Sickness - cash benefits

Table IV

(continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Other benefits	Death grant: see Table VIII 'Survivors' (other benefits)	Death grant: LIT 20 000 TB: special Christmas grant of LIT 25 000 + LIT 3 000 per dependent person, if the beneficiary is the insured worker; LIT 15 000 if the beneficiary is a member of the family of the insured worker.	Death grant: LFR 32 313 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 second following month If 70 % of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefits Act. (means tested). The maximum supplementary benefit amounts to 30 % of the minimum wage for couples, 27 % of the minimum wage for single-parent families and 21 % of the minimum wage for single persons. Lower rates apply for single persons under 23	Death grant: see Table X 'Family benefits' (other allowances) Sickness allowances for single parents payable in the event of illness of a child under age 10 (means tested) Amount equivalent to sickness benefit (maximum 30 days)	UKL 35.70 per week (or £45 if over pension age) Additions: 1 dependent adult: UKL 22.10, or if claimant over pension age : 1 dependent adult : UKL 27.00 - 1 dependent child : UKL 9.65

MATERNITY

Table V

Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Field of application:	<p>Benefits in kind:</p> <p>(i) insured women, (ii) members of the family</p> <p>Cash benefits: insured women</p>	<p>Benefits in kind: all residents</p> <p>Cash benefits: all employed and self-employed persons, including spouse helping</p>	<p>Benefits in cash and in kind:</p> <p>(i) insured women, (ii) wife and daughters of insured person</p>	<p>Benefits in kind:</p> <p>(i) insured women, (ii) spouse or dependent of insured man</p> <p>Cash benefits: insured women</p>	<p>Benefits in kind:</p> <p>(i) employees in industry and the services; (ii) pensioners and persons drawing other regular benefits; (iii) dependants of insured person entitled to health care. In cases of separation or divorce entitlement continues irrespective of whether insured person has a maintenance obligation in respect of beneficiary</p> <p>Cash benefits: employees in industry and the services</p>	<p>Benefits in kind:</p> <p>(i) insured women, (ii) wife and daughters of insured person</p> <p>Cash benefits: insured women</p>
Conditions:	<p>Cash benefits: contributions paid for 6 months</p>	<p>Benefits in kind: 6 weeks of residence</p> <p>Cash benefits: See table IV (sickness - cash benefits)</p>	<p>1. Maternity benefit:</p> <ul style="list-style-type: none"> - membership for 12 weeks between 10th and 4th month before confinement - in case of incapacity to work: entitlement to sickness benefit <p>2. Confinement grant: insured without entitlement to maternity benefit</p>	<p>Benefits in kind: 50 days insurance, as for health benefits</p> <p>Cash benefits: 200 days work resulting in contributions during the last 2 years</p>	<p>Benefits in kind:</p> <p>(i) employees; (ii) beneficiaries dependent on insured person entitled to health care:</p> <ul style="list-style-type: none"> (a) must live with or be supported by insured person, (b) must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage, (c) must not be entitled to national health cover on any other count <p>Cash benefits:</p> <p>(i) affiliated employees with active contributor or equivalent status; (ii) at least nine months' membership preceding birth; (iii) contribution paid for at least 180 days in the year immediately preceding the period of compulsory or voluntary leave, as appropriate; (iv) presentation of a doctor's</p>	<p>Benefits in kind: see Table III 'Health care'</p> <p>Cash benefits: employment in an employed occupation for 200 hours during the calendar quarter or the 3 months preceding the 9th month before the probable date of confinement, or the starting date of maternity leave, or having paid contributions during preceding 6 months on wages equal to at least 1040 hourly minimum wages.</p> <p>Registration under insurance scheme for at least 10 months at the expected date of confinement</p>

Maternity

Table V

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Field of application:	<p>Benefits in kind: all residents Cash benefits:</p> <p>(i) maternity allowance: insured women (ii) maternity grant: paid by health service to persons with full eligibility (See Table II)</p>	<p>Benefits in kind: all women residents Cash benefits: insured women or alternatively fathers</p>	<p>Benefits in kind:</p> <p>(i) insured women (ii) wife of insured person Cash benefits:</p> <p>(i) allowance: insured women (ii) general allowance: All women residents</p>	<p>Benefits in kind:</p> <p>(i) insured women (ii) wives and daughters of insured person Cash benefits: insured women</p>	<p>Benefits in kind: see Table III 'Health care' Cash benefits: all insured persons (See also: 'Cash benefits - Kind and duration')(1)</p> <p>(1) Exception: Beneficiaries of the two institutions mentioned in Table IV-1, footnote.</p>	<p>Benefits in kind: all women residents Cash benefits:</p> <p>(i) Maternity Allowance: employed or self-employed insured women (ii) Statutory Maternity Pay: (SMP) employees only</p>
Conditions:	<p>Maternity allowance:</p> <p>(i) scheme for women in employment: 39 contributions paid in the 12 months before the first day of a period of maternity leave; (ii) general scheme: 39 contributions paid since entering insurance and 39 contributions paid or credited in the last contribution year before the benefit year in which the allowance is due to commence (2)</p> <p>(2) See Table IV-1 'Sickness - Cash-benefits', footnote.</p>	None	<p>Cash benefits:</p> <p>(i) allowance: must have been affiliated for 6 months in the year preceding the birth, (ii) general allowance: 1 year's residence and not having entitlement to insured women allowance</p>	None	<p>Benefits in kind: see Table III 'Health care' Cash benefits: 6 months' membership, with registered remuneration</p>	<p>Maternity allowance: contributions paid in respect of at least 26 weeks in the 52 week period ending in the 15th week before the expected week of the confinement. Statutory Maternity Pay : paid by Er to Ee who has been employed by the same Er for 2 years or more or for at least 5 years part time, for higher rate. If employed by same Er for at least 6 months, lower rate payable. Must also have average earnings of at least £46 per week in the eight weeks ending in the qualifying week.</p>

Table V

Maternity

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Benefits in kind	See Table III 'Health care'	Free maternity services and hospital care	See Table III 'Health care' Medical care and midwife care, maternity hospital, home care, household assistance. Drugs and appliances, etc.	For birth expenses: at least 30 x the minimum wages of an unskilled worker = DR 63 180	certificate giving the forecast date of birth for the commencement of the period of voluntary or compulsory maternity leave and presentation of the notification of birth for the purpose of calculating the period of post-natal leave Medical checks during pregnancy Optional care during birth and post-natal confinement and in the event of associated complications Hospitalization in national health hospitals or hospitals operating under agreement with the national health authorities (see also Table III 'Health care')	See Table III '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
Benefits: Cash benefits Kind and duration of benefit	1. Maternity allowance (4): a period of 14 weeks (of which 8 after confinement) possibly prolonged by period between presumed and actual date of confinement. 2. Birth grant (4) Only if wage is discontinued	For employed or self-employed women: weekly payments for 4 weeks before expected confinement and for 24 weeks after (also 24 weeks in adoption cases) (8) Male wage earners or self-employed: weekly payments for 2 weeks after the birth (8) 10 of the 24 weeks may be in favour of the father	1. Maternity allowance (4): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth) 2. One-time confinement grant (4) Only if wage is discontinued	Maternity allowance payable to insured women 49 days before and 49 days after confinement	Maternity allowance for a maximum of 16 weeks If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily unfit for work Special allowance payable in the event of multiple births	1. Daily allowance:(4) 16 weeks (of which 6 before confinement), 26 weeks (of which 8 before confinement) for 3rd child in the household. 10 weeks for an adoption (6), 18 weeks for an adoption bringing the number of children in the household up to three. (4) Only if wage is discontinued (6) Payments may be made to father in the event of death of mother during confinement

Maternity

Table V

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Benefits in kind	Maternity services and hospital care for infants under 6 weeks are free except that those whose income is IRL 16 700 or more are liable for doctors' fees	See Table III 'Health care'	See Table III 'Health care' Midwife and medical assistance Stay in maternity hospital, drugs and baby foods (3) (3) These benefits are covered by a lump sum payment.	See Table III 'Health care' Midwife; in the event of complications, doctor and hospitals Maternity hospital or payment for care at home for maximum 10 days (with share in cost)	See Table III 'Health care'	Free health care under the National Health Service
Benefits: Cash benefits Kind and duration of benefit	-Maternity allowance: Scheme (i): 14 weeks - at least 4 weeks must be taken before and 4 weeks after confinement Scheme (ii): 12 weeks, 6 before and 6 after confinement -Maternity grant: Health services: lump sum (9) (9) In addition, maternity grants for multiple births (see Table X 'Family benefits')	Maternity allowance: (10) 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months) (11) (10) Only if wage is discontinued (11) The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge	Maternity benefit (10): 8 weeks before presumed date of confinement; 8 weeks after effective date of confinement; 4 weeks supplement for nursing mothers and in case of premature birth or multiple births Maternity allowance(12): 16 weeks Birth grant: see Table X 'Family benefits' (10) Only if wage is discontinued (12) Non-cumulative with similar benefits or with earnings.	Confinement allowance: (10) 16 weeks (10) Only if wage is discontinued	(a) Maternity benefit: per confinement: 90 days (60 of which have to be after confinement) 10 to 30 days after miscarriage or delivery of a stillborn child, on medical certificate 10 days after the death of a child, with a guarantee of 30 days after confinement (b) Paternity benefit: Due to physical or mental incapacity of the mother: 30 days on medical certificate (not immediately after confinement) Due to the mother's death: for the time she would have been entitled (at least 10 days) (c) Benefit in case of adoption: 60 days	Maternity Allowance: (10) (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, or Statutory Maternity Pay (SMP): Weekly payments for 18 weeks beginning 11 weeks before expected confinement. Higher rate payable for first 6 weeks, followed by 12 weeks at the lower rate. If not entitled to higher rate, lower rate payable for the full 18 weeks (10) Only if wage is discontinued

Table V

Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Amount	<p>1.a. Active workers: 82 % of wages (without ceiling) in first 30 days, and 75 % or 60 % of wages up to ceiling respectively, for period from 31st day, and for period exceeding the 14 weeks;</p> <p>b. Unemployed workers (in first 4 months of incapacity to work): 60 % of lost wages up to ceiling but not more than unemployment benefit, for period exceeding the 14 weeks; moreover:</p> <ul style="list-style-type: none"> - supplement of 19,5 % of wages up to ceiling, for first 30 days; - supplement of 15 % of wages up to ceiling from 31st day on; <p>c. Invalids: 79,5 %, 75 % and 60 % of wages up to ceiling, respectively, for first 30 days, for period after 30 days, and for period exceeding 14 weeks.</p> <p>2. See Table X (Family benefits)</p>	<p>See Table IV 'Sickness - cash benefits' (90 % of average weekly earnings, not more than DKR 2 457 per week) or DKR 65,52 per hour.</p>	<p>1. Maternity benefit: average daily net wage of insured person, reduced with legal contributions, with maximum of DM 25 per day (difference covered by complement paid by employer) (5)</p> <p>2. Confinement grant: fixed sum payment of DM 150</p> <p>(5) Women employees who are not compulsorily insured receive a maximum of DM 400</p>	<p>50 % of earnings (see Table IV 'Sickness - cash benefits'):</p> <p>Maximum (no dependants): DR 3 397 per day</p> <p>Maximum (4 dependants): DR 4 756 per day</p> <p>Minimum (no dependants): DR 978 per day</p>	<p>75 % of reference wage</p> <p>Base of calculation: daily salary (contribution basis) for preceding month increased by average daily value of salary supplements during the 12 months prior to the commencement of maternity leave per day</p>	<p>1. 84 % of basic salary</p> <p>Maximum: 302,40 F per day</p> <p>Minimum: 40,50 F per day</p>

Maternity

Table V

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Amount	<p>-Maternity allowance: Scheme (I): 70 % of average weekly earnings in the relevant tax year (minimum IRL 76.00 per week) Scheme (II): IRL 48.00 per week -Maternity grant: Health services: IRL 8 per child</p>	<p>80 % of earnings for the compulsory period, and 30 % for the supplementary period</p>	<p>Insured women allowance: same amount as the sickness cash benefit General allowance: LFR 3 693 per week Birth grant: see Table X 'Family benefits'</p>	<p>100 % of the daily wage Maximum daily wage considered: HFL 270.60</p>	<p>Daily allowances: 100 % of the average daily wages on same conditions as for sickness benefit (see Table IV) Minimum amount: 50 % of the average daily wages Birth grant Allowance for nursing mothers: See table X 'Family benefits'</p>	<p>Maternity Allowance: UKL 35.70 per week (increases for dependants: one adult dependant UKL 22.10 per week), or Statutory Maternity Pay (SMP): higher rate: 90 % of average weekly earnings lower rate: UKL 39.25</p>

INVALIDITY

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation: 1. First law 2. Basic legislation	28 December 1944 See Table III 'Health care'	1921 Law of 16 May 1984, amended	22 June 1889 Manual workers: "Reichsversicherungsordnung". Code of Social Insurance of 19 July 1911, most recently amended by Act of 18 December 1989. Office workers: "Angestelltenversicherungsgesetz". Act on insurance for office workers of 20 December 1911, most recently amended by Act of 18 December 1989. Social Code: general part of 11 December 1975; common rules of 23 December 1976, most recently amended 20 December 1988.	1934 Law of 14 June 1951, modified	Decree of 18 April 1947 General Law on Social Security of 30 May 1974; Law No 13 of 7 April 1982; Law No 26 of 31 July 1985; Decree No 3158 of 23 December 1966, Ministry of Labour Order of 15 April 1969; Royal Decree No 1799 of 2 October 1985	5 April 1930 RAP of 29 December 1945 - Social Security Code; 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	Is considered as invalid, a person between 18 and 67 years whose capacity to work is permanently reduced for at least half, because of a mental or physical incapacity - a person between 50 and 67 years may enjoy an early pension if this is necessary for health reasons or social reasons.	1. 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) 2. 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')	1. A person is considered to be an invalid when, as a result of illness or physical or mental disability which appeared or worsened after affiliation, 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 2. 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 50 % of the benefit, provided they are over 55	Provisional invalidity: situation of a worker who has exhausted his/her entitlement to sickness benefit, continues to require medical treatment and is unfit to return to work, but is not expected to remain permanently unfit for work Permanent invalidity: situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/her partially or totally incapable of work	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 none the less 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 General invalid Handicapped persons	Employees and assimilated	Employees in industry and the services	Industrial and non-industrial staff All employees

Invalidity

Table VI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Legislation:</p> <p>1. First law</p> <p>2. Basic legislation</p>	<p>1911</p> <p>Social Welfare (Consolidation) Act, 1981; amended</p>	<p>21 April 1919</p> <p>Law of 12 June 1984</p>	<p>6 May 1911</p> <p>Social Insurance Code, Book III, in the terms following the Law of 27 July 1987 as amended.</p>	<p>5 June 1913</p> <p>(a) Law of 18 February 1966</p> <p>(b) Law of 11 December 1975 introducing a general insurance</p>	<p>1935</p> <p>Decree No 45286 of 23 September 1963, as since amended on several occasions</p>	<p>1911</p> <p>Act of 1975 and regulations thereunder</p>
<p>Risks covered:</p>	<p>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</p>	<p>A worker whose earning 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</p> <p>The incapacity pension is payable to the insured person who is absolutely and permanently incapable of any occupational activity, as a result of sickness or infirmity (physical or mental)</p>	<p>An insured person who as a result of prolonged sickness or infirmity, has lost his working capacity to such a degree that he is unable to carry on the occupation which he had carried on in his last post or another occupation suited to his capacity</p>	<p>(a) and (b)</p> <p>A person considered completely or partially incapable of working when as a result of sickness or infirmity he cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he works or most previously worked, or in the vicinity</p> <p>No distinction is made as regards the cause of the incapacity (invalidity or employment injury)</p>	<p>Any worker who, before reaching retirement age, becomes unable, as a result of an illness or accident not covered by the specific legislation on employment injuries and occupational diseases, to earn more than one third of a normal wage</p>	<p>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)</p>
<p>Field of application:</p>	<p>With some exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship</p>	<p>All wage earners of the private sector, below pension age.</p>	<p>All persons in paid employment</p>	<p>(a) All employees under 65</p> <p>(b) All residents under 65 without considering income or nationality</p>	<p>All insured employees</p>	<p>Employed and self-employed persons (2)</p> <p>(2) Except married women who chose before April 1977 not to be insured.</p>

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions: Minimum period of membership giving entitlement to benefits	6 months, with 120 days worked	At least 3 years of residence between the ages of 15 and 67	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 as a result of certain occurrences (e.g. employment injury) or under certain circumstances Handicapped persons: 240 months of insurance	4 050 working days 1 500 working days (300 of which in the 5 years preceding the invalidity) except if employment injury (1) 1 500 working days during the 12 years preceding the invalidity 300 working days if below 21 years of age 400 working days if below 22 years of age 1 500 working days if below 33 years of age (1) If injury not due to employment: 750 working days (150 of which during the 5 preceding years); (b) 2 025 working days.	Provisional invalidity: to have exhausted periods of entitlement specified in relation to sickness benefit; to have paid contributions for a period of at least 180 days immediately preceding commencement of incapacity for work. Permanent invalidity: qualifying period: where claimant enjoys active contribution or equivalent status and is under 26 years of age, half time between date on which he/she reached aged 16 and date of onset of condition giving rise to invalidity; where claimant is over 26, a quarter of the time between the date on which he/she reached age 20 and event giving rise to invalidity, subject to a minimum of 5 years. One fifth of contribution period must fall within the 10 years prior to the causal event. Larger qualifying period if not regularly insured. No qualifying period of invalidity results from non-employment related injury	12 months, with 800 hours worked, of which 200 during the quarter prior to ceasing work
Conditions: Minimum level of incapacity for work	66.66 %	50 %	Occupational invalidity: 50 % General invalidity: 100 %	33.33 %	33 %	66.66 %

Invalidity

Table VI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Conditions: Minimum period of membership giving entitlement to benefits</p>	<p>At least 260 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 (3) preceding the claim.</p> <p>(3) See Table IV-1 'Sickness - cash benefits', footnote 3.</p>	<p>General invalidity: 5 contribution years with at least 3 during the last 5 years Occupational invalidity:(4) No conditions</p> <p>(4) Invalidity caused by circumstances of employment other than industrial injury.</p>	<p>12 months of insurance (5) in the three years prior to the invalidity</p> <p>(5) No qualifying period if invalidity is caused by an injury of any kind or occupational disease.</p>	-	<p>Contributions paid or credited for at least 60 months (exceptionally, after 1 095 days of sickness benefit and subject to endorsement by the Medical Board)</p>	<p>Must have been entitled to Sickness Benefit payments for 168 days in the period of interruption of employment. Employees who are entitled, for a period of 28 weeks, to Statutory Sick Pay from employer, are deemed to have fulfilled contribution conditions for Sickness Benefit during this period. Those employees entitled to such payments for less than 28 weeks will receive sickness payments for the remainder of the 28 weeks, then become eligible for Invalidity Benefit.</p>
<p>Conditions: Minimum level of incapacity for work</p>	-	<p>Invalidity allowance: 66 % Incapacity pensions: 100 %</p>	-	<p>(a) 15 % (b) 25 %</p>	<p>No level specified, since eligibility is dependent on claimant being definitively incapacitated for habitual occupation. This is deemed to be the case where he/she does not, within a period of 3 years, recover to the extent of being able to earn more than 50 % of normal earnings</p>	-

