

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 1991 AND EVOLUTION



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CONTENTS

Introduction	5
Evolution of social security policies over the period 1 July 1990 to 30 June 1991	7
1. General trends	7
2. Developments in the various countries	9
Organization	21
Financing	35
Health care	53
Sickness – cash benefits	71
Maternity	79
Invalidity	87
Old-age	103
Survivors	117
Employment injuries and occupational diseases	129
Family benefits	153
Unemployment	171
Guaranteeing sufficient resources	189

INTRODUCTION

The Community information system on social protection "MISSOC" is a service created by the Commission 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 in the Member States.

MISSOC involves an intense and constant cooperation with a group of high-level civil servants, working in the relevant departments in the twelve Member States, who provide all necessary information on the development of their systems. These data are sent to the MISSOC secretariat, which is run by the European Institute of Social Security in Leuven (Belgium). The information is then translated into the three official languages of the project (English, French and German) and placed in a databank.

By virtue of its dependent management structure and 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:

- a databank, to be consulted via the "Infotex" system of the Commission; and
- in publications sent out by the Commission.

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

A MISSOC expert has conducted the analysis on the basis of national reports submitted by MISSOC correspondents in the various countries. The analysis covers developments in the national systems during the year ending on 1 July 1991.

The comparative tables, which comprise the major part of this volume, provide a picture of the situation as at 1 July 1991. They cover schemes which apply to the whole population

as well as “general” schemes applicable to employees. It is planned that later editions will provide information on individual groups. The tables describe each of the risks enumerated in the I.L.O. Conventions No. 102. The first two tables give details of the organization and the financing methods used. Countries are listed in alphabetical order.

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.

An important new element in the 1991 edition is the introduction of Table XII on “guaranteeing sufficient resources”. MISSOC has responded to the Council’s recommendation, which was adopted by the Commission in May 1991, on establishing joint criteria for sufficient resources and benefits in the social protection systems. Table XII is the result of initial efforts to systematize information in this area. The limited scope of the data compiled in this section suggests that these tables should be read with care (see introduction to Chapter XII).

EVOLUTION OF SOCIAL SECURITY POLICIES OVER THE PERIOD 1 JULY 1990 TO 30 JUNE 1991

1. GENERAL TRENDS

Over the period from 1 July 1990 to 30 June 1991, the social security systems underwent fairly significant changes and in some cases a genuine process of reform, as will be seen later. The highlight of the year, from a social point of view, was undoubtedly German unification.

As a result of German unification, a plan is now underway to extend the Federal Republic's system of social protection to the five new Länder and raise protection standards for the population to a uniformly high level by 1992. However, the political changes have also resulted in a high rate of unemployment and many workers have had to accept shorter working hours. Considerable efforts have been made to combat these difficulties, such as focusing social policy on promoting the gradual reintegration of workers into the labour market or into activities of general interest to the community, and on providing a guaranteed level of income to the unemployed or to those who, because of their age, cannot expect to find another job¹.

Of all the many changes that have occurred yet again this year in the context of social protection, the most striking ones have been those relating to pensions. Some of the changes are focused on structural improvements in the level of statutory benefits (particularly in Luxembourg), while others are aimed at introducing the principle of a flexible retirement age (Belgium, Luxembourg) or equal treatment for men and women (for old-age pensions in Belgium, survivor's pensions in Portugal and a bill on survivor's pensions in the Netherlands). A complete overhaul of the retirement system, involving a combination of

1. These efforts have qualified for financial support from the European Structural Funds.

the basic statutory pension financed by taxes and a contractual supplementary pension financed by social security contributions, is nearing completion in Denmark. The conditions for granting and calculating pensions have been subject to a review in Greece and at the same time the financial basis of the social security system has been consolidated. New regulations have been introduced for the so-called “occupational” schemes in Ireland and the United Kingdom so as to ensure that the rights of beneficiaries are more effectively guaranteed. Finally, the future problem of retired people, in view of demographic forecasts, has led to the tabling of an important bill in Italy (which envisages, among other things, gradually raising the retirement age) and the publication of a White Paper in France.

The action taken in the health care sector is of a rather different nature. With the exception of Ireland, where protection, previously restricted and based on income levels, has been extended to cover the entire population, countries are paying increasing attention to the need to bring health spending under control. This control is being sought through specific measures designed to provide a better framework for health care facilities (Belgium, France), or through a full-blooded reform programme, as in the United Kingdom, where a form of selfmanagement is being introduced in the National Health Service, and in Luxembourg where a reform is now on the cards. In several countries, on the other hand, the problem of invalidity is on the agenda, with steps being taken to focus the available financial resources on the most severely disabled (United Kingdom) or to reintegrate other categories into the labour market (Netherlands). In Greece and Portugal, the invalidity verification standards have come under review.

Family support policies continue to reflect the longstanding commitment to improving family benefits (Belgium, Denmark, Ireland, Luxembourg, Portugal, the United Kingdom), but they are also moving with the times and trying to help parents in their efforts to reconcile careers and family obligations (Belgium, Denmark).

Various countries are making special efforts to combat unemployment. Mention should be made in particular of new initiatives aimed at offering young people a real guarantee of employment rather than cash allowances (Denmark, the Netherlands) and the interest being shown in promoting part-time employment (Belgium, Germany, Ireland, the United Kingdom).

On the other hand, there is little to report in the way of new initiatives for financing the social security system, except in France, where it has been decided to apply a “generalized social contribution” to all earnings with a few exceptions, in addition to the contributions based purely on professional earnings². With this new contribution, which is earmarked for the

2. However, compensating measures offset the impact of this operation.

family sector, joint professional responsibility for social risks is being reinforced by the principle of national collective responsibility.

From the national concerns identified on various occasions in the previous paragraphs it might be concluded that the Member States' social protection policies are tending to converge. The policies do of course meet at some points, but as there are no jointly-defined goals, this can hardly be described as a convergence of policies. This is the context of the proposal which the Commission recently submitted to the Council in its draft Recommendation on the convergence of social protection objectives and policies. The purpose of the proposals is precisely to define the objectives which this convergence should strive to attain.

The general guidelines in the draft Recommendation seek to guarantee adequate health care and a decent minimum living standard for all persons residing within a Member State, opportunities for social and economic integration, and finally, as far as possible, the maintenance of the living standards of workers and their families when workers reach retirement age or are forced to interrupt their careers because of ill health, accidents, maternity, invalidity or unemployment. These guidelines correspond in each case to objectives which are further defined in relation to each of the social security sectors. In order to ensure that the Recommendation is acted upon, the Commission would be charged with periodically evaluating the level of progress made towards the achievement of these objectives, for designing and developing the use of suitable indicators in this context, and for presenting, whenever necessary, any suitable proposal to take account of demographic, economic and social changes in the Community.

Once the Single Market becomes a reality, it is certain that there will be a need for an increased level of convergence between the Member States' policies, not least their social policies. In this respect the Commission's proposals, if they are adopted by the Council, are likely to make a significant contribution.

2. DEVELOPMENTS IN THE VARIOUS COUNTRIES

Belgium On 1 January 1991, the principle of a flexible retirement age was introduced into the country's pension system. In pursuance of the Law dated 20 July 1990, a beneficiary is now entitled to choose at what age, between 60 and 65, his or her pension shall come into effect. The previous legislation was discriminatory in the sense that the retirement age was set at 65 for men and 60 for women. The flexible age principle does away with the pre-retirement

pension reduction coefficients and the early retirement pension system. On the other hand, it has no effect on contractual early retirement pensions nor on the provisions for pitface workers in the mining industry.

This law also brings the pensions of employees into line with changes in the general prosperity by the application of revalorization coefficients. Various improvements have also been made to the pension system, particularly in the case of mine workers, and the guaranteed minimum income level for the elderly has been raised by 2 %. It should be mentioned in this respect that a bill has been tabled with the aim of dropping the condition concerning the length of time a person has to be resident in the country before being able to claim this guaranteed income. This condition is seen as an indirect impediment to the free movement of EEC nationals.

During the period under consideration, maternity leave was extended by one week, which must be taken before the date on which a baby is due to be born. A whole series of health care measures has also been introduced, with some of the provisions aimed at extending or improving the level of protection and others at streamlining the organization and redefining the aims and control procedures of the mutual benefit societies. Other measures are designed to limit the level of growth in expenditure.

Under this heading it was decided to impose a levy on sales of pharmaceutical products, and to apply a charge to containers used for medical products.

A new entitlement has been introduced with respect to compensation in the event of occupational diseases, with the entitlements being based on the causal relationship between disease and exposure to risk. This is the “mixed system” spoken of in the Community Recommendation.

Various improvements have been made to the legislation on family benefits. From now on the most severely handicapped children qualify for bigger allowances. Some benefit levels have also been increased and the conditions for granting guaranteed family benefits to the poorest families have been relaxed somewhat. Finally, in a bid to enable parents to reconcile their careers with their family obligations, it has been decided to finance specific facilities and services for minding children under three in the event of illness or outside normal working hours.

With regard to unemployment benefits, a few improvements have been made to the benefits allocated to various categories of unemployed people, whilst steps have also been taken to tighten up the procedure for suspending the right to unemployment benefit for some of the

long-term unemployed. In addition, the requirement to sign on for unemployment benefit is now being organized on a monthly or twice-monthly basis for more categories of unemployed people. In order to maintain the financial equilibrium of the scheme, employers' social security contributions have had to be increased and new contributions introduced in the case of contractual forms of early retirement and part-time workers, whereas the flat-rate reduction in the level of contributions for employers who employ manual workers in certain circumstances, has been extended for an indefinite period.

Denmark The policy pursued over the last year was mainly based on a three-part approach aimed at improving the situation of families with children, integrating or reintegrating unemployed people into the labour market and improving pensioner's living standards.

Family allowances were increased and the cost to parents of having their children minded was reduced. In addition, various steps have been taken in a drive to enable parents to reconcile their careers with their family responsibilities : extending the number of places available in nurseries, kindergartens, etc., developing flexible working hours, and allowing fathers (and their employers) a wider choice in deciding when to take the two weeks paternity leave. Moreover, a whole series of studies has been launched on such things as reconciling careers and family life and on children's living standards, particularly children of unemployed people or children living in a difficult cultural environment.

The legislation was modified in 1990 to promote the integration or reintegration of unemployed people into the labour market. Young people under 20 years of age are entitled to benefits which take the form not of financial support but of a job opportunity. In the case of vocational retraining, aid is granted as a flat-rate amount, provided a retraining schedule has been planned and is being followed. Furthermore, experimental job placement schemes, supported by private individuals and associations, have been introduced by seven local authorities.

In the Spring of 1991, a complementary pension scheme was set up for retired people. The scheme is governed by a collective bargaining agreement, and financed by contributions paid by employers and employees. The scheme is due to come into effect on 1 January 1993 and will apply to roughly 400,000 workers. Finally, the Government is due to propose simplifying the basic pension. A single amount, the gross pension, will be settled as a substitute for the present basic amount, which is increased by various supplementary benefits and allowances. The basic pension will be kept at an acceptable level after the supplementary pension scheme is introduced.

Germany Events last year were dominated by the need to address the problems stemming from the unification of the country and achieve economic and social unity. As a result, demands are being placed on the social policy in Germany to support the switch from a planned economy to a market-led economy, and to make this socially acceptable.

The political transformation has produced a high rate of unemployment in the new Länder (9.5 %), and a great mass of workers are now on short-time. Several labour market policy measures have been implemented to ensure a gradual reintegration of unemployed people into the world of labour. Moreover, as a result of new provisions, unemployed people in East Germany now qualify at 55 (instead of 57) for a transitional allowance (Altersübergangsgeld) for a five-year period. The allowance is equal to 65 % of the last net wage earned. Moreover, certain measures used in the former system (early retirement schemes, compensation for short-time workers) continue to be applied, at least for the time being. Finally, Federal subsidies are being allocated to provide numerous workers with employment in activities of general interest to the community (environmental protection, social services, etc.). Actions of this type qualify for financial aid from the Community's Structural Funds.

The social security system operating in the Federal Republic, particularly the pension system, is to be extended to the new Länder in 1992. On July 1 of this year, all pensions, including those awarded to people involved in industrial accidents, were increased by 15 %, thus raising these pensions to a level roughly equivalent to 50 % of those granted in West Germany.

This move to extend the social security system to the whole of the country also applies to the policy of rehabilitation and financial assistance for the disabled.

Greece The essential changes are the result of a law dating from 1990 (no. 1902/90) which introduces amendments to the financing as well as to the entitlement to benefits.

Among the changes of a financial nature, we note an increase of the employer's contributions from 14.25 to 17.25 %. On the other hand, the contribution of 5.75 % to be paid by employed workers is from now on also deducted from officials and civil servants. A levy of 3 % on all pensions (including pensions in the public sector) is assigned to the unemployment branch. Finally, a participation of 25 % in the cost of pharmaceutical care has been imposed on insured pensioners. Exempted from this new regulation are medicines for maternity, long-term illnesses and employment injuries.

The changes with regard to entitlement to benefits relate mainly to pensions. As far as retirement is concerned, the minimum insurance period has been increased from 4,050 to 4,500 working days, whereas from now on the pension is calculated on the basis of the wages paid during the last five years (instead of the last two years in the past). The regulation of the entitlements to retirement for difficult and insalubrious work has been revised in order to put an end to disputes relating to their application. On the other hand, as far as invalidity pensions are concerned, new provisions apply which distinguish between three degrees of invalidity : serious (80 %), ordinary (66.6 %) and partial (50 %). It should also be noted that various changes have been introduced to the retirement schemes for civil servants (changes that also apply to the banking, electricity and telecommunications sectors and the metro) as well as to the agricultural scheme with respect to the orphan's pension.

Finally, social security for risks with regard to old-age, invalidity and death has been extended to all those who up till now had no compulsory or optional insurance with IKA or any other competent body.

Spain The most significant changes came with Act 26/1990 of 20 December 1990, which introduced non-contributory benefits, and with the Decree of 15 March 1990 in application of this Act, which reformed the system of family benefits.

Under the new standards, family benefits vary with respect to the child's degree of disability: between PTA 36,000 per year for a non-handicapped child; PTA 468,000 per year when disability is equal to or greater than 75% and attendance by a third person is required. Family income may not exceed a certain ceiling except in the case of disability. All residents, not just workers, receive these allowances which are paid until children reach the age of 18, although there is no age limit for handicapped children. In addition to these allowances, a non-cash benefit is provided for single workers. The first year following maternity leave is considered a contribution year.

The same Act establishes non-contributory invalidity and old-age benefits for all residents having insufficient resources. The amount of these benefits, fixed at PTA 364,000 per annum, gives entitlement to medical assistance. Funding is provided by the public authorities. Amongst other modifications, invalidity, old-age, and survivor pensions were increased under the contribution system. A number of improvements were also made to coverage for self-employed workers (invalidity, death, employment injuries), bringing their benefits in line with the more favourable standards of the general system.

France Several issues cropped up on the social security agenda this year, including bringing health spending under control, financing the social security system and maintaining the equilibrium of the pension schemes.

The steps taken to bring health insurance expenditure under control consisted in a reform of the hospital sector, a scheme to put a brake on the amounts of money spent on pharmaceuticals, more stringent price-fixing arrangements for medicines, a programme for upgrading the medicinal products distribution system and a long-term research and development programme.

New financing arrangements for the social security system came into force with the law of 29 December 1990 on the generalized social contribution (CGS). This contribution is applied to all incomes and is designed to ensure that joint professional responsibility for social risks and costs is reinforced by the principle of national responsibility³. The method of calculating the contribution varies according to the type of earnings taken into account (wage or pension) and the proceeds are earmarked for the family sector of the social security system.

On 24 April 1991, the Government published a “White Paper” on old-age pension schemes. The document contains quantified estimates for the whole range of pension schemes, examines the possible demographic developments and proposes a number of adjustments to guarantee the viability of the system. One notable idea is to increase the length of time that contributions have to be made in order to qualify for full entitlement and to base pension rights on the 25 most profitable years (instead of 10).

In addition to the measures for index-linking benefits, it has also been decided to make the special maternity allowance available right across the board and to relax the rules on accommodation allowances. A few minor changes have been made to the way the social security administrative structures operate.

Ireland From 1 June 1991, the maximum earnings limit which used to determine entitlement to hospital consultants’ services was abolished. All public-category hospital patients now qualify for this service, irrespective of income. The income ceiling on which the 1.25% Health Contributions was paid, has been abolished. The contribution is now paid on all earnings.

3. Family allowances, sickness, maternity and employment injury allowances are not considered as income.

Part-time employees working less than 18 hours per week formerly had no social protection, but from April 1991 all these workers are covered, provided they earn at least 25 Irish Punts per week. In general, social protection for part-time workers provides for full flat-rate benefits, but in the case of sickness and unemployment benefits, part-time workers will receive wage-related payments.

Any worker (full-time or part-time) who earns less than 60 Irish Punts in any week is exempt from paying social insurance contributions for that week.

New legislation on supplementary pension schemes sets out a series of minimum rules for management, solvency, the guarantee and transfer of rights, equal treatment and access to information. A special body, The Pensions Board, is responsible for ensuring that these rules are applied by the schemes in question.

People in receipt of long-term unemployment benefits, invalidity pensions and old-age pensions who receive supplements in respect of dependent children now continue to receive the supplement until a child reaches the age of 20 if he or she is attending full-time education. The age limit for children in full-time education will be raised to 21 years in 1991. If a child is not in full-time education, the supplement ceases when the child reaches the age of 18.

Generally speaking, there is a trend towards an alignment of the multiple rates of additional payments awarded with different benefits in respect of dependent children. There were 36 different child dependent rates in 1987, but these have now been reduced to three.

The new Lone Parent's Allowance and Carer's Allowance came into force in November 1990; both are allocated subject to conditions relating to resources. Steps have also been taken to compel parents who neglect their maintenance obligations to contribute to the cost of the benefits paid to their families.

Mention should also be made of the fact that benefit rates in general and contribution ceilings have been increased.

At an administrative level, decentralization of the administration and delivery of benefits is continuing.

Measures due to come into force in 1991 include reducing the early retirement entitlement age from 60 to 58 and the award of a higher rate of family allowance from the fourth child

onwards. Significant improvements will also be made in the Family Income Supplement scheme.

Italy No significant changes were made to the social security system last year, apart from the customary adjustments.

On the other hand, the pension reform bill tabled in June 1991 can really be said to be breaking new ground. The main thrust of the bill is as follows :

- the present retirement age of 60 for men and 55 for women is to be gradually raised to 65 for both sexes, over a period extending to the year 2005 in the case of men and 2016 in the case of women;
- pensions are to be calculated on the basis of payments made over the last 10 years rather than over the last five years;
- identical standards are to govern virtually all of the schemes, although these will retain their separate systems of management.

The bill also proposes a gradual reduction in the surviving spouse's pension from 60 to 50 % and the introduction of a flexible system for combining a part-time activity with a reduced-rate pension in the last years of a person's working life. The bill also spells out the procedure for revalorizing the minimum pension as well as certain conditions for qualifying for the pension. It is proposed to increase the pension for those who can prove they have paid contributions over a 40-year period.

The key aim of this reform is clearly to guarantee the future equilibrium of the pension schemes in the light of the demographic forecasts. Parliament is scheduled to hold a debate on the draft bill in the autumn of this year.

Luxembourg The law of 24 April 1991 has increased pensions by 10%. This law introduced the following changes to the pension schemes:

- pensions are being adjusted to 1989 wage levels;
- flat-rate additional payments are being increased by 10 %;
- proportional increases (and special proportional increases) now correspond to 1.7 % (instead of 1.6 %) of the contributory wages or incomes taken into account;
- the minimum pension is being raised by 4.7 %;
- the proportional increases for reversionary pensions are also being raised;
- the rules are being relaxed as regards overlapping between survivor's pensions and personal incomes.