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions: 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 pension is converted into old-age pension provided that the minimum period of membership has been completed.	From the date when invalidity is deemed to exist and without limit on duration, except if person is eligible for an old-age pension	Provisional invalidity: from day following end of entitlement to sickness benefit. Ceases when claimant is declared by doctor to be fit for work or permanently incapacitated, when claimant becomes entitled to draw a retirement pension, or at the end of a period of 6 years Permanent invalidity: from date on which the responsible body declares claimant to be permanently incapacitated	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	<p>Allowance:</p> <ul style="list-style-type: none"> - 65 % of the lost earnings (subject to ceiling) if there are dependants; - 45 or 40 % of lost earnings (subject to ceiling) without dependants, according to whether considered as single or as cohabiting (with or without loss of only income of household) <p>With effect from 1 July 1984 amount of invalidity pension for those whose incapacity commenced after 1 October 1984 limited to lump sum equal to 60 % (with dependants) or 40 % (without dependants) of the lost wages</p> <p>Minimum for regularly employed:</p> <ul style="list-style-type: none"> (i) with dependants: BFR 1 106 per day, (ii) without dependants: BFR 885 per day (single); BFR 801 per day (cohabitant) <p>Minimum for non-regularly employed:</p> <ul style="list-style-type: none"> (i) with dependants: BFR 887 per day (ii) without dependants: BFR 665 per day <p>If incapacity commenced, at the earliest 1 July 1983, minimum daily amount cannot exceed 75 % of</p>	<p>Pension:</p> <p>Incapacity level:</p> <ul style="list-style-type: none"> (i) at least 50 % anticipatory pension (9) = basic amount, (ii) 67 to 99 %: invalidity pension = basic amount + invalidity amount (iii) 100 %: invalidity pension = basic amount + invalidity amount + unemployment amount <p>Basic amount: DKR 44.508 (6) per year Married persons: DKR 42.408 per year for each spouse in a married couple. Invalidity amount: DKR 19.860 per year Married persons: DKR 16.896 per year for each spouse, if both qualify for this supplement or the invalidity allowance Unemployment amount: DKR 28.728 per year Married persons: DKR 20.784 per year for each spouse, if both qualify for this supplement Supplement payable to pensioners: DKR 11 448 per year(6) Early retirement amount: DKR 10 356 per year(9)</p>	<p>Pension formula:</p> <ul style="list-style-type: none"> (a) for occupational invalidity $1 \% \times n \times E \times c$ (b) for general invalidity $1.5 \% \times n \times E \times c$ <p>n = Number of years of insurance (contribution periods, equivalent, credited (7) 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:</p> <ul style="list-style-type: none"> (i) either for at least 36 months during the 60 months prior to the risk incurred, (ii) or for at least half the period of membership (minimum 60 months) (11) <p>E = General basic earnings, fixed for 1990 at DM 31 661 p.y. c = Individual coefficient - average ratio for each year of the gross earnings of the person concerned to average gross earnings of all those in-</p>	<p>See Table VII 'Old-age'</p> <ul style="list-style-type: none"> If 50 % incapacity, amount of pension reduced by 25 % If 100 % incapacity, pension is increased by 50 %; for care by a third person the maximum increase is DR 58 220 per month If 33,33 % incapacity, amount of pension reduced by 50 % 	<p>Permanent partial incapacity for habitual occupation: lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table IV) Permanent total incapacity for habitual occupation: 55 % of reference wage. (10) Increased by 20 % if over age 56 and out of work (pension of 75 %). Pension may, at request of beneficiary, be commuted to a lump-sum payment equal to 84 times monthly pension (less 12 months for every year by which claimant's age exceeds 55, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 47 010 per month (with dependent spouse) Permanent total incapacity for work: 100 % of reference wage. Minimum pension PTA 39 950 per month (PTA 47 010 per month for beneficiaries with dependent spouse) Severe disablement: amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 59 925 per month. For beneficiaries with</p>	<p>Pension:</p> <ul style="list-style-type: none"> (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 51 561.84 per year) <p>E = Average annual earnings for the 10 years of insurance prior to interruption of work or, where applicable, a shorter period</p>

Invalidity

Table VI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Conditions: Period for which cover is given	From the date when the state of permanent invalidity is deemed to exist (normally after sickness benefit period of at least 12 months). Unlimited duration. Maximum age : none.	From the month following the application by the party concerned Maximum age: retirement age	For permanent incapacity: immediately For temporary incapacity: on expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption 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	From first day of month in which claim was submitted or day determined by medical board until retirement age	For the pension: the day after the end of the primary period of incapacity until retirement age (12) For the allowance: as above, but to qualify the incapacity must begin at least 5 years before retirement age (12) Deferment possible; maximum 5 years
Benefits: Amount of pension	Invalidity pension : IR£54.10 per week (aged 66 or over : IR£55.10)	Invalidity allowance 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 RPI 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') Incapacity pension 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 The part of salary above the ceiling (LIT 44 848 000) is calculated as follows: 1.5 % per year of contribution for the first section of one-third of the ceiling (LIT 14 949 300); 1.25 % for the second section of one-third of the ceiling and 1 %	Pension: Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements Lump sum supplements: LFR 76 716 p.y. for 40 years' insurance Proportional supplements: 1.6 % of total earnings; earnings adjusted according to index and trend in earnings level For invalidity before age of 55: special lump sum supplements of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years); special proportional supplements for years remaining from commencement of entitlement until age 55; rate of supplement is 1,6 % of average salary gained between age 25 and year of cessation of risk Minimum pension: LFR 329 892 p.y. in case of 40 years. If this condition not fulfilled but at least 20 years insurance, minimum reduced by 1/40 for each missing year. Number of years from beginning of pension entitlement to age 65 taken into account in computing length of time required	(a) Daily allowance (13) for incapacity level between : 15 - 25 %: 14 % of 100/108E 25 - 35 %: 21 % of 100/108E 35 - 45 %: 28 % of 100/108E 45 - 55 %: 35 % of 100/108E 55 - 65 %: 42 % of 100/108E 65 - 80 %: 50.75 % of 100/108E 80 % and over: 70 % of 100/108E E = daily wages (b) Daily allowance (13) for incapacity level between 25 - 35 %: 21 % of M 35 - 45 %: 28 % of M 45 - 55 %: 35 % of M 55 - 65 %: 42 % of M 65 - 75 %: 50,75 % of M 80 % and over: 70 % of M M = the basic amount = HFL 92,20 for persons aged 23 and over Lower rates apply to persons under 23 (13) In addition holiday allowance of 8 %, payable in May	Monthly pension: for each calendar year covered by contributions, 2.2 % of average monthly wage for the 5 years with the highest remuneration of the last 10 years Maximum 80 % and minimum 30 % of this average wage, in any case ESC 17 000 per month	Invalidity Pension: UKL 46.90 per week, reduced where recipient is in-patient in hospital for more than 8 weeks In addition, Invalidity Allowance: 3 rates, varying according to the age when total disability arose: persons under 40 years: UKL 10.00 persons aged 40 - 49 : UKL 6.20 persons aged 50 - 59 : (50-54 for women) : UKL 3.10 per week Additional component: an additional earnings-related pension based on 1 1/4 % of earnings from 6 April 1978 between the upper and lower earning limits, amounts revalued annually

Table VI

Invalidity

(continued)	Belgium lost wages	Denmark (6) If income is not above a certain level (9) If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount.	FR of Germany sured (max. 2) (8) (7) 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 (8) If exceeded, possibility of obtaining increases (11) For mothers and fathers born 1921 or after, period devoted to the education of children is considered as insured period, with 12 calendar months following the end of the month the child was born (Law of 11.7.1985, entered into force on 1.1.1986, concerning survivors and education periods).	Greece	Spain dependent spouse: PTA 70 515 per month All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 207 152 Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for 96 months immediately preceding event giving rise to invalidity (10) For workers over 55 years of age who are unemployed and having little prospect of finding work in the short term: increase of 20 % in the reference wage	France
Benefits: Annual earnings ceiling	BFR 984 759	-	DM 75 600	DR 222 675 per month	PTA 3 498 480	FF 121 320
Benefits: Supplements for dependants: (i) spouse (ii) children	(i)- (ii)See 'pensioners' in Table X 'Family benefits'	(i)- (ii)See 'pensioners' in Table X 'Family benefits'	(i)- (ii)See 'pensioners' in Table X 'Family benefits'	(i)See Table VII 'Old-age' (ii)See Table VII 'Old-age'	(i)See Table X 'Family benefits' (ii)See Table X 'Family benefits'. Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month	(i)- (ii)See 'Pensioners' in Table X 'Family benefits'

Invalidity

Table VI

(Continued)	Ireland	Italy for the section exceeding two-thirds of the ceiling	Luxembourg to qualify for minimum pension	Netherlands	Portugal	United Kingdom
Benefits: Annual earnings ceiling	-	LIT 44 848 000 (19) (19) The part of the wages above the ceiling is taken into consideration according to the percentages indicated under "Amount of pension".	LFR 1 506 696	HFL 70,356 p.y. (HFL 270.60 per day)	-	-
Benefits: Supplements for dependants: (i) spouse (ii) children	(i) Adult Dependant : IRE35.80 per week (ii) 1st & 2nd child : IRE12.50 per week each 3rd & subsequent children : IRE11.00 per week each	(i)- (ii) See 'pensioners' in Table X 'Family benefits'	(i)- (ii)-	(i)- (ii) See 'pensioners' in Table X 'Family benefits'	(i) Dependent spouse: ESC 2 750 per month (ii)-	(i) UKL 28.20 a week in respect of one adult dependant (ii) Each child for whom child benefit is received: UKL 9.65 a week

Table VI

Invalidity

(continued)	Belgium	Denmark	FR of Germany	Greece	Spain for each dependent child	France
Benefits: Other benefits		<p>Outside assistance allowance: given for the personal aid of a third person and in cases of blindness or acute shortsightedness: DKR 20 724 p.y.</p> <p>This allowance can be replaced by:</p> <p>Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR 41 364 p.y.</p> <p>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: DKR 19 428 p.y. (If the spouse receives the same invalidity allowance in invalidity pension: DKR 15 756 p.y.)</p> <p>General pensions supplement and personal allowance: see Table VII 'Old-age'</p>		<p>(a) Totally blind persons, having accomplished 4 050 days of contribution, receive a pension amounting to DR 58 220 regardless their age. This amount increases according to the periods of work (L. 612/77).</p> <p>(b) Insured persons or members of their family, suffering from quadriplegia-paraplegia, are intitled to a special benefit under the following conditions.</p> <ul style="list-style-type: none"> - 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, or 1000 days whenever. - no age limit (L. 1140/81). <p>(c) Persons, insured under any social security scheme and suffering from quadriplegia-paraplegia, or dependants with the same disease, are entitled to a special pension regardless of their age, provided that they have completed 20 years in work.</p>		
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	On 1st of July 1990 social pensions, and other transfer incomes will be increased by 2 %. The rate of adjustment is fixed once a year, on the basis of the evolution of wages two years previously.	Twofold adjustment to economic situation (I) by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed; (II) by adjustment of the pension according to a coefficient which is fixed once a year by law	See Table VII 'Old-age'	Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic	Annual adjustment on 1 January and 1 July by statutory instrument fixing the coefficient of increase

Invalidity

Table VI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Other benefits	Living alone allowance : paid to pensioner aged 68 or over living alone. Amount : IR£4.10 per week	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	-	Death allowance: (a) 100/108 % of daily wages. (b) 100 % of basic amount from the day of death until the last day of the second month which follows this (15); (a) and (b) if invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the supplementary Benefits Act (means tested). The maximum amount of this supplement is 30 % of the minimum wage for a couple, 27 % for single-parent families and 21 % of this wage for single persons. Lower rates apply for single persons under age 23. (15) As long as incapacity rate is fixed at 80 % or over.	Christmas bonus: amount equal to pension for December Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 6 250 per month	Severe Disablement Allowance can be paid to those not qualifying for invalidity Benefit. Rate: UKL 28.20 a week plus increases for dependants. (Adult - 16.85, child - 9.65) Attendance allowance: given when the nature of the invalidity necessitates frequent attention or constant supervision. Amount: UKL 37.55 per week for a person who requires attendance or supervision by day and night, or UKL 25.05 a week for a person who needs the attendance by day or by night (16) Mobility Allowance can be claimed by persons who are unable or virtually unable to walk. Rate: UKL 26.25 a week (16) People who care for a severely disabled relative receiving an Attendance Allowance may qualify for invalid Care Allowance at the rate of UKL 28.20 a week, plus £ 16.85 for an adult dependent and £ 9.65 for a child dependent
Adjustment:	Invalidity pensions are normally increased once a year	Every 6 months adjustment to cost of living For pensions above the minimum, this adjustment is partial: (i) up to twice the minimum: 100% (ii) from twice to 3 times: 90 % (iii) for the part exceeding 3 times the minimum: 75 % Annual adjustment on 1 January equal to average increase in average earnings of workers in private and public sector	1. Automatic adjustment of pensions wherever the index varies by 2.5 % in relation to the preceding index 2. Adjustment of pensions to earnings level.	(a) and (b) Compulsory adjustment on 1 January and 1 July in accordance with the wage-index on 31 October and 30 April respectively. In particular cases additional adaptations can be made between these dates.	Normally increased once a year by government decision	Adjustment by legislation at least annually in line with movements in the general level of prices

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Accumulation with other social security benefits (17):</p> <p>(17) In any case, invalidity pensions and old-age pensions are mutually exclusive.</p>	<p>Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum</p>	-	<p>If combined with an employment injury pension, the invalidity pension is suspended when the total exceeds 80 % of the highest basic earnings</p>	<p>Accumulation possible with widow's pension</p>	<p>Invalidity pensions may not be drawn concurrently with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity</p>	<p>Accumulations with an employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category</p>
<p>Prevention and rehabilitation:</p>	<p>Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments</p>	<p>Measures to lessen the consequences of invalidity by:</p> <ul style="list-style-type: none"> (i) assistance for special medical care; (ii) maintenance allowances during vocational rehabilitation; (iii) appliances and aids supplied by local authorities under the Social Assistance Act of 1974 	<p>Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits</p>	-	<p>Rehabilitation measures:</p> <ul style="list-style-type: none"> (i) medical treatment (functional rehabilitation); (ii) vocational guidance; (iii) vocational training (rehabilitation for habitual occupation or retraining for another occupation) <p>Rehabilitation allowance paid to persons not in receipt of periodic cash benefits</p> <p>Preferential access to employment in certain situations</p>	<p>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</p>

Invalidity

Table VI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Accumulation with other social security benefits (17):</p> <p>(17) In any case, invalidity pensions and old-age pensions are mutually exclusive.</p>	<p>Not payable with any pension under the Social Welfare Acts</p>	<p>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)</p>	<p>In case of other earnings, reduction of pension if earnings and pension exceed a ceiling equivalent to the average of the five highest subscription years during insured period;</p> <p>In case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceed prescribed ceiling or if more favourable, the earnings on which employment injury pension was based</p>	<p>(a) and (b) Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work</p> <p>(a) Deduction of amount of general insurance indemnity</p>	<p>Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions</p>	<p>Attendance Allowance can be paid in addition to any other benefit except other allowances paid for the same purpose</p>
<p>Prevention and rehabilitation:</p>	<p>-</p>	<p>The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work</p> <p>Hospitalization is free and charged to the region</p>	<p>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended</p>	<p>(a) -</p> <p>(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</p>	<p>-</p>	<p>Preventive medical care and medical rehabilitation are provided by the National Health Service</p> <p>Industrial rehabilitation and vocational training, sheltered employment and a specialized placement service are provided by the disabled persons legislation of 1944 and 1958.</p> <p>Allowances are payable during training</p>

OLD-AGE

Table VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation						
1. First law	10 May 1900	1. National pension: 1891 2. Supplementary pension: 1964	22 June 1889	1934	Royal Decree of 11 March 1919	5 April 1910
2. Basic legislation	Royal Decree No 50 of 24 October 1967	1. Law of 16 May 1984, amended 2. Law of 7 March 1964, amended	Manual workers: "Reichsversicherungsordnung". Code of Social Insurance of 19 July 1911, most recently amended by Act of 18 December 1989. Office workers: "Angestelltenversicherungsgesetz", Act on insurance for office workers of 20 December 1911, most recently amended by Act of 18 December 1989. Social Code: general part of 11 December 1975; common rules of 23 December 1976, most recently amended 20 December 1988.	14 June 1951, amended	General Law on Social Security, as promulgated by decree No 2065 of 30 May 1974; Decree No 3158 of 23 December 1966; Ministry of Labour Order of 18 January 1967 and Law No 26/85; Royal Decree No 1799 of 2 October 1985	Law of 5 April 1928; Social Security Code, 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 (1)
Field of application:	Industrial and non-industrial staff All employees	1. National pension: all resident nationals 2. Supplementary pension: all employees aged 18-66 working 10 hours or more per week	Industrial and non-industrial staff	Employees and assimilated	Employees in industry and the service	Industrial and non-industrial staff All employees (1) (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

Old-age

Table VII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Legislation						
1. First law	1908	21 April 1919	6 May 1911	5 June 1913	See Table VI 'Invalidity'	1908
2. Basic legislation	Social Welfare (Consolidation) Act, 1981, amended	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 Laws of 29 May 1982, Nr.297 11 November 1983 Nr.638 27 December 1983 Nr.730 15 April 1985 Nr.140 29 December 1988 Nr 544 9 March 1989 Nr 88	Social Insurance Code, Book III, in form resulting from Law of 27 July 1987 as amended.	General old-age insurance: Law of 31 May 1956		Act of 1975 and the regulations thereunder
Field of application:	With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Since 6 April 1988 self-employed people aged 16 and over	All wage earners of the private sector	All persons in paid employment	All residents under 65 whatever their income or nationality	All insured employees	1. Flat-rate pension: all persons over school age, resident in the UK (2) 2. Graduated pension: all employed persons in the scheme who earned more than UKL 9.00 a week between 6 April 1961 and 5 April 1975 3. State Earnings Related Pension (SERPS) (2) Except married women who opted before April 1977 not to be insured

Table VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions: Minimum period of membership	None	1. National pension: At least 3 years of residence between the ages of 15 and 67 2. Supplementary pension: none	60 months of insurance	4 050 working days which have given rise to contributions	Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement. As from 1 August 1985, the minimum contribution record is 10 years plus half the time between that date and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 January 1985	None (1) (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
Conditions: Legal retirement age	Men: 65 Women: 60	1. Men: 67 2. Women: 67	Men and women: in principle 65	Men: 65 Women: 60	Men: 65 Women: 65	Men: 60 Women: 60 (1) (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

Old-age

Table VII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom						
Conditions: Minimum period of membership	<p>1. Retirement pension:</p> <p>(i) must have become insured before the age of 55;</p> <p>(ii) at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid;</p> <p>(iii) annual average of at least 24 contribution weeks registered (paid or credited)</p> <p>2. Old-age pension:</p> <p>(i) must have become insured before the age of 56 (60 in certain cases);</p> <p>(ii) at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid;</p> <p>(iii) annual average of at least 20 contribution weeks registered (paid or credited)</p>	15 years of contribution	120 months of insurance	None	Contributions paid or credited for 120 months	<p>1. Flat-rate pension</p> <p>(i) at least 50 weekly flat-rate contributions paid at any time before 6 April 1975, or contributions paid in any tax year from 6 April 1978 amounting to at least 52 times (50 times for years from 6 April 1975 to 5 April 1978) the minimum contribution for that year;</p> <p>(ii) requisite number of qualifying years during the contributor's working life</p> <table border="0"> <tr> <td>Length of working life</td> <td>No. of years req'd for full pension</td> </tr> <tr> <td>31-40 years</td> <td>L. of work. life - 4</td> </tr> <tr> <td>41 or more</td> <td>L. of work. life - 5</td> </tr> </table> <p>2. Graduated pension : none</p> <p>3. SERPS - must have paid more contributions than those due at the minimum weekly rate for the year.</p>	Length of working life	No. of years req'd for full pension	31-40 years	L. of work. life - 4	41 or more	L. of work. life - 5
Length of working life	No. of years req'd for full pension											
31-40 years	L. of work. life - 4											
41 or more	L. of work. life - 5											
Conditions: Legal retirement age	<p>1. Retirement Pension</p> <p>Men : 65</p> <p>Women : 65</p> <p>2. Old-Age Pension</p> <p>Men : 66</p> <p>Women : 66</p>	<p>Men: 60 (3), (4)</p> <p>Women: 55 (3), (4)</p> <p>(3) A 'seniority pension' is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working</p> <p>(4) Those workers who are not entitled to a full pension (40 years' contribution) can continue working until they</p>	<p>Men: 65</p> <p>Women: 65</p>	<p>Men: 65</p> <p>Women: 65</p>	<p>Men: 65</p> <p>Women: 62</p>	<p>Men: 65</p> <p>Women: 60</p>						

Table VII

Old-age

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France by the CNPF
Benefits: Amount of pension	<p>For each year taken into consideration, a pension amount is paid as follows:</p> <p>(i) single or married without dependent spouse: man: $S \times 60\% \times 1/45$ woman: $S \times 60\% \times 1/40$</p> <p>(ii) married with dependent spouse: man: $S \times 75\% \times 1/45$ woman: $S \times 75\% \times 1/40$</p> <p>where S = earnings:</p> <p>1. Before 1 January 1955: BFR 356 997</p> <p>2. After then but before 1 January 1981: Manual workers: gross earnings without ceiling Other employees: gross earnings with ceiling (except for 1955-57, flat-rate amount)</p> <p>3. Years after 1980: gross earnings with ceiling</p> <p>Guaranteed minima for complete schedule of contributions: households: BFR 345 121 single: BFR 276 177</p>	<p>1. National pensions Basic amount: DKR 44.508 per year Married persons: DKR 42.408 (for each spouse of married couple) A full pension is paid if 40 years of residence after the age of 15 and before the age of 67, otherwise pension is reduced. General increase (pension supplement) (19) DKR 11 448 p.y.</p> <p>2. Supplementary pension DKR 7 224 p.y. if affiliated to complementary scheme since its start on 1st of April 1984</p> <p>(19) Under the condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling</p>	<p>Pension formula: $1.5\% \times n \times E \times c$ n = Number of years of insurance (see invalidity) E = The general basic earnings, which were fixed for 1990 at DM 31 661 p.y. 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) (5)</p> <p>(5) If exceeded, possibility of obtaining increases</p>	<p>Basic pension: Earnings percentage for each of 22 insurance categories, corresponding to average gross earnings in previous 2 years. This percentage varies between 70 and 30 in inverse relationship to earnings. Supplement: After 3 000 days of insurance, supplement of 1 % of earnings for every 300 contribution days (after 7 800 days, this percentage varies between 1.5 to 2.5 of earnings, depending on their amount) Minimum amount: 20 times basic wage or DR 58 220 per month</p>	<p>Percentage of reference figure corresponding to claimant's contribution record, on a scale running from 50 % for 10 years to 100 % for 35 years, with increase of 2 % for each year within this range Maximum pension: PTA 207 152 per month minimum pension: PTA 39 950 per month; annual pension = 14 x monthly figure (minimum for pensioner with dependent spouse: PTA 47 010 per month) Reference wage obtained by dividing by 112 the sum of the contribution assessment figures for the 96 months immediately preceding retirement. The figures for the 72 contribution months most distant from retirement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement This system is being introduced gradually over a three-year transitional period running from 1 August 1985</p>	<p>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 Minimum pension: FF 33 261,76 p.y. for 37.5 contribution years Reduction of this amount for incomplete careers (7) Minimum (means tested): FF 14 800 per year (6)</p> <p>(6) FF 17 710 can be added to this minimum in the form of an allowance from the National Solidarity Fund (7) This reduction is not applied to certain groups (e.g. employees with 50 % incapacity, manual workers having raised at least 3 children)</p>

Old-age

Table VII

(continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Amount of pension	<p>1. Retirement Pension IR£61.50 per week (max) (9) (IR£65.50 (max) where the pensioner is aged 80 or over) If average number of annual contributions weeks registered is more than 24, but less than 48, a reduced pension is payable</p> <p>2. Old-Age Pension IR£61.50 per week (max) (9) (IR£65.50) (max) where the pensioner is aged 80 or over If average number of annual contributions weeks registered is more than 20, but less than 48, a reduced pension is payable.</p> <p>(9) An extra allowance of IRL 3.80 per week is granted to a pensioner aged 66 or over living alone.</p>	<p>reach such entitlement but cannot stay in employment beyond 65.</p> <p>Pension formula: $2\% \times n \times E$ n = number of years of insurance (maximum: 40 years) E = Average annual reckonable earnings during the last 5 years (adapted to RPI of first 4 years) Minimum: LIT 6 578 650 p.y.(12)(13) 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, paid by the State, of LIT 3 764 150 (12)(21)(20) (non-revertible). Beneficiaries of a minimum pension receive a yearly pension supplement of: LIT 650 000 if aged 65 or more LIT 390 000 if aged between 60 and 65 Beneficiaries of the social pension receive a supplement of LIT 1 625 000 p.y.</p> <p>(12) From 1 November 1990 (13) The pension is not increased to the minimum if the beneficiary has an income (not including rent) of twice the minimum pension. (20) The social pension is not paid if the beneficiary has an income (not including rent) of twice the social pension. (21) The social pension is not paid if the beneficiary has an income (rent not included)</p>	<p>Pension: Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements Lump sum supplements: LFR 76 716 p.y. for 40 years' insurance Proportional supplements: 1.6 % of total earnings; earnings adjusted according to index and trend in earnings level Minimum pension: LFR 329 892 p.y. in case of 40 years. If this condition is not fulfilled but there is at least 20 years insurance, minimum reduced by 1/40 for each missing year</p>	<p>Pension:(10) Single person: HFL 1 317,89 per month Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 918.60 per month for each person Pensioners with a partner younger than 65: HFL 1,317.89 Full pension payable after 50 years of insurance, otherwise reduced. Supplement: Pensioners with a partner younger than 65 who earn less than HFL 1,116.90 gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage. Pension + maximum supplementary benefit: HFL 1,837.20 Single-parent family: HFL 1 652,44 per month</p> <p>(10) In addition a 'holiday allowance' amounting to HFL 113,58 per month for couples (each partner HFL 56,79), HFL 79,50 per month for single persons and HFL 102,22 per month for one-parent family is paid.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2.2 % of average monthly wage for the 5 years with the highest remuneration of the last 10 years Maximum 80 % and minimum 30 % of this average wage, in any case ESC 13 000 per month In case of employment injuries and of certain diseases leading to complete invalidity, 2.5 % of the wage mentioned for every year covered by contributions</p>	<p>1. Flat-rate pension: UKL 46.90 per week (reduced if number of years is less than maximum but at least a quarter of the requisite figure) 2. Graduated pension: UKL 0.0614 per week for each UKL 7.50 (men) or UKL 9 (women) contributed Minimum for a person on their own contributions: UKL 0.06 per week Maximum: UKL 5.28 per week (men) UKL 4.42/week (women) 3. SERPS pension: From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued earnings between the upper and lower earnings limit. Annual adjustment No upper or lower limit</p>

Table VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Annual earnings ceiling	BFR 1 181 242	-	DM 75 600	DR 222 675 per month	PTA 3 113 360	FF 129 600
Benefits: Supplement for dependants:						
(i) spouse	See above	1. None 2. None	-	1 1/2 minimum earnings (DR 4 367 per day)	See Table X 'Family benefits'	Spouse aged 65 (60 if incapacitated): FF 4 000 p.y. (means of spouse tested)
(ii) children	See Table X 'Family benefits'	1. See Table X 'Family benefits' 2. None	See Table X 'Family benefits' Mothers or fathers born during or before 1921, increase per child (under certain conditions) of one year of insurance	1st child: 20 %, 2nd: 15 %, 3rd: 10 % of pension Maximum total amount for all children: DR: 47 000	See Table X 'Family benefits' Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month for each dependent child	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 (8) Mothers: credit of 2 years insurance per child (8) Accumulation of supplements for children with family allowances.
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. National pension: see Table VI - Invalidity 2. Only adjusted when sufficient funds	Twofold adjustment to economic situation: (i) by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed; (ii) by adjustment of the pension according to a coefficient which is fixed once a year by law	Automatically indexed three times a year (1 January, 1 May and 1 September) by RPI	Old-age pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic	Annual adjustments with effect from 1 January and 1 July by statutory instrument fixing the coefficient of increase

Old-age

Table VII

	Ireland	Italy exceeding the social pension.	Luxembourg	Netherlands	Portugal	United Kingdom
(Continued)						
Benefits: Annual earnings ceiling	-	Lit. 44 848 000	LFR 1 508 696	-	-	-
Benefits: Supplement for dependants: (i) spouse (ii) children	Retirement Pension and Old-Age Pensions (a) Spouse aged under 66 : IRE39.10 per week (b) Spouse aged 66 or over : IRE45.70 per week 1st & 2nd child : IRE12.80 per week 3rd & subsequent children : IRE11.00 per week	See Table X 'Family benefits' See Table X 'Family benefits'	- -	Varying amounts - see above See Table X 'Family benefits'	ESC 2 750 per month (autonomous benefit not a majoration) Periods that will count towards pension entitlement: unpaid parental leave of 6 months (extension possible up to 2 years) to care for children under 3	1.(i) UKL 28.20 per week 1.(ii) Each child for whom child benefit is received: UKL 9.65 a week 2. - 3. -
Adjustment:	Pensions are normally increased once a year	Quarterly adjustment for cost of living. For pensions above the minimum, this adjustment is partial: (i) up to twice the minimum: 100 %, (ii) from 2 or 3 times minimum: 90 %, (iii) for the amount above 3 times minimum: 75 % Annual adjustments on 1 January equal to average rise of average earnings of workers in private and public sectors.	Automatic adjustment of pensions whenever the index varies by 2.5 % in relation to the preceding index 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	Normally increased once a year by government decision	Adjustment by legislation at least annually in line with movements in the general level of prices

Table VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Early pension:	<p>1. Men only: given a certain length of career, at the request of the person concerned, in which case reduction of 5 % for each year before normal retirement age (except for persons enjoying status of national recognition, prisoners of war and political prisoners). Earliest possible age: 60 (men)</p> <p>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</p> <p>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</p>	<p>1. For persons over 50 in bad health or for social reasons Amount: see basic amount of national pension and pre-retirement amount, see Table VI - Invalidity.</p> <p>2. None</p>	<p>1. Men and women:</p> <p>(i) at the age of 63 (14) (or 60 in the case of war pensioners, occupational or other invalidity) after 35 years of insurance (15)</p> <p>(ii) at the age of 60 if unemployed for a year in last 18 months and if 8 years contributions in last 10 years (15)</p> <p>2. Women: at age 60, if predominantly compulsorily insured in the last 20 years</p> <p>(14) Up to the age of 65 earnings must not exceed DM 1 000 per month.</p> <p>(15) Up to the age of 63 earnings must not exceed DM 470 per month.</p>	<p>1. With full pension:</p> <p>(i) From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (for men)(53 for women);</p> <p>(ii) From 62 (57 for women) if 10 000 days of insurance or from 58 (men and women) for 10 500 days</p> <p>2. With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases</p>	<p>As a transitional arrangement, persons who were insured under the schemes may choose to retire at age 60. In such a case the amount of pension is reduced by means of a scale of correction coefficients</p>	-
Deferment:	<p>Possible, but after 1980 without increase in full pension. Can be used to complete incomplete pension career. Before, a supplement was given for each additional year of work (max. 5), equal to 1/45th (men) or 1/40th (women) of 60 % of earnings during the year (75 % for households)</p>	None	<p>A supplement of 0.6 % is added to the old-age pension per calendar month between 65 and 67</p>	-	<p>Insured persons may choose to continue working beyond retirement age (65 for both men and women), in which case their pension entitlement will increase by 2 % of the reference wage per year worked, up to the maximum of 100 %</p>	<p>From 65, if 150 insurance quarters are not reached, increase of 2.5 % per quarter</p>
Accumulation with earnings:	<p>Forbidden, except for authorized work which does not however bring in more than BFR 229 028 p.y. or BFR 19 085 per month gross (employee) or BFR 183 222 p.y. (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 two thirds of pension is paid if the occupational revenue is</p>	<p>1. Permitted for basic amount when paid to persons over 70 years old (18) General pensions supplement is reduced by 30 % for earnings in excess of DKR 46.600 p.y. for married persons each and DKR 23.300 for others</p> <p>2. Permitted</p> <p>(18) Otherwise reduced by DKR 60 for every DKR 100 earned in</p>	Possible	<p>Possible with monthly earnings limited to 35 times daily minimum earnings (DR 2 911 x 35 = DR 101 885)</p>	<p>Pension suspended in event of earnings from employment/self employment</p>	Normally forbidden

Old-age

Table VII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Early pension:	See table XI - Unemployment Benefits for older unemployment	- (17) (17) Workers in enterprises having economic difficulties can ask for early retirement five years before normal retiring age. The missing years are deemed to be covered by contributions	men at 60 women at 60 Conditions: cessation of all professional activity excluding insignificant or occasional work; 480 months of insurance	-	For unemployed workers as from age 60. In case of heavy or unhealthy work, as a rule, from the age of 55.	-
Deferment:	-	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
Accumulation with earnings:	1. No accumulation permitted 2. Accumulation permitted	1. Total accumulation for minimum pension 2. No accumulation for that part of pension above the minimum	Possible	Possible The amount of supplement depends on earnings of the partner younger than 65	Accumulation possible. Contributions on earnings. Pension increased by 2 % p.y.	Earnings do not affect pension entitlement

Table VII

Old-age

(Continued)	Belgium higher than twice the above amounts, the pension corresponding to the month in which work has been performed is not paid	Denmark excess of DKR 57 000 p.y.	FR of Germany	Greece	Spain	France

Old-age

Table VII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom

SURVIVORS

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation 1. First Law 2. Basic legislation	See Table VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age' Law of 11 July 1985	See Tables VI 'Invalidity' and VII 'Old-age'	Law of 23 September 1939 General Law on Social Security of 30 May 1984 and other provisions	See Tables VI 'Invalidity' and VII 'Old-age'
Field of application:	See Table VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	Employees in industry and the services	See Tables VI 'Invalidity' and VII 'Old-age'
Conditions: 1. Deceased insured person	To be insured	Supplementary pension: 10 years of insurance	60 months of insurance	See Table VI 'Invalidity' or Table VII 'Old-age' according to the case	At the time of death: (i) affiliated to social security scheme; (ii) either: (a) enjoying active contributor or equivalent status; (b) in receipt of provisional invalidity benefit; (c) in receipt of an invalidity or old-age pension; (d) must have contributed for at least 500 days in 5 years preceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record	For revision pension, for invalid widow's (widower's) pension and for widow's (widower's) old-age pension: one trimester of insurance.

Survivors

Table VIII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Legislation 1. First Law 2. Basic legislation	1935 Social Welfare (Consolidation) Act 1981, as amended	See Tables VI 'Invalidity' and VII 'Old-age'	see tables VI 'Invalidity' and VII 'Old-age'	1959 Law of 9 April 1959 introducing general insurance scheme for widows, as amended	Decree-law No 277 of 18 June 1970 See table VI 'Invalidity' and, in addition, Ministerial Order of 23 December 1970	1925 Act of 1975 and regulations thereunder
Field of application:	With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Since 6 April 1988 self-employed aged 16 and over.	See Tables VI 'Invalidity' and VII 'Old-age'	See Tables VI 'Invalidity' and VII 'Old-age'	See Table VII 'Old-age'	See tables VI 'Invalidity' and VII 'Old-age'	See table VII 'Old-age'
Conditions: 1. Deceased insured person	1. At least 156 weeks of insurable employment for which contributions were paid. 2. (a) An annual average of 39 weekly contributions paid or credited in either the 3 or 5 contribution years before date of death or age 66, or (b) An annual average of 48 weekly contributions paid or credited since entry into insurance (reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks). These conditions may be fulfilled on either spouse's insurance record.	Normal pension: 5 years of contributions of which 3 during the last 5 years Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): no contribution conditions	12 months of membership, during 3 years prior to death No qualifying period if death due to any kind of accident or to work-related illness	To be insured at the time of death	Contributions paid or credited for 36 months	Widow's Pension and Widowed Mother's Allowance: (i) at least 50 weekly flat-rate contributions of any class paid at any time before 6 April 1975, or earned wages of at least 50 times the lower earnings limit in any one tax year in the 3 tax years between 6 April 1975 and 5 April 1978 and paid NI contributions on those wages or earned wages of at least 50 times the lower earnings limit in any one tax year from 6 April 1978 and paid NI contributions on those wages (ii) for full benefit, requisite number of reckonable years during the contributor's working life Widow's Payment: (i) 25 flat-rate contributions paid at any time before 6 April 1975; or (ii) after 6 April 1975 he must have paid contributions in any one tax year on wages of

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions: 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 or occupational disease after the date of marriage) <ul style="list-style-type: none"> - aged at least 45 or bringing up a child or being an invalid; - having ceased all work with the exception of authorized work. 	Supplementary pension : Marriage lasted at least 10 years. Widow or widower 62 years old.	Married to the deceased at the time of his/her death, or divorced before 1 July 1977 or financially dependent upon the deceased (1) <p style="text-align: center;">_____</p> (1) If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.	Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner)	Widow or widower: must have lived with deceased insured on a regular basis In case of separation or divorce, pension is shared between beneficiaries in proportion to the length of period of cohabitation	(a) For reversion pension: widow or widower (with insufficient means of existence), aged 55, of a beneficiary of old-age pension (marriage having lasted for at least 2 years, except if child born from marriage) (b) Invalid widow's (widower's) pension: widow or widower aged 55, disabled, of insured person entitled to or beneficiary of invalidity or old-age pension (c) Widow's (widower's) old-age pension: widow or widower aged 55, disabled, of insured person entitled to or beneficiary of invalidity or old-age pension.
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 (guaranteed minimum for fully insured: BFR 271 539)	Supplementary pension: 50 % of real or hypothetical pension of the insured person.	6/10ths of pension for occupational invalidity with reference to actual period of membership - for widows under 45 6/10ths of general invalidity pension with reference if necessary to a nominal period of membership longer (4) than the actual period - for widow (widower) over 45, or disabled or with dependent children Where replacement earnings of widow/widower exceed a certain amount (1.7.1990: DM 1 050 plus amounts for children) survivor's pension is reduced by a rate of 40 % of the excess amount (5) (transitional measure)	70 % of old-age pension Minimum amount: DR 52 400 per month (18 x the basic wage)	45 % of reference wage for insured person (see Table VII 'Old-age' as regards calculation of reference wage) Minimum pension: (i) widows over 65: PTA 36 680 per month; (ii) widows between 60 and 65 years : PTA 28 040 per month (iii) widows under 60: PTA 26 290 per month Annual pension 14 times monthly figure Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used	(a) Reversion pension: 52 % of real or hypothetical old-age pension of the deceased person. Minimum: FF 14 800 p.y. if 60 trimesters of insurance. Reduced if insurance is less. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday. (b) and (c) Invalid and old-aged widow's (widower's) pensions: 52 % of real or hypothetical invalidity or old-age pension of deceased person.