It has also been decided to allow entitlement to an early retirement pension after the age of 57 for insured people who can prove 480 months' membership of a compulsory pension scheme. At the same time, it was decided to offer the possibility of postponing the starting date of a pension until the age of 60 (extended by an actuarial coefficient) and the possibility to combine a half pension with a half wage.

Another improvement made by the law was to extend from one to two years the period following the birth of a child when the State takes responsibility for the pension scheme contributions of a parent giving up a career or working shorter hours. Periods when an insured person is looking after a handicapped or disabled person are henceforth regarded as equivalent to insurance periods.

A few significant measures were taken for other important areas of the social security system in the period under consideration. On the side of family benefits, the age limit for granting family allowances and allowances for returning school children has been raised to 27 (instead of 25) for older children still in education. This age limit also applies to orphan's pensions and survivor's pensions awarded to the descendants of those injured in an industrial accident.

Compulsory accident insurance (for which the pensions have been adjusted to 1989 wage levels, thus producing an increase of 5.17 %) has been extended to school and university activities pursued abroad by Luxembourg residents.

The various forms of early retirement schemes, which up to now have been established on a temporary basis and extended from year to year, have been integrated permanently into the national legislation.

With regard to financing the social security system, it has been decided to increase the contribution (and benefit) ceiling to five times (instead of four times) the minimum social wage, starting on 1 January 1992. In contrast, the income tax increases designed to generate resources for the employment fund have been reduced.

Finally, a proposal to reform the health insurance system has been tabled with a view to guaranteeing its financial stability. A slight change was made last year to the method used for calculating the rate of sickness benefits for craftsmen, traders and businessmen.

The Netherlands

One of the main Government concerns last year was to reduce the number of declarations of incapacity for work and to help partially disabled people to return to work. An agreement

concluded last October with both sides of industry provides for a number of measures designed to attain this objective. This primarily involves a no-claims bonus system with health insurance contributions being based on the level of absenteeism in a given industrial sector, and offering financial incentives in the form of wage subsidies to invalids who return to work. However, the initial results of this scheme seem to indicate that further complementary measures are needed to attain the desired objective.

The problem of revalorizing social security benefits is another Government concern. Under the present arrangements, most benefits are index-linked every six months - in January and July - to wage changes. This system has been used again this year, but its relative inflexibility places a question mark against its future. As a result, a bill has been tabled with a view to making the system less rigid.

Another bill is designed to replace the law on widows' and orphans' allowances by a piece of legislation on survivors. This would entitle both widows and widowers to benefits during the first year following the death of a spouse, benefits being equal to 70 % of the statutory minimum wage (90 % if there are children under 18 years of age). After this initial year, the benefits would continue to be paid to claimants with dependent children and those over 50 who are unable to work. The amount received would depend on the income of those concerned (this applies exclusively to professional earnings over a certain level). The bill also talks of providing an orphan's allowance which would vary according to the age of the child (maximum 18 years).

Another bill now on the table is designed to extend the scope of unemployment, health and invalidity insurance schemes on a voluntary basis to residents working abroad, or involved in development aid schemes or employed by international organizations.

Finally, a new measure has been taken to guarantee jobs for young unemployed people. The aim is to offer employment and vocational training to all young people between 16 and 26 years of age who have been out of work for between 6 and 12 months. The local authorities are responsible for launching the programme by setting up a suitable organization to act as an employer for young unemployed people.

Portugal The general principles in the Government's programme for 1991 are primarily aimed at making social security operations more effective and upgrading administrative procedures, enhancing the value of bodies responsible for promoting joint social responsibility, and stimulating the creation of occupational schemes in a better legal framework. The various types of action proposed to further these aims include modernizing and decentralizing the

social protection systems, coordinating public and private health care systems in a bid to improve the quality of the services on offer, combatting social exclusion, and developing a network of social facilities for children, handicapped people and the elderly, as well as home-help services.

The measures adopted during the course of the year included a revalorization of retirement pensions and family allowances, and a reform of the coverage provided in case of a death. Survivor's pensions, death grants and attendance allowances have been revised in keeping with the principle of equal treatment for men and women. Furthermore, the rules on the overlapping of pensions have been revamped so as to offer a guaranteed minimum social pension.

The age for granting family allowances for young people who leave school after the period of compulsory schooling has been raised from 14 to 15 years.

Finally, at administrative level, mention should be made of the decision to establish local services in regional centres as part of a plan to decentralize the system. In addition, improvements have been made to the rules followed by these centres for verifying cases of permanent invalidity.

Measures now in the pipeline include :

- changes to the self-employed workers' scheme;
- improvements to the family benefits and unemployment insurance schemes;
- special protection measures in the event of unemployment and commitments relating to dependents for people employed in sectors undergoing a restructuring process, taking into account the requirements of the Single Market.

United Kingdom

In addition to the up-rating of benefits, various changes have been made to the existing legislation.

The wage level for a higher rate of benefit in the event of sickness has been raised from 125 Pounds to 185 Pounds per week. The benefit is of course paid by the employer, who is now only entitled to a refund equivalent to 80 % of this total, with the exception of employers running small companies where the level of sickness among the workforce is above average. The lower rate of refund for employers does not apply to maternity benefits which remains at 100 %.

Claimants who are unemployed for at least 2 years and who refuse all other offers of help may be required to attend an Employment Service Restart course. Whether or not a person

is in remunerative work is a deciding factor in entitlement to Income Support and Family Credit.

A higher level of family allowance has been introduced for the eldest child.

Reduced Earnings allowance for lost earnings in the event of an industrial accident was abolished from 1 October 1990, but will continue to be paid to the present beneficiaries of this type of assistance.

As part of a scheme to reform benefits for the disabled, legislation has been introduced to curtail the earnings related component in the contributory invalid benefit, so as to adjust the resources in favour of other benefits. Established rights will nevertheless be maintained. As part of the reform, improvements have been made to the attendance allowance, the mobility allowance and the invalid care allowance. An age-related increase has also been introduced for the severe disablement allowance. New reforms are on the cards for next year and these are designed to merge the various types of benefits and help reintegrate the disabled into the labour market.

The legislation on supplementary schemes (occupational schemes) has been completed with a view to strengthening the legally guaranteed workers' rights, particularly with regard to employees who withdraw from a scheme or in the event of an employer's insolvency, etc. An ombudsman has been empowered to intervene in the event of any dispute involving a scheme and one of its members, or in the case of a complaint about poor management.

At administrative level, attention should be drawn to the decision to reorganize the responsible Department and create five separate "agencies", including one responsible for benefits and another in charge of contributions. Still on the subject of contributions, employers will now have to pay slightly less, following an increase in the other levels of contributions and ceilings, as of April 1991.

All the above notwithstanding, the most important reform is in the National Health Service (NHS). As from April 1991, the responsible NHS authorities have been required to act as "purchasers" and "providers" of health services. These authorities are now at liberty to enter into a contract with any hospital they choose. The new legislation also offers doctors' surgeries and major hospitals the opportunity to become financially independent and manage their own budgets.

ORGANIZATION

Table I-1

<p style="text-align: center;">Organization in Belgium Ministry of Social Security For unemployment : Ministry of Employment and Labour Guaranteeing Sufficient Resources : State Secretariat for Social Affairs</p>					
Sickness, maternity and invalidity	Old-age and survivors	Employment injuries and occupational diseases	Family allowances	Unemployment	Guaranteeing Sufficient Resources
<p>National Social Security Office (collection and distribution of contributions except for industrial injuries)</p>					
<p>National Institute for Sickness and Invalidity Insurance (separate management for medical care and cash benefits) (INAMI) National associations of recognized mutual benefit societies or Auxiliary Sickness and Invalidity Insurance Fund or Health Care Fund of the Belgian National Railway Company Mutual Benefit Societies or offices of the Auxiliary Fund</p>	<p>National Pension Office (ONPTS) National Fund for Retirement and Survivors' Pensions (paying-out body)</p>	<p>Occupational Diseases Fund (FMP) Industrial Injuries Fund (FAT) Registered communal private insurance funds or societies (for employment injuries)</p>	<p>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)</p>	<p>National Employment Office (ONEM) Union funds or Auxiliary Fund for Payment of Unemployment Benefit or Auxiliary Fund offices</p>	<p>Public Social Assistance Centres</p>

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 Health

Sickness and maternity			Invalidity, old-age (1), survivors (1), child allowances	Employment Injuries and Occupational Diseases	Unemployment	Guaranteeing Sufficient Resources
Hospitals	Other benefits in kind	Cash benefits		National Office for Insurance against Employment Injuries and Occupational Diseases	Labour Directorate	
National Health Office						
Regional authorities	Local municipalities		Registered private insurance companies	Unemployment insurance funds	Municipal Social Assistance Offices	

(1) 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 Ministry for Health (2)
Federal Insurance Office (3)
Labour ministers of the Länder (3)

Sickness and maternity	Invalidity, old-age and survivors	Employment injuries and occupational diseases	Family allowances and unemployment	Guaranteeing Sufficient Resources
(Confederation of Sickness funds) Local funds or Funds operated by the firms or Funds operated by trades or Licensed mutual health insurance funds Funds for the agricultural sector Funds for the seamen Funds for the coal-miners	Federal Insurance Institute for Non-industrial staff Land insurance institutes Federal Railways Insurance Institute and Sailor's Compulsory Health Insurance Scheme Federal Social Insurance for Miners and Mine-employees Old-age Pension Schemes for Farmers	Trade cooperative associations or Federal, Land or local bodies (public employees)	Federal Labour Office Land labour offices Local labour offices	Municipal Social Assistance 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) The Federal Ministry for Health has taken over responsibilities for the statutory sickness fund from the Federal Ministry of Labour and Social Affairs.

(3) 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	Guaranteeing Sufficient Resources
National Health Office (Insalud) (3) Firms : may opt for voluntary participation in administration of the health care scheme The responsible bodies of the Comunidades Autonomas	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 The responsible bodies of the Comunidades Autonomas	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)	Comunidades Autonomas

(1) The three specialist institutions administering, respectively, cash benefits (INSS), health care (Insalud), and social welfare and services (Insero), 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 for employment and occupational diseases 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 Social Affairs and Integration Unemployment : Ministry of Labour and professional education Guaranteeing Sufficient Resources : Interministerial Delegation to the R.M.I.				
Sickness, maternity, invalidity, survivors and occupational risks	Old-age	Family allowances	Unemployment	Guaranteeing Sufficient Resources
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 Funds for Employees Regional Sickness Insurance Funds Primary Sickness Insurance Funds	National Old-age Insurance Funds for employees (1)	National Family Allowances Fund Family allowances fund	Association for Employment in Industry and Commerce (Assedic)	Municipal Centre of Social Affairs Assistance Service of the departments

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

(2) The NSIFE puts the RSIF in charge of old-age risks.

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	Guaranteeing Sufficient Resources
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	Health Boards

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	Guaranteeing Sufficient Resources
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 INPS provincial, urban and suburban offices (also authorized to collect contributions) Local offices and information centres	National Institute for Insurance against Industrial Injuries (Inail) Inail regional inspectorates Inail provincial offices (also authorized to collect contributions) (some local offices)	Regional level

(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	Guaranteeing Sufficient Resources
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	National Fund for Family benefits (2)	First three months : Municipal Social Security Offices From then on : National Solidarity Funds

(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, maternity grants and study 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	Guaranteeing Sufficient Resources
Benefits in kind	Cash benefits				
Council of Sickness Funds	Council of Social Insurance				
Compensation Fund and General Sickness Insurance Fund (serious risks)	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)	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	Municipal Social Service
Sickness funds		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

<p style="text-align: center;">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</p>			
Health care	Cash benefits : sickness, maternity, invalidity, old-age, death, survivors, family allowances	Employment injuries and occupational diseases	Unemployment
<p>National Health Service</p> <p>Regional health authorities</p>	<p>National bodies for technical coordination</p> <p>Regional social security offices</p> <p>National Pensions Fund</p>	<p>Private insurance companies supervised by Finance Ministry as regards employment injuries</p> <p>National Occupational Diseases Fund</p>	<p>National bodies for technical coordination</p> <p>Regional employment offices and regional security offices</p>

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	Guaranteeing Sufficient Resources
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	Local Social Assistance Offices

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

FINANCING

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	
(a) Sickness and maternity	Rate %	Ceiling	National health insurance : Tax financed : No fixed percentage of revenue	(1) Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Total salary
	(a) 6.35 (b) 3.47 Ee : (a) 2.55 (b) 1.15 Er : (a) 3.80 (b) 2.32	-		Average : 12.8 DM 30,600 Ee : 6.4 Er : 6.4	(2) Rate %	Ceiling	(a) 5.55 (b) 1.20 Ee : (a) 1.85 (b) + 0.4 Er : (a) 3.70 (b) + 0.8	(a) DR 298,250 per month	Overall : 28.8 PTA 306,120 Ee : 4.8 per month Er : 24.0	19.50 Ee : 6.80 Er : 12.60	
				Average : 12.2 DM 58,500 Ee : 6.1 Er : 6.1							
				(1) New Länder (2) Old Länder							
(b) Invalidity	Contribution to "Invalidity" is included in the overall rate shown under "Sickness and maternity" above.		Social pension Tax financed : No fixed percentage of revenue	Rate %	Ceiling	Rate %	Ceiling	Contribution to "Invalidity" is included in the overall rate shown under "Sickness and maternity" above.		Contribution to "Invalidity" is included in the overall rate shown under "Sickness and Maternity" above.	
				17.7 (1) Ee : 8.85 Er : 8.85	(1)	17.25 Ee : 5.75 Er : 11.50	DR 298,250 per month				
				(1) DM 78,000 in old Länder DM 36,000 in new Länder							
Old-age, survivors	Rate %	Ceiling	(i) National pension : Tax financed. No fixed percentage of revenue (ii) Supplementary pension : DKR 194,40 per month (Ee 1/3, Er 2/3)	Contribution to "Old-age, survivors" is included in the overall rate shown under "Invalidity" above.		Contribution to "Old-age, survivors" is included in the overall rate shown under "Invalidity".		Contribution to "Old-age, survivors" is included in the overall rate shown under "Sickness and maternity" above.		1) Rate (total salary) : 1.70 Ee : 0.10 (widowhood) Er : 1.60	
	16.36 Ee: 7.50 Er: 8.86	-								2) Rate %	Ceiling
										14.75 Ee : 6.55 Er : 8.20	FF 137,760

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
	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	
(a) Sickness and maternity	i) Health Service : Self-employed : 1.25 - Ee : 1.25 (1) - ii) Cash Benefits : Ee : 5.50 (2) IRE 18,000 Er : 12.20 IRE 19,300		15.96 LIT 40,000,000 Ee : 0.90 per year Er : 15.06		(a) 4.70 LFR 2,075,232 (b) 4.00 Ee : (a) 2.35 + (b) 2.00 Er : (a) 2.35 + (b) 2.00		7.80 (a) (a) HFL 44,631 5.80 (b) or 7.40 (c) HFL 171 per day Ee : 2.85 (b) HFL 42,966 + 1.20 Er : 4.95 (c) HFL 71,240 + 5.80 or + 6.20 HFL 274 per day		Overall rate : 35 - Ee : 11 Er : 24		Employee: Nothing paid if earnings below £52 a week. Earnings £52 or more- Ee pays 2% of £52 plus 9% of that part of earnings falling between £52 and £390. (7% if member of approved occupational schemes) Employer: Nothing paid if Ee earnings below £52 a week. Earnings £52 or more- Er pays at 4.6%, 6.6%, 8.6% or 10.4% depending on level of earnings (no upper limit). If Ee member of approved occupational scheme, the above rates apply, except for earnings between £52 and £390 where the rates are reduced by 3.8%.
(b) Invalidity	Contribution to "Invalidity" is included in the overall rate shown under "Sickness and maternity-ii) cash benefits" above.		Rate % Ceiling 26.47 (industry) - 26.47 (commerce) Ee : 7.54 Er : 18.93 (industry) 18.93 (commerce)		Rate % Ceiling 24.0 LFR 1,660,188 Ee : 8.0 Er : 8.0 State : 8.0		Rate % Ceiling 12.00 (a) (a) HFL 71,240 1.80 (b) or Ee : 12.00 HFL 274 per day + 1.80 (b) HFL 42,966		Contribution to "Invalidity" is included in the overall rate shown under "Sickness and maternity" above.		Contribution to "Invalidity" is included in the overall rate shown under "Sickness and maternity".
Old-age, survivors	Rate % Ceiling Self-employed : IRE 18,000 5.00 Ee and Er : Contribution to "Old-age, survivors" is included in the overall rate shown under "Sickness and maternity-ii) cash benefits" above.		Contribution to "Old-age, survivors" is included in the overall rate shown under "Invalidity" above.		Contribution to "Old-age, survivors" is included in the overall rate shown under "Sickness and maternity" above.		Rate % Ceiling (a) 15.05 HFL 42,966 Ee : 14.05 (old-age) + 1.10 (survivors)		Contribution to "Old-age, survivors" is included in the overall rate shown under "Sickness and maternity" above.		Contribution to "Old-age, survivors" is included in the overall rate shown under "Sickness and maternity" above.