Survivors

Table VIII

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom at least 25 times the lower earnings limit for that year.
<p>Conditions: 2. Surviving spouse</p>	<p>Woman : Must be widowed and not living with a man as husband and wife.</p> <p>Man : Survivors pension may be paid to an invalided widower whose wife was receiving, immediately before her death, an old age or retirement pension which included an allowance for him as an adult dependant.</p>	<p>Widow or widower (2)</p> <p>_____</p> <p>(2) In case of divorce, a widow receiving maintenance can obtain (wholly or partly) the survivor's pension at the discretion of a judge.</p>	<p>1. 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</p> <p>2. Assimilated to surviving spouse: parents and relateds in direct line, collateral family up to second degree and adopted children if minor at time of adoption, subject to certain conditions</p>	<p>Widow with dependent unmarried children, or disabled 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. (17)</p> <p>_____</p> <p>(17) As a result of judicial decisions widowers are equally</p>	<p>Widow:</p> <p>(i) married to deceased for at least one year, except where there are children either born or conceived or death was due to an accident;</p> <p>(ii) aged at least 35 (otherwise pension entitlement limited to 5 years), except where she has dependent children or is permanently incapacitated for work</p> <p>widower: aged at least 65 or permanently incapacitated for work (3)</p> <p>_____</p> <p>(3) Surviving spouses meeting the above conditions who were separated or divorced at time of death are entitled to a survivor's pension if they were receiving maintenance payments.</p>	<p>For full widow's pension: must be aged 50 or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 45 (40)* and 55 (50)*.</p> <p>For Widowed Mother's Allowance Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</p> <p>For Widow's Payment Must be under 60 or, if over 60, husband must not have been entitled to a category A Retirement Pension when he died.</p> <p>* For women widowed before 11 April 1988</p>
<p>Benefits: 1. Surviving spouse</p>	<p>Benefit amount :</p> <p>IR£56.00 (under age 80)</p> <p>IR£60.00 (age 80 or over)</p> <p>Additional allowance paid to a widow(er) aged 66 or over living alone : IR£4.10 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 supplementary lump sums to which insured person was or would have been entitled and 66,66 % of proportional supplements (6) If insured person dies before 55, total of special lump sum supplements to which, he/she was/ would have been entitled and 66,66 % of special proportional supplements (6)</p> <p>_____</p> <p>(6) see Table VI 'Invalidity'</p>	<p>Widow only: 1,580.54 per month</p> <p>Widow with dependent children under 18: (7) HFL 2,262.99 per month</p> <p>_____</p> <p>(7) In addition, a 'holiday allowance' equal to HFL 99,96 per month is paid for a widow without children and HFL 142.81 with children</p>	<p>60 % of retirement or invalidity pension which insured was drawing or would have been entitled to at that time of death</p>	<p>Widow's Pension : paid on the husband's death 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)</p> <p>A full pension is granted to widows aged 55 or over; rate : UKL 46.90 per week. If the widow is aged 45 (40)* - 55 (50)* the pension is reduced by 7 % of the full rate for each year under 55 (50)*.</p> <p>Widow's Payment : lump sum of UKL 1 000 (on husband's death)</p> <p>Widowed Mother's Allowance : payable, from the Tuesday after the husband's death.</p>

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)			<p>(4) 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.</p> <p>(5) Until 31 December 1988 couples over 50 may opt for the old system.</p>		for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded	Minimum: FF 14 800 p.y. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.
Benefits: 1. Surviving spouse Widow's remarriage	Pension maintained for 12 months	-	Pension is discontinued; grant of 2 year's pension	Pension is discontinued	Entitlement to survivor's pension ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension	Invalid widow's (widower's) pension is discontinued, but not reversion pension, nor widow's (widower's) old-age pension.
Benefits: 2. Orphans (i) children having lost one parent	No orphan's pension; see special family allowances scheme	See Table X 'Family benefits'	<p>1/10th of general invalidity pension (see table VI) plus children's supplement as for general old-age or invalidity scheme (8)</p> <p>Age limit: 18 years (25 for study or occupational training) (9)</p> <p>(8) No restriction on combination with family allowances.</p> <p>(9) No accumulation with any study earnings or similar beyond a certain level.</p>	20 % of old-age pension for each child under 18 (except if invalid) or 24 (in the case of a student)	<p>Where there is a spouse with entitlement to a survivor's pension: 1 child = 20 %; 2 = 40 %; 3 or more = 55 % of reference figure (sum of widow's and orphan's pensions paid may not exceed reference figure used for calculating those pensions, except as regards the minimum amount laid down)</p> <p>Where there is no spouse with entitlement to a survivor's pension: 1 child = 20 %; 2 = 40 %; 3 = 60 %; 4 = 80 %; 5 or more = 100 %</p> <p>Minimum orphan's pension: PTA 9 940 per month Annual pension = 14 x monthly figure</p> <p>Pension may be combined with family benefits.</p> <p>Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month</p>	Reversions pension, Invalid widow's (widower's) pension and widow's (widower's) old-age pension are increased when surviving spouse has at least the charge of one child. Increase: FF 424,31 per month and per child. See also: Table X 'Family benefits'.

Survivors

Table VIII

(continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: 1. Surviving spouse Widow's remarriage	Pension is discontinued	Pension is discontinued; grant of 2 year's pension	Pension is discontinued; grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special supplements	Pension is discontinued; grant of 1 year's pension	Pension is discontinued	Amount : UKL 46.90 per week paid as long as the widow has a qualifying child in her charge. An earnings related Additional Pension may also be paid with WP & WMA. The amount depends upon the husband's earnings from April 1978. * For women widowed before 11 April 1988
Benefits: 2. Orphans (i) children having lost one parent	The amount of widow's weekly pension is increased by £15.00 for each dependent child under 18 years of age (or under 21 years of age if the child is in full-time education). (11) (12) (11) No restriction on combination with family allowances. (12) (a) for pensioners under 66; (b) for pensioners 66 or over	1. In conjunction with surviving spouse's pension: 20 % per child; but for 3 or more children 40 % divided by the number of children (10) 2. 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 (10) No entitlement to family allowances unless the spouse works.	33,33 % of flat-rate supplements to which insured person was or would have been entitled + 20 % of the proportional supplement. In case of death of the insured person before 55, 33,33 % of special flat-rate supplements to which the insured person was or would have been entitled + 20 % of the special proportional supplements. See Table VI "Invalidity"	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 (11) (11) No restriction on combination with family allowances.	Children under 18 (21 or 24 in the case of further or higher education): 20 % of pension for 1; 30 % for 2; 40 % for 3 or more. No age limit in the event of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.	1. The amount of the Widowed Mother's Allowance is increased by UKL 9.65 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. Amount: UKL 9.65 per week for each child (11) (no benefit in case of remarriage or cohabitation) (11) No restriction on combination with family allowances.

Table VIII

Survivors

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain for each dependent child.	France
Benefits: 2. Orphans (ii) children having lost both parents	No orphan's pension; see special family allowances scheme	See Table X 'Family benefits'	One fifth of the general invalidity pension (see Table VI) + one tenth of the general basic salary on which the insured person's pension is calculated (8) Age limit: 18 years (25 for study or occupational training) (9) (8) No restriction on combination with family allowances. (9) No accumulation with any study earnings or similar beyond a certain level.	60 % of old-age pension but maximum of 80 % if several orphans	1 child: 65 % of reference figure; 2 children: 85 %; 3 or more: 100% Minimum orphan's pension: PTA 11 805 per month plus product of dividing PTA 26 290 by number of entitled children Annual pension = 14 x monthly figure Pension may be combined with family benefits	No orphan's pension: see Table X 'Family benefits'
Benefits: 3. Other beneficiaries	-	-	-	Dependent parents or grandchildren: 20 % of pension	Pension (under certain conditions): 20 % of reference figure for grandchildren, brothers/sisters, parents, grandparents, children or brothers/sisters of retirement or invalidity pensioners (for calculation of reference figure see Table VII 'Old-age') Temporary allowance: 20 % of old-age pension. Reference figure for 12 months for children or brothers/sisters over 18 but under 45 years of age Minimum pension for beneficiary: PTA 11 805 per month; for sole beneficiary over 65, PTA 30 435 per month; for sole beneficiary under 65, PTA 26 290 per month. Annual pension = 14 x monthly pension	-

Survivors

Table VIII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: 2. Orphans (ii) children having lost both parents	An orphan's allowance is paid if : (i) the orphan is under 18 years of age (or under 21 years of age if in full-time education) (ii) 26 contribution weeks of insurable employment were paid by a parent or step-parent Amount (paid to guardian) : IR£35.00 per week	40 % per child. 3 children and more: 100 % divided by the number of children	Double the pension for fatherless or motherless children (11) (11) No restriction on combination with family allowances.	Children (11) aged:(13) under 10: HFL 505,77 per month 10 - 16: HFL 758,66 per month 16 - 27: HFL 1 011,55 per month (student or child at home) From 16 to 17 years only for invalids: HFL 1,011.55 per month (11) No restriction on combination with family allowances. (13) In addition a 'holiday allowance' is paid.	Same rules as for children having lost one parent	Guardian's Allowance is a payment of UKL 9.65 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 (14) (14) On condition that the beneficiary has a right to child benefit for the orphan.
Benefits: 3. Other beneficiaries	-	For parents, brothers or sisters 15 % of the insured person's pension if there are no other survivors	Persons treated as widows. Children treated as orphans	A divorced wife under certain conditions	-	-

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: 3. Other beneficiaries 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	The sum of benefits must not exceed 100 % of relevant reference wage	-
Benefits: 4. Other benefits	Survivors' pension granted or maintained temporarily: (i) 12 months grant to spouses who do not qualify for survivor's pension; (ii) maintaining the pension over a maximum of 12 months: (a) when the spouse remarries, (b) when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension See Table IV for funeral expenses	Death grant: DKR 3 195,17 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	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 June 1977) who has 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 Table IV 'Sickness-cash benefits')	Death grant: PTA 5 000	(a) Digestive widow's or widower's allowances: 1st year: FF 2 653 2nd year: FF 1 743 3rd year: FF 1 327 (means tested) No sex discrimination. Age condition: less than 55. Family conditions: be raising or have raised at least 1 child for 9 years before its 16th birthday. Not remarried or living as married. (b) Death insurance Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: spouse, children, parents,...) of insured persons who have been gainfully employed or in assimilated situation (unemployment, sickness or maternity allowance, temporary incapacity) for 200 hours during the calendar month or the month prior to death, or 120 hours during the calendar month or the month prior to death. Minimum: 1 % of annual earnings, subject to ceiling Maximum: 3 times the monthly earnings, subject to ceiling.

Survivors

Table VIII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: 3. Other beneficiaries Maximum for all those entitled to benefits	-	100 % of the insured person's pension	100 % of the insured person's pension	-	100 % of the insured person's pension	-
Benefits: 4. Other benefits	<p>1. Benefits and pensions which include an increase for an adult dependent are payable in full to the dependent for 6 weeks after the death of the insured person.</p> <p>2. A death grant is paid on the death of an insured person, the spouse of an insured person or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have :</p> <p>(i) 26 contributions paid between 1 October 1970 and the date of death and</p> <p>(ii) 48 contributions paid or credited in the appropriate contribution year before the death occurs or an annual average of 48 contribution weeks paid or credited since 1 October 1970 or since start working if this date is later.</p> <p>A reduced grant is payable where the annual average is more than 26 weekly contributions but less than 48 contributions.</p> <p>Benefit rate :</p> <ul style="list-style-type: none"> - child under 5 years : IR£20.00 (max) - child aged 5 - 18 years : IR£60.00 (max) - Adult : IR£100.00 (max) 	<p>Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid</p> <p>Minimum: LIT 43 200</p> <p>Maximum: LIT 129 600</p> <p>Order of priority: spouse, children, parents</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>If the deceased was not entitled to a pension, survivors' pension paid to survivors who lived with him in the same household for the month of death + 3 subsequent months for an amount equal to the pension to which the deceased would have been entitled. If, at age 65, insured does not have sufficient (120 months) contributions to qualify for old-age pension, those contributions, except those destined for public funds, are reimbursed</p>	<p>The insured person's full pension is paid to the widow for the 2 months following death (15)</p> <p>Temporary benefit (6 - 19 months) to widows with no pension rights: HFL 1,580.54 per month (16)</p> <p>(15) By virtue of the sickness and incapacity for work insurances, a death grant is allowed (see tables IV and V).</p> <p>(16) In addition a 'holiday allowance' is paid.</p>	<p>Death grant: granted to same beneficiaries and on same conditions as survivor's pension. Amount: 6 times average monthly wage for the best 2 years in preceding 10. Shared-out in same proportions as survivor's pensions, except that 50 % goes to widow</p> <p>Conditions: deceased insured must have been a member of the scheme for at least 6 months and contributions must have been paid or credited for at least 3 months (in the case of accidents, at least 1 day in the preceding 180)</p> <p>Supplement paid to severely disabled persons permanently incapacitated for gainful employment and requiring constant attendance</p> <p>Christmas bonus: equal to pension for December</p>	-

**EMPLOYMENT INJURIES
AND OCCUPATIONAL
DISEASES**

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Legislation:</p> <p>1. First law</p> <p>(i) Employment injuries</p> <p>(ii) Occupational diseases</p> <p>2. Basic legislation</p> <p>(i) Employment injuries</p> <p>(ii) Occupational diseases</p>	<p>(i) 24 December 1903</p> <p>(ii) 24 July 1927</p> <p>(i) Law of 10 April 1971</p> <p>(ii) Laws coordinated by Royal Decree of 3 June 1970</p>	<p>1898</p> <p>Law of 8 March 1978, as amended</p>	<p>(i) 6 July 1884</p> <p>(ii) 12 May 1925</p> <p>(i) 'Reichsversicherungsordnung' (Social Insurance Code) of 19 July 1911, most recently changed by Act of 18 Dec. 1989.</p> <p>(ii) Social Code: General Part of 11 December 1975; Common rules of 23 December 1976, most recently amended 20 December 1988</p>	<p>No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations</p>	<p>(i) Employment Injuries Law of 30 January 1900</p> <p>(ii) Decree of 10 January 1947 establishing cover for occupational diseases</p> <p>(i) Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956</p> <p>(ii) General Law on Social Security of 30 May 1974; Royal Decree No 2609 of 24 September 1982</p>	<p>(i) 9 April 1898</p> <p>(ii) 25 October 1919</p> <p>(i) Social Security Code Book IV,</p> <p>(ii) Decree of 31 December 1946, as amended</p>
<p>Risks covered:</p> <p>1. Industrial injuries</p> <p>Definition of employment injuries</p> <p>Injuries sustained while travelling between home and place of work</p>	<p>Injuries occurring during and as a result of the execution of the work contract and which cause a lesion</p> <p>Covered (1)</p> <p>(1) Such injuries are those occurring on the journey to or from work along 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>Injury arising during work or as a result of the condition in which the work is carried out</p> <p>Not covered</p>	<p>Injuries occurring in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity</p> <p>Covered (1)</p> <p>(1) Such injuries are those occurring on the journey to or from work along 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>Accident occurring because of and during employment</p> <p>Covered</p>	<p>Any physical injury suffered by an employee in the course or as a consequence of his/her employment, and any disease not constituting an occupational disease but contracted by an employee by reason of his/her employment</p> <p>Covered (1)</p> <p>This definition covers any injury suffered by an employee on the way to or from his/her place of work</p> <p>(1) Such injuries are those occurring on the journey to or from work along 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>Any injury occurring as a result of or in connection with work, regardless of its cause</p> <p>Covered (1)</p> <p>(1) Such injuries are those occurring on the journey to or from work along 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>

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Legislation:</p> <p>1. First law</p> <p>(i) Employment injuries</p> <p>(ii) Occupational diseases</p> <p>2. Basic legislation</p> <p>(i) Employment injuries</p> <p>(ii) Occupational diseases</p>	<p>1897</p> <p>Social Welfare (Consolidation) Act 1981, as amended</p>	<p>(i) 17 March 1898</p> <p>(ii) 13 May 1929</p>	<p>(i) 5 April 1902</p> <p>(ii) 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 survivor's insurance</p>	<p>(i) 1960</p> <p>(ii) 1962</p> <p>Law No 2127 of 3 August 1965 as since amended on several occasions</p>	<p>1.</p> <p>(i) 1897</p> <p>2.</p> <p>(i) Social Security Act of 1975, as thereafter amended by regulations in 1985</p>
<p>Risks covered:</p> <p>1. Industrial injuries</p> <p>Definition of employment injuries</p> <p>Injuries sustained while travelling between home and place of work</p>	<p>Injury arising out of and in the course of employment</p> <p>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 (4)</p> <p>(4) 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>See above</p>	<p>Accident occurring at the place of work and during the employment, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of earning capacity</p> <p>Such injuries are those occurring:</p> <p>(i) outside the place of work and working hours, but in the course of duties ordered or authorized by the employer;</p> <p>(ii) on the way to or from work, where the means of transport are provided by the employer or the injury results from a special danger inherent in the normal route to/from work or from other circumstances increasing the risk associated with the journey;</p> <p>(iii) in the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer</p>	<p>Personal injury by accident arising out of and in the course of employed earners' employment.</p> <p>As a general rule, not covered</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Risks covered: 2. Occupational diseases (a) prescribed diseases	List of occupational diseases (Royal Decree of 28 March 1969, as amended)	List of prescribed diseases	List of 59 occupational diseases and noxious agents (8 December 1976)	List of occupational diseases	List of occupational diseases and links with the main activities liable to give rise to such diseases (Royal Decree No 1955 of 12 May 1978)	95 tables of occupational diseases, noxious agents or groups (tables annexed to Decree of 31 December 1946, as amended) ((2), (3)) (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. (3) Employers using processes liable to cause occupational diseases must give notice thereof.
Risk covered: 2. Occupational diseases (b) Conditions: (i) enterprises, work (ii) periods of exposure to risk (iii) periods of liability (periods between discontinuance of exposure to risk and appearance of disease) (iv) time-limit for declaration (after appearance of first symptoms)	(i) 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 (ii) None (iii) No statutory periods (iv) May be fixed by decree	(i) None (ii) None, circumstances taken into consideration (iii) None (iv) 1 year; special circumstances excepted	(i) Given in the list of occupational diseases; restrictions imposed for some diseases (ii) None, circumstances taken into consideration (iii) None, circumstances taken into consideration (iv) 2 years time-limit for declaration for retroactive payments	(i)- (ii)- (iii)- (iv)-	(i) Only in exceptional cases (ii) None (iii) None (iv) None	(i) Given in tables; restricted in the case of a certain number of diseases (ii) No fixed period except for certain number of diseases, such as pneumoconiosis: (5 years with exceptions), deafness (1 year, in certain cases 30 days), diseases linked with vinyl chloride (6 months), byssinosis (5 and 10 years). (iii) Absolute periods given in the tables (between 3 days and 40 years) (iv) 2 years (time-limit) (5) 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.

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Risks covered: 2. Occupational diseases (a) prescribed diseases</p>	<p>List of 58 prescribed diseases set out in Social Welfare (prescribed diseases) (occupational injuries) Regulations, 1983 and in Social Welfare (occupational injuries) (prescribed diseases) (Amendment) Regulations, 1985. Special conditions for pneumoconiosis, byssinosis, occupational deafness and occupational asthma, and 'white finger' caused by vibration and viral hepatitis</p>	<p>List of 49 occupational diseases for industry and agriculture (see Law of 9 June 1975, Nr. 482). Also special law for silicosis and asbestosis of 27 December 1975, Nr. 780. Possibility of compensation for diseases not in the list.</p>	<p>Table of 55 occupational diseases and noxious agents (see Grand-Ducal Decree of 26 May 1965)</p>	<p>See above</p>	<p>List of occupational diseases</p>	<p>Schedule of 62 prescribed industrial diseases Special law for pneumoconiosis and byssinosis</p>
<p>Risk covered: 2. Occupational diseases (b) Conditions: (i) enterprises, work (ii) periods of exposure to risk (iii) periods of liability (periods between discontinuance of exposure to risk and appearance of disease) (iv) time-limit for declaration (after appearance of first symptoms)</p>	<p>(i) Employment in occupations involving exposure to risk as indicated in the Regulations (ii) 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) (iii) No limit except for occupational asthmas (10 years) (iv) None</p>	<p>(i)- (ii)None, circumstances taken into consideration (iii)Periods given in the list (with a minimum of 2 months) (iv)3 years (time-limit)</p>	<p>(i)Given in the list, mostly in general terms (ii)- (iii)No statutory periods (iv)-</p>	<p>(i)- (ii)- (iii)- (iv)-</p>	<p>(i)Indicated in the list of occupational diseases (ii)Idem (iii)Idem (iv)One year from formal communication of diagnosis (8) (8) Once this deadline has passed, benefits will only be paid as from the month of application.</p>	<p>(i)Occupation involving exposure to specified substances (ii)Minimum of 10 years for occupational deafness. Others: no limit (iii)No limit, but disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948 (iv)None</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Risk covered: 2. Occupational diseases (c) Mixed system(6)</p> <p>(6) 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>		Yes	Yes		No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment	Only for pneumoconiosis
Field of application:	Employment injuries: workers who are submitted to social security and apprentices and those to whom the Crown has granted status. Occupational diseases: as above (excepting those to whom the Crown has granted employment injury status) 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 Trainees who because of their study or vocational training find themselves at a workplace. Children affected with a disease or a birth defect caused by the work of their father or mother.	Employed persons, some self-employed, schoolchildren, students, kindergarten children, persons undergoing rehabilitation and others	Employees and assimilated	Employees in industry and the services	Persons working in any capacity in any place for one or more employers
<p>Benefits: 1. Temporary incapacity (a) Benefits in kind: (i) free choice of doctor or hospital</p> <p>(ii) Payment of</p>	<p>(i) Free choice, unless for employment accident the enterprise has a recognized, comprehensive medical department</p> <p>(ii) Employment accident: if free</p>	<p>(i) See Table III 'Health care'</p> <p>(ii) Medical treatment (see Table</p>	<p>(i) 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</p>	<p>(i) See Table III 'Health care'</p> <p>(ii) Full payment by the competent</p>	<p>(i) Free choice of doctor but not of hospital</p> <p>(ii) No fees to be paid by bene-</p>	<p>(i) Free choice</p> <p>(ii) Direct payment by the primary</p>

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Risk covered: 2. Occupational diseases (c) Mixed system(6)</p> <p>(6) 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>	<p>Diseases which are not included in the list are not covered except when they result from occupational accident</p>	<p>Yes</p>	<p>Yes</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>Field of application:</p>	<p>Employed persons and some trainees</p>	<p>Workers providing their services for hire to third parties.</p>	<p>Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff. Kindergarten children, school-children and university students, participation in public services, or in social services recognized by the State.</p>	<p>See Table IX-1</p>	<p>All employees</p>	<p>Employed earners</p>
<p>Benefits: 1. Temporary incapacity (a) Benefits in kind: (i) free choice of doctor or hospital (ii) Payment of</p>	<p>(i)See Table III 'Health care' (ii)Costs of medical care which</p>	<p>See Table III: Health Care</p>	<p>(i)Free choice (ii)By the insurance association</p>	<p>See Table IX-1</p>	<p>(i)1.Employment Injuries: insurance companies provide for all forms of care 2.Occupational diseases:care provided by Health Service (ii) 1. and 2. Paid in full by res-</p>	<p>(i)See Table III 'Health care' (ii)See Table III 'Health care'</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
costs; fees	choice allowed, refund subject to an official scale. If organized department: free care Occupational disease: according to official rate and specific nomenclature	III 'Health care')	carried out by approved specialists (9) (i)When the victim is not insured under sickness insurance payment is made from the trade cooperative association from the beginning. Otherwise the trade cooperative association has to refund the sickness Funds for all expenses paid which were caused by an industrial accident or an occupational disease.	institution	fiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with the National Health Service	social security fund; for agricultural friendly societies
(iii) contribution by person involved	(iii)None, unless special case	(iii)Costs of prostheses, artificial limbs, orthopaedic equipment and wheel chairs are completely covered by the injury insurance	(ii)None (iv)Unlimited	(iii)None	(iii)None, even for acquisition and replacement of vehicles and prostheses	(iii)None, except in certain cases, where treatment by a doctor outside the commune, a more expensive hospital, etc. is chosen by the patient
(iv) duration	(iv)Unlimited	(iv)Unlimited	(iv)Unlimited (9) A doctor who has discovered an occupational disease must notify without delay the employment medical inspector or competent health service at the work place.	(iv)Unlimited	(iv)Unlimited	(iv)Unlimited
Benefits:						
1. Temporary incapacity						
(b) Cash benefits						
(i) waiting period	(i)Employment accident: none Occupational disease: 15 days of incapacity	(i)None	(i)None	(i)None	(i)None	(i)None
(ii) duration	(ii)Until cure or permanent condition	(ii)See Table IV 'Sickness - cash benefits'	(ii)Until cure or permanent condition	(ii)See Table IV 'Sickness - cash benefits'	(ii)Maximum 6 years (temporary incapacity plus provisional invalidity); thereafter benefits for permanent invalidity apply	(ii)Until cure or permanent condition or relapse
(iii) basic earnings used for calculation	(iii)Yearly earnings in the year preceding the accident or the start of incapacity. Max.: BFR 807 480, Min. for minors and apprentices:	(iii)-	(iii)Basic earnings used for sickness insurance (but up to a ceiling)	(iii)See Table IV 'Sickness - cash benefits'	(iii)Determined by applying to the special contribution assessment basis for employment injuries the formula set out in Table IV-2	(iii)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
(iv) amount	BFR 161 496. After 9.1.1990: taking into account of wages of adult workers, when minors become of age. (iv)Total incapacity: per calendar day 90 % of basic earnings divided by 365 days. Partial incapacity: benefit equal to the difference between	(iv)See Table IV 'Sickness - cash benefits'	(iv)See Table IV 'Sickness - cash benefits'	(iv)See Table IV 'Sickness - cash benefits'	(iv)75 % of reference figure	(iv)50 % of basic earnings for 28 days; thereafter 66 2/3 %. No reduction for hospitalization

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
costs; fees	are not payable under the General Health Scheme may be paid from the Occupational Injuries Fund, if considered necessary and reasonable				possible institution	
(iii) contribution by person involved	(iii)Employee's contribution included in 1,25% contribution to General Health Service (See Table II.I Financing)		(iii)None		(iii) 1. and 2. None	(iii)See Table III 'Health care'
(iv) duration	(iv)Unlimited		(iv)Unlimited		(iv) 1. and 2. Until victim's health and earning capacity are restored	(iv)Unlimited
Benefits: 1. Temporary incapacity (b) Cash benefits (i) waiting period	Temporary incapacity-Injury Benefit paid (i)None, if incapacity last more than 3 days (Sundays excl.) (ii)Maximum of 156 days (Sundays excl.)	(i)3 days (10)	(i)None	See Table IX-1	(i) 1. and 2. -	(i)3 days
(ii) duration	(iii)Not applicable	(ii)Until cure or permanent condition	(ii)Until cure or permanent condition but annuity after 13 weeks	-	(ii) 1. and 2. Whilst victim is undergoing medical treatment or occupational rehabilitation	(ii)Maximum of 168 days (excluding Sundays)
(iii) basic earnings used for calculation	(iv)Injury benefit :IRL 64.80 per week (13) Pay-related benefit : payable provided there is an underlying title to sickness benefit (13) Additional allowances payable for dependants.	(iii)Average daily earnings received during the 15 working days prior to cessation of work	(iii)Actual earnings during a specified period (maximum: ceiling for earnings on which contributions are paid)		(iii) 1. and 2. E = 80 % of lost earnings above national minimum wage for insured person's sector	(iii)-
(iv) amount		(iv)60 % of basic daily earnings for 90 days; thereafter 75 % (10) 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).	(iv)Gross salary which the employee would have earned if he had continued to work		(iv) 1. and 2. Total incapacity: two thirds of reference wage (one third for first 3 days following accident) Partial incapacity: two thirds of reference wage (one third during hospitalization and any period for which cost of medical treatment and maintenance is borne by responsible institution, unless	(iv)See Table IV 'Sickness - cash benefits'

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(continued)	earnings before the accident or the beginning of incapacity due to occupational diseases, and the earnings in partial employment					
Benefits: 2. Permanent incapacity (a) fixing level of incapacity (= t)	Employment injuries: Agreement between insuring body concerned and person involved; approval by Fund for Employment Injuries compulsory (after 1.1.1988; for accidents before 1.1.1988 approval by the labour court).	National Office of employment injuries and occupational diseases insurance.	Ascertained in each case by medical examination as required by trade cooperative association	The competent institution after an opinion from the medical committee	Incapacity Assessment Boards	The social security fund, on the advise of the consultant doctor.
review of t	Appeal possible to labour court. Occupational diseases: administrative notification Appeals: Employment tribunal 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 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 up to minimum retirement age; first review may not, however, take place until at least two years have elapsed from onset of incapacity; for subsequent reviews, minimum interval is one year from final decision resulting from preceding review application. Where a review is requested by the social security authorities, there is no such minimum interval See Table VI 'Invalidity'	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 %		No minimum
Benefits: 2. Permanent incapacity (b) Basic earnings used for calculating annuity (= E). Possible reduction of E (= E reduced)	Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease. On 1.1.1990: maximum = BFR 807 480 For minors: earnings of majors	Total earnings in year before injury (maximum: DKR 265 000)	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 (1990: DM 39 480) (11) Maximum E = DM 36 000, or more if laid down in statute or by decree (11) 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	See Table VI 'Invalidity'	Real earnings for normal working day at time of accident multiplied by 365, plus annual total for bonuses, special payments and other reckonable elements of remuneration	Actual earnings in the 12 months prior to cessation of work Minimum E = FF 80 001,89 Maximum E = FF 640 015,12 Only one third 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

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal claimant has dependants)	United Kingdom
(continued)						
Benefits: 2. Permanent incapacity (a) fixing level of incapacity (= t)	Disablement is assessed by the Department of Social Welfare following medical examination	t fixed for injuries on the basis of a table for assessing permanent incapacity; for occupational diseases on the basis of opinion of the consultant doctor	Assessment by annuities joint committee based on the medical examination of the social security organization	See Table IX-1	1. Labour Tribunal 2. Labour Tribunal or National Occupational Diseases Fund within their respective spheres of competence	Medical boards and medical appeal tribunals
review of t	At end of any provisional assessment period or earlier if circumstances alter	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)	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10 %		1. and 2. Review possible either on initiative of responsible institutions or at request of beneficiary	-
Minimum t giving entitlement to compensation	1 %	11 % No minimum for silicosis or asbestosis combined with tuberculosis	-		1. and 2. Indicated in scale of incapacities	14 %, except for pneumoconiosis, diffuse mesothelioma and byssinosis: 1 %
Benefits: 2. Permanent incapacity (b) Basic earnings used for calculating annuity (= E). Possible reduction of E (= E reduced)	Not applicable	Average earnings in the year prior to cessation of work: Industry: Minimum LIT 12 766 000 Maximum: LIT 23 709 000 Agriculture: fixed amount of LIT 20 317 000 Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: between 11 and 64 %, percentage = 35-98 % between 65 and 100 %, percentage = 100 %	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 insured persons receiving monthly salaries: 12 times the monthly salary at the time of injury. Legal minimum wage in application: social minimum wage valid at the time of the accident. Maximum wage: LFR 1 506 696.	-	1. and 2. E = 80 % of lost earnings above national minimum wage for insured person's sector of employment 1. In the event of incapacity below 50 % E reduced = 70 %	None, not earnings-based

Table IX

Employment injuries and occupational diseases

(Continued)	Belgium	Denmark	FR of Germany the accident.	Greece	Spain	France
<p>Benefits: 2. Permanent incapacity (c) Amount of formula</p> <p>Examples</p>	<p>S x t, except after 1st April 1984 for permanent incapacity below 10%: reduced by half between 0 % and 5%, and by one quarter between 5 % and 10%</p> <p>"t" = 100 % : 100 % "t" = 50 % : 50 % "t" = 20 % : 20 % "t" = 8 % : 6 % "t" = 4 % : 2 %</p>	<p>Total incapacity: pension equal to 80 % of annual earnings of recipient up to an amount of DKR 265 000, which amount is readjusted following general wage rises Partial incapacity: pension proportional to the degree of invalidity</p>	<p>E x t x 66.7 %</p> <p>66.7 % of E when t = 100 % 50.0 % of E when t = 75 % 33.3 % of E when t = 50 % 16.7 % of E when t = 25 %</p>	<p>See Table VI 'Invalidity'. At least 60 % of the reference earnings for the insurance category of the person concerned</p>	<p>Permanent partial incapacity for habitual occupation: 24 times monthly reference wage Permanent total incapacity for habitual occupation: 55 % of reference wage; in the case of workers over 55 this is increased, subject to certain conditions, by 20 % of reference wage Permanent total incapacity for work: 100 % of reference wage Severe disablement: as for preceding category, + 50 %</p>	<p>E reduced x t reduced Reduced level = incapacity level reduced by half for the portion under 50 % and increased by half for the portion over 50 % 1) t = lower than 10 % Compensation in the form of a capital payment; amount between FF 2001 and FF 20 001 according to rate of t. 2) t = higher than 10 %</p> <p>100.0 % of E reduced when t = 100% 62.5 % of E reduced when t = 75% 25.0 % of E reduced when t = 50% 12.5 % of E reduced when t = 25%</p>
<p>Benefits: 2. Permanent incapacity (d) Supplements (i) for care by another person (ii) for dependants</p>	<p>(i) Allowance of (maximum) 12 times average monthly wage, according to degree of necessity; not during hospitalization. (ii) See Table X-4 under 'Pensioners' - allowances for children of invalidity pensioners</p>	<p>-</p>	<p>(i) Vary according to individual case from DM 450 to DM 1 802 per month (ii) See Table X 'Family benefits'</p>	<p>(i) See Table VI 'Invalidity' (ii) See table VI 'Invalidity'</p>	<p>(i) Abovementioned 50 % increase for severe disablement. This supplement may, on application by beneficiary or his/her legal representatives and subject to authorization by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution (ii) See Table X 'Family benefits' Beneficiaries whose pension does not exceed the minimum retirement pension for persons over 65 are entitled to a family income supplement of PTA 1 050 per month for each dependent child</p>	<p>(i) 40 % of the annuity with a minimum of FF 57 983,70 per year (ii) See Table X 'Family benefits'</p>

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits: 2. Permanent incapacity (c) Amount of formula</p> <p>Examples</p>	<p>Permanent incapacity-Disablement benefit paid The rate of disablement benefit depends on the degree of disablement (physical or mental): Disablement degree of 1 to 19 %: gratuity paid (see 'Redemption') Disablement degree of 20 % to 100%: weekly pension paid. The level of pension depends on the degree of disablement</p> <p>IRL 72.50 per week when t = 90% to 100% (14)</p> <p>(14) Higher rates if beneficiary is 66 or over.</p>	<p>$E \text{ reduced} \times t$</p> <p>100.0 % of E when t = 100 % 75.0 % of E when t = 75 % 50.0 % of E when t = 50 % 13.2 % of E when t = 25 %</p>	<p>$E \times t \times 80 \%$</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>1. and 2. Permanent total incapacity for gainful employment: annuity amounting to 80 % of E Permanent total incapacity for usual occupation: annuity amounting to between half and two thirds of E depending on residual functional capacity to pursue another suitable occupation Permanent partial incapacity: annuity amounting to two thirds of E</p> <p>See (b) above</p>	<p>The rate of benefit depends on the degree of disablement: Up to 18 %: No amount, except pensions for pneumoconiosis, byssinosis and diffuse mesothelioma UKL 7.66 per week when t = 1 % to 10 % UKL 15.32 per week when t = 11 % to 19 % 14 % to 19 % 20 to 100 %: pension, amount depending on degree of disablement Payable from 91st day after date of industrial accident or onset of prescribed disease UKL 76.60 per week when t = 100 % UKL 38.30 per week when t = 50 % UKL 15.32 per week when t = 20 %</p>
<p>Benefits: 2. Permanent incapacity (d) Supplements (i) for care by another person (ii) for dependants</p>	<p>(i)Constant attendance allowance for a beneficiary receiving 100 % disablement pension who requires regular attendance Standard rate: IRL 29.40 per week Reduced rate : IRL 14.90 per week Exceptionally disabled : IRL 44.10 per week Exceptionally severe cases : IRL 58.80 per week (14) (ii)Increases are payable to a recipient of disablement benefit who is also receiving unemployment supplement (see Benefits 3 : other benefits below). The rates: Adult dependant:IRL 31.00 per week 1st & 2nd child:IRL 11.40 per week (each) 3rd & other children :IRL 11.00 per week (each) (14) Higher rates if beneficiary is 66 or over.</p>	<p>(i)In case of permanent total invalidity: personal assistance allowance of LIT 421 000 per month (ii)For spouse and each dependent child: 5 % supplement, and combination with any family allowances</p>	<p>(i)Up to $E \times 100 \%$ (ii)10 % supplement for each dependent child if t = at least 50%; maximum: 100 % of E Age-limit as for family allowances</p>	-	<p>(i)1. and 2. Up to 25 % of pension, subject to ceiling of E = 80 % (ii)1. and 2. In the event of permanent total incapacity for gainful employment, annuity is increased by 10 % of E (subject to ceiling of E = 100 %) per family member treated as giving rise to a family benefit entitlement</p>	<p>(i)Constant attendance allowance for a person with 100 % disablement assessment who needs someone to attend him regularly Minimum UKL 15.35 per week Normal maximum UKL 30.70 per week (exceptionally UKL 61.40) (15) 2 Exceptionally severe disablement allowance: UKL 30.70 per week if there is entitlement to constant attendance allowance above the normal maximum rate of UKL 30.70 and the need for attendance at such rate is likely to be permanent (ii)None (15) People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allo-</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: 2. Permanent incapacity (e) Redemption	Employment accidents: possible, at the request of the victim, for one third or more of the capital representing the annuities, if at least 10 % incapacity. Redemption obligatory for annuities for incapacity below 10%, reduced by one quarter or one half, after 1.1.1988. 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	-	Lump-sum payment for permanent partial incapacity (see Table VI-3). Permanent total incapacity pensions may be commuted to a lump-sum payment amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases	Immediate compulsory redemption if it is less than 10 % and if the annuity is less than 1/80th of minimum earnings Optional full or partial redemption under certain conditions - not before 5 years after ascertainment of permanent condition
Benefits: 2. Permanent incapacity (f) Accumulation: (i) new earnings (ii) other pensions	(i) Full accumulation with new earnings (ii) Limitations with sickness, invalidity, retirement and with other pensions for occupational accidents or diseases	(i) Full accumulation (ii) -	(i) Full accumulation possible with new earnings (ii) 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 invalidity basic earnings used to calculate old-age/invalidity pension	(i) See Table VI 'Invalidity' (ii) See Table VI 'Invalidity'	(i) Permanent partial incapacity: compatible (ii) Permanent total incapacity for habitual occupation: compatible Permanent total incapacity for work and severe disablement: pensions no impediment to pursuit of activities compatible with the invalid's condition	(i) Full accumulation possible with new earnings (ii) 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
Benefits: 3. Other benefits	-	Handicap allowance: allowance for permanent handicap in daily life (for 100 % handicap, allowance is DKR 32 000)	-	-	Compensation for non-disabling permanent injuries: compensation paid on a scale reflecting degree of physical impairment (from PTA 6 000 to PTA 112 000)	-

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(continued)						wance at the normal maximum rate or more can be paid in- valid care allowance at the rate of UKL 24.75 a week.
Benefits: 2. Permanent inca- pacity (e) Redemption	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	Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "t" is between 11 % and 15 %	Redemption if "t" is less than 40% under special conditions. Compulsory redemption if t is less than 10 %	See Table IX-1	1. and 2. Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution Commutation compulsory where invalidity is 10 % or less and amount due does not exceed specified percentage of national minimum wage.	
Benefits: 2. Permanent inca- pacity (f) Accumulation: (i) new earnings (ii) other pensions	(i) Full accumulation permitted (ii) Full accumulation permitted	(i) Full accumulation possible with new earnings (ii) Invalidity and old-age pen- sions may be combined with employ- ment injury or occupational diseases pensions. The sum of the combined pensions may not exceed the last earnings where the inva- lidity pension is paid for the same reason as the injury annuity	(i) Accumulation possible with new earnings (ii) In case of accumulation with invalidity pension, latter is reduced if together with employ- ment injury pension it exceeds the average of the five highest annual earnings or, if more favourable, the earnings on which injury pension was based		(i) Full accumulation of permanent incapacity pensions with earning from new employment (ii) See Table VI 'Invalidity'	(i) Full accumulation, except with Income Support (ii) Full accumulation, except with Income Support
Benefits: 3. Other benefits	Several supplements are available in cases of disablement: (i) sickness benefit in cases of incapacity for work (see Table IV); (ii) unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit			See Table IX-1	Christmas bonus: 1. Annuity for permanent incapacity or survivor's pen- sion: 1/12th of annual pension 2. Amount equal to pension for December Pension supplement for severely disabled persons requiring constant attendance:	Disablement benefit may be increased by Reduced Earnings Allowance 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