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																																																						
Employment injuries and occupational diseases	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)	Insurance contribution varies according to the risk, paid by employer	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. (risks groups) Contribution ceiling : varying between DM 60,000 and DM 120,000	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Rate %</td> <td style="text-align: center;">Ceiling</td> </tr> <tr> <td>(a) 5.55</td> <td>14.25 DR 298,250</td> </tr> <tr> <td>(b) 1.20</td> <td>Ee : 4.75 per month</td> </tr> <tr> <td>Ee : (a) 1.85</td> <td>Er : 9.50</td> </tr> <tr> <td>+ (b) 0.40</td> <td></td> </tr> <tr> <td>Er : (a) 3.70</td> <td></td> </tr> <tr> <td>+ (b) 0.80</td> <td></td> </tr> </table>	Rate %	Ceiling	(a) 5.55	14.25 DR 298,250	(b) 1.20	Ee : 4.75 per month	Ee : (a) 1.85	Er : 9.50	+ (b) 0.40		Er : (a) 3.70		+ (b) 0.80		Scale laid down by government decree, taking account of the levels of risk associated with each activity, industry and job Ceiling : PTA 306,120 per month	Collective individual or mixed rates according to number employed in the concern and degree of risk. Contributions based on total salary																																								
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Unemployment	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Rate %</td> <td style="text-align: center;">Ceiling</td> </tr> <tr> <td>2.22</td> <td>-</td> </tr> <tr> <td>Ee : 0.87</td> <td></td> </tr> <tr> <td>Er : 1.35</td> <td></td> </tr> </table>	Rate %	Ceiling	2.22	-	Ee : 0.87		Er : 1.35		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 enterprise	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Rate %</td> <td style="text-align: center;">Ceiling</td> </tr> <tr> <td>6.8</td> <td>(1)</td> </tr> <tr> <td>Ee : 3.4</td> <td></td> </tr> <tr> <td>Er : 3.4</td> <td></td> </tr> </table> (1) DM 78,000 in old Länder DM 36,000 in new Länder	Rate %	Ceiling	6.8	(1)	Ee : 3.4		Er : 3.4		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Rate %</td> <td style="text-align: center;">Ceiling</td> </tr> <tr> <td>3.35</td> <td>DR 298,250</td> </tr> <tr> <td>Ee : 1.00</td> <td>per month</td> </tr> <tr> <td>Er : 2.35</td> <td></td> </tr> </table>	Rate %	Ceiling	3.35	DR 298,250	Ee : 1.00	per month	Er : 2.35		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Rate %</td> <td style="text-align: center;">Ceiling</td> </tr> <tr> <td>6.3</td> <td>PTA 306,120</td> </tr> <tr> <td>Ee : 1.1</td> <td>per month</td> </tr> <tr> <td>Er : 5.2</td> <td></td> </tr> <tr> <td colspan="2">Wage Guarantee Fund :</td> </tr> <tr> <td>Er : 0.4</td> <td></td> </tr> <tr> <td colspan="2">Vocational training :</td> </tr> <tr> <td>Ee : 0.6</td> <td></td> </tr> <tr> <td>Er : 0.1</td> <td></td> </tr> </table>	Rate %	Ceiling	6.3	PTA 306,120	Ee : 1.1	per month	Er : 5.2		Wage Guarantee Fund :		Er : 0.4		Vocational training :		Ee : 0.6		Er : 0.1		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Rate %</td> <td style="text-align: center;">Ceiling</td> </tr> <tr> <td>6.58</td> <td>FF 46,480</td> </tr> <tr> <td>Ee : 2.33</td> <td></td> </tr> <tr> <td>+ 0.50</td> <td></td> </tr> <tr> <td>Er : 4.51</td> <td></td> </tr> <tr> <td>Higher</td> <td>FF 55,140</td> </tr> </table>	Rate %	Ceiling	6.58	FF 46,480	Ee : 2.33		+ 0.50		Er : 4.51		Higher	FF 55,140
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Notes: Ee: = employee Er: = employer	Sickness - invalidity: (a) Health care (b) Sickness - cash benefits 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. The product of an annual royalty per public or unitary packaging of reimbursable medicines is to be paid by the pharmaceutical firms	-	Sickness : The rate varies according to regulations of the fund concerned : the ceiling represents 75 % of the pension ceiling for manual workers	Sickness : (a) = benefits in kind (b) = cash benefits 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)	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 306,120 per month	Sickness : Contributions are deducted from : - SS pensions (1.40 %) - supplementary pensions (2.40 %) - early retirement pensions (5.9%) For unemployment : - health care : a contribution of 1.40 % is deducted from unemployment benefits in excess of guaranteeing sufficient resources - supplementary pensions : a contribution of 0.8 % on former																																																						

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																		
Employment injuries and occupational diseases	Contribution to "Employment injuries and occupational diseases" is included in the employer's overall rate shown under "Sickness and maternity" above.	Collective rates according to the degree of risk in the various occupational branches. The rate, varying between 5 and 160 % is calculated on the total wage base.	Collective rates based on the scale of risk. Contribution fixed by the insurance association and calculated on the basis of minimum monthly earnings of LFR 34,587 for an adult manual worker and maximum annual earnings of LFR 1,660,188	Contribution to "Employment injuries and occupational diseases" is included in the overall rate shown under "Sickness and maternity" above.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Rate %</td> <td style="width: 50%; text-align: center;">Ceiling</td> </tr> <tr> <td colspan="2">Employment injuries insurance premiums varying according to risk, payed by Er</td> </tr> <tr> <td colspan="2">Occupational diseases</td> </tr> <tr> <td style="text-align: center;">0.5</td> <td style="text-align: center;">-</td> </tr> <tr> <td style="text-align: center;">Ee : -</td> <td></td> </tr> <tr> <td style="text-align: center;">Er : 0.5</td> <td style="text-align: center;">(no ceiling)</td> </tr> </table>	Rate %	Ceiling	Employment injuries insurance premiums varying according to risk, payed by Er		Occupational diseases		0.5	-	Ee : -		Er : 0.5	(no ceiling)	General taxation						
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Notes: Ee: = employee Er: = employer	(1) Paid by Er for persons with full eligibility to health services - see Table III (2) An employment and training levy of 1 % of all earnings is payable in addition to these rates	Sickness : including maternity (1.23% industry, 1.01 % commerce); 2.01 % tuberculosis; cash indemnities (2.22 % industry, 2.44 % commerce 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 pen-	Sickness : (a) = benefits in kind (b) = cash benefits Unemployment : financing by a fund for employment which is subsidized by solidarity taxes paid by individuals and various bodies together with an annual budgetary State contribution	Sickness : (a) = benefits in kind; moreover, a nominal contribution of HFL 225.60 per adult and of HFL 112.80 per child per year (for 2 children maximum) (b) = general insurance against serious risks (c) = cash benefits (average rate) Invalidity: (a) = employees insurance (HFL 95 per day; free of contribution) (b) = general insurance sickness	-	Sickness : Benefits in kind are almost entirely financed under the National Health Service (NHS) NHS : Sources of funds (financial year 1988-89) 78% : consolidated funds (taxation) 16% : National Insurance Contributions 6% : other miscellaneous taxes (eg. charge on land sales)																		

Table II-1

Financing
Contribution: Notes on Table II-1

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	<p>concerned. The product of a contribution on the turnover achieved on the Belgian market of reimbursable products.</p> <p>Unemployment:</p> <p>(i) Er contributes 1.60 % of employee's remuneration to the unemployment branch;</p> <p>(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.</p> <p>The basic rate is 5,67 % of wages, increased by 5,67 % of the employer's contributions.</p> <p>From 1st January 1989 a new 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> <p>Old-age - survivors</p> <p>In order to finance the pension plan for wage earners, 3.5% is deducted from the sickness benefits, the legal early pensions, the contractual early pensions and the increased unemployment benefits granted to retired, licensed or fully unemployed crossborder workers.</p>					<p>salary if unemployment benefit is higher than FF 127.58 per day</p> <p>Possibility of exoneration according to resources.</p> <p>In addition, a contribution of 15 % is applied on car insurance premiums.</p> <p>Family allowances : C.S.G. 1.1 % on total salary less 5 % and on all benefits and allowances and on revenue from estate for all persons fiscally resident in France.</p>

Financing
Contribution: Notes on Table II-1

Table II-1

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
		<p>stioners apart from their wages or pensions.</p> <p>Old-age : Including 0.50 % 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>(general insurance serious risks), invalidity (general insurance), old-age, survivors. Amount free of contribution according to tax scales, but at least HFL 4,660 per year.</p>		

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

Table II-2

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Sickness and maternity	-	-	-	-	-	-
Invalidity, old-age, survivors	-	-	-	-	-	-
Employment injuries and occupational diseases	-	-	-	-	-	-
Unemployment	-	-	-	-	-	-
Family allowances	-	-	-	-	-	-

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

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	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom																												
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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	-	The communities, reimbursed by the State for 75 % (1) of the costs, cover the costs of -the maternity allowances -the sickness period exceeding 2 weeks, except for the public employers who cover the whole sickness period (1) As of 1 January 1992 the communities will only be reimbursed for 50 % of the costs, except for the costs incurred during the first 13 weeks of a period of sickness, for which 100 % will be reimbursed.	Lump sum payment of DM 400 drawn from Federal funds 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 (2) (2) As of 1 January 1992, the communities will only be reimbursed for 50 % of the costs for pensions to persons under the age of 60.	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 approximately 90 % to costs of benefits in kind. Workers' and employers' contributions account for remainder of costs.	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 by the National Health Service which is financed by the government
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 State covers the deficits of the sickness insurance of pensioners.	-	No contribution by public authorities	Statutory Sick Pay and Statutory Maternity Pay financed by the government
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 1991 this amount is LIT 1,106 billion	State and local authorities : 1/3 of total contribution rate fixed at 24 % 50% of the administrative and personnel costs	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, financed by the government

Table II-3

**Financing
Public authorities' contributions**

	Belgium	Denmark	FR of Germany	Greece	Spain	France
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	-
Employment injuries and occupational diseases	-	-	For farmers : annual Federal subsidies (currently DM 520 million). Public accident insurance : financing from Federal, Länder and municipal budgets	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 (solidarity scheme)
Family allowances	-	Financed by the State	Financed by the Federal State	Annual subsidy to cover any deficit	State contributions	-

**Financing
Public authorities' contributions**

Table II-3

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
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 1991, this amount is LIT 1,106 billion	State and local authorities : 1/3 of total contribution rate fixed at 24 % 50% of the administrative and personnel costs	-	No contribution by public authorities	Full Cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the government.
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 and person-nel costs	-	No contribution by public authorities	Full cost of Disablement Benefit, Reduced Earnings Allowance, Retirement Allowance, Constant Attendance Allowance, Unemployability Supplement, Industrial Death Benefit and Hospital Treatment Allowance, financed by the government
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 an annual budgetary State contribution	-	No contribution by public authorities	-
Family allowances	Financed 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 State	No contribution by public authorities	Financed by the State

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' 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 the contributory pension scheme, founded on a spreading of charges over periods of seven years and the creation of a reserve fund, the size of which is 1.5 times the amount of the annual benefits paid out by the four pension funds	'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 1.5 times the amount of the annual benefits paid out by the four pension funds	'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	Financing is included in employers' social insurance contribution.	Mixed system ('pay as you go' and capital cover system) Formation of mathematical reserves representing the current values of permanent pensions	A system for spreading the charges by the creation of a reserve fund, the size of which cannot be more than 2.5 times lower than the amount of annual benefits, excluding the expenditures for the redemption of annuities	'pay as you go'	-Employment injuries : Mixed system ('pay as you go' and capital cover system) -Occupational diseases : 'Pay as you go'	Financed by the government

Table II-5

Financing
Guaranteeing sufficient resources

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Guaranteeing sufficient resources	50 % State 50 % Public social assistance centres	50 % State 50 % Local Committees of Social Aid	25 % Länder 75 % Municipalities	-	100 % from Comunidades Autonomas budget	100 % State

Financing
Guaranteeing sufficient resources

Table II-5

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Guaranteeing sufficient resources	100 % State	<ul style="list-style-type: none"> -fiscal charges at local level -State transfers -EEC contributions (European Social Fund) 	Annual State contribution laid down by appropriation act; municipal contribution set at 10 % of supplements to minimum guaranteed income paid.	<ul style="list-style-type: none"> 90 % State 10 % Municipalities 	-	100 % State

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 Law of 18 Dec. 1999 -Social Code: 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 -Law 14 of 25 April 1986 (General Health Law)	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 recognized higher education 8. Stagiaires 9. Pensioners with a sufficient period of insurance 10. Voluntary insured persons 11. Insured family members	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	-	-	Old Länder : DM 58,500 New Länder : DM 30,600	-	-	-
Beneficiaries: Dependants	Dependants, subject to certain conditions	All residents	Spouse and children, (monthly income lower than DM 480 in old Länder and DM 250 in new Länder), provided they are not insured in their own right, or active as self-employed. Age limit for children,	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, exceptio-nally, de facto dependants (2)	Spouse, dependent children, relatives in the ascending, descending and collateral lines (subject to certain conditions), spouse living with the insured person.

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, modified in particular by the Law of 2 May 1974	-Law of 1 November 1941 -Law of 15 October 1964 -Law of 14 December 1967 introducing general insurance for serious risks	1935 -Decree No 45266 of 23 September 1963, as since amended on several occasions -Law 48/90 of 24 August	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. 6. Persons voluntarily insured	1. All persons under 65 in paid employment 2. Pensioners 3. Unemployed persons For general insurance : all residents	All persons covered by the general social security scheme.	All residents
Beneficiaries: Membership ceiling	-	-	-	HFL 52,300 per year	-	-
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, until the age of 65	All residents	All residents

Table III

Health care

	Belgium	Denmark	FR of Germany and some other exclusions.	Greece	Spain (2) Divorce does not forfeit entitlement to health care of spouse and descendants	France
(Continued)						
Beneficiaries: Special rules for pensioners	Pensioners : Reduction of 2.55 % in benefits as long as payment not reduced below BFR 39,991 per month (BFR 33,743 if no dependants)	Same rules as for the rest of the population	Pensioner's participation in obligatory contributions in old Länder amounts to 12.2 % of pension, half each being paid by pensioner and body granting pension. Obligatory participation in new Länder is 12.8 % of pension, to be paid in full by the body granting the pension until 31.12.1991. After this date, insurance pays half.	Same rules as for other insured	Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products	1. Holders of an invalidity pension are covered 100 %. 2. Those receiving an old-age pension and a rate > 66.66 % are covered 100 % together with their family members.
Conditions: Conditions for grant of benefits qualifying period	Except for special cases where a qualifying period must be accomplished (waiting period of 6 months comprising 120 working or assimilated days), it is the proof of payment of minimum contributions for the past year (for the first time those of 1989) which opens entitlement to benefits for the insured person and his dependants, for the period from 1 June (the first time: 1 July 1990 to 30 June 1991) (4)	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 : 1200 hours during the year or 600 per half year or 200 per quarter or 120 hours per month

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 If the beneficiary carries on an occupational activity, membership is required by reason of those activities.</p> <p>-----</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>	Beneficiaries of incapacity pensions if the incapacity is over 45 % and beneficiaries of widows' or orphans' pensions. 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		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)	To justify a condition covered by the insurance (4) Special conditions for part-time and seasonal employees					
Conditions: Commencement of benefits	From beginning of illness, or exceptionally from end of qualifying period.	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 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)
Organization: 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, other institutes run by 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 practice

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
Organization: 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 qualified to practice	'Approval by the sickness funds' by contract with the doctor. Rights and obligations of doctors and sickness funds 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	<p>Scales of fees fixed by agreement between the insuring bodies and doctors' organizations or, failing this, laid down officially.</p> <p>If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree</p>	<p>Fees are fixed by agreement between the Doctors' Organization and the public health insurance.</p> <p>Fees are calculated according to the number of patients registered and of the medical services performed.</p> <p>Specialists are paid a flat-rate sum for each medical action</p>	<p>Payment in full to the association by the fund :</p> <p>(i) lump sum, or fixed amount per medical act;</p> <p>(ii) fixed amount per head;</p> <p>(iii) fixed amount per sick case or;</p> <p>(iv) combination of above</p> <p>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</p>	<p>Doctors are paid by the insurance institute</p>	<p>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</p> <p>Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments</p>	<p>Scales of fees fixed by a national agreement or by interministerial decree</p> <p>These scales may be exceeded :</p> <ul style="list-style-type: none"> - 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	<p>Hospitals : establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities</p>	<p>Public hospitals established by regional health authorities</p> <p>Private hospitals : the regional health authorities may conclude agreement with some of the private hospitals</p>	<p>The sickness funds approve out-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded. Rates fixed by negotiation.</p>	<p>Public hospitals and registered private clinics and hospitals of IKA</p>	<p>National health hospitals</p> <p>Public or private hospitals operating under agreement with the National Health Office</p>	<p>1. Public hospitals : rates fixed by the public authorities;</p> <p>2. Private establishments :</p> <ul style="list-style-type: none"> (i) after approval by the regional committee, (ii) partially by agreement on fees concluded with the sickness funds
Benefits: Choice and payment of doctor	<p>Free choice of doctor</p> <p>Advance on fees by insured person, or paying third party (direct payment of provider of care by the insurance fund, if beneficiary is hospitalized)</p> <p>Refund at the agreed or official</p>	<p>Category 1 : A once a year free choice of a registered GP</p> <p>No fees payable</p> <p>Category 2 : Free choice but insured person advances the fees</p>	<p>Free choice among sickness fund doctors</p> <p>System based on benefits in kin. (No fees paid by insured; fees are paid by the association of sickness fund doctors)</p>	<p>The insured goes to the local insurance institute doctor.</p> <p>No fees.</p> <p>There is no option for the doctor's choice.</p>	<p>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</p>	<p>Free choice of doctor</p> <p>Advance on fees by insured person</p> <p>Refund based upon agreed or official rate</p>

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Organization: 1. Doctors b. Payment</p>	<p>Doctors are paid on a fee per item basis in accordance with a scale agreed with the Irish Medical Organization</p>	<p>Employed doctors : variable monthly wages, determined by the government according to professional categories Approved doctors : flat-rate amount per capita.</p>	<p>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</p>	<p>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</p>	<p>Employed doctors : monthly salary set by government, varying according to professional category Approved doctors : flat-rate payment per item of service.</p>	<p>GPs are reimbursed all expenses associated with providing general practice and in addition are paid an income. Some particular expenses (for example, staff and premises costs) are reimbursed directly on receipt of a claim form from the GP. Other expenses (such as purchase of equipment, heating and lighting and telephone costs) and the GPs income are delivered through a system of fees and allowances. These fees and allowances depend on, for example, the age and number of patients on the list, whether the patients live in a rural or deprived area, the provision of particular services (such as health promotion clinics, minor surgery, contraceptive services, maternity services, etc.) and certain "bonus payments" for achieving particular levels of coverage in the population (for example, immunising children).</p>
<p>Organization: 2. Hospitals</p>	<p>Public health care is provided by hospitals run by the regional Health Boards and by those run on a voluntary basis (e.g. religious orders). Private hospitals do not provide public health care.</p>	<p>Hospitals are administered on a regional basis, both public hospitals and approved private clinics</p>	<p>Agreements with association of hospitals</p>	<p>Special agreements between hospitals and regional sickness funds</p>	<p>Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months</p>	<p>All the hospitals administered by the National Health Service (most hospitals in the country)</p>
<p>Benefits: Choice and payment of doctor</p>	<p>Persons with full eligibility may choose from a list of local doctors. Doctor's fees are paid by the local Health Board. Persons with limited eligibility choose their own doctor and pay fees directly to doctor.</p>	<p>Free choice of doctor among those approved for the region. Fees are flat-rate amounts per capita.</p>	<p>Free choice of doctor (treatment abroad subject to approval of sickness fund) Fees refunded to insured person by sickness funds</p>	<p>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</p>	<p>Free choice of general practitioner/specialist working either in health centres or under agreement No fees to be paid (National Health Service)</p>	<p>Free choice for all persons aged 16 years or over; parents or guardians choose for children under 16 No fees (National Health Service)</p>

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	rate					
Benefits: Patient's contributions towards medical expenses	<p>Insured person's share must not exceed 25 % for general medical care</p> <p>In principle, no share borne for technical benefits.</p> <p>Preferential treatment for the disabled, pensioners, widows/widowers and orphans whose incomes are less than BFR 404,972 per year (beneficiary) + BFR 74,972 per dependant</p>	<p>Category 1 : No charges</p> <p>Category 2 : Partial reimbursement of that part of expenses which exceeds the amount fixed by the public scheme for Category 1</p>	No share borne by insured person	No participation	No share borne by insured person	<p>Share borne by insured person (statutory) : 25 % but :</p> <p>(i) reduced to 20 % for treatment given during hospitalization or consultations given in hospitals</p> <p>(ii) not required for certain complaints and for those complaints only</p>
Benefits: Hospitalization	<p>Free choice among hospitals approved by the qualified 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 235 per day (BFR 93 for dependants, invalids, widowers, widows, orphans and pensioners).</p> <p>Participation increased after 91st day in general hospital or from the first day of the 2nd and the 6th years in psychiatric hospitals.</p> <p>-Approved homes for the aged : fixed contribution by the insurance of BFR 35, 150, 600 or 840 per day, respectively, according whether the person concerned belongs to dependence category 0, A, B or C.</p> <p>-Home care for old persons : BFR 35 per day and per beneficiary</p> <p>-Nursing homes : flat-rate contribution by the insurance of BFR 1,170 per day (BFR 1,286 in homes with at least 30 persons needing care). This amount is reduced by BFR 600 per day if a contribution is paid for a functional rehabilitation course.</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 10 per calendar day during a maximum of 14 days (1)</p> <p>Duration of benefit : unlimited, in principle</p> <p>(1) DM 2.50 per day for at most 14 days in new Länder until 31 December 1991, thereafter DM 5 per day for a maximum of 14 days until 30 June 1992.</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>No charge, in case of hospitalization, for the insured.</p>	<p>Surgery : entirely free of charge</p> <p>For other reasons :</p> <p>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 :</p> <p>- 20 %</p> <p>- 0 % after 3rd day of hospitalization for treatment or series of treatments above K 50</p> <p>- Flat-rate sum for hospitalization : FF 50</p> <p>- Duration of coverage : unlimited, subject to sickness fund's prior approval</p>