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Death:</p> <p>(i) Surviving spouse (16)</p> <p>(16) 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</p>	<p>Widow or widower: E x 30 % of basic earnings of the victim</p> <p>Divorced or separated: annuities under special conditions.</p> <p>Cohabitant: no benefit</p> <p>Remarriage after entitlement to benefit: no influence.</p>	<p>Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 265 000 during a period of 10 years maximum (same rules for widows and widowers).</p> <p>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.</p> <p>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</p>	<p>Widow aged under 45: E x 30 %</p> <p>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</p> <p>If earnings or replacement earnings of widow/er exceed a certain level, the survivor's pension is reduced by 40 % of excess amount (transitory measure)</p>	<p>See Table VIII 'Survivors', but no time-interval in marriage</p>	<p>Reference figure in the case of employment injury remains unchanged (see Table IX-3). Where deceased spouse was in receipt of old-age or invalidity pension, reference figure will be the one used to determine that pension; this amount is increased by old-age pension adjustments for period between date on which old-age or invalidity pension first fell due and date of death.</p> <p>Percentage applied to reference figure is 45 % (see Table VIII-2)</p> <p>See same table for minimum amounts</p>	<p>Widow aged under 60: E reduced x 30 %</p> <p>Widow aged over 60 or with at least 50 % incapacity level: E reduced x 50 %</p> <p>Widower: see widow</p>
<p>Death:</p> <p>(ii) Orphans (children having lost one parent)</p>	<p>Each child: E x 15 %, with maximum of 45 % for group of children. Annuities due until age 18, or until end of entitlement to family benefit, and, after 1.7.1987 in case of handicapped orphans: for life (or duration of handicap).</p>	<p>Pension of 10 % of annual earnings of deceased (up to 18 years old)</p>	<p>Each child to age of 18, or 25 if undergoing vocational training: E x 20 % (17)</p> <p>(17) No accumulation with training or similar earnings above a certain amount.</p>	<p>See Table VIII 'Survivors'</p>	<p>Reference figure calculated according to procedure set out in Table IX-3, as in the case of surviving spouse</p> <p>For percentages and minimum amounts see Table VIII-2</p>	<p>1 child: E reduced x 15 %</p> <p>2 children: E reduced x 30 %</p> <p>3 children: E reduced x 40 %, etc</p>
<p>Death:</p> <p>(iii) Orphans (children having lost both parents)</p>	<p>Each orphan: E x 20 % (max: 60 %) Annuities due until age 18, or until end of entitlement to family benefit, and after 1.7.87 in case of handicapped orphans : for life (or duration of handicap)</p>	<p>pension of 20 % of annual earnings of deceased (up to 18 years old)</p>	<p>E x 30 % (17)</p> <p>(17) No accumulation with training or similar earnings above a certain amount.</p>	<p>See Table VIII 'Survivors'</p>	<p>Reference figure: see Table IX-3. Percentages and minimum amounts: see Table VIII-2</p>	<p>Each orphan: E reduced x 20 %</p> <p>Accumulation with family allowances</p>
<p>Death:</p> <p>(iv) Dependent parents and other relatives</p>	<p>Father and mother E x 20 % each, or E x 15 % for surviving spouse without children. Also grandchildren, brothers and sisters and grandparents</p>	<p>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, grand-</p>	<p>E x 20 % (E x 30 % for a couple)</p> <p>Parents and grandparents, with priority to the parents</p>	<p>See Table VIII 'Survivors'</p>	<p>See Table VIII-3, except that reference figure is calculated according to formula in Table IX-3</p>	<p>E reduced x 10 % for each parent and grandparent</p> <p>Maximum for total parents and grandparents: E reduced x 30 %</p>

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(continued)					1. and 2. Up to 25 % of pension	alternative occupation. Maximum: UKL 30.64 per week
<p>Death:</p> <p>(i) Surviving spouse (16)</p> <p>(16) 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</p>	<p>Widow: pension of IRL 71.00 a week (20)</p> <p>Widower: pension of 71.00 a week if incapable of supporting himself by reason of illness or invalidity.</p> <p>If widower is not invalidated but was dependant on the deceased spouse (20), a lump sum of IRL 3,690 is paid.</p> <p>A pension supplement of IRL 4.10 is paid to widow(er) aged 66 or over who is living alone.</p> <p>(20) Higher rates if beneficiary is aged 66 or over.</p>	<p>Widow or widower: 50 % of the annuity (19)</p> <p>(19) In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.</p>	<p>Widow E x 40 %</p> <p>With at least 50 % incapacity level: E x 50 %</p>	See Table IX-1	<p>1. and 2. Widow: Until age 65: E x 30 %</p> <p>After age 65 or in the event of physical or mental illness: E x 40 %</p> <p>Widower (21)</p> <p>(21) The publication is expected of an act establishing equal treatment.</p>	See Table VIII 'Survivors'
<p>Death:</p> <p>(ii) Orphans (children having lost one parent)</p>	<p>The widow(er)'s pension is increased by IRL 15.00 per week for children under 18 years of age (under 21 years if the child is in full-time education)(20)</p> <p>(20) Higher rates if beneficiary is aged 66 or over.</p>	<p>20 % of the annuity for each child, until age 18 (21 if studying, 26 if at University)</p>	<p>Children (up to 18, or 25 if continuing studies or vocational training and with no limit for handicapped children): E x 20 %</p> <p>Accumulation with family allowances</p>	-	<p>1. and 2. Children under 18 (21 or 24 in the event of further or higher education):</p> <p>1: E x 20 %; 2: E x 40 %; 3 or more: E x 50. No age limit in the event of permanent total incapacity for work</p>	See Table VIII 'Survivors'
<p>Death:</p> <p>(iii) Orphans (children having lost both parents)</p>	<p>Orphans allowance IRL 36.90 per week for each child</p>	<p>40 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university)</p>	As above	-	<p>E x 40 %, 80 % or 100 % respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 70% of victim's earnings</p>	See Table VIII 'Survivors'
<p>Death:</p> <p>(iv) Dependent parents and other relatives</p>	<p>Dependent parents maintained by:</p> <p>(i) Unmarried worker: IRL 71.00 per week for one parent (20) IRL 31.90 per week for other parent (20)</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 %</p> <p>The sum of E x 20 % for certain other persons who fulfil other conditions</p>	-	<p>1. and 2. E x 15 % for each relative in ascending line under age 65</p> <p>E x 20 % as from age 65 or in the event of physical or mental illness leading to incapacity for</p>	-

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(continued)		children, etc. It is a condition that the deceased took care of the upkeep of the dependant				
Death: (v) Maximum for all beneficiaries	E x 75 % with order of priority	E x 70 %	E x 80 %, excluding, where applicable, parents and grandparents	See Table VIII 'Survivors'	100 % of reference figure in each case	E reduced x 85 %
Death: (vi) Capital sum on death	Redemption possible of maximum 1/3d of capital representing annuities of parents or spouse; only for surviving spouse in case of accident after 1.4.1984. In that case: capital representing annuity of 30 % of basic earnings of deceased. Indemnity for funeral expenses: 30 x average daily earnings, i.e. 30 x E/365 with a minimum corresponding to the minimum guaranteed in sickness and invalidity insurance. Reimbursement of real expenses for transfer of body to place of burial.	Lump sum of DKR 84 000 for surviving spouse	1/12th 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')	Death grant of PTA 5 000 Special lump-sum payment equal to: 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each child entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the children); 9 x monthly reference figure for each parent (or 12 x monthly reference figure for both), where neither is entitled to a survivor's pension	Refund of funeral expenses limited to a maximum sum
Adjustment:	1. 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 2. In other cases: adjusted annually with indexation	Annual adjustment according to change in average wage level	Annual adjustment by decree according to rules governing pension insurance	See Table VII 'Old-age'	Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment	Annual adjustments on 1 January and 1 July by decree fixing the coefficient of increase

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(continued)	(ii) married worker: IRL 31.90 per week for each parent (20) _____ (20) Higher rates if beneficiary is aged 66 or over.				work Where there is also an entitled spouse/child (ren): E x 10 % for each relative in ascending line	
Death: (v) Maximum for all beneficiaries	No limit	E x 100 %	E x 80 %	-	E x 80 %	None
Death: (vi) Capital sum on death	Funeral grant of IRL 250	Lump sum of LIT 1 685 000	1/15th of the annual earnings	See Table IX-1	1. and 2. Funeral expenses grant: 30 x daily remuneration (or twice this amount in the event of the body having to be transferred)	See Table VII-Survivors - surviving spouse
Adjustment:	Benefits are normally increased once a year	Automatic two-yearly adjustments linked to changes in industrial earnings	Adjustment by special law according to changes in wage level. The sums adjusted by this means are pegged to the cost-of-living index and at the same time as pensions.	-	Adjustment by government decision	All long-term and short-term benefits are adjusted by legislation in line with general level of prices

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Return to active life: Rehabilitation, retraining	<p>There is a 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. (22) (Rehabilitation may also be paid for by the Occupational Diseases Fund)</p> <p>(22) Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.</p>	<p>Rehabilitation: see Table VI 'Invalidity' Retraining in special retraining centres authorized by the National Office. Costs paid by insurance companies if retraining is in continuation of treatment of casualty</p>	<p>Functional rehabilitation as part of medical care on the initiative and at the expense of the trade cooperative associations Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period</p>	<p>See Table VI 'Invalidity'</p>	<p>See Table VI-4 In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupation disease victims</p>	<p>Functional rehabilitation subject to medical opinion at the expense of the primary fund Vocational retraining in special vocational retraining centres (23) or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased</p> <p>(23) Retraining centres compulsory for enterprises employing over 5 000 workers.</p>
Return to active life: Preferential employment of handicapped persons	<p>Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the Fund. During the rehabilitation period, allowances and supplementary earnings are paid to them by the Fund (22)</p> <p>(22) Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.</p>	<p>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</p>	<p>Obligation to employ seriously disabled persons in all enterprises as a 6 % quota of the staff or to pay DM 150 per month compulsory compensation for each reserved job that is unfilled</p>	<p>For certain categories (e.g. the blind)</p>	<p>Quotas may be established for the employment of handicapped workers (24). Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers</p> <p>(24) Obligation for employers with a permanent workforce of over 50 people to set aside 2 % of posts for handicapped workers.</p>	<p>Preferential employment of handicapped persons on staff up to 6 % of total. (22)</p> <p>(22) Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.</p>

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Return to active life: Rehabilitation, retraining	Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made from the Occupational Injuries Fund	Functional rehabilitation in specialized health establishments and vocational retraining Convalescence in recognized hospitals or homes is financed by the 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		1. and 2. Possible for beneficiaries aged 50 suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses	Employment rehabilitation centres, disablement resettlement officers and vocational training facilities throughout the country, all financed by the government, and available to disabled people in general
Return to active life: Preferential employment of handicapped persons	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 and reasonable wage		1. and 2. Firms employing a staff of at least 20 are obliged to give priority as regards recruitment to handicapped persons permanently incapacitated as a result of accidents occurring in their service. In the case of temporary incapacity, firms employing a staff of at least 10 are obliged to give victims work corresponding to their capabilities	Obligation for employers of over 20 people to employ 3 % of registered disabled people. Car park and passenger electrical lift attendants must be registered disabled people

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Return to active life: Change of employment (i) 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 Office of Employment Injuries and Occupational Diseases Insurance 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	-	In cases where a doctor diagnoses symptoms of an occupational disease which, whilst not constituting temporary incapacity, may be prevented from worsening by the transfer of the victim to another, risk-free job, a transfer to that end must take place within the same firm	Silicosis and asbestosis
Return to active life: Change of employment (ii) compensation	Temporary cessation: temporary incapacity allowance during the period Permanent cessation: full permanent incapacity allowance 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	-	Occupational diseases: for a maximum of 5 years transitional annuity (two thirds of E) or a lump sum of one year's full annuity Employment injuries: allowance equal to sickness benefit (see Table IV 'Sickness-cash benefits')	-	In certain cases, occupational disease victims forced to change jobs as a result of their condition receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship	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. If entitlement to an annuity or allowance subsequently occurs, the change of employment allowance is deducted therefrom for the corresponding period.

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Return to active life:Change of employment (i) condition	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 re-employment	-	-	As under 'Rehabilitation, retraining' above
Return to active life:Change of employment (ii) compensation	-	Temporary annuity for disabled persons whose incapacity does not exceed 80 %. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower	A temporary annuity to compensate for loss of earnings may be granted	-	-	As in permanent incapacity

FAMILY BENEFITS

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation 1. First law 2. Basic legislation	4 August 1930 Coordinated laws (Royal Decree of 19 December 1939)	Law of 31 March 1950 Law of 3 June 1967, as amended Law of 19 March 1986 on general family allowances	13 November 1954 Federal Family Allowances Act of 14 April 1964, most recently amended by act of 30 June 1989; social code, general part, 11 December 1975 most recently amended 20 December 1988.	1958 Decrees of 20-23 December 1959 and Nos 527/1984 and 412/1985	Law of 18 July 1938 General Law on Social Security of 30 May 1974; Law of 19 June 1971 on the protection of large families; Decree No 3158 of 23 December 1966 and Decree No 56 of 9 January 1971; Law No 26 of 31 July 1985; Royal Decree No 2364 of 18 December 1985	11 March 1932 Social Security Code, Book V; Decree of 10 December 1946, as amended. Laws of 3 January 1975, 12 July 1977, 17 July 1980
Family allowances(1): Conditions: first child giving entitlement	1st (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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.	1st (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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.	1st (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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.	1st (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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.	1st (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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.	1st and 2nd (3) (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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Legislation</p> <p>1. First law</p> <p>2. Basic legislation</p>	<p>Law of 1944</p> <p>Social Welfare (consolidation) Act, 1981, as amended</p>	<p>17 June 1937</p> <p>Consolidated Law; Decree of 30 May 1955; Law of 17 October 1961</p> <p>Law No 153 of 13 May 1968 (family benefits)</p>	<p>Law of 20 October 1947.</p> <p>Law of 20 June 1977, as amended</p> <p>Law of 19 June 1985.</p>	<p>23 December 1939</p> <p>26 April 1962</p>	<p>1942</p> <p>Decree-Law No 197 of 7 May 1977, as since amended on several occasions</p>	<p>Act of 15 June 1945</p> <p>Acts of 5 August 1965 and 7 August 1975, and regulations thereunder</p>
<p>Family allowances(1):</p> <p>Conditions:</p> <p>first child</p> <p>giving entitlement</p>	<p>1st</p> <p>(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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent. In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.</p>	<p>1st</p> <p>(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, Greece and Italy legislation also provides for other cases: brother, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent. In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.</p>	<p>1st</p> <p>(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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent. In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.</p>	<p>1st</p> <p>(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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent. In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.</p>	<p>1st</p> <p>(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, Greece and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany dependent brothers, sisters and grandchildren; in Greece and Portugal orphaned grandchildren or (Portugal) those not entitled to family allowances through a parent. In Italy, the benefit for the family has replaced the family benefits for workers and pensioners since 1.1.1988; the benefit is allocated to the family in inverse function to the family income and in direct function to the number of family members. No conditions of actual charge.</p>	

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)						(3) Family complement: 1st child if under 3 years old. Family allowances: 2nd child.
<p>Family allowances(1):</p> <p>Age limit:</p> <p>(i) Normal</p> <p>(ii) Vocational training</p> <p>(iii) Further education</p> <p>(iv) Girls remaining at home</p> <p>(v) Serious infirmity</p> <p>(1) See Table X (Family Allowances - Conditions)</p>	<p>18 years</p> <p>21 years</p> <p>25 years</p> <p>25 years (6)</p> <p>21 years (8)</p> <p>(6) Boys and girls.</p> <p>(8) No limit for those who were already aged 21 on 1 July 1987.</p>	<p>18 years</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p>	<p>16 years (4)</p> <p>27 years (5)</p> <p>27 years</p> <p>27 years</p> <p>No limit</p> <p>(4) Prolongation to 21 possible for those registered for occupational training, or available for work as unemployed, and whose income from work or from benefits does not exceed DM 400 per month.</p> <p>(5) No accumulation with income from study allowance of at least DM 750, or with maintenance money or transition allowance of at least DM 610</p>	<p>18 years</p> <p>-</p> <p>22 years</p> <p>-</p> <p>No limit</p>	<p>18 years</p> <p>-</p> <p>-</p> <p>-</p> <p>No limit</p>	<p>17 years</p> <p>20 years</p> <p>20 years</p> <p>20 years</p> <p>20 years</p>
<p>Family allowances(1):</p> <p>Monthly amounts:</p> <p>(i) In national currencies</p> <p>(1) See Table X (Family Allowances - Conditions)</p>	<p>1st child: BFR 2 310</p> <p>2nd child: BFR 4 274</p> <p>3rd child and subsequent children: BFR 6 380 (7)</p> <p>(see Table X-2)</p> <p>(7) Reduction of BFR 375 per month per attributee unless earnings are lower than BFR 33 348 or child is handicapped.</p>	<p>General family benefits:</p> <p>For child of 0 - 3 years: DKR 550</p> <p>For child of 4 - 18 years: DK 466,66 (DKR 1 400 per trimester)</p>	<p>1st child: DM 50</p> <p>2nd child: DM 130</p> <p>3rd child: DM 220</p> <p>4th child and subsequent children: DM 240</p> <p>(see Table X-2)</p>	<p>1st child: DR 920</p> <p>2 children: DR 3 170</p> <p>3 children: DR 6 920</p> <p>4 children: DR 8 000</p> <p>For each following child an additional DR 1 500 plus DR 1 000 for third child born after 1 January 1982</p>	<p>PTA 250 per child (see Table X-2)</p>	<p>1st child: see 'Family complement'</p> <p>2nd child: FF 566.45</p> <p>3rd child and subsequent children: FF 725.77</p>

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Family allowances(1): Age limit:</p> <p>(i) Normal (ii) Vocational training (iii) Further education (iv) Girls remaining at home (v) Serious infirmity</p> <p>(1) See Table X (Family Allowances - Conditions)</p>	<p>16 years</p> <p>-</p> <p>18 years</p> <p>-</p> <p>18 years</p>	<p>18 years</p> <p>-</p> <p>-</p> <p>No limit</p>	<p>18 years</p> <p>25 years</p> <p>25 years</p> <p>-</p> <p>No limit</p>	<p>17 years</p> <p>24 years (12)</p> <p>24 years (12)</p> <p>24 years (9)</p> <p>17 years</p> <p>(9) Boys or girls. (12) Only if not entitled to student grants.</p>	<p>14 years</p> <p>-</p> <p>25 years</p> <p>-</p> <p>Extension in certain cases up to 3 years</p>	<p>16 years</p> <p>19 years</p> <p>-</p> <p>-</p> <p>-</p>
<p>Family allowances(1): Monthly amounts: (i) In national currencies</p> <p>(1) See Table X (Family Allowances - Conditions)</p>	<p>1st to 4th child: IRL 15.80 (11) 5th and subsequent children: IRL 22.90 (11) In cases of triplets and quadruplets the allowance for each child is doubled</p> <p>(11) Rates valid from August 1988.</p>	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members, i.e. for a family of four with an income of LIT 21 000 000 to 24 000 000 p.y. the benefit is LIT 110 000 per month. If the income is between LIT 30 000 000 and 33 000 000, the benefit is 20 000. Income over LIT 33 000 000: no benefit</p>	<p>1st child: LFR 1 893 2nd child: LFR 5 770 3rd child: LFR 12 694 4th and subsequent children: LFR 5 678 (see Table X-2)</p>	<p>Basic amount by child aged 6 to 11 in family with:</p> <p>1 child: HFL 112.64 2 children: HFL 141.88 3 children: HFL 150.46 4 children: HFL 163.53 5 children: HFL 171.36 6 children: HFL 180.06 7 children: HFL 186.28 8 children: HFL 193.77 (see Table X-2)</p>	<p>Each child: ESC 1 550 See also Table X-2 'Supplements which vary with income'</p>	<p>Each child: UKL 31.42 From 08.04.1991, the amount for the oldest child will increase to UKL 35.75</p>

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Family allowances(1): Monthly amounts (ii) In European currency units (ECU)	1st child: ECU 54,47 2nd child: ECU 100,78 3rd child and subsequent children: ECU 150,44	General family benefits : For child 0-3 years : ECU 70,02 For child 4-18 years : ECU 56,86 (178,234 per trimester)	1st child: ECU 24,21 2nd child: ECU 62,95 3rd child: ECU 106,53 4th child and subsequent children: 116,21 ECU	1st child: ECU 4,56 2 children: ECU 15,72 3 children: ECU 34,32 4 children: ECU 39,67 For each following child an additional ECU 7,44 + ECU 4,96 for third child born after 1 January 1982 ECU 1 = DR 201,6347	Each child: 1,97	2nd child: ECU 81,71 3rd child and subsequent children: ECU 104,69
Exchange rate (1.1.1990)	ECU 1 = BFR 42,4088	ECU 1 = DKR 7,8548	ECU 1 = DM 2,065134	ECU 1 = DR 201,6347	1 ECU = PTA 127,7427	ECU 1 = FF 6,9324
(1) See Table X (Family Allowances - Condi- tions						
Family allowances(1): Supplements which vary with age (1) See Table X (Family Allowances - Condi- tions	from 0-6 : BFR 803 from 6-12: BFR 1 187 from 12-18: a) children in 1st order usual levels except handicapped : BFR 1 234 b) other children handicapped included : BFR 1 440	See monthly amounts	-	-	-	Supplements from the 2nd child: over 10: FF 159.31 over 15: FF 283.22

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Family allowances(1): Monthly amounts (ii) In European currency units (ECU)</p>	<p>1st to 4th child: ECU 20,51 5th and subsequent children: ECU 29,73</p>		<p>1st child: ECU 44,61 2nd child: ECU 135,99 3rd child: ECU 299,17 4th and subsequent children: ECU 133,82</p>	<p>Basic amount by child aged 6 to 11 in family with: 1 child: ECU 52,76 2 children: ECU 61,03 3 children: ECU 64,73 4 children: ECU 70,35 5 children: ECU 73,72 6 children: ECU 77,46 7 children: ECU 80,13 8 children: ECU 83,35 ECU 1 = HFL 2,32408</p>	<p>Each child: ECU 8,52</p>	<p>Each child: ECU 44,33 From 08.04.91, the amount for the oldest child will increase to ECU 50,43</p>
<p>Exchange rate (1.1.1990)</p>	<p>ECU 1 = IRL 0,7702</p>		<p>ECU 1 = LFR 42,43</p>		<p>ECU 1 = ESC 181,4882</p>	<p>ECU 1 = UKL 0,7088</p>
<p>(1) See Table X (Family Allowances - Condi- tions</p>						
<p>Family allowances(1): Supplements which vary with age</p>			<p>Supplements for children: from 6 years: LFR 462 from 12 years: LFR 1 385</p>	<p>Children up to 5 years: 70 % of basic amount children 12-17: 130 % of basic amount children 18-24: 100 % of basic amount Double amounts are payable for invalid children or students (still mainly supported by applicant) if: (i) under 16 not living at home, (ii) 16 or 17 not living in applicant's nor in another adult household Double amounts also payable for ages 18 to 24 for students, those in occupational training or household tasks and mainly supported by applicant Treble amounts are payable for children 18 to 24 studying or in occupational training no longer living in the household and supported for at least 90 % by applicant (16)</p>		
<p>(1) See Table X (Family Allowances - Condi- tions</p>				<p>(16) If eligible, invalid youths</p>		

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Family allowances(1): Supplements which vary with income (1) See Table X (Family Allowances - Conditions)	-	None	Progressive reduction to DM 70 (2nd child) and DM 140 (each extra child) if the annual income of the parents is greater than DM 26 600 (DM 9 200 extra for each child) Supplement to family allowances up to DM 48 per month, if the tax allowance for children cannot be used in a sufficient way, because of low income.	Progressive reduction according to increase in gross family income: if latter exceeds DR 1 400 001 p.y. allowances are as follows: 1st child: DR 625 2 children: DR 2 050 3 children: DR 3 920 4 children: DR 5 340	-	-
Other benefits: Allowances for other dependent persons	-	None	-	-	-	-
Other benefits: Family complement(13) ('Complément familial') (13) In other countries e.g. France and the United Kingdom, there also exists a minimum household income, subject to a means test	-	-	-	-	Large families: supplements ranging between 25 % and 35 %, depending on number of children (normally 25 %)	Subject to means test: FF 737 for families with 1 child aged under 3 years or at least 3 children
Other benefits: Allowance for single parent	-	The general benefits are supplemented by DKR 337,33 per month and per child (14) (DKR 1 012 per trimester). Moreover, an allowance of DKR 257 p.m. (DKR 773 per trimester) and per household. (14) The allowance is reduced by	-	Increase of DR 1 250 for each child if parent is widow/er, invalid or soldier as long as survivor's pension does not exceed a certain amount	-	Guarantee of minimum family income for single persons with at least 1 child. Monthly amount: FF 2 655.27 plus FF 885.09 per child The allowance equals the difference between this amount and the beneficiary's income (15)

Family benefits

Table X

(Continued)	Ireland	Italy	Luxembourg	Netherlands of 18 or more are entitled to a benefit on account of incapacity for work (see Table VI Invalidation).	Portugal	United Kingdom
Family allowances(1): Supplements which vary with income (1) See Table X (Family Allowances - Conditions)	-	See Table X-1 'Monthly amounts'	-	-	If family income is less than 1 1/2 times national minimum wage, the monthly amounts for the 3rd and subsequent children is 2 350 per child	See "Family Credit"
Other benefits: Allowances for other dependent persons	-	-	-	-	-	-
Other benefits: Family complement(13) ('Complément familial') (13) In other countries e.g. France and the United Kingdom, there also exists a minimum household income, subject to a means test	-	-	-	-	-	-
Other benefits: Allowance for single parent	Single parent with 1 child and income not over IRL 6.00 per week : IRL 66.50 per week (amounts reduced if income over IRL 6.00 per week) For each subsequent child: IRL 13.50 per week	-	-	-	-	1st child: UKL 24.26 per month (One Parent Benefit)

Table X

Family benefits

(Continued)	Belgium	Denmark an amount corresponding to 6 % of that part of family income exceeding DKR 180 000 per year.	FR of Germany	Greece	Spain	France (15) Advances may be made towards unpaid alimony.
Other benefits: Prenatal allowance	-	None	-	-	-	-
Other benefits: Birth grants	BFR 31 289 for first birth BFR 21 580 for second and each subsequent birth May be obtained in advance two months before the probable date of birth	DKR 5 000 p.y., up to the 4th birthday of the children, in case of birth of more than one child.	See 'Other allowances'	See Table V 'Maternity'	-	Allowance payable as follows: FF 813 per month per child Paid as from 4th month of pregnancy to 3rd month after birth, no means test; then until 3 years of age - with means test
Other benefits: Accommodation allowances and removal grants	-	-	A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous	-	-	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

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Other benefits: Prenatal allowance	-	-	LFR 16 583 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	-	-	-
Other benefits: Birth grants	IRL 300 in cases of triplets IRL 400 in cases of quadruplets, quintuplets etc. (See also Table V 'Maternity')	-	LFR 16 583 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 16 583 as a post-natal allowance on condition that the child had the prescribed medical examinations (19) <hr/> <small>(19) A maternity allowance is paid to women domiciled in Luxembourg (see Table V 'Maternity').</small>	-	Once-off payment of ESC 16 600 per live birth Allowance for nursing mothers: ESC 3 050 per month for first 10 months (subject to monthly medical examination of child)	Maternity Payment (£ 100) from the Social Fund. Available to those in receipt of income-related benefits (Income Support, Family Credit).
Other benefits: Accommodation allowances and removal grants	-	-	-	-	-	Removal Grants available from the Social Fund. Housing Benefit.

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Other benefits: Special allowances for handicapped children(17)</p> <p>(17) Handicapped adults may benefit from special allowances if the pension or the unemployment benefit is the principal family income</p>	<p>Supplementary allowance of BFR 10 390 per month for each handicapped child under 21 (18)</p> <p>(18) Handicapped persons having attained the age of 21 before 1st July 1987 may continue to receive the supplementary benefit until age 25 if they fulfill the conditions.</p>	-	-	<p>Parent of handicapped child: DR 1 250 per month</p>	<p>PTA 3 000 per month Other benefits varying in amount depending on the needs of the handicapped child Special education allowance for large families with handicapped children</p>	<p>Special allowance for persons with a 50 % or more handicap, up to 20 years: FF 566.45 per month Supplement for children with at least 80 % incapacity who are not taken into care by the special education service: (i) constant attendance by another person FF 1274.52 per month; (ii) discretionary daily help: FF 424 per month</p>

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Other benefits: Special allowances for handicapped children(17)</p> <p>(17) Handicapped adults may benefit from special allowances if the pension or the unemployment benefit is the principal family income</p>	<p>IRL 83 per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance)</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by LIT 10 000 000 p.y.</p>	<p>Supplementary allowance of LFR 1 893 for each child under 18 with an insufficiency or permanent reduction of at least 50 % 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 unless in receipt of a benefit from the national solidarity fund or another social security body</p>		<ol style="list-style-type: none"> 1. Additional allowance to children and young handicapped people under 25 - children (or equivalent) of the insured person or his spouse, fulfilling one of the following conditions: needing specialized individual treatment of a pedagogic or therapeutic nature; attending special training institutions or fulfilling their conditions; capacities permanently impaired to such an extent that they cannot provide for themselves when of age to perform an activity (ESC 4 100 per month up to 14 years; 6 000 per month up to 18 years; 8 000 per month up to 24 years) 2. Monthly life allowance granted to children or equivalent of the insured person entitled to the additional allowance as 1. above, but over 24: ESC 11 200 3. Special education allowance to children or equivalent of the insured person, up to 24 years of age, attending an official educational establishment or receiving another kind of support recommended for their social rehabilitation. (Amounts varying in line with cost of the specialized education and family resources) 4. Allowance for help by other person, for handicapped persons who need the help of another person: ESC 6 250 per month 	<p>See "Invalidity" (Attendance Allowance)</p>

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Other benefits: Other allowances	-	-	Education allowance: DM 600 per month for first 18 months following the child's birth Account taken of income from seventh month	(a) Allowances for: i. Non working mothers married with soldiers or prisoners ii. Greek immigrants re-established in Greece (b) Special allowances: DR 500 for the 3rd child DR 750 for the 4th child DR 1000 for the 5th child	-	Child care at home allowances: FF 2 000 Allowance at beginning of school year: children aged 6-16 FF 354.03 (means tested)
Special cases: Unemployed persons	Unemployed persons, from 7th month of unemployment, are entitled to family benefits at the following rates: 1st child: BFR 3 359 2nd child: BFR 5 003 3d child and subsequent children: BFR 6 508 (20) (+ supplements varying with age) (20) On condition that the pension or employment allowance is the main source of income.	There are no special rules in respect of unemployed persons	The unemployed are entitled to child benefits	(a) Normal allowances if 50 days work in preceding year (b) Normal allowances for persons who receive unemployment benefits for 2 months at least, persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.	Unemployed persons are entitled to family allowances. See also 'Family supplements' in Table XI 'Unemployment'	Unemployed persons are entitled to family allowances under certain conditions
Special cases: Pensioners	Entitled to family allowances to the following rates: 1st child: BFR 3 359 2nd child: BFR 5 003 3d child and subsequent children: BFR 6 508(20) (+ supplements varying with age) Invalid workers are entitled to family allowances to the following rates: 1st child: BFR 4 839 2d child: BFR 5 003 3d child and subsequent children:	Special allowances of DKR 647 per month for each child when one or both parents are pensioners. The general benefits are supplemented by DKR 337,33 per month for child when both parents are pensioners (21) (21) The allowances are reduced by an amount corresponding to 6 % of that part of family income exceeding DKR 156 000	Entitled to family allowances	Entitled to pension increases (see relevant tables and single parent allowance above)	Recipients of pensions are entitled to family allowances See also 'Family supplements' in Table VI 'Invalidity', Table VII 'Old-age' and Table VIII 'Survivors'	Entitled to family allowances (under certain conditions as regards invalidity or employment injury pensioners)

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Other benefits: Other allowances	-	-	<p>Allowance at the beginning of school, for children over 6. Amount:</p> <p>1) For one child: - LFR 1 846 (over 6 years old) - LFR 2 770 (over 12 years old)</p> <p>2) For a group of two children: - LFR 3 693 (over 6 years old) - LFR 4 616 (over 12 years old)</p> <p>3) For a group of three or more children: - LFR 6 001 (over 6 years old) - LFR 7 386 (over 12 years old)</p>	<p>A quarterly supplementary allowance of HFL 17,69 is paid to families with one child, and of HFL 35,38 to families with two children or more.</p>	<p>Marriage grant: ESC 13 800 paid once for each insured spouse Funeral grant: ESC 19 300 on death of:</p> <ul style="list-style-type: none"> -children or equivalent dependants conferring entitlement to family allowances even if stillborn; -relatives in ascending line (or equivalent dependants) of insured person or his/her dependent spouse (means tested); -spouses; -insured person (paid to the person who proves to have taken over the funeral expenses) 	-
Special cases: Unemployed persons	Unemployed persons are entitled to normal family benefits	Unemployed persons are entitled to allowances for the family	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances like other residents	Family allowances are paid to persons drawing unemployment benefit. Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances for at least 12 months following last payment of contributions	Family allowances are paid concurrently with all other national insurance benefits and all industrial injury benefits and the increase for dependent children therewith
Special cases: Pensioners	Pensioners are entitled to normal family benefits	Entitled to allowances for the family	Entitled to family allowances	Entitled to family allowances like other residents	Pensioners are entitled to family allowances	Entitled to family allowances

Table X

Family benefits

(Continued)	Belgium BFR 6 508(20) (+ supplements varying with age) (20) On condition that the pension or employment allowance is the main source of income.	Denmark per year.	FR of Germany	Greece	Spain	France
Special cases: Orphans (including motherless or fatherless children)	Orphan's allowances: BFR 8 872 for each child (plus supplement according to age)	Special allowances of DKR 647 per month for each child are added and for total orphans special allo- wances amount to DKR 1 294	Normal allowances	See Table VIII 'Survivors' Person who has dependent orphans: increase of DR 1 250 per month	Normal family allowances See also 'Family supplements' in Table VI 'Invalidity', Table VII 'Old-age' and Table VIII 'Survivors'	Allowances for orphans and certain children dependent on one parent: FF 531.05 a month for total orphan; FF 398.29 a month for a child raised by a single parent
Special cases: Educational allowance for parents						Allowance paid to parents who interrupt their activities to educate a child under 3, the number of dependant children being thus 3 or more Full-time: FF 2 524 Half-time: FF 1 262

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Special cases: Orphans (including motherless or fatherless children)	Normal family allowances are paid concurrently with orphan's benefits (see Tables VIII 'Survivors' and IX 'Employment injuries and occupational diseases')	-	Usual family allowances	Fatherless or motherless children: normal allowances (but see also Table VIII 'Survivors') Orphans under the general insurance scheme for widows and orphans: (22) see Table VIII 'Survivors' _____ (22) Also holiday allowances paid.	Orphans are entitled to family allowances (as are children already conceived at the time of the insured person's death)	Guardians Allowance payable in addition to Child Benefit. Usually, both the child's parents must be dead. One Parent Benefit not payable for a child for whom GA is in payment.
Special cases: Educational allowance for parents	-	-	The education allowance is granted to the parent who educates a child below 2 years of age, and has either no occupational or replacement income, or, together with his or her spouse, such an income not exceeding - LFR 94 168 if educating one child - LFR 125 558 if educating 2 children - LFR 156 947 if educating 3 children Amount of the benefit: LFR 9 232.	-	-	-

UNEMPLOYMENT

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Existing schemes:	Insurance	Insurance (optional)	(a) Insurance (b) Assistance	Insurance	(a) Unemployment Insurance (b) Unemployment assistance benefit	(a) Insurance scheme (b) Solidarity scheme (assistance).
Legislation						
1. First law	Decree of 18 February 1924	Law of 4 April 1907	(a) and (b) 16 July 1927	1954	Law No 62 of 22 July 1961	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, most recently amended by act of 30 June 1985; social code, general part, 11 December 1975 most recently amended 20 December 1988. Social Code, General Section, of 11 December 1975 last changed by Act of 20 December 1988.	Decree-Law of 1954	Law No 51 of 8 October 1980 on unemployment protection, as amended by Law No 31 of 2 August 1984. Royal Decree No 625 of 2 April 1985 implementing Law No 31 of 1984	(a) Insurance: Art. L. 351-3 - L. 351-8 of Labour Code; Conventions of 24 Feb. 1984, 19 Nov. 1985, 30 Nov. 1987, 6 July 1988 and 1st Jan. 1990; (b) Solidarity: Art. L. 351-9 and L. 351-10 of Labour Code.
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. Young persons having completed vocational training of 18 months at least.	(a) All employees (industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons) (b) All employees	Employees who are insured against sickness with a social security institution Youngsters between 20-29 years of age who have never worked before	a) Employees in industry and the services b) Employees over 18 and under 65 who have exhausted their entitlement to contributory benefit and have family responsibilities	(a) Insurance: all employees. (b) Solidarity: unemployed having exhausted their entitlement to benefits, young persons after training, certain single women and certain special groups (released prisoners, expatriate, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).
Total unemployment: (involuntary) Main conditions	To be without work and without earnings To be fit for work and registered for employment	To be capable of work To be available for work To have signed on at the employment office	(a) and (b) To be available for work, to have personally registered at the employment exchange as unemployed and to have applied for benefit.	To be fit for work To be unemployed involuntarily To be registered at an employment exchange To be at the disposal of the exchange	To be able and willing to work To be at the disposal of the employment office To have lost previous job involuntarily To be affiliated to the social security schemes and enjoy active contributor or equivalent status To have completed the required contribution periods	(a) To be looking for work and physically able to work. To be registered for work. To be less than 60 years of age; nevertheless, if the person at that age cannot prove 150 trimesters of insurance for old age pension, the benefit is maintained until the 150 trimesters are

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Existing schemes:	(a) Insurance (b) Assistance	(a) Insurance (b) Exceptional allowance	Unemployment insurance	Insurance comprising: (a) general benefits (b) extended benefits (c) follow-up benefits	(a) Insurance (b) Assistance (17) (17) Unemployment assistance is a guaranteed benefit of the general scheme but depends on the condition of resources.	Insurance
Legislation						
1. First law	Law of 1911	Decree-Law of 19 October 1919	Law of 6 August 1921		1975	Act of 1911
2. Basic legislation	Social Welfare (Consolidation) Act 1981, as amended	(a) and (b) Decree-law of 4 October 1935 (several amendments)	Amended law of 30 June 1976	Law of 6 November 1986, as amended	Decree-law No 20/85 of 17 January 1985	Act of 1975 and regulations thereunder
Field of application:	(a) Insurance scheme : with some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship (b) Assistance scheme : Persons aged 18 or over	(a) All employees (b) Workers in certain categories and areas who do not fulfill 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	All employees under 65	(a) and (b) All insured employees	All employed persons (2) (2) Except married women who chose before April 1977 not to be insured.
Total unemployment: (involuntary) Main conditions	(a) and (b) To be capable of work To be available for and seeking work To have registered as unemployed To be free from disqualification	(a) and (b) To have registered at the employment exchange	To be involuntarily unemployed To be fit to work To have registered for employment	To have registered at the employment exchange To be capable of and available for work Not to have refused suitable employment	(a) To be capable of and available for work To have registered at the employment office Not to be in receipt of an invalidity or old-age pension (b) Same conditions as above plus: To have exhausted entitlement to unemployment insurance benefit	To be capable of work To be available for work with an employer To have signed on at the employment office To be actively seeking work Not to be unemployed due to voluntary leaving, misconduct or strike action

Table XI

Unemployment

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
Total unemployment: 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	To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years. For insured person entitled to social old-age or invalidity pension: 26 months in the last 18 months. 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 or, at least, 200 days of work (80 days per year) during the 2 years preceding job loss For first time claimants, at least 80 days of work per year during the 2 previous years	Claimants who have exhausted their entitlement to contributory unemployment benefit must: (i) sign on at the employment office; (ii) have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit; (iii) not enjoy income from other sources exceeding the national minimum wage (a) Minimum contribution period: more than 6 months in the 4 years immediately preceding unemployment (b) None	reached, or until age 65. Not to be seasonally unemployed. Not to have left previous employment voluntary, without good cause. (b) For the solidarity scheme, in addition: - long term unemployed: certain conditions of previous activity and of means; - young persons: conditions of previous training, of military service or of previous activity; - other groups: means test. (a) 3 months insurance in last 12 months.
Total unemployment: Maximum age	65 for men 60 for women	67	(a) 65 (b) 65	65	(a) and (b) 65 where beneficiary has completed qualifying contribution period for entitlement to a retirement pension	60 After 60, up to age when person justifies 150 trimesters of insurance for old age pensions, with maximum of 65. Young persons in the solidarity scheme: 25