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Patient's contributions towards medical expenses	<p>General Medical Care :</p> <p>Persons with full eligibility : no charge</p> <p>Others pay the whole cost of services except in cases of certain serious or long-term diseases and disabilities.</p> <p>Specialists :</p> <p>Specialist services in hospitals are free of charge for everybody since 1 June 1991.</p>	<p>Insured person's contribution :</p> <p>(a) LIT 15,000 for each visit of specialist</p> <p>(b) between LIT 1,000 and LIT 30,000 for each laboratory examination and for all other services not included under (a)</p>	<p>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</p> <p>No charge in cases of hospitalization</p>	<p>No share borne by insured person, but under the general insurance scheme (serious risks) a share must be borne by insured persons over 18</p>	<p>Variable insured person's share set by government</p> <p>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</p>	<p>No charge</p>
Benefits: Hospitalization	<p>Public hospitals : charge of IR£ 12.50 per day in a public ward up to a maximum of IR£ 125 in any consecutive 12 month period.</p> <p>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.</p> <p>Infectious diseases treatment : Free of charge to all persons</p> <p>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)</p> <p>Participation in maintenance costs: LFR 189 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</p> <p>Health care is entirely free for injured persons and members of their families in the lowest category of room</p> <p>Duration of benefit : unlimited (after 1 year taken over by the general insurance scheme)</p>	<p>Free choice among public hospitals and institutions approved by the Ministry of Health.</p> <p>No participation in charges in public ward (or in private room if recommended by the doctor).</p> <p>If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as hospital and private clinic charges.</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: Sanatoriums	See "Hospitalization"	See "Hospitalization"	Free if necessary Participation of insured : DM 10 per calendar day in the old Länder and DM 5 in the new Länder	See "Hospitalization"	See "Hospitalization"	Subject to sickness fund's prior approval : no share borne by insured person
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 1,581 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 in old Länder and DM 5 per day in new Länder (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 social and medical treatment provided by the sickness fund)
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 : 55 % of cost of treatments on list For young persons (between 18 and 25) : 35 % 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 % (in the new Länder 80 %) of medically necessary technical services and dental treatment. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 18 %.	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 Share borne by the insured person : 25 %

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Sanatoriums	See "Hospitalization"	See "Hospitalization"	-	TB sanatorium : refund of costs corresponding to the lower category of 'approved' sanatorium Duration : unlimited (after 1 year taken over by general insurance scheme)	See "Hospitalization"	See "Hospitalisation"
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 £3.75. 75 % of cost of a course of treatment up to a maximum of £ 200. No charge for expectant mothers, mothers who have borne a child within the preceding 12 months, persons receiving Income Support or Family credit, those in full-time education until the age 19 (others until 18). Persons on low incomes pay no charges or get help with paying.

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Pharmaceutical products	<p>Insured person's share :</p> <p>(i) Cat. A (serious illness) : -</p> <p>(ii) Cat. B (useful drugs) : 25 %, ceiling BFR 300, WIPO (5) 15 %, ceiling BFR 200</p> <p>(iii) Cat. C (less useful drugs) : 50 % ceiling BFR 500, WIPO BFR 300</p> <p>(iv) Cat. Cs : (ease drugs) : 60 %</p> <p>(v) Cat. Cx : (f.e. the pill) : 75%</p> <p>Partients in hospital : BFR 25 per day</p> <p>Refund of cost of preparations by 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>	<p>Cost to insured :</p> <p>Two lists of products : very important products : 25 % of cost</p> <p>Less important products : 50 % of cost</p>	<p>Insured persons :</p> <p>-for pharmaceutical products with fixed amounts :</p> <p>compensation to the fixed amount without co-payment;</p> <p>-for products without fixed amounts : co-payment of DM 3 (in the new Länder DM 1.50) for each medicament prescribed, except children and special cases</p> <p>Members of family : as for insured persons</p> <p>Insured persons must pay for Comfort drugs.</p> <p>According to regulation of 21 February 1990 of the federal ministry of labour and social affairs, certain uneconomical drugs will not be paid for on prescription by the funds, from 1 July 1991 on.</p>	<p>Charge of 25 % for medicaments prescribed by doctor</p>	<p>Beneficiaries pay 40 % of the price of medicaments</p> <p>No charge whatsoever for :</p> <p>(i) pensioners;</p> <p>(ii) persons accorded provisional invalid status;</p> <p>(iii) patients undergoing residential hospital care</p> <p>(iv) residents with insufficient means of existence.</p>	<p>Insured person's share : 30 %, or 60 % for drugs mainly meant for troubles or affections normally without gravity</p> <p>No share required from long-term patient, only for the illness concerned</p>
Benefits: Prostheses, spectacles, hearing-aids	<p>Full refund of fees fixed by agreement</p>	<p>Partial reimbursement</p>	<p>For appliances : co-payment of 10 % of the cost</p> <p>For spectacles : contribution to the cost of frame : DM 20</p> <p>Full payment for correcting glasses, correcting hearing aids, prostheses and other aids</p> <p>If fixed amounts have been established, up to the rate of that amount</p>	<p>Charge limited to 25 % maximum</p>	<p>Provision and normal replacement of prostheses, orthopaedic apparatus and invalid vehicles free of charge</p> <p>Grants may be made towards dental prostheses, spectacles, hearing-aids and other special types of prostheses</p>	<p>Subject to sickness fund's prior approval : refund of established fees (70 %) and for major fittings (100 %)</p>

Health care

Table III

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Pharmaceutical products	<p>No charge for persons with full eligibility. Refund of expenses over IR£ 28 per month for those with limited liability.</p> <p>No charge for persons suffering from mental diseases and handicaps (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment.</p>	<p>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.</p> <p>Share diminished in inverse relation to the yearly family income and in direct relation to the number of family members.</p> <p>No share for the severely invalided, serious illnesses or child-birth</p>	<p>Classification of drugs :</p> <p>(i) non-refundable drugs and products,</p> <p>(ii) drugs subject to preferential reimbursement, i.e. at 100 %</p> <p>(iii) drugs subject to normal reimbursement, i.e. at 80 % (but if hospitalized : 100 %)</p>	<p>Registration with a chemist under contract chosen by the insured person : direct settlement between chemist and fund</p>	<p>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</p>	<p>Charge of £ 3.40 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 housebound (6)</p> <p>(6) An annual season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge throughout the year. The cost of the ticket is £ 48.50</p>
Benefits: Prostheses, spectacles, hearing-aids	<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils</p> <p>Limited charges only levied on insured persons who satisfy certain contribution conditions</p>	-	<p>Subject to sickness fund's prior approval : refunds at the tariff rates fixed by agreements</p>	<p>(Excepting spectacles) subject to prior approval : cover of 70-100 %</p>	<p>80 % charge for prostheses on the official list.</p> <p>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</p> <p>Spectacles and dental prostheses prescribed by specialists in private practise : paid for by patient subject to 75 reimbursement on prices according to official scale</p>	<p>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 pensioners.</p> <p>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 glaucomed patient.</p> <p>Others pay privately - average price £ 11 - £ 16.</p> <p>Prostheses and hearing-aids : No charge for provision and fitting of National Health Service appli-</p>

Table III

Health care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Other benefits	<p>As laid down in by-laws of insurance fund.</p> <p>Fiat-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>	<p>Free assistance and treatment given by nurse at home if recommended by a doctor.</p> <p>Free transport to doctor or hospital for pensioners, who are insured in Category 1, and in certain other cases and circumstances.</p> <p>For both categories, part of cost met for treatment by chiropractor</p>	<ul style="list-style-type: none"> - 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 holidays or is unable to perform also assistant for care at home for up to 25 days per month (or, instead of the latter allowance, a monthly cash benefit of DM 400) - 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 	<p>Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions</p>	<p>Other types of benefit available either to all beneficiaries or to certain categories of beneficiary :</p> <p>(i) home help for retired people, invalids, the mentally handicapped, etc.</p> <p>(ii) transport to hospital for sick people, in emergencies and under other special circumstances</p>	<p>Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund for social and medical treatment provided by the sickness fund</p>

Health care

Table III

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom ances
Benefits: Other benefits	<p>Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities.</p> <p>Free home help service, subject to certain conditions</p> <p>Free transport to hospital, subject to certain condition.</p>		<p>Transportation cost reimbursable under certain conditions</p>	<p>Transport for the sick Within the general insurance framework :</p> <ul style="list-style-type: none"> (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 	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions</p>	<p>Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, in cases of medical need, reimbursement of hospital travelling costs in certain cases</p>

**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 assimila- ted thereto
Beneficiaries: Membership ceiling	-	-	DM 58,500 in old Länder DM 30,600 in new Länder	-	-	-
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 pe- riod, of which one at least imme- diately 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 insurance 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. (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 which 200 working hours during the first of the 4 quarters preceding the cessation of work. In both cases, entitlement may be weighed against contribu-

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, modified in particular by the Law of May 1974	1913 Law of 5 June 1913 on sickness insurance, amended and supplemented	1935 Decree-Law 132/88 of 20 April	1911 Act of 1975 and regulations; Acts of 1982 and 1991 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. Notable exceptions - civil servants and other public service employees.	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) With the exception of some workers protected by collective labour contracts and professional footballers.	All employed and self-employed persons (3) Statutory Sick Pay (SSP) : employees only. (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) 39 weekly contributions paid or credited during the contribution year preceding the benefit year (4). Pay-related benefit : beneficiary must have a right to flat-rate benefit and must have had reckonable earnings over IRE 75.00 per week in the relevant tax year. (4) The benefit year begins on the first Monday of January and the contribution year is the	Incapacity for work For TB : TB in active phase	Incapacity for work	Incapacity for work	Six months membership and 12 days salary registered during the month prior to date of doctor's certificate of incapacity. Obtainment of a medical certificate of incapacity issued by the Health Centre.	Statutory Sick Pay : Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions. Sickness Benefit : - Qualifying earnings relating to employed and/or self-employed National Insurance Contributions actually paid in any one tax year equal to at least 25 times the weekly lower earnings limit for that year, or 26 flat-rate employed or self-employed contributions paid before 6 April 1975, also, - Qualifying earnings relating to

Table IV

Sickness - cash benefits

(Continued)	Belgium	Denmark	FR of Germany	Greece (duration of benefit : 720 days)	Spain following its dispatch	France tions paid in a given period.
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. No waiting period for persons receiving unemployment benefits, unemployment aid or maintenance allowances.	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 1500 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'
Benefits: Amount of the benefits	Without hospitalization : 60 % of earnings (maximum earnings taken as basis : BFR 3,283.79 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 2,506 per week or DKR 67.73 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 25 classes of insurance to which the real earnings correspond. 10 % increase of the benefit for every dependant	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-	50 % of earnings (FF 193.66) with 3 children, 66.66 % (FF 258.22) from 31st day with ceiling. Minimum for protracted complaint after 7th month : 1/365th of minimum invalidity pension (FF 42.09)

Sickness - cash benefits

Table IV

(Continued)	Ireland last tax year preceding that date.	Italy	Luxembourg	Netherlands	Portugal	United Kingdom employed and/or self-employed contributions actually paid or credited equal to at least 50 times the lower earnings limit in both of the 2 relevant tax years.
Conditions: Waiting period	Flat-rate benefits : 3 days Pay-related benefits : 18 days	3 days for TB : 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 1095 days (then, possibly, invalidity) In the event of tuberculosis : unlimited	Statutory Sick Pay : paid by Er in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, 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 : IR£ 50.00 per week Family supplements : Adult dependant : IR£ 33.00 per week Each child dependant : IR£ 12.00 per week	Without hospitalization : Sickness : 50 %; from 21st day 66.66 % (earnings taken as basis : real earnings) TB : (i) daily allowance during treatment : insured person :	The salary which the insured person would have earned if he had continued to work	70 % of the daily wage (maximum daily wage considered : HFL 278.75). 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 : £ 185 or more : £ 52.50 £ 52 - 184.99 : £ 43.50 less than £ 52.00 : - 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 : the daily benefits are calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount.</p>	<p>employer for 6 weeks. After 1 year adjustment as for pensions</p>	<p>(maximum 4). (b) for the first 15 days : 25 % of E</p>	<p>ness for work, increased by average daily value of salary supplements during previous year</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 1 January 1989 (members in old Länder : DM 2,100; dependants : DM 1,050; members in new Länder : DM 1,225; dependants : DM 612.50) Nursing allowance : insured persons requiring intensive nursing care receive DM 400 monthly instead of domestic nursing aid (long-term benefit).</p>	<p>Death grant : at least 8 times the reckonable earnings of the lowest group, i.e. DR 80,620</p>	<p>Death grant : PTA 5,000</p>	<p>Death grant : see table VIII</p>

Sickness - cash benefits

Table IV

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
(Continued)	<p>Pay-related benefits : 375 days at 12 % of reckonable weekly earnings between IRE 75 and IRE 220.</p> <p>The combined sickness benefit and pay-related benefit may not exceed 75 % of reckonable weekly earnings.</p>	<p>as the sickness benefit for 180 days, then LIT 13,256, members of the family : LIT 6,626</p> <p>(ii) daily post-sanatorium allowance : (7) insured person : LIT 22,091, members of the family : LIT 11,046</p> <p>(iii) allowance for a cure : (8) LIT 80,130 per month</p> <p>With hospitalization : Sickness : allowances reduced to 2/5ths for insured person without dependants TB : as the daily allowance during treatment</p> <p>(7) Provided that the treatment in sanatorium has lasted at least 2 months.</p> <p>(8) The allowance is granted after the post-sanatorium treatment is completed where earnings capacity is reduced by at least half.</p>				<p>In the event of tuberculosis : 80 % of average wage or 100 % during hospitalization if insured has dependants.</p> <p>Minimum amount : 30 % of the minimum wage</p>	<p>£ 39.60 per week (or £49.90 if over pension age)</p> <p>Additions : 1 dependent adult : £ 24.50, or if claimant over pension age : 1 dependent adult : £ 31.25 1 dependent child : £ 10.70 (1)</p> <p>(1) Rate reduced by £ 1.00 for a child in respect of whom the higher rate of Child Benefit (£ 8.25) is payable.</p>
Benefits: Other benefits	<p>Death grant : see Table VIII 'Survivors' (other benefits)</p>	<p>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.</p>	<p>Death grant : LFR 33,121 For children under 6 : 50 % For children dead at birth : 20 %</p>	<p>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.</p>	<p>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)</p>		

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 : insured women, including insured family members</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> <ul style="list-style-type: none"> (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>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 birth or entitlement may be weighted against contributions paid in a given period.</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>a) Benefits in kind : all residents</p> <p>b) Cash benefits :</p> <p>(i) Maternity allowance for insured women in employment</p> <p>(ii) Maternity allowance for insured women who give up employment (general scheme)</p> <p>In addition to these schemes, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility).</p>	<p>Benefits in kind : all women residents</p> <p>Cash benefits : insured women or alternatively fathers</p>	<p>Benefits in kind :</p> <p>(i) personally insured women</p> <p>(ii) wife of insured person</p> <p>Cash benefits :</p> <p>(i) allowance : personally insured women</p> <p>(ii) general allowance : All women residents</p>	<p>Benefits in kind :</p> <p>(i) insured women</p> <p>(ii) wives and daughters of insured person</p> <p>Cash benefits : insured women</p>	<p>Benefits in kind : see Table III "Health care"</p> <p>Cash benefits : all insured persons</p> <p>(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</p> <p>Cash benefits :</p> <p>(i) Maternity Allowance : employed or self-employed insured women</p> <p>(ii) Statutory Maternity Pay : (SMP) employees only</p>
Conditions:	<p>a) Benefits in kind : residence in the State</p> <p>b) Maternity allowance :</p> <p>(i) scheme for women in employment : 39 contributions paid in the 12 months before the first day of maternity leave</p> <p>(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) The benefit year begins on the first Monday in January and the contribution year is the last tax year preceding that date.</p>	<p>None</p>	<p>Cash benefits :</p> <p>(i) allowance : must have been affiliated for 6 months in the year preceding the birth,</p> <p>(ii) general allowance : 1 year's residence and not having entitlement to insured women allowance</p>	<p>None</p>	<p>Benefits in kind : see Table III "Health care"</p> <p>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.</p> <p>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 £52 per week in the eight weeks ending in the qualifying week.</p>

Maternity

Table V

(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 105,030	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" Rate : 100 % - obligatory medical checks before and after birth - medical benefits during the final four months of pregnancy - no flat-rate sum for maternity confinement
Benefits: Cash benefits Kind and duration of benefit	1. Maternity allowance: Prenatal leave (7 weeks: 6 being optional and the week immediately preceding delivery being compulsory) is determined on the basis of expected date of delivery. That portion of optional prenatal leave that has not been used up before delivery can be used up after the postnatal leave (8 mandatory weeks after delivery) or at the moment when the child comes home after a long period of hospitalization. 2. Birth grant	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 52 days before and 53 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	Daily allowance only for employees interrupting their work : - 16 weeks (6 before confinement and 10 after) - 26 weeks (8 before confinement) in the case of a third child - in the case of adoption : maternity leave; if mother dies during childbirth : father entitled to paternity leave

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.	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 lump sum payment.	See Table III 'Health care' -midwife -in the event of complications, doctor and hospital 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 must be taken before and 4 weeks after confinement Scheme (II) : 12 weeks, 6 weeks before and 6 weeks after confinement Maternity grant : lump sum payment (9) (9) In addition, grants are available 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 and 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 : 16 weeks (10) (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 to insured 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 Statutory Maternity Pay is not payable.

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 15 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 15 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 15 weeks.</p> <p>2. See Table X (Family benefits)</p>	<p>See Table IV 'Sickness - cash benefits'</p> <p>Not more than DKR 2,506 per week or DKR 67.73 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 in case of suppression of this supplement, complement paid by the State) (5)</p> <p>2. Confinement grant: fixed sum payment of DM 150 to insured persons not entitled to maintenance allowances.</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</p>	<p>1. 84 % of basic salary with ceiling :</p> <p>Maximum : FF 325.36 per day</p> <p>Minimum : FF 42.09 per day</p>

Maternity

Table V

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Amount	<p>Maternity allowance :</p> <p>Scheme (I) :</p> <p>70 % of average weekly earnings in the relevant tax year (minimum IR£ 78.00 per week, maximum IR£ 154 per week)</p> <p>Scheme (II) : IR£ 50.00 per week</p> <p>Maternity grant : IR£ 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</p> <p>General allowance: LFR 3,785 per week</p> <p>Birth grant: see Table X 'Family benefits'</p>	<p>100 % of the daily wage</p> <p>Maximum daily wage considered : HFL 278.75</p>	<p>Daily allowances :</p> <p>100 % of the average daily wages on same conditions as for sickness benefit (see Table IV)</p> <p>Minimum amount :</p> <p>50 % of the average daily wages</p> <p>Birth grant</p> <p>Allowance for nursing mothers : See table X "Family benefits"</p>	<p>Maternity Allowance : £ 40.60 per week (increases for dependants: one adult dependant £ 24.50 per week), or</p> <p>Statutory Maternity Pay (SMP) :</p> <p>-higher rate : 90 % of average weekly earnings</p> <p>-lower rate : £ 44.50</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 Law of 23 February 1957. "Angestelltenversicherungsgesetz", Law on insurance for office workers of 20 December 1911, most recently amended by Law of 23 February 1957. Social Security Code : general part (11 December 1975); most recently amended by Law of 20 June 1991. Former GDR legislation remains in force until 31.12.1991.	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. Occupational invalidity (Berufsunfähigkeit) : situation of a worker when, as result of sickness or infirmity, his or her earnings fall below half of the normal earnings of a healthy insured person with similar training and equivalent skills. 2. General invalidity (Erwerbsunfähigkeit) : situation of a worker when, as result of sickness or infirmity, he or she is no longer able to work regularly or cannot earn more than a minimal income.	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 1/5 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 1/3 of the normal earnings obtain 75 % of the benefit and those who can no longer earn more than 1/2 obtain 50 % of the pension.	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 45266 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>Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent.</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, or deemed 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>Noteable exceptions - civil servants and other permanent public service workers.</p>	<p>All wage earners of the private sector, below pension age.</p>	<p>All insured persons</p>	<p>(a) All employees under 65</p> <p>(b) All residents under 65</p>	<p>All employees except for beneficiaries of the Caixa de Abono de Família dos Trabalhadores Bancários.</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 in the 5 years 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	1) 4050 working days in 1991 4200 working days in 1992 4350 working days in 1993 4500 working days in 1994 2) 1500 working days (600 of which in the 5 years preceding the invalidity) 3) Age (1) Days of Insurance Until 21 years 300 days Until 22 years 420 days Until 23 years 540 days Until 24 years 660 days Until 53 years 4140 days Until 54 years 4200 days 4) In the case of employment injury and occupational disease no minimum period of membership if injury is due to an accident taking place out of the employment the following are required: 2025 working days, or 750 working days (350 of which in the last 5 years preceding the invalidity). (1) As you observe, there is an increase of 120 days per year, according to the increase of the insured age.	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 age 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 %	50 %	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 4.</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 1095 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, providing they have satisfied the Sickness Benefit contribution conditions when they first got Statutory Sick Pay. 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. Pension is converted into old-age pension when the conditions are fulfilled.	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 1974 limited to lump sum equal to 80 % (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 1,174 per day, (ii) without dependants : BFR 939 per day (single); BFR 850 per day (cohabitant) <p>Minimum for non-regularly employed:</p> <ul style="list-style-type: none"> (i) with dependants : BFR 942 per day (ii) without dependants : BFR 706 per day <p>If incapacity commenced, at the earliest 1 July 1983, minimum</p>	<p>Pension according to incapacity level :</p> <ul style="list-style-type: none"> (i) at least 50 % and/or social reasons : early pension (9) = basic amount + pension supplement + amount of early pension, if applicable (ii) 67 to 99 % : medium invalidity pension = basic amount + amount of invalidity + pension supplement (iii) 100 % : maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement <p>Basic amount : DKR 45,396 (6) per year Invalidity amount : DKR 20,256 per year Married persons : DKR 17,232 per year for each spouse, if both qualify for this supplement or the invalidity allowance Unemployment amount : DKR 29,304 per year Married persons : DKR 21,204 per year for each spouse, if both qualify for this supplement Supplement payable to pensioners :</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 up 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 up until the risk incurred (11) <p>E = General basic earnings, fixed for 1991 at DM 33,149 c = Individual coefficient - average ratio for each year of the gross earnings of the</p>	<p>See Table VII 'Old-age'</p> <ul style="list-style-type: none"> If 67 % 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 66,300 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)</p> <p>Permanent total incapacity for habitual occupation : 55 % of reference wage. (10) Increased by 20 % if over age 55 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 50,160 per month (with dependent spouse)</p> <p>Permanent total incapacity for work : 100 % of reference wage. Minimum pension PTA 42,630 per month (PTA 50,160 per month for beneficiaries with dependent spouse)</p> <p>Severe disablement : amount payable for permanent total incapacity for work plus 50 %. Minimum pension : PTA 63,945 per</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 60,213.89 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
<p>Conditions: Period for which cover is given</p>	<p>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</p>	<p>From the month following the application by the party concerned Maximum age : retirement age</p>	<p>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</p>	<p>(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</p>	<p>From first day of month in which claim was submitted or day determined by medical board until retirement age</p>	<p>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</p>
<p>Benefits: Amount of pension</p>	<p>Invalidity pension : IR£ 56.40 per week</p>	<p>Invalidity allowance formula : $2\% \times n \times E$ n = number of years of insurance (maximum 40) E = average earnings during the last 5 years (adapted to consumer price index of first 4 years) with ceiling The portion of earnings above the ceiling (LIT 48,089,000) is calculated as follows : 1.5 % per contribution year for the first 1/3 of the ceiling (LIT 15,869,400); 1.25 % for the second 1/3 and 1 % for the portion above 2/3 of the ceiling. The minimum pension amount (LIT 6,929,650) is paid if the annual taxable earnings of the person concerned are less than double the minimum 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</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 90,898 p.y. for 40 years' insurance Proportional supplements: 1.78 % of total wage taken into account; 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 1.78 % of average salary gained between age 25 and year of cessation of risk Minimum pension : LFR 371,808 p.y. in case of 40 years. If this condition is 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 to qualify for minimum pension</p>	<p>(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 %: 36 % 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 %: 36 % of M 55 - 65 %: 42 % of M 65 - 75 %: 50.75 % of M 80 % and over: 70 % of M M = the basic amount = HFL 96.65 for persons aged 23 and over Lower rates apply to persons under 23 (13) In addition holiday allowance of 8 %, payable in May</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 20,000 per month</p>	<p>Invalidity Pension : £ 52.00 per week, reduced where recipient is in-patient in hospital for more than 6 weeks In addition, Invalidity Allowance : 3 rates, varying according to the age when disability arose : persons under 40 years : £ 11.10 persons aged 40 - 49 : £ 6.90 persons aged 50 - 59 : (50-54 for women) : £ 3.45 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</p>

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	daily amount cannot exceed 75 % of lost wages	DKR 11,676 per year (8) Early retirement amount : DKR 10,560 per year (9) (6) If income is not above a certain level (8) On condition that the earnings of the pensioner and his/her spouse do not exceed 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.	person concerned to average gross earnings of all those insured (max. 2) (8) (7) Credited periods – periods of sickness, rehabilitation, unemployment, studies (over 16 years of age) (completed technical training or higher education) 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).		month. For beneficiaries with dependent spouse : PTA 75,240 per month All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 221,032 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.	
Benefits: Annual earnings ceiling	BFR 1,024,441	-	-	DR 259,500 per month	PTA 3,673,440	FF 137.760
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 VI "Benefits : Amount of pension" (ii) See Table X "Family benefits"	(i)- (ii) See 'Pensioners' in Table X 'Family benefits'

Invalidity

Table VI

(Continued)	Ireland	Italy Liquidation of the pension and retirement age are also taken into account.	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Annual earnings ceiling	-	LIT 48,089,000 (19) (19) The part of the wages above the ceiling is taken into consideration according to the percentages indicated under "Amount of pension".	LFR 1,606,188	a) HFL 72,475 p.y. (HFL 278.75 per day)	-	-
Benefits: Supplements for dependants: (i) spouse (ii) children	(i) Adult Dependant : IR£ 37.20 per week (ii) 1st & 2nd child : IR£ 14.00 per week each 3rd & subsequent children : IR£ 12.00 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 3,200 per month (ii)-	(i) £ 31.25 a week in respect of one adult dependant (ii) Each child for whom child benefit is received : £ 10.70 a week (1)

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	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 21,144 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 42,192 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 20,364 p.y. (if the spouse receives the same invalidity allowance in invalidity pension : DKR 15,756 p.y.)</p> <p>Personal allowance : see Table VII 'Old-age'</p>		<p>(a) Totally blind persons, having accomplished 4050 days of contribution, receive a pension corresponding to 10500 working days regardless their age. This amount increases according to the increase of the employees' salaries.</p> <p>(b) Insured persons or members of their family, suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: - 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.</p> <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 of work.</p>		

Invalidity

Table VI

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom <small>(1) Rate reduced by £ 1.00 for a child in respect of whom the higher rate of Child Benefit (£ 8.25) is payable.</small>
Benefits: Other benefits	<p>Living alone allowance : paid to pensioner aged 66 or over living alone. Amount : IRE 4.30 per week</p>	<p>Invalids who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly allowance equal to that paid under the employment injury scheme</p>		<p>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. <small>(15) If incapacity rate was fixed at 80 % or over.</small></p>	<p>Christmas bonus and Holiday bonus amounts equal to those of the pension for December. Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance : ESC 7,300 per month</p>	<p>Severe Disablement Allowance can be paid to those not qualifying for Invalidity Benefit. Rate : £ 31.25 a week. In addition, age additions : 3 rates varying according to the age when incapacity began : persons under 40 : £ 11.10 persons aged 40 - 50 : £ 6.90 persons aged 50 - 60 : £ 3.45 Plus increases for dependants : adult : £ 18.70 child : £ 10.70 Attendance Allowance : paid to severely disabled people needing help with bodily functions and/or supervision (watching over at night). Amount : £ 41.65 per week for a person who requires attendance or supervision by day and night, or £ 27.80 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 or are without both legs, or are both deaf and blind. Rate : £ 29.10 a week. Invalid Care Allowance (£31.25 per week) payable to a person under pension age and not working full-time who is providing at least 35 hours care a week to another person in the same household or in another household who is receiving Attendance Allowance. Dependent additions are also available.</p>

Table VI

Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
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 1 of July 1991 social pensions, and other transfer incomes (overførselsindkomster) will be increased by 2 %. The rate of adjustment (satsreguleringsprocenten) is fixed once a year, on the basis of the evolution of wages two years previously.	Adjustment to economic situation : by automatic incidence of general basic earnings (see above) of the amount of the pension to be paid	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
Accumulation with other social security benefits (17): (17) In any case, invalidity pensions and old-age pensions are mutually exclusive.	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum.	Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. - Limited duration of cash benefits to pensioners - An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner	If combined with an employment injury pension, the invalidity pension is suspended when the total exceeds 80 % of the highest basic earnings.	Accumulation possible with widow's pension or with the pension's other funds of principle or supplementary security.	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	Accumulations with an employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category
Prevention and rehabilitation:	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments	Measures to lessen the consequences of invalidity by : (i) assistance for special medical care; (ii) maintenance allowances during vocational rehabilitation	Rehabilitation : medical benefits and occupational training as well as other measures, including transitional benefits	-	Rehabilitation measures : (i) medical treatment (functional rehabilitation); (ii) vocational guidance; (iii) vocational training (rehabilitation for habitual	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

Invalidity

Table VI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(Continued)						(16) People who care for a severely disabled relative receiving an Attendance Allowance may qualify for Invalid Care Allowance at the rate of £ 28.20 a week, plus £ 16.85 for an adult dependant and £ 9.65 for a child dependant.
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 to the evolution of prices whenever 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
Accumulation with other social security benefits (17): (17) In any case, invalidity pensions and old-age pensions are mutually exclusive.	Not payable with any pension under the Social Welfare Acts	Accumulation of general invalidity pension with an employment injuries' or occupational diseases' pension (within the limit of annual earnings and subject to the ceiling, when the pensions are granted for the same invalidity)	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; 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.	(a) and (b) Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work (a) Deduction of amount of general insurance indemnity	Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions	Attendance Allowance and Mobility Allowance can be paid in addition to any other benefit except other allowances paid for the same purpose
Prevention and rehabilitation:	People receiving Invalidity Pension can engage in remedial work provided their earnings do not exceed IRE 25 per week.	The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work Hospitalization is free and charged to the region	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.	(a) - (b) Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or	-	Preventive medical care and medical rehabilitation are provided by the National Health Service Industrial rehabilitation and vocational training, sheltered

Table VI

Invalidity

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
		tation; (iii) appliances and aids supplied by local authorities under the Social Assistance Act of 1974			occupation or retraining for another occupation) Rehabilitation allowance paid to persons not in receipt of periodic cash benefits Preferential access to employment in certain situations	pensions or part of the pensions are continued.

Invalidity

Table VI

(Continued)	Ireland	Italy	Luxembourg	Netherlands retraining. Measures may also be taken to improve his living conditions.	Portugal	United Kingdom employment and a specialized placement service are provided by the disabled persons legislation of 1944 and 1958. Allowances are payable during training
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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 Law of 23 February 1957. "Angestelltenversicherungsgesetz", Law on insurance for office workers of 20 December 1911, most recently amended by Law of 23 February 1957. Social Security Code : general part (11 December 1975); most recently amended by Law of 20 June 1991. Former GDR legislation remains in force until 31.12.1991.	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; 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) (1) In addition to the statutory old-age insurance scheme there are supplementary retirement schemes prescribed by law.
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 supplementary retirement schemes prescribed by law.
Conditions: Minimum period of membership	-	1. National pension : At least 3 years of residence between the ages of 15 and 67 2. Supplementary pension : none	60 months of insurance	4050 working days in 1991 which have given rise to contributions (4200 in 1992, 4350 in 1993, 4500 in 1994).	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 January 1985, the minimum contribution record is 10 years plus half the time between that date and retirement, where the period thus determined exceeds	-(1) (1) In addition to the statutory old-age insurance scheme there are supplementary retirement schemes prescribed by law.

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; Law of 11 August 1972; Law of 3 June 1975; Law of 29 May 1982, Nr.297; Law of 11 November 1983 Nr.638; Law of 27 December 1983 Nr.730; Law of 15 April 1985 Nr.140; Law of 29 December 1988 Nr 544; Law of 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 insured persons	All residents under 65 whatever their income or nationality	All insured employees	1. Flat-rate pension : all persons entitled to pay UK full rate contributions 2. Graduated Retirement Benefit : all employed persons who paid graduated contributions between 6 April 1961 and 5 April 1975 3. State Earnings Related Pension (SERPS) based on earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits.
Conditions: Minimum period of membership	1. Retirement pension : (i) must have become insured before the age of 55; (ii) at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; (iii) annual average of at least 24 contribution	15 years of contribution	120 months of effective insurance	-	Contributions paid or credited for 120 months	1. Flat-rate pension : a) must have paid at any time before 6 April 1975 at least 50 flat-rate contributions; b) must have paid in any one tax year since 6 April 1975 at least 50 (52 from 6 April 1978) contributions as a self-employed person; c) must have received in any one tax year from 6 April

Table VII

Old-age

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain the 15 years required by Law No 26/85 in force since 1 January 1985	France
Conditions: Legal retirement age	Between 60 or 65 years of age, as desired by the individual concerned.	1. Men : 67 years 2. Women : 67 years	Men and women : in principle 65	Men : 65 Women : 60	Men : 65 years Women : 65 years	Men : 60 Women : 60
Benefits: Amount of pension	For each year taken into consideration, a pension amount is paid as follows : (i) single or married without dependent spouse : man : $S \times 60 \% \times 1/45$ woman : $S \times 60 \% \times 1/40$ (ii) married with dependent spouse: man : $S \times 75 \% \times 1/45$ woman : $S \times 75 \% \times 1/40$ where S = earnings : 1. Before 1 January 1955 : BFR 371,419 2. After then but before 1 January	1. National pension Basic amount : DKR 45,396 per year 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. Pension supplement (19) DKR 11,676 p.y. Personal allowance : A personal allowance may be granted to pensioners whose living conditions are excep-	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 1991 at DM 33,149 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)	Basic pension : Earnings percentage for each of 25 insurance categories, corresponding to average gross earnings in previous 5 years. This percentage varies between 70 and 30 in inverse relationship to earnings. Supplement : After 3000 days of insurance, supplement of 1 % of earnings for every 300 contribution days (after 7800 days, this percentage varies between 1.5 to 2.5 of earnings, depending on their amount)	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 221,032 per month Minimum pension : PTA 42,630 per month; annual pension = 14 x monthly figure (minimum for pensioner with dependent spouse : PTA 50,160 per month)	Pension at full rate (50 %) at 60 after 37.5 contribution years or 150 quarterly periods. 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 with respect to age or insurance period, at the insured person's request. Minimum pension : FF 34,541.09 p.y. for 37.5 contribution years Reduction of this amount for incomplete careers (7) Minimum (means tested) : FF 15,365

Old-age

Table VII

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom						
Conditions: Legal retirement age	<p>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>	<p>Men : 60 (3) Women : 55 (3)</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>Men : 65 Women : 65</p>	<p>Men : 65 Women : 65</p>	<p>Men : 65 Women : 62</p>	<p>1975 earnings of at least 50 (from 6 April 1978, 52) times the lower earnings levels for that year</p> <p>2. Requisite number of qualifying years during the contributor's working life</p> <table border="1" data-bbox="1906 373 2175 467"> <thead> <tr> <th>Length of working life</th> <th>Nr of years required for full pension</th> </tr> </thead> <tbody> <tr> <td>31 - 40 years</td> <td>Length of working life - 4</td> </tr> <tr> <td>41 or more</td> <td>Length of working life - 5</td> </tr> </tbody> </table> <p>3. Graduated pension : None</p> <p>4. SERPS - Must have paid more contributions than those due at the minimum weekly rate for the year</p>	Length of working life	Nr of years required for full pension	31 - 40 years	Length of working life - 4	41 or more	Length of working life - 5
Length of working life	Nr of years required for full pension											
31 - 40 years	Length of working life - 4											
41 or more	Length of working life - 5											
Benefits: Amount of pension	<p>1. Retirement Pension IRE 64.00 per week (max) (9) (IRE 68.20 (max) where the pensioner is aged 80 or over). If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable</p> <p>2. Old-Age Pension IRE 64.00 per week (max) (9) (IRE 68.20) (max) where the pensioner is aged 80 or over).</p>	<p>Pension formula : $2\% \times n \times E$ n = number of years of insurance (maximum : 40 years) E = average earnings during the last 5 years (adapted to consumer price index of the first 4 years) with ceiling. The portion of earnings above the ceiling (LIT 48,089,000) is calculated as follows : 1.5 % per contribution year for the first 1/3 of the ceiling (LIT 15,869,400); 1.25 % for the second 1/3 and 1 %</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 90,888 p.y. for 40 years' insurance Proportional supplements : 1.78 % of total earnings taken into account; Minimum pension : LFR 371,808 p.y. in case of 40 years. If this condition is not fulfilled but if there is at least 20 years</p>	<p>Pension : (10) Single person : HFL 1,364.33 per month Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 950.97 per month for each person Pensioners with a partner younger than 65 : HFL 1,364.33 Full pension payable after 50 years of insurance, otherwise reduced.</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 20,000 per month</p>	<p>1. Flat-rate pension : £ 52.00 per week (reduced if number of years is less than maximum but at least a quarter of the requisite figure)</p> <p>2. Graduated pension : £ 0.0681 per week for each £ 7.50 (men) or £ 9 (women) contributed Minimum for a person on their own contributions : £ 0.06 per week Maximum: £ 5.86 per week (men)</p>						

Table VII

Old-age

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Annual earnings ceiling	BFR 1,228,952	-	-	DR 259,600 per month	PTA 3,673,440	FF 137,760

1981 :
Manual workers : gross earnings without ceiling
Other employees : gross earnings with ceiling (except for 1955-57, flat-rate amount)
3. Years after 1980 : gross earnings with ceiling
Guaranteed minima for complete schedule of contributions :
households : BFR 359,063
single : BFR 287,334

tionally difficult, e.g. to cover medication or heating costs.
2. Supplementary pension DKR 8,100 p.y. if affiliated to complementary scheme since its start on 1 of April 1964

(19) Under the condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling.

Minimum amount : DR 67,640
Since 1/1/1991 adjustments of pensions take place, every time the salaries of the civil servants increase.