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(continued)					Not to have completed the qualifying period required for unemployment insurance benefit	
Total unemployment: Qualifying period	<p>(a) Flat-rate benefit: (i) 39 contributions paid; and (ii) 48 contributions paid or credited during the contribution year preceding the benefit year(4). If the number of contributions paid or credited is less than 48 but more than 39, a reduced benefit is payable Pay-related benefit: Beneficiary must have a right to flat-rate benefit and must have had reckonable earnings over IRL 72 per week in the relevant tax year. (b) No qualifying contribution period: income test applies</p> <p>(4) See Table IV-1, footnote 3</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>	At least 26 weeks of employment during the last year	<p>(a) At least 26 weeks of paid employment during the last 12 months (b) and (c) 3 years of paid employment during the last 5 years</p>	<p>1. Insurance At least 540 days of salary-earning employment, or assimilated situation, in 24 months prior to unemployment 2. Assistance At least 180 days' wage/salary-earning full-time employment in the 360 days preceding commencement of unemployment</p>	<p>Flat-rate benefit: (i) contributions paid in one of the 2 tax years on which the claim is based amounting to at least 25 times the minimum contribution for that year (ii) contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum contribution for that year</p>
Total unemployment: Maximum age	(a) and (b) 66 years		64	65		Men 65, women 60 Can also be paid at pension rate up to age 70 (men) and 65 (women)

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Total unemployment: Resources	-	-	(a) - (b) State of need	-	(a) None (b) Must not enjoy income from any other source exceeding the national minimum wage currently in force	(b) Solidarity scheme: maximum of resources: - long term unemployed: 4 780.30 FF for single persons, 9 560.60 FF for couple - single women: 7 866 FF - other groups: 3 933 FF for single person 7 866 FF for couple
Total unemployment: Waiting period	None	None	None	6 days	None	(a) Not during paid holidays (b) For young persons: 1, 3 or 6 months, according to category.
Benefits: Days for which allowance is granted	Working days and unpaid public holidays	6 days a week	(a) and (b) 6 days a week	25 days per month	Every day	Every day
Benefits: Duration of payment	No limit (except for certain cases where unemployment is protracted for unusual duration).	Not more than 2 and a half years An insured person who has received an offer of (vocational) training of employment will always remain entitled to daily allowances until the day when the training or employment starts. For the insured entitled to an old-age or invalidity pension: limited to 12 months.	(a) Proportional to periods of employment and to age : Employment Age (3) Duration 12 months - 156 days 16 months - 208 days 20 months - 260 days 24 months - 312 days 28 months 42 yrs 364 days 32 months 42 yrs 418 days 36 months 42 yrs 468 days 40 months 44 yrs 520 days 44 months 44 yrs 572 days 48 months 49 yrs 624 days 52 months 49 yrs 676 days 56 months 54 yrs 728 days 60 months 54 yrs 780 days 64 months 54 yrs 832 days	(a) 12 months for at least 250 days of work 10 months for at least 220 days of work 7 months for at least 180 days of work 5 months for at least 150 days of work 4 months for at least 125 days of work (b) If age 49 or over: 12 months for at least 210 days of work (c) - In all cases, 3 additional months at reduced rate - 12 months for 4 050 days of work (d) 5 months for the newcomers on	(a) Depending on contribution period over preceding 4 years duration of payment corresponds to one half of the active period (b) 6 months, with possibility of extension in 6 months periods, up to a total of 18 months Extension for another 6 months, for long-term unemployed over age 45, or after two years of unemployment. In the case of workers over 52, up to age of retirement. In the case of workers not entitled to contributory benefit because they have	(a) Duration of benefits (basic) benefit and allowances for end of entitlement) varies according to length of insurance and to age: minimum 3 months, maximum 60 months. (b) long term unemployed: benefits given by periods of 6 months, for indefinite time. Young persons and special groups: maximum 1 year.

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Total unemployment: Resources	(a) - (b) Inadequate resources	-	-	-	(a) - (b) Average monthly income not exceeding 70 % of minimum guaranteed wage or average per capita income of family not exceeding, in total, twice that figure	-
Total unemployment: Waiting period	(a) Flat-rate benefit: 3 days Pay-related benefit: 18 days (b) 3 days	(a) 7 days (b) 1 day	None	None	None	3 days
Benefits: Days for which allowance is granted	6 days a week ((a) and (b))	(a) and (b) Every day	Every day	5 days a week	(a) and (b) Every day	6 days a week
Benefits: Duration of payment	(a) Insurance: Flat-rate benefit: Limited to 390 days (5) Pay-related benefit: limited to 375 days (b) Assistance: Unlimited provided beneficiary is under 66 years of age (pension age) (5) If applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid.	(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	365 calendar days per 2-year period 182 extra calendar days for persons particularly 'difficult' to place For unemployed of 50 years prolongation of 12,9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension	(a) 6 months (b) Depending on age and employment record : Employment record : Duration of Benefit 0 to 5 years 6 months 5 to 10 years 9 months 10 to 15 years 1 year 15 to 20 years 18 months 20 to 25 years 2 years 25 to 30 years 2,5 years 30 to 35 years 3 years 35 to 40 years 4 years 40 years and over 5 years (c) 1 year	Under 25 years 10 months 25/30 years 12 months 30/35 years 15 months 35/40 years 18 months 40/45 years 21 months 45/50 years 24 months 50/55 years 27 months 55 years or more 30 months	Flat-rate benefit: 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 within a prescribed period in each of which employment has lasted for 16 hours or more. These weeks need not be consecutive

Table XI

Unemployment

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Earnings taken as reference	Average daily earnings	Calculation usually based on average earnings of preceding 13 weeks/3 months	(3) Extended duration at age 44, 49, 54 (7 years). Extended duration of entitlement to unemployment assistance.	the job market (youngsters between 20 - 29 years)	failed to complete the qualifying period: entitled to unemployment assistance benefit for a period equal to that during which they contributed	Earnings on which contributions have been paid for last 12 months
Benefits: Earnings ceiling	BFR 1 908,34 per day	-	(a) and (b) DM 6 300 per month	See below	220 % of minimum interprofessional wages	FF 43 200 per month
Benefits: Rate	Rates (6-day week) A. Unemployment benefits (a)cohabitant with dependents: 60 % of reference earnings for first year of unemployment; Max. BFR 1 145 per day, Min. BFR 973 per day (b)Single persons: 60 % in the 1st year of unemployment. max. BFR 1 145 per day, Min. BFR 696 per day 40 % from the 2nd year on. Max. BFR 763 per day, Min. BFR 696 per day (c)Cohabitants without dependents: 55 % in the 1st	90 % of reference earnings (not more than DKR 2 454 per week). Maximum rates are fixed for 12 months at a time by each individual fund. Young persons having completed education and without work: DKR 1 962 (maximum).	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) 56 % of net earnings	For manual workers: 40 % of daily wage For employees: 50 % of monthly wage Minimum: Two-thirds daily minimum wage (DR 2 911) Maximum (basic amount plus extra for dependants): 70 % of reference earnings for the appropriate insurance class After prescribed payment period has expired (see above) additional benefit of 50 % of allowance	(a) 80 % of reference earnings for first 180 days, 70 % from 6th to 12th month and 60 % thereafter Maximum: 220 % of interprofessional minimum wage Amount paid must under no circumstances be less than interprofessional minimum wage currently in force (b) 75 % of interprofessional minimum wage For long-term unemployed over 45, special six-months benefit of 75 to 125 % of interprofessional minimum wage, according to family size.	(a) Basic allowance: - for insurance period between 3 and 6 months: 30,3 % of reckonable daily wages + FF 37,14 per day (min. FF 89,72/day)(7) - for insurance period of at least 6 months: 40,4 % of reckonable daily wages + FF 49,52 (min. FF 119,80 per day). Allowance for end of entitlement: FF 76,64/day; FF 106,23/day if over 52 years, under certain conditions.(8) (b) Solidarity benefits:

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Earnings taken as reference	(a) Flat rate benefit: not applicable Pay-related benefit: gross taxable earnings in a previous income tax year. Benefit is calculated at 12% of weekly earnings, subject to earnings ceiling. (b) Allowance calculated according to claimant's current means	Average daily wages under insurance of the last 3 months prior to unemployment	Gross earnings during the 3 months which precede unemployment	(a) and (b) Daily earnings lost (c) Statutory minimum wage	1. Insurance Average daily wage for 6 months preceding the 2 months prior to commencement of unemployment 2. Assistance Minimum wage	-
Benefits: Earnings ceiling	(a) Pay-related benefit: IRL 220 per week (b) -	-	-	(a), (b) and (c) HFL 270,60 per day (5-day week)	-	-
Benefits: Rate	(a) Flat-rate benefit: IRL 48.00 per week Pay-related benefit: 12 % of reckonable weekly earnings between IRL 72 and IRL 220 The combined flat-rate and pay-related benefits plus income tax rebate may not exceed 85 % of net weekly earnings before unemployment commenced (b) Unemployment assistance (per week): Short-term: IRL 45.00 max. Long-term: IRL 52.00 max. (11) Rates are reduced according to the income of the applicant	20 % of average daily wages under insurance during the last 3 months prior to unemployment 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)	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 For the period of complementary indemnity, the ceiling is fixed at 1 1/2 times the social minimum wage 60 % of reference earnings if income of unemployed person's wife or companion living with him in cohabitation is 2 1/2 times the legal minimum income	(a) and (b) 70 % of reference earnings (c) 70 % of the statutory minimum wage. If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefits Act (means tested). The maximum amount of the supplement is 30 % of the minimum wage for a couple, 27% of this wage for single parents, and 21 % for a single person. Lower rates apply to single persons under 23.	1. Insurance 65 % of reference wage Maximum: 3 x minimum guaranteed wage Minimum: minimum guaranteed wage unless worker's remuneration is below that level 2. Assistance 70 % to 100 % of minimum wage in line with number of dependants	UKL 37.35 per week UKL 46.90 if over pension age

Table XI

Unemployment

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
	<p>year of unemployment. Max. BFR 1 050 per day, Min. BFR 574 per day 35 % for next 6 months. Max. BFR 668 per day, Min. BFR 574 per day Fixed sum of BFR 428 per day after 18th months,(6) increased to BFR 571 if members of household with only replacement incomes, not exceeding BFR 29 770 per month</p> <p>B. Waiting allowance (based on study record) (a)Cohabitant (household with only replacement incomes) below age 18:BFR 259 per day over age 18:BFR 417 per day (b)Single persons: below age 18:BFR 259 per day age 18 - 20:BFR 417 per day over age 21:545 BFR per day (c)Cohabitants without dependents: below age 18:BFR 245 per day over age 18:BFR 390 per day.</p> <p>C. Supplement after 1st year of unemployment, to older workers with at least 20 years of working career: (a)heads of households: -age 50 - 54:+BFR 99 per day -over 55:+BFR 119 per day (b)single persons: -age 50 - 54: + 5 % of reference earnings -over 55: + 12,5 % of reference earnings (c) cohabitants: -age 50 - 54: + 5 % of reference earnings -over 55: + 7,5 % of reference earnings</p> <p>(6) The 18-month period is however</p>					<p>- special benefit for long term unemployed: FF 68,29/day; FF 98,07/day if over 55 years or over 57,5 years under certain conditions. - insertion benefit: young persons FF 41,40/day single women FF 87,40/day other groups FF 43,70/day</p> <p>(7) More favourable measures for unemployed in regions effected by industrial restructuring (8) FF 94.17 per day for certain older unemployed.</p>

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(Continued)	(11) Higher rates are payable after 390 days benefit or assistance have been received.					

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	Increased by 78 days for each employment period lasting 312 days. This rate is not applicable for workers who can prove 20 years of work as paid as well as for workers with a permanent incapacity level of at least 33 %.					
Benefits: Family supplements See also Table X 'Family benefits'		None	Regulations applying to child benefit (see Table X 'Family benefits')	10 % increase for each dependant Maximum for benefit including Increases: 70 % of daily wage	Unemployed persons in receipt of unemployment assistance benefit and those in receipt of health care benefits are entitled to a family income supplement of PTA 1 050 per month for each dependent child	
Benefits for older unemployed and early retirement: Measure	1. Early retirement pension: see Table VII 'Old-age' 2. Conventional early retirement pension in case of dismissal	Early retirement scheme	Compulsory retirement of unemployed at age 60 (see Table VIII-3 early retirement). From 1st of January 1989: special part-time work scheme (at least 18 h/week) for workers aged 58 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment (9). If earnings for such part-time work for older workers is increased by at least 20 %, and contributions are paid		1. Early retirement (at age 64) on full pension 2. In accordance with the Industrial Restructuring Law, workers in these sectors who are eligible are entitled to a form of benefit financed under the relevant sectoral restructuring plan rather than by the social security scheme. These benefits are of particular significance for workers aged less than 55 at	Early retirement from State funds after age 55

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Family supplements See also Table X 'Family benefits'	<p>(a) Adult dependant : IRL31.00 per week 1st & 2nd child : IRL11.40 per week 3rd & subsequent children : IRL11.00 per week each</p> <p>(b) Adult dependant : IRL31.00 per week Each child dependant : IRL11.00 per week (11) (12)</p> <p>(11) Higher rates are payable after 390 days benefit or assistance have been received. (12) Additional amounts for each additional child.</p>		Increase of 5 % of earnings if dependent children			<p>1 dependent adult: UKL 23.05 per week or UKL 28.20 if claimant over pension age 1 dependent child : UKL 9.65 (only payable if claimant is over pension age)</p>
Benefits for older unemployed and early retirement: Measure	Pre-retirement allowance is payable to persons between 60 and 66 years of age.	See 'Early pension' in Table VII 'Old-age'	<p>Preretirement benefit (10) permitting enterprises to dismiss structurally redundant workers.</p> <p>(10) The indemnity is paid by employers and partially reimbursed by the unemployment fund.</p>	<p>1. Prolongation of benefits duration but at minimum rate. 2. Possibly, early retirement pension as part of agreements secured by collective bargaining</p>	<p>Early retirement for unemployed persons over 62 If the unemployed is 55 or older at the time of receipt of benefit, it will be continued until age 60.</p>	<p>Job release scheme (13)</p> <p>(13) Not considered as a social benefit in the UK, but as part of employment promotion.</p>

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(continued)			<p>for legal pension insurance at least at the level of the compulsory contributions due on the difference between the wage for the part-time work and 90 % of a full-time wage, the federal labour office will refund the employer the wage supplement for 20 %, as well as the difference in the contributions.</p> <p>(9) 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>		<p>the time of restructuring, who may draw them until they reach 65 years of age</p> <p>3. Partial retirements as from age 62 subject to a proportional reduction in retirement pension</p>	
Conditions:	<p>1. See 'Early pension' in Table VII 'Old-age'</p> <p>2. General rule:</p> <ul style="list-style-type: none"> - to be aged 58 - obligation of substitution by unemployed worker - to be made redundant - to retire from labour market <p>When laid off in enterprise recognised to be in difficulties:</p> <ul style="list-style-type: none"> - to be aged 50 - no obligation of substitution 	<p>Aged between 60 and 67</p> <p>Member of unemployment fund for at least 10 years within the last 15 years</p> <p>Fulfilling the conditions for unemployment benefit</p> <p>Resident</p> <p>Not receiving old-age pension</p> <p>Working for not more than 200 hours a year</p>	<p>Unemployed for at least 1 year during the last 18 months</p> <p>At least 8 employed contribution years in the last 10 years</p>	-	<p>1. Existence of agreement providing for such benefits</p> <p>Worker must meet all conditions for entitlement to a retirement pension except age criterion</p> <p>Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries</p> <p>2. Claimant aged 55 or over</p> <p>Application submitted by firm to labour administration setting out details of crisis situation</p> <p>Declaration of crisis issued by labour administration</p> <p>3. Claimant aged 62 or over</p> <p>Need for manpower rationalization in firm in question</p>	<p>To be aged at least 55</p> <p>To have worked for at least 1 year in the last 5 and have belonged to social security organizations for last 10 years</p> <p>Not to be entitled before 60 to old-age pension (anticipated) at full rate</p> <p>Not to have asked for cash liquidation of retirement pension rights</p>
rates:	<p>1. See 'Early pension' in Table VII 'Old-age'</p> <p>2. A complementary indemnity (14) is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit</p>	<p>During the first 2 1/2 years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2 454 per week.</p> <p>Thereafter not more than 80 % of the upper limit</p>	<p>See Table VII 'Old-age' (16)</p> <p>(16) In case of long service in a firm, it is obliged to reimburse benefits received by the person unemployed.</p>	-	<p>1. 100 % of pension due at normal retirement age</p> <p>2. From 55 to 60 years of age, 80 % of average wage for 6 months preceding restructuring declaration for sector in question</p> <p>From 60 to 65 years of age,</p>	<p>65 % of reckonable earnings until 60 (plus 50 % beyond ceiling)</p>

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Conditions:	Claimants must satisfy a means-test and must be in receipt of an unemployment assistance payment for 15 months or longer. Recipients must not engage in insurable employment.	-	Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, or fulfilling certain conditions related to work record. Have left employment.	1. As for full unemployment and aged at least 57.5 and over when becoming unemployed 2. Vary according to industrial and professional sector	To have exhausted entitlement to unemployment insurance benefit To have applied for an old-age pension	-
rates:	IR£52 per week (max) Rates vary according to the means of the claimant.	-	Percentage 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. See "full employment" 2. Vary according to industrial and professional sector	See Table VII 'Old-age'	-

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	(14) The indemnity is paid by the employers.				75 % of average remuneration for 6 months preceding early retirement 3. Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours	
Partial unemployment: Definition of partial unemployment	Days or half days during which the execution of the work contract is suspended	No special definition. In reality: more than 9 hours of reduction per week.	Insurance only: unavoidable short-time working affecting at least one third of staff and at least 10 % of normal working time (15) (15) In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March).		Provisions come into play when working day or number of days worked reduced by at least one third from normal level, providing reduction accompanied by proportional reduction in wages	Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons.
Conditions:	See 'Total unemployment'	See 'Total unemployment'	See 'Total unemployment', and over 10 % reduction of normal working time		In addition to those applying in the case of total unemployment, entitlement to benefit for partial unemployment is dependent on decision by labour administration within the framework of a reorganization plan	Conditions: Weekly wages at least 18 times minimum wage Not in seasonal unemployment Not because of strike.
Compensation:	60 % of ceiling of reference wage	Proportional rate as for total unemployment	Per hour of unemployment, rate as for total unemployment (official scale)		The benefit paid is in principle calculated as for total unemployment but in proportion to reduction in working time	Allowance paid by employer: 50 % of gross wages per hour, with minimum of FF 27/hour. Reimbursement of employer by state of FF 10,32 per hour.
Accumulation:	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 ca-	Pensions: no accumulation Sickness allowance: no accumulation		(a) With earnings from unemployment: not permitted, except in the case of short-time working benefit. Persons drawing unemployment assistance benefit may take part-time jobs With other social security	No accumulation of insurance benefits with solidarity benefits. (a) Insurance: Accumulation possible of replacement income with old age benefit after the age of 60, within certain limits; no accumulation with benefits

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Partial unemployment: Definition of partial unemployment	Short-time working is employment in which the number of days systematically worked in a working week is temporarily less than the normal number of days in the employment concerned	Additions to salary where the enterprise reduces or ceases activities: (i) because of reasons of its own or temporarily (ordinary additions); (ii) 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	no special definition	-	Any day of unemployment on which a person would normally work
Conditions:	See "Total unemployment : Qualifying period" for contribution conditions	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'	-	See 'Total unemployment'
Compensation:	One fifth of the weekly unemployment benefit rate for each day of 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 951 826 per month)	80 % of the gross hourly earnings although the benefit cannot exceed the 2 1/2 times ceiling for the minimum hourly social salary. The first 8 hours of each month are not indemnified	See 'Total unemployment'	-	See 'Total unemployment'
Accumulation:	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	-	(a) and (b) and (c) Any compensation paid by the employers is deducted The amount of the supplement under the Supplementary Benefits Act depends on any further income from or in connection with work of the beneficiary and/or eventual	Not payable with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions	

Table XI

Unemployment

Belgium	Denmark	FR of Germany	Greece	Spain	France
	ses, however, accumulation is possible			benefits: not permitted as regards: retirement pensions, invalidity pensions and related family income supplements; provisional invalidity benefits and related family supplements; sickness benefit. Permitted in principle as regards: widow's and orphan's pensions, family benefits, death grants and other benefits (b) No accumulation with income from any source exceeding national minimum wage	in cash of sickness insurance, or with invalidity pensions for total incapacity to work. Accumulation possible with old age benefits if condition of maximum of resources is met. (a) and (b): possibility of partial accumulation with earnings from reduced activity (conditions of accumulation are different).

Unemployment

Table XI

(Continued)	Ireland	Italy (b) No accumulation with pensions above guaranteed minimum	Luxembourg	Netherlands partner	Portugal	United Kingdom



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