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.

per year for single persons.
(7) This reduction is not applied to certain groups (e.g. employees with 50 % incapacity, manual workers having raised at least 3 children, manual workers who are veterans or war victims).

Old-age

Table VII

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Annual earnings ceiling	-	LIT 48,089,000	LFR 1,660,188	-	-	-

If average number of annual contributions weeks registered is more than 20, but less than 48, a reduced pension is payable.

(9) An extra allowance of IRE 4.30 per week is granted to a pensioner aged 66 or over living alone.

for the portion above 2/3 of the ceiling.

The minimum pension amount (LIT 6,929,650) is paid if the annual taxable earnings of the person concerned are less than double the minimum pension. Minimum : LIT 6,578,650 p.y. 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 3,964,350 (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.

(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) exceeding the social pension.

insurance, minimum reduced by 1/40 for each missing year

Netherlands

Supplement : Pensioners with a partner younger than 65 who earn less than HFL 1,156.49 gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage.

Pension + maximum supplementary benefit :

HFL 1,901.94

Single-parent family :

HFL 1,709.94

per month

(10) In addition a 'holiday allowance' amounting to HFL 117.60 per month for couples (each partner HFL 58.80), HFL 82.32 per month for single persons and HFL 105.84 per month for one-parent family is paid.

United Kingdom

£ 4.90 /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.

Table VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: Supplement for dependants:						
(i) spouse	See above	1. - 2. -	-	1 + 1/2 minimum earnings (DR 5,060 per month)	(i) See Table VI "Benefits : Amount of pension"	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. -	See Table X 'Family benefits' Mothers or fathers born during or after 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: 53,438	(ii) See Table X "Family benefits"	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 (B) Mothers : credit of 2 years insurance per child (B) Possible accumulation with family benefits.
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	Adjustment to economic situation : by automatic incidence of general basic earnings (see above) of the amount of the pension to be paid	There is an adjustment following the increase of salaries of the civil servants.	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
Early pension:	-	1. Early pension to persons over 50 for social or health reasons. Amount : see basic amount of national pension and amount of early retirement pension. See table VI "Invalidity" 1.a Partial pension Law of 4 June 1986 Wage workers and self-employed persons between 60 and 67 years of age who reduce their working hours may be granted a partial pension and at the	1. Men and women : (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) (ii) at the age of 60 after 180 contribution months if unemployed for a year in last 18 months and if at least 8 years compulsory insurance in last 10 years (15) 2. Women : at age 60 after 180 con-	1. With full pension : (i) From 60 (55 for women) if arduous or unhealthy work; construction workers : from 58 (for men)(53 for women); (ii) From 62 (57 for women) if 10000 days of insurance or from 58 (men and women) for 10500 days 2. With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases	As a transitional measure and to secure the rights already established, persons insured under the schemes abolished on 1.1.1967 are entitled to take their pension at 60. The pension amount is then reduced according to the number of contribution years and using a reduction coefficient scale (reduction of 8 % per year for early pensions).	-

Old-age

Table VII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Supplement for dependants: (i) spouse (ii) children	Retirement Pension and Old-Age Pensions (a) Spouse aged under 66 : IRE 40.80 per week (b) Spouse aged 66 or over : IRE 46.00 per week 1st & 2nd child : IRE 14.00 per week 3rd & subsequent children : IRE 12.00 per week	See Table X 'Family benefits' See Table X 'Family benefits'	-	Varying amounts - see above See Table X 'Family benefits'	(i) ESC 3,200 per month (autonomous benefit not a majoration) (ii) Eliminated for the reasons given in our statement 561 of 20 September 1991	1.(i) £ 31.25 per week 1.(ii) Each child for whom Child Benefit is received : £ 10.70 a week (1) 2. - 3. - (1) £ 9.70 for a child for whom the higher rate of Child Benefit is payable.
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 to the evolution of prices 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
Early pension:	See table XI - Unemployment Benefits for older unemployed	- (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.	1. Men and women of 60 years of age, on condition that 480 months of effective or assimilated insurance can be proven 2. Men and women of 57 years of age, on condition that 480 months of effective insurance can be proven If paid employment is exercised for which monthly earnings exceed one-third of the minimum social earnings, the pension is automatically reduced by half	-	For unemployed workers as from age 60. In case of heavy or unhealthy work, as a rule, from the age of 55.	-

Table VII

Old-age

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
		<p>same time continue working reduced hours.</p> <p>Conditions :</p> <ul style="list-style-type: none"> - must be between 60 and 67 years of age - must live and work in Denmark (or on board a Danish ship) - must reduce the number of working hours by at least one quarter - remaining number of hours must be between 15 and 30 per week <p>Wage workers :</p> <ul style="list-style-type: none"> - must have participated in a supplementary pension plan for at least 10 out of the past 12 years - must have worked at least 9 out of the past 12 months in Denmark (or on board a Danish ship) <p>Self-employed persons :</p> <ul style="list-style-type: none"> - must have worked in Denmark for at least 4 out of the past 5 years - must have been self-employed for at least 9 out of the past 12 months <p>Amount :</p> <p>1/37th of the basic amount of DKR 130,312 per year for each hour of reduction in the working hours. After 2 1/2 years : not more than 80 % of the above amount.</p> <p>Financing :</p> <p>Financed by taxes : no contributions. The communities are reimbursed by the State for 100 % of the costs.</p> <p>2 -</p>	<p>tribution months, 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 480 per month.</p>			

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom

Table VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Deferment:	-	-	A supplement of 0.6 % is added to the old-age pension per calendar month between 65 and 67	-	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 %	From 65, if 150 insurance quarters are not reached, increase of 2.5 % of the insurance period per quarter.
Accumulation with earnings:	Forbidden, except for authorized work which does not however bring in more than BFR 239,079 p.y. or BFR 19,856 per month gross (employee) or BFR 191,263 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 higher than twice the above amounts, the pension corresponding to the month in which work has been performed is not paid	1. Permitted for basic amount when paid to persons over 70 years (18) Pension supplement is reduced by 30 % for earnings in excess of DKR 64,500 p.y. for married persons each and DKR 32,200 for others 2. Permitted (18) Otherwise reduced by DKR 60 for every DKR 100 earned in excess of DKR 77,900 p.y.	Possible	Possible with monthly earnings limited to 35 times daily minimum earnings (DR 3,315 x 35 = DR 116,025)	Pension suspended in event of earnings from employment/self employment	Accumulation possible

Old-age

Table VII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Deferment:	-	<p>Retirement-age workers without full entitlement to a pension (40 contribution years) may continue to work until they achieve such entitlement, but not beyond age 65.</p> <p>Workers who have completed 40 contribution years may nevertheless choose to take retirement at 62 instead of 60 (55 for women).</p> <p>Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions</p>	<p>- The beginning of the old-age pension may be deferred until the age of 68</p> <p>- increased by an actuarial coefficient</p>	-	-	<p>1. Pension is increased by approximately 7 1/2 % for each year of deferment</p>
Accumulation with earnings:	<p>1. Retirement Pension : No accumulation permitted</p> <p>2. Old-Age Pension : Accumulation permitted</p>	<p>1. Total accumulation for minimum pension</p> <p>2. No accumulation for that part of pension above the minimum</p>	<p>Accumulation is possible under certain conditions</p>	<p>Possible</p> <p>The amount of supplement depends on earnings of the partner younger than 65</p>	<p>Accumulation possible.</p> <p>Contributions on earnings. Pension increased by 2 % p.y.</p>	<p>Earnings do not affect pension entitlement</p>

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 Former GDR legislation remains in force until 31.12.1991.	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 (ATP): 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 reversion pension, for invalid widows (widower's) pension and for widow's (widower's) old-age pension : one trimester of insurance.
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)	Supplementary pension (ATP) : 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) (1) If divorce occurred after 30	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	(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,

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 a general insurance scheme for widows, as amended	Decree-law No 277 of 18 June 1970 Decree-law 322/90 of 18 October	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 : See table VII "Old-Age" 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 a) on wages of at least 25 times the lower earnings limit for that year b) paid at least 25 contributions as a self-employed or non-employed person
Conditions: 2. Surviving spouse	Woman : Must be widowed and not living with a man as husband and wife. Man : Survivors pension may be paid to an invalided widower whose wife was receiving,	Widow or widower (2) (2) In case of divorce, a widow receiving maintenance can obtain (wholly or partly) the survivor's pension at the	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 2. Assimilated to surviving spouse:	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)	- married to the deceased for at least one year, except when there are children of the marriage (either born or conceived) or death is caused by an accident	For full widow's pension: must be aged 55 (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)*.

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	<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. 		<p>June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>		length of period of cohabitation	<p>except if child born from marriage)</p> <p>(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</p> <p>(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.</p>
<p>Benefits:</p> <p>1. Surviving spouse</p>	<p>80 % of the actual or hypothetical retirement pension of the insured person calculated at the rate for a married couple where the spouse is dependant (guaranteed minimum for fully insured : BFR 282,509)</p>	<p>Supplementary pension : 50 % of real or hypothetical pension of the insured person.</p>	<p>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</p> <p>Where replacement earnings of widow/widower exceed a certain amount (1.7.1991: DM 1,094 plus amounts for children) survivor's pension is reduced by a rate of 40 % of the excess amount (transitional measure)</p> <p>(4) If insured person dies before 55, period between date of death and 55th birthday to be counted towards contribution period under certain conditions.</p>	<p>70 % of old-age pension</p> <p>Minimum amount : DR 60,710 per month. Revalorization following the increase of salaries of the civil servants.</p>	<p>45 % of reference wage for insured person</p> <p>Payment is calculated as follows : total payments over a continuous period of 24 months (within the last seven years) are divided by 28.</p> <p>Minimum pension:</p> <p>(i) widows over 65 : PTA 40,880 per month;</p> <p>(ii) widows between 60 and 65 years : PTA 33,300 per month</p> <p>(iii) widows under 60 : PTA 28,055 per month</p> <p>Annual pension 14 times monthly figure</p> <p>Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used 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</p>	<p>(a) Reversion pension : 52 % of real or hypothetical old-age pension of the deceased person. Minimum : FF 15,365 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.</p> <p>(b) and (c)</p> <p>Invalid and old-aged widow's (widower's) pensions : 52 % of real or hypothetical invalidity or old-age pension of deceased person. Minimum : FF 15,365 p.y. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p>

Survivors

Table VIII

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: 1. Surviving spouse	<p>immediately before her death, an old-age or retirement pension which included an allowance for him as an adult dependant.</p> <p>Benefit amount : IRE 58.20 (under age 80) IRE 62.40 (age 80 or over) Additional allowance paid to a widow(er) aged 66 or over living alone : IRE 4.30 per week</p>	<p>discretion of a judge.</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>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>Total of supplementary lump sums to which insured person was or would have been entitled and 3/4 of proportional supplements (6)</p> <p>If insured person dies before 55, total of special lump sum supplements to which he/she was/ would have been entitled and 3/4 of special proportional supplements (6)</p> <p>(6) See Table VI 'Invalidity'</p>	<p>(17) As a result of judicial decisions, widowers are equally entitled.</p> <p>Widow only : 1,655.06 per month Widow with dependent children under 18 : (7) HFL 2,349.35 per month</p> <p>(7) In addition, a 'holiday allowance' equal to HFL 104.04 per month is paid for a widow without children and HFL 148.63 with children</p>	<p>- aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work.</p> <p>60 % (or 70 % if there is a former spouse who is entitled to the pension) of the retirement or invalidity pension received by the insured person, or to which he would have been entitled at the moment of his death.</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>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 : £ 52.00 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 £ 1,000 (on husband's death)</p> <p>Widowed Mother's Allowance : payable, from the Tuesday after the husband's death.</p> <p>Amount : £ 52.00 per week paid as long as the widow has a qualifying child in her charge.</p> <p>An earnings related Additional Pension may also be paid with WP & WMA. The amount depends upon the husband's earnings from April 1978.</p> <p>* For women widowed before 11 April 1988</p>

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
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'	1/10th of general invalidity pension (see table VI) plus children's supplement as for general old-age or invalidity scheme (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.	20 % of old-age pension for each child under 18 (except if invalid) or 24 (in the case of a student)	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) 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 % Minimum orphan's pension : PTA 11,805 per month Annual pension = 14 x monthly figure Pension may be combined with 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 12,600 per month for each dependent child.	Reversion 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 440.61 per month and per child. See also Table X 'Family benefits'
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)	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 12,600 per month plus product of dividing PTA 28,035 by number of entitled children Annual pension = 14 x monthly	No orphan's pension : see Table X 'Family benefits'

Survivors

Table VIII

	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, this also occurs in the event of remarriage of the widow.	Pension is discontinued
Benefits: 2. Orphans (i) children having lost one parent	The amount of widow's weekly pension is increased by IRE 15.60 for each dependent child under 18 years of age (or under 21 years of age if the child is in full-time education). (11) (11) No restriction on combination with family allowances.	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.	1/3 of flat-rate supplements to which insured person was or would have been entitled + 1/4 of the proportional supplement. In case of death of the insured person before 55, 1/3 of special flat-rate supplements to which the insured person was or would have been entitled + 1/4 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 (25 or 27 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 £ 10.70 (11) 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. No new claims can be made for this allowance where a former husband dies on or after 6 April 1987. Amount : £ 9.65 per week for each child (11) (no benefit in case of remarriage or cohabitation) (11) £ 9.70 for a child for whom the higher rate of Child Benefit is payable.
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) :	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 529.62 per month 10 - 16 : HFL 794.43 per month 16 - 27 : HFL 1,059.24 per month (student or child at home) From 16 to 17 years only for invalids : HFL 1,059.24 per month	Same rules as for children having lost one parent	Guardian's Allowance is a payment of £ 10.70 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). In certain very exceptional circumstances Guardian's Allowance is paya-

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)			(8) No restriction on combination with family allowances. (9) No accumulation with any study earnings or similar beyond a certain level.		figure Pension may be combined with family benefits	
Benefits: 3. Other beneficiaries				Dependent parents or grandchildren: 20 % of pension	Pension (under certain conditions): 20 % of reference figure for grandchildren, siblings, mothers, grandmothers, fathers, grandfathers, daughters (over 45) of retirement or invalidity pensioners (for calculation of reference figure see Table VIII "Survivors") 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 12,600 per month; for sole beneficiary over 65, PTA 32,475 per month; for sole beneficiary under 65, PTA 28,055 per month. Annual pension = 14 x monthly pension	
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	

Survivors

Table VIII

(Continued)	Ireland IRE 36.40 per week	Italy	Luxembourg	Netherlands (11) No restriction on combination with family allowances. (13) In addition a 'holiday allowance' is paid.	Portugal	United Kingdom ble where only one parent has died. The rate is adjusted to £ 9.70 if the higher rate of Child Benefit is payable for the same child. (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/widowers (1). Children treated as orphans (2). (1) Parents and direct relatives, collaterals up to second degree, and dependent adopted children subject to specific conditions. (2) Children of deceased person's family and for whom this person provided care and education. Subject to various conditions.	A divorced wife under certain conditions	-	-
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 110 % if two spouses are entitled to the pension	-

Table VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: 4. Other benefits	<p>Survivors' pension granted or maintained temporarily :</p> <p>(i) 12 months grant to spouses who do not qualify for survivor's pension;</p> <p>(ii) maintaining the pension over a maximum of 12 months :</p> <p>(a) when the spouse remarries,</p> <p>(b) when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension</p> <p>See Table IV for funeral expenses</p>	<p>Death grant : DKR 3,259.04</p> <p>Maintenance allowance can be paid out under the Social Assistance Act of 1974 (in case of need)</p> <p>Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life</p>	<p>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</p> <p>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</p> <p>Conditions : 60 months of insurance before the death, impossible to work because of children (apart from light work)</p>	<p>- 1) Two special additional benefits are paid for as follows : One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension.</p> <p>2) The 1/2 of the other one is for the Easter Holiday and the rest of it for the Summer-holiday.</p> <p>- Funeral expenses : DR 80,620</p>	<p>Death grant : PTA 5,000</p>	<p>(a) Digressive widow's or widower's allowances paid over 3 years, as of the death or until 55 if the survivor was 50 when spouse died :</p> <p>1st year : FF 2,755</p> <p>2nd year : FF 1,810</p> <p>3rd year : FF 1,378 (means tested)</p> <p>No sex discrimination. Age condition : less than 55.</p> <p>Family conditions : be raising or have raised at least 1 child for 9 years before its 16th birthday. Not remarried or living as married.</p> <p>(b) Death insurance</p> <p>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.</p> <p>Minimum : 1 % of annual earnings, subject to ceiling : FF 1,394.40</p> <p>Maximum : 3 times the monthly earnings, subject to ceiling : FF 34,860</p>

Survivors

Table VIII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: 4. Other benefits	<p>1. On the death of an insured person, any benefit or pension which was in payment to the deceased continues to be paid in full to the surviving dependant for 6 weeks.</p> <p>2. Supplements paid with benefits and pensions in respect of adult or child dependants continue to be paid to the insured person for 6 weeks after the death of the adult or child dependant.</p> <p>3. A Death Grant is paid on the death of an insured person, the spouse of an insured, 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.</p> <p>(ii) 48 contributions paid or credited in the appropriate contribution year before the death occurs and an annual average of 48 contribution weeks paid or credited since 1 October 1970, or since starting work if this date is later.</p> <p>A reduced grant is payable where the annual average is less than 48 weekly contributions, but more than 26 contributions.</p> <p>Benefit rate :</p> <p>payable in respect of deceased :</p> <p>- child under 5 years : IRE 20</p> <p>- child aged 5 - 18 years : IRE 60</p> <p>- adult : IRE 100</p>	<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 paid for by the public authorities, 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 1,655.06 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 VI).</p> <p>(16) In addition a 'holiday allowance' is paid.</p>	<p>Death grant : as a rule awarded to the same persons as the survivor's pension, but without qualifying conditions.</p> <p>Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage).</p> <p>Shared-out in the same proportions as the survivor's pension, except that the spouse gets 50 % of the grant.</p> <p>Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person.</p> <p>Christmas and Holiday bonus : amounts equal to those of the pension for December.</p>	-

**EMPLOYMENT INJURIES
AND OCCUPATIONAL
DISEASES**

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Legislation: 1. First law (i) Employment injuries (ii) Occupational diseases 2. Basic legislation (i) Employment injuries (ii) Occupational diseases	(i) 24 December 1903 (ii) 24 July 1927 (i) Law of 10 April 1971 (ii) Laws coordinated by Royal Decree of 3 June 1970	1898 Law of 8 March 1978, as amended	(i) 6 July 1984 (ii) 12 May 1925 (i) and (ii) 'Reichsversicherungsordnung' (Social Insurance Code) of 19 July 1911, most recently changed by Law of 30 April 1963. Decree of 20 June 1968 on occupational diseases, last amended by the decree of 22 March 1988. Former GDR legislation remains in force until 31.12.1991.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations	(i) Employment Injuries Law of 30 January 1900 (ii) Decree of 10 January 1947 establishing cover for occupational diseases (i) Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956 (ii) General Law on Social Security of 30 May 1974; Royal Decree No 2609 of 24 September 1982	(i) 9 April 1898 (ii) 25 October 1919 (i) Social Security Code Book IV, (ii) Decree of 31 December 1946, as amended
Risks covered: 1. Industrial injuries Definition of employment injuries Injuries sustained while travelling between home and place of work	Injuries occurring during and as a result of the execution of the work contract and which cause a lesion Covered(1) (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 extend this definition to cases other than the travelling defined above (to eating-place, doctor's surgery, pay-office, etc.).	Injury arisen during work or as a result of the condition in which the work is carried out Not covered	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 Covered (1) (1) Wegeunfälle are injuries sustained while travelling between home and the place of work. This definition can be extended to include other journeys (such as lunches away from the workplace, detours taken by car pools, etc).	Accident occurring because of and during employment Covered	Any physical injury suffered by an employee in the course or as a consequence of his/his: employment, and any disease not constituting an occupational disease but contracted by an employee by reason of his/her employment Covered (1) (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.	Any injury occurring as a result of or in connection with work, regardless of its cause Covered (1) (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.

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Legislation: 1. First law (i) Employment injuries (ii) Occupational diseases</p> <p>2. Basic legislation (i) Employment injuries (ii) Occupational diseases</p>	<p>1897</p> <p>Social Welfare (Consolidation) Act 1961, 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>(i) 1897</p> <p>(i) and (ii) Social Security Act of 1975, as thereafter amended by regulations in 1985</p>
<p>Risks covered: 1. Industrial injuries Definition of employment injuries</p> <p>Injuries sustained while travelling between home and place of work</p>	<p>Personal injury caused by accident arising out of and in the course of employment, including diseases caused by such accidents.</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 recognized occupational diseases	List of 59 occupational diseases from the Decree of 20 June 1968 on occupational diseases, last amended by the Decree of 22 March 1988.	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)	90 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 products 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)- (iii) No statutory periods (iv) May be fixed by decree	(i)- (ii) None, circumstances taken into consideration (iii)- (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) Immediate notification by doctor and/or employer	(i)- (ii)- (iii)- (iv)-	(i) Only in exceptional cases (ii)- (iii)- (iv)-	(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>56 prescribed diseases set out in the Social Welfare (Occupational Injuries) (Prescribed Diseases) Regulations, 1983 and in the Social Welfare (Occupational Injuries) (Prescribed Diseases) (Amendment) Regulations, 1985.</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 (10 years), Tuberculosis (6 weeks) and Pneumoconiosis (2 years). (iii) Normally one month for grant of presumption of occupational origin. For occupational asthma, 10 years; for occupational deafness, 5 years; for Tuberculosis, 2 years. (iv) -</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) See above (ii) See above (iii) See above (iv) See above</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)Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948 Occupational asthma : 10 years Occupational deafness : 5 years Others : no limit (iv)-</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Risk covered:</p> <p>2. Occupational diseases</p> <p>(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>Yes, if the determining and direct cause of the disease lies in the exercise of the occupation. The exposure to risk and the causal link has to be shown.</p>	<p>Yes</p>	<p>Yes</p>		<p>No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment</p>	<p>Only for pneumoconiosis</p>
<p>Field of application:</p>	<p>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</p>	<p>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.</p>	<p>Employed persons, some self-employed, schoolchildren, students, kindergarten children, persons undergoing rehabilitation and some other persons</p>	<p>Employees and assimilated</p>	<p>Employees in industry and the services</p>	<p>Persons working in any capacity in any place for one or more employers</p>
<p>Benefits:</p> <p>1. Temporary incapacity</p> <p>(a) Benefits in kind:</p> <p>(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>Proof system : Claims in respect of Upper Respiratory Tract infection, Dermatitis and Pneumoconiosis due to mineral dusts, which are not included in the list of prescribed diseases must be proved as being of occupational origin.</p>	<p>Yes</p>	<p>Yes</p>	<p>See above</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, employment under a special statute and other social integration activities.</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) (ii) 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	ficiary. 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 cases	(iii) Costs of prostheses, artificial limbs, orthopaedic equipment and wheel chairs are completely covered by the injury insurance	(iii) - (iv) Unlimited	(iii) -	(iii) None, even for acquisition and replacement of vehicles and prostheses	(iii) None, within insurance ceiling. No flat-rate sum for hospitalization.
(iv) duration	(iv) Unlimited	(iv) Unlimited	(iii) - (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) -	(i) -	(i) -	(i) -	(i) -
(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 840,090, Min. for minors and apprentices : BFR 168,018. After 9.1.1990 : taking into account of wages of adult workers, when minors become of age.	(iii) See Table IV 'Sickness - cash benefits'	(iii) Basic earnings used for sickness insurance (but up to a special ceiling)	(iii) See Table IV 'Sickness - cash benefits'	(iii) -	(iii) Actual earnings during the pay period (1 month, 1/2 month, 1 week) up to 1/100 of the annual ceiling prior to cessation of work divided by the number of working days in that period.
(iv) amount	(iv) Total incapacity : per calendar day 90 % of basic earnings divided by 365 days. Partial incapacity : benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational diseases, and the earnings	(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; (FF 697.20) thereafter 66 2/3 % (FF 929.60). No reduction for hospitalization

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
costs; fees	are not met under the General Medical Health scheme may be paid where such care is considered reasonable and necessary.				possible institution	
(iii) contribution by person involved	(iii)Contribution is included in employee's 1.25 % contribution to General Health Service (See Table II.1 Financing: Sickness and Maternity)		(iii)-		(iii)1. and 2. -	(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	Benefit paid			See Table IX-1		
(i) waiting period	(i)None, if incapacity last more than 3 days (Sundays excl.)	(i)3 days (10)	(i)-		(i)1. and 2. -	(i)3 days
(ii) duration	(ii)Maximum of 156 days (Sundays excl.)	(ii)Until cure or permanent condition	(ii)Until cure or permanent condition but granting of an 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	(iii)Not applicable	(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)Injury benefit : IR£ 65.00 per week (13) Pay-related benefit : payable provided there is an underlying title to sickness benefit (13) Additional allowances payable for dependants.	(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 claimant has dependants)	(iv)See Table IV 'Sickness - cash benefits'

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	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 more than 5 %	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 1.1.1991 : maximum=BFR 840,090 For minors : earnings of majors	Total earnings in year before injury (maximum : DKR 270,500)	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 (1991 : DM 40,320) (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 the accident.	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 83,078.98 Maximum E = FF 664,631.84 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	United Kingdom
<p>Benefits: 2. Permanent incapacity (a) fixing level of incapacity (= t)</p>	<p>Disablement is assessed by the Department of Social Welfare following medical examination</p>	<p>t fixed for injuries on the basis of a table for assessing permanent incapacity; for occupational diseases on the basis of opinion of the consultant doctor</p>	<p>Assessment by annuities joint committee based on the medical examination of the social security organization</p>	<p>See Table IX-1</p>	<p>1. Labour-Tribunal 2. Labour Tribunal or National Occupational Diseases Fund within their respective spheres of competence</p>	<p>Medical boards and medical appeal tribunals</p>
<p>review of t</p>	<p>At end of any provisional assessment period, or earlier if circumstances alter.</p>	<p>Review possible during the 4 years after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years (no limit for silicosis and asbestosis)</p>	<p>Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10 %</p>		<p>1. and 2. Review possible either on initiative of responsible institutions or at request of beneficiary</p>	-
<p>Minimum t giving entitlement to compensation</p>	<p>1 %</p>	<p>11 % No minimum for silicosis or asbestosis combined with tuberculosis</p>			<p>1. and 2. indicated in scale of incapacities</p>	<p>14 %, except for pneumoconiosis, diffuse mesothelioma and byssinosis : 1 %</p>
<p>Benefits: 2. Permanent incapacity (b) Basic earnings used for calculating annuity (= E). Possible reduction of E (= E reduced)</p>	<p>Not applicable</p>	<p>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 %</p>	<p>Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise. For 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 1,660,188 per year.</p>		<p>- Permanent incapacity for work : pension of 80 % to 100 % of (E) basic salary (E 1/30 of minimum national salary + 80 % of the value over and above minimum national salary) depending on composition of the household - Permanent incapacity for usual work : pension between 1/2 and 2/3 of (E) basic remuneration</p>	<p>None, not earnings-based</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Benefits:</p> <p>2. Permanent incapacity</p> <p>(c) Amount of formula</p>	<p>E x t, except after 1 April 1984 for permanent incapacity below 10%: reduced by half between 0 % and 5%, and by one quarter between 5 % and 10%</p>	<p>Total incapacity : pension equal to 80 % of annual earnings of recipient up to an amount of DKR 270,500, which amount is readjusted following general wage rises</p> <p>Partial incapacity : pension proportional to the degree of invalidity</p>	<p>E x t x 66 2/3 % (or E x t x 2/3)</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</p> <p>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</p> <p>Permanent total incapacity for work : 100 % of reference wage</p> <p>Severe disablement : as for preceding category, + 50 %</p>	<p>E reduced x t reduced</p> <p>Reduced level = incapacity level reduced by half for the portion under 50 % and increased by half for the portion over 50 %</p> <p>1) t = lower than 10 %</p> <p>Compensation in the form of a capital payment; flat-rate amount</p> <p>2) t = higher than 10 %</p> <p>100.0 % of E reduced when t = 100%</p> <p>62.5 % of E reduced when t = 75%</p> <p>25.0 % of E reduced when t = 50%</p> <p>12.5 % of E reduced when t = 25%</p>
<p>Examples</p>	<p>t = 100 % : 100 %</p> <p>t = 50 % : 50 %</p> <p>t = 20 % : 20 %</p> <p>t = 8 % : 6 %</p> <p>t = 4 % : 2 %</p>	-	<p>66.7 % of E when t = 100 %</p> <p>50.0 % of E when t = 75 %</p> <p>33.3 % of E when t = 50 %</p> <p>16.7 % of E when t = 25 %</p>	-	-	-
<p>Benefits:</p> <p>2. Permanent incapacity</p> <p>(d) Supplements</p> <p>(i) for care by another person</p> <p>(ii) for dependants</p>	<p>In the case of employment injuries and occupational diseases, a supplementary allowance of 12 times the average monthly guaranteed income, according to the degree of need, index-linked from the beginning of the period of compensation and terminated as of the 91st day of hospitalization.</p>	<p>(i) -</p> <p>(ii) -</p>	<p>(i) Vary according to individual case from DM 473 to DM 1,893 per month</p> <p>(ii) See Table X 'Family benefits'</p>	<p>(i) See Table VI 'Invalidity'</p> <p>(ii) See table VI 'Invalidity'</p>	<p>(i) Above mentioned 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</p> <p>(ii) See Table VI</p> <p>"Benefits : Amount of pension"</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 for each dependent child</p>	<p>(i) 40 % of the annuity with a minimum of FF 60,213.89</p> <p>(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>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>IRE 75.40 per week when t = 90 % to 100 %</p>	<p>E reduced x t</p> <p>100.0 % of E when t = 100 % 75.0 % of E when t = 75 % 50.0 % of E when t = 50 % 13.2 % of E when t = 25 %</p>	<p>E x t x 85.6 %</p> <p>85.6 % of E when t = 100 % 64.2 % of E when t = 75 % 42.8 % of E when t = 50 % 21.4 % 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. 1-13 % nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma in which case; t = 1 % - 10 % = £8.49 t = 11 % - 19 % = £16.98 For all other diseases; 14 % + required for a pension. 14 % - 19 % : treated as 20 %. 20 % - 100 % : pension-amount depending on degree of disablement. Payable from 91st day after date of industrial accident or onset of prescribed disease; £84.90 per week when t = 100 % £42.45 per week when t = 50 % £16.98 per week when t = 20 %</p>
<p>Examples</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 : IRE 30.60 per week Reduced rate : IRE 15.30 per week Exceptionally disabled : IRE 45.90 per week Exceptionally severe cases : IRE 61.20 per week (ii) Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Benefits 3 : Other Benefits below). Rates : Adult dependant : IRE 33.00 per week Child dependants : IRE 12.00 per week each</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 x 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 £ 17.00 per week Normal maximum £ 34.00 per week (exceptionally £ 68.00) People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid invalid care allowance at the rate of £ 31.25 a week. 2 Exceptionally severe disablement allowance : £ 34.00 per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 34.00 and the need for</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Benefits:</p> <p>2. Permanent incapacity</p> <p>(e) Redemption</p>	<p>Employment injuries : possible, at the request of the victim, for one third or more of the capital representing the annuities, if at least 10 % incapacity.</p> <p>Redemption obligatory for annuities below 10 % the revision period of which expired on 01.04.1982.</p> <p>Redemption obligatory for annuities for incapacity below 10%, reduced by one quarter or one half, after 1.1.1988.</p> <p>No redemption of annuities below 10% between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred).</p> <p>Occupational diseases : no redemption possible</p>	<p>If the level of invalidity is fixed conclusively at below 50 %, the pension will be compulsorily redeemed by the payment of a lump sum</p> <p>At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension</p>	<p>Redemption is possible with the insured person's consent if it is less than 30 %. Above 30 % redemption is possible under certain conditions</p>	-	<p>Lump-sum payment for permanent partial incapacity (see Table VI).</p> <p>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</p>	<p>Immediate compulsory redemption if it is less than 10 % and if the annuity is less than 1/80th of minimum earnings.</p> <p>Optional full or partial redemption under certain conditions - not before 5 years after ascertainment of permanent condition</p>
<p>Benefits:</p> <p>2. Permanent incapacity</p> <p>(f) Accumulation:</p> <p>(i) new earnings</p> <p>(ii) other pensions</p>	<p>(i) Full accumulation possible with new earnings</p> <p>(ii) Limitations with sickness, invalidity, retirement and with other pensions for occupational injuries or diseases</p>	<p>(i) Full accumulation</p> <p>(ii) -</p>	<p>(i) Full accumulation</p> <p>(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</p>	<p>(i) See Table VI 'Invalidity'</p> <p>(ii) See Table VI 'Invalidity'</p>	<p>(i) Permanent partial incapacity : compatible</p> <p>(ii) Permanent total incapacity for habitual occupation: compatible</p> <p>Permanent total incapacity for work and severe disablement : pensions no impediment to pursuit activities compatible with the invalid's condition</p>	<p>(i) Full accumulation possible with new earnings</p> <p>(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</p>

Employment injuries and occupational diseases

Table IX

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom attendance at such rate is likely to be permanent (ii)-
<p>Benefits: 2. Permanent incapacity (e) Redemption</p>	<p>If the level of disablement is under 20 %, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "t" is between 11 % and 15 %</p>	<p>Redemption if "t" is less than 40% under special conditions. Compulsory redemption if t is less than 10 %</p>	<p>See Table IX-1</p>	<p>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.</p>	
<p>Benefits: 2. Permanent incapacity (f) Accumulation: (i) new earnings (ii) other pensions</p>	<p>(i) Full accumulation permitted (ii) Full accumulation permitted</p>	<p>(i) Full accumulation possible with new earnings (ii) Invalidity and old-age pensions may be combined with employment injury or occupational diseases pensions. The sum of the combined pensions may not exceed the last earnings where the invalidity pension is paid for the same reason as the injury annuity</p>	<p>(i) Accumulation possible with new earnings (ii) In case of accumulation with invalidity pension, latter is reduced if together with employment injury pension it exceeds the average of the five highest annual earnings or, if this method of calculating is more favorable the earnings on which injury pension was based</p>		<p>(i) Full accumulation of permanent incapacity pensions with earning from new employment (ii) See Table VI 'Invalidity'</p>	<p>(i) Full accumulation, except with Income Support (ii) Full accumulation, except with Income Support</p>

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Benefits: 3. Other benefits	-	Handicap allowance : allowance for permanent handicap in daily life (for 100 % handicap, allowance is DKR 32,500)	-	-	Compensation for non-disabling permanent injuries: compensation paid on a scale reflecting degree of physical impairment (from PTA 36,000 to PTA 672,000)	-
Death: (i) Surviving spouse (16) (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	Widow or widower : E x 30 % of basic earnings of the victim Divorced or separated : annuities under special conditions. Cohabitant : no benefit Remarriage after entitlement to benefit : no influence.	Pension : 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 270,500 during a period of 10 years maximum (same rules for widows and widowers). It is a condition that the survivor was supported by the deceased or that the survivor's economic situation has otherwise deteriorated because of this decease. A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse	Widow aged under 45 : E x 30 % Widow aged over 45 or occupationally or generally incapacitated or with at least 1 child receiving orphan pension : L x 40 %. Widowers receive the same amount 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)	See Table VIII 'Survivors', but no time-interval in marriage	Reference figure in the case of employment injury remains unchanged. 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. Percentage applied to reference figure is 45 %	Spouse aged under 55 : E reduced x 30 % Spouse aged over 55 or with at least 50 % incapacity level : E reduced x 50 %
Death: (ii) Orphans (children having lost one parent)	Each orphan : 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).	Pension of 10 % of annual earnings of deceased (up to 18 years of age)	Each child to age of 18, or 25 if undergoing vocational training : E x 20 % (17) (17) No accumulation with training or similar earnings above a certain amount.	See Table VIII 'Survivors'	Reference figure calculated according to procedure set out in Table IX-3, as in the case of surviving spouse For percentages and minimum amounts see Table VIII-2	1 child : E reduced x 15 % 2 children : E reduced x 30 % 3 children : E reduced x 40 %, etc

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits:</p> <p>3. Other benefits</p>	<p>Several supplements are available in cases of disablement :</p> <p>(i) sickness benefit in cases of incapacity for work (see Table IV);</p> <p>(ii) unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit.</p>	-	-	See Table IX-1	<p>Christmas bonus :</p> <p>1. Annuity for permanent incapacity or survivor's pension : 1/12th of annual pension</p> <p>2. Amount equal to pension for December</p> <p>Pension supplement for severely disabled persons requiring constant attendance :</p> <p>1. and 2. Up to 25 % of pension</p>	<p>Reduced Earnings Allowance payable to claimants unable to follow pre-accident regular occupation or to do suitable alternative work of similar standard.</p> <p>Rate : difference due to accidents or diseases which started prior to 1.10.90 between earnings in the regular occupation and the suitable alternative occupation.</p> <p>Maximum : £ 33.96 per week</p>
<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 IRE 73.80 a week</p> <p>Widower : pension of IRE 73.80 a week if incapable of supporting himself by reason of illness or invalidity.</p> <p>If widower is not invalided but was dependant on the deceased spouse, a lump sum of IRE 3,840 is paid.</p> <p>A pension supplement of IRE 4.30 is paid to widow(er) aged 66 or over who is living alone.</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 42.8 %</p> <p>With at least 50 % incapacity level: E x 53.5 %</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 IRE 15.60 per week for children under 18 years of age (under 21 years if the child is in full-time education).</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 27 if continuing studies or vocational training and with no limit for handicapped children) : E x 21.4 %</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'

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Death: (iii) Orphans (children having lost both parents)	Each orphan : E x 20 % (max : 60 % for group of children) Annuities due until age 18, or until end of entitlement to fami- ly benefit, and after 1.7.87 in case of handicapped orphans : for life (or duration of handicap)	pension of 20 % of annual earnings of deceased (up to 18 years of age)	Same as children having lost one parent E x 30 % (17) (17) No accumulation with training or similar earnings above a certain amount.	See Table VIII 'Survivors'	Reference figure : see Table IX-3. Percentages and minimum amounts : see Table VIII-2	Each orphan : E reduced x 20 % Accumulation with family benefits
Death: (iv) Dependent parents and other relatives	Father and mother E x 20 % each, if there is neither a spouse nor a child entitled to benefits. S x 15% if there is still a spouse without a child beneficiary. Relatives : E x 15% under special circumstances. Brothers, sisters, grandchildren : under special circumstances.	If total benefits to spouse and children amount to less than E x 70 %, an annuity can be granted under special circumstan- ces to other dependants such as parents, brothers, sisters, grand- children, etc. It is a condition that the deceased took care of the upkeep of the dependant	E = 20 % (E x 30 % for a couple) Parents and grandparents, with priority to the parents	See Table VIII 'Survivors'	See Table VIII-3, except that reference figure is calculated according to formula in Table IX-3	E reduced x 10 % for each parent and grandparent Maximum for total parents and grandparents : E reduced x 30 %
Death: (v) Maximum for all beneficiaries	E x 75 % with order of priority	E x 70 %	E x 80 %, excluding, where appli- cable, 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 1/3rd 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 corres- ponding to the minimum guaranteed in sickness and invalidity insu- rance. Reimbursement of real expenses upon transfer of the victim's	Lump sum of DKR 85,500 for survi- ving spouse (or a person cohabi- ting with the deceased, see I : surviving spouse)	1/12th of the annual earnings (minimum DM 400) Cost of trans- porting 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 1/24 of the ceiling (FF 5,810)

Employment injuries and occupational diseases

Table IX

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Death: (iii) Orphans (children having lost both parents)	Orphans allowance IRE 38.40 per week for each child	40 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university)	As above	-	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	See Table VIII 'Survivors'
Death: (iv) Dependent parents and other relatives	Dependent parents maintained by : (i) Unmarried worker : IRE 73.80 per week for one parent IRE 33.20 per week for other parent (ii) married worker : IRE 33.20 per week for each parent	20 % of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists	For all dependants of the victim : E x 31.1 % The sum of E x 21.4 % for certain other persons who fulfill other conditions	-	1. and 2. E x 15 % for each relative in ascending line under age 65 E x 20 % as from age 65 or in the event of physical or mental illness leading to incapacity for 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 85.6 %	-	E x 80 %	-
Death: (vi) Capital sum on death	Funeral grant of IRE 260	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

Table IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	body to place of burial.					
Adjustment:	<p>1. Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. These sums are fixed by royal decree and are pegged and adjusted annually</p> <p>2. In other cases : adjusted annually with indexation</p>	Annual adjustment according to change in average wage level	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
Return to active life: Rehabilitation, retraining	<p>Possibility of measures for social rehabilitation guaranteed by the French Community, the Flemish Fund for the Social Integration of the Handicapped and for Special Social Assistance. Functional rehabilitation is taken care of by the National Institute for Sickness and Invalidity Insurance (INAMI).</p>	<p>Rehabilitation : see Table VI 'Invalidity'</p> <p>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</p> <p>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>	See Table VI 'Invalidity'	<p>See Table VI-4</p> <p>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</p> <p>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 5000 workers.</p>
Return to active life: Preferential employment of handicapped persons	Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the Fund. During the rehabilitation period, allowances and supplementary earnings are paid to them by the Fund.	Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question	Obligation to employ seriously disabled persons in all enterprises as a 6 % quota of the staff or to pay DM 150 per month compulsory compensation for each reserved job that is unfilled	For certain categories (e.g. the blind)	<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 a side 2 %</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
Adjustment:	Benefits are normally increased once a year	Automatic two-yearly adjustments linked to changes in industrial earnings	Automatic adjustment of annuities to the price evolution each time the index varies by 2.5% in relation to the previous reference date. Adjustment of annuities to the wage level at the same time as the adjustment of pensions	-	Adjustment by government decision	All long-term and short-term benefits are adjusted by legislation in line with general level of prices.
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 Social Insurance 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

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain of posts for handicapped workers.	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 this 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	-Law of 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	-Law of 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 Noe 527/1984 and 412/1985	-Law of 18 July 1938 -General Social Insurance Act of 30 May 1974; -Law 26 of 31 July 1985 -Law of 20 December 1990, introducing into the social security scheme benefits not linked to contributions -Royal Decree 356 of 15 March 1991	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 Community 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 Community 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 Community 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 Community 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 Community 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 (2) (1) In the countries of the European Community 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. (2) Family allowances : after the

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</p> <p>-Decree of 30 May 1955</p> <p>-Law of 17 October 1961</p> <p>-Law No 153 of 13 May 1988 (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>-Law of 23 December 1939</p> <p>-Law of 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 1971 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 Community 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 Community 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 Community 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 Community 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 Community 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

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France 2nd child.
<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>18 years 21 years</p> <p>25 years 25 years (8)</p> <p>21 years (8)</p> <p>(8) Boys and girls. (8) No limit for those who were already aged 21 on 1 July 1987.</p>	<p>18 years -</p> <p>- -</p> <p>-</p>	<p>16 years (4) 27 years (5)</p> <p>27 years 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 (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>24 years -</p> <p>No limit, if the incapacity has been testified before the 18 years of age.</p>	<p>18 years -</p> <p>- -</p> <p>No limit</p>	<p>18 years 20 years</p> <p>20 years -</p> <p>(v) 20 years</p>
<p>Family allowances(1): Monthly amounts: (i) In national currencies</p> <p>(1) See Table X (Family Allowances - Conditions)</p>	<p>1st child: BFR 2,403 2nd child: BFR 4,446 3rd child and subsequent children: BFR 6,638 (7) (see Table X-2: possible age-related supplements)</p> <p>(7) Reduction of BFR 375 per month per attributee unless earnings are lower than BFR 37,595 or child is handicapped</p>	<p>General family benefits: For child of 0 - 6 years:DKR 625 For child of 7 - 18 years:DKR 475</p>	<p>1st child: DM 50 2nd child: DM 130 3rd child: DM 220 4th child and subsequent children: DM 240 (see Table X-2)</p>	<p>1st child: DR 920 2 children: DR 3,170 3 children: DR 6,920 4 children: DR 8,000 For each following child an additional DR 1,500 plus DR 1,000 for third child born after 1 January 1982</p>	<p>PTA 3,000</p>	<p>1st child : see 'APJE' 2nd child : FF 615 3rd child : FF 1,402 4th child : FF 2,189 5th child : FF 2,977 6th child : FF 3,764 Subsequent children : FF 787</p>

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Family allowances(1): 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>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>27 years</p> <p>27 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>15 years</p> <p>25 years</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 3rd child: IRE 15.80 (11)</p> <p>4th and subsequent children: IRE 22.90 (11)</p> <p>In cases of triplets and quadruplets the allowance for each child is doubled</p> <p>(11) Rates valid from October 1991</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 1,940</p> <p>2nd child: LFR 5,914</p> <p>3rd child: LFR 13,012</p> <p>4th and subsequent children: LFR 5,820 (see Table X-2)</p>	<p>Basic amount by child aged 6 to 11 in family with:</p> <p>1 child: HFL 120.77</p> <p>2 children: HFL 148.19</p> <p>3 children: HFL 156.13</p> <p>4 children: HFL 169.11</p> <p>5 children: HFL 176.89</p> <p>6 children: HFL 185.64</p> <p>7 children: HFL 191.90</p> <p>8 children: HFL 199.50 (see Table X-2)</p>	<p>Each child: ESC 2,000</p> <p>See also Table X-2 'Supplements which vary with income'</p>	<p>Each child: £ 31.42</p> <p>From 08.04.1991, the amount for the eldest qualifying child increases to £ 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 56.78 2nd child: ECU 105.06 3rd child and subsequent children: ECU 156.87 1 ECU = BFR 42.3150	General family benefits : For child 0-6 years : ECU 78.72 For child 7-18 years : ECU 59.83 1 ECU = DKR 7.9390	1st child: ECU 24.31 2nd child: ECU 63.21 3rd child: ECU 106.97 4th child and subsequent children: 116.70 ECU 1 ECU = DM 2.0565	1st child: ECU 4.08 2 children: ECU 14.07 3 children: ECU 30.72 4 children: ECU 35.52 For each following child an additional ECU 6.66 + ECU 4.44 for third child born after 1 January 1982 ECU 1 = DR 225.1995	Each child: ECU 23.28 1 ECU = PTA 128.8225	1st child : see 'APJE' 2nd child : ECU 88.30 3rd child : ECU 201.29 4th child : ECU 314.29 5th child : ECU 427.43 6th child : ECU 540.43 Subsequent children : ECU 112.99 1 ECU = FF 6.9648
Exchange rate (1.7.1991)						
(1) See Table X (Family Allowances - Conditions)						
Family allowances(1): Supplements which vary with age (1) See Table X (Family Allowances - Condi- tions)	from 0-6 : BFR 835 from 6-12: BFR 1,275 from 12-16: a) children in 1st order usual levels except handicapped : BFR 1,345 b) other children handicapped included : BFR 1,560	See monthly amounts	-	-	-	Supplements from the 2nd child, except for families with 3 chil- dren : - over 10 years : at least FF 173 - over 15 years : FF 307

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 3rd child : ECU 20.55 4th and subsequent children : ECU 29.79</p>	-	<p>1st child: ECU 45.84 2nd child: ECU 139.76 3rd child: ECU 307.50 4th and subsequent children: ECU 137.53</p>	<p>Basic amount by child aged 6 to 11 in family with: 1 child: ECU 52.14 2 children: ECU 63.97 3 children: ECU 67.40 4 children: ECU 73.01 5 children: ECU 76.37 6 children: ECU 80.14 7 children: ECU 82.85 8 children: ECU 86.13 1 ECU = HFL 2.3162</p>	<p>Each child: ECU 11.18</p>	<p>Each child: ECU 44.94 From 08.04.91, the amount for the eldest child increased to ECU 51.13</p>
<p>Exchange rate (1.7.1991)</p>	<p>1 ECU = IRE 0.7686</p>	-	<p>1 ECU = LFR 42.3150</p>		<p>ECU 1 = ESC 178.78</p>	<p>1 ECU = £ 0.6991</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 473 from 12 years: LFR 1,419</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 are 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). (16) If eligible, invalid youths of 18 or more are entitled to a benefit on account of inca-</p>	-	-
<p>(1) See Table X (Family Allowances - Condi- tions)</p>						

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<p>Family allowances(1): Supplements which vary with income</p> <p>(1) See Table X (Family Allowances - Conditions)</p>	-	-	<p>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)</p> <p>Supplementary allowance of up to DM 48 monthly in cases where tax deductions for dependent children are insignificant due to low income.</p>	<p>Progressive reduction according to increase in gross family income: if latter exceeds DR 1,400 001 per year, allowances are as follows:</p> <p>1st child: DR 625 2 children: DR 2,050 3 children: DR 3,920 4 children: DR 5,340</p>	-	-
<p>Other benefits: Allowances for other dependent persons</p>	-	-	-	-	-	-
<p>Other benefits: Family complement(13) ('Complément familial')</p> <p>(13) In other countries e.g. France and the United Kingdom, there also exists a minimum household income, subject to a means test</p>	-	-	-	-	-	<p>Subject to means test: FF 800 for families with at least 3 children aged 3 and over</p>
<p>Other benefits: Allowance for single parent</p>	-	<p>The general benefits are supplemented by DKR 344 per month and per child (DKR 1,032 per trimester). Moreover, an allowance of DKR 262.66 per month (DKR 788 per trimester) and per household.</p>	-	<p>Increase of the family allowances 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.</p> <p>This benefit is also paid if the mother is survivor.</p>	-	<p>Guarantee of minimum family income for single persons with at least 1 child. Monthly amount: FF 2,881 plus FF 960 per child</p> <p>The allowance equals the difference between this amount and the beneficiary's income</p>

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(Continued)				capacity for work (see Table VI invalidity).		
Family allowances(1): Supplements which vary with income (1) See Table X (Family Allowances - Condi- tions	-	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 ESC 3,000 per child	-
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	Lone Parent's Allowance is avail- able as a separate and specific means-tested scheme. Rate : Claimant : IR£ 55.00 (max.) per week Supplement : IR£ 14.00 per week for each child	-	-	-	-	1st child: £ 24.27 per month (One Parent Benefit)

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Other benefits: Prenatal allowance	-	-	-	-	-	-
Other benefits: Birth grants	BFR 32,552 for first birth BFR 24,492 for second and each subsequent birth May be obtained in advance two months before the probable date of birth	DKR 1,275 per quarter until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date	See 'Other allowances'	See Table V 'Maternity'	-	Allowance for young child : FF 882 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
Other benefits: Special allowances for handicapped children(17) (17) Handicapped adults may benefit from special allowances	Supplementary allowance for handicapped children under age 21 with a 66% disability equals per month and per child: BFR 10,809 if the child obtains 0, 1, 2 or 3 points of autonomy BFR 11,832 if the child obtains 4,5 or 6	-	-	Parent of handicapped child : DR 1,250 per month	PTA 6,000 per month : for each child under 18 with a disability of at least 33 % PTA 26,000 per month : for each child over 18 and with a disability of at least 65 % PTA 39,000 per month : if invali-	Special allowance for persons with a 50 % or more handicap, up to 20 years: FF 615 per month Supplement for children with at least 80 % incapacity who are not taken into care by the special education service:

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Other benefits: Prenatal allowance	-	-	LFR 16,977 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	IRE 300 in cases of triplets IRE 400 in cases of quadruplets, quintuplets etc. (See also Table V 'Maternity')	-	LFR 16,977 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 16,977 as a post-natal allowance on condition that the child had the prescribed medical examinations (19) (19) A maternity allowance is paid to women domiciled in Luxembourg (see Table V 'Maternity').	-	Once-off payment of ESC 19,090 per live birth Allowance for nursing mothers : ESC 3,510 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.
Other benefits: Special allowances for handicapped children(17) (17) Handicapped adults may benefit from special allowances	IRE 86 per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance)	If one family member is handicapped, the ceiling of the family income is increased by LIT 10,000,000 per year.	Supplementary allowance of LFR 1,940 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	-	1. Additional allowance for children under 25 of handicapped workers who fulfill certain conditions: ESC - 4,780/month up to 14 6,990/month - 14 to 18 9,320/month - 18 to 24	See "Invalidity" (Attendance Allowance and Mobility Allowance)

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
if the pension or the unemployment benefit is the principal family income	<p>points of autonomy BFR 12,649 if the child obtains 7,8 or 9 points of autonomy.</p> <p>(18) The handicapped who have already turned age 21 before 1 July 1987 may continue to receive the supplementary allowance until the age of 25 if they fulfil the conditions.</p>				<p>dity is at least 75 % and assistance is required</p>	<p>(i) constant attendance by another person FF 1,383 per month; (ii) discretionary daily help: FF 481 per month</p>
Other benefits: Other allowances	-	-	<p>Education allowance: DM 600 per month for first 18 months following the child's birth Account taken of income from seventh month</p>	<p>Two special benefits are paid to families, DR 500 for the third child, DR 750 for the fourth and DR 1000 for the fifth child. These benefits are paid to parents, until the child has reached the age of 16 years.</p>	-	<p>Child care at home allowances: FF 2,000 (child aged under 3) Allowance at beginning of school year : children aged 6 - 18 : FF 384 (payable in lump sum with means test)</p>
Special cases: Unemployed persons	<p>Unemployed persons, from 7th month of unemployment, are entitled to family benefits at the following rates: 1st child: BFR 3,627 2nd child: BFR 5,204 3d child and subsequent children: BFR 6,771 (20) (+ supplements varying with age)</p> <p>(20) On condition that the pension or employment allowance is the main source of income.</p>	<p>There are no special rules in respect of unemployed persons</p>	<p>The unemployed are entitled to child benefits</p>	<p>(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.</p>	<p>Unemployed persons are entitled to family allowances</p>	<p>Like other residents</p>

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
if the pension or the unemployment benefit is the principal family income			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		Monthly allowance for as long as they live for the same persons, older than 24 years : ESC 13,000 2. Monthly life allowance granted to some persons over 24 years of age: ESC 11,200 3. Special education allowance for children, up to the age of 24 years, attending a special training establishment: (variable amount) 4. Allowance for third party assistance: ESC 7,300/month	
Other benefits: Other allowances	-	-	Allowance at the beginning of school, for children over 6. Amount: 1) For one child: - LFR 1,893 (over 6 years old) - LFR 2,839 (over 12 years old) 2) For a group of two children: - LFR 3,785 (over 6 years old) - LFR 4,732 (over 12 years old) 3) For a group of three or more children: - LFR 6,151 (over 6 years old) - LFR 7,570 (over 12 years old)	A quarterly supplementary allowance of HFL 18.44 is paid to families with one child, and of HFL 36.88 to families with two children or more.	Marriage grant: ESC 15,870 paid once for each insured spouse Funeral grant: ESC 22,200 on death of: -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

Table X

Family benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Special cases: Pensioners	<p>Entitled to family allowances to the following rates:</p> <p>1st child: BFR 3,627 2nd child: BFR 5,204 3d child and subsequent children: BFR 6,771 (20) (+ supplements varying with age)</p> <p>Invalid workers are entitled to family allowances to the following rates:</p> <p>1st child: BFR 5,035 2d child: BFR 5,204 3d child and subsequent children: BFR 6,771 (20) (+ supplements varying with age)</p> <p>(20) On condition that the pension or employment allowance is the main source of income.</p>	<p>Special allowances of DKR 660 per month for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKR 344 per month per child.</p>	Entitled to family allowances	Entitled to pension increases (see relevant tables and single parent allowance above)	Recipients of pensions are entitled to family allowances	Like other residents
Special cases: Orphans (including motherless or fatherless children)	Orphan's allowances: BFR 9,231 for each child (plus supplement according to age)	Special allowances of DKR 660 per month for each child are added and for total orphans special allowances amount to DKR 1,320	Normal family allowances	See Table VIII 'Survivors' Person who has dependent orphans: increase of DR 1,250 per month	Normal family allowances	Allowances for orphans and certain children dependent on one parent: FF 576 a month for total orphan; FF 432 a month for a child raised by a single parent
Special cases: Educational allowance for parents	-	-	-	-	-	<p>Allowance paid to parents who interrupt their activities to educate a child under 3, the number of dependant children being thus 3 or more</p> <p>Full-time : FF 2,738 Half-time : FF 1,369</p> <p>Children not recognized by both parents or children whose father or mother shirk their obligations : Family support allowance : see "orphans"</p>

Family benefits

Table X

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
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
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')	-	Normal 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)	Guardian's 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 103,761 if educating one child - LFR 138,348 if educating 2 children - LFR 172,935 if educating 3 children	-	-	-

Table X

Family benefits

Belgium	Denmark	FR of Germany	Greece	Spain	France

Family benefits

Table X

(Continued)	Ireland	Italy	Luxembourg <small>Amount of the benefit: LFR 9,463.</small>	Netherlands	Portugal	United Kingdom
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UNEMPLOYMENT

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Existing schemes:	Insurance	Insurance (optional)	(a) Insurance (b) Assistance	Insurance	(a) Insurance (b) Assistance	(a) Insurance (b) 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 by the Law of 20 June 1991	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 -Royal Decree : Act 3 of 31 March 1989	(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 1 Jan. 1990 (b) Assistance : -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) All employees. (b) 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	(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

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Existing schemes:	(a) Insurance (b) Assistance	(a) Insurance (b) Exceptional allowance	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 79-A/89 of 13 March	Act of 1975 and regulations thereunder
Field of application:	(a) With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship (b) Persons aged 18 or over	(a) All employees (b) Workers in certain categories and areas who do not 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 be available for work To have registered for employment	To be 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	To have made a claim for Unemployment Benefit To be capable of work To be available for work with an employer 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	contribution periods 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	until the 150 trimesters are 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.
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: less than 25

Unemployment

Table XI

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Total unemployment: Qualifying period</p>	<p>(a) Flat-rate benefit: (i) 39 contributions paid; and (ii) 39 contributions paid or credited during the contribution year preceding the benefit year(4) Pay-related benefit : Beneficiary must have a right to flat-rate benefit and must have had reckonable earnings over IR£ 75 per week in the relevant tax year. (b) No qualifying contribution period : income test applies (4) See Table IV-1, footnote 4</p>	<p>(a) At least 2 years of insurance and 52 weeks' contributions during the last 2 years (b) At least 5 weeks or 1 month before 1949 or during the last 2 years</p>	<p>At least 26 weeks of employment during the last year</p>	<p>(a) At least 26 weeks of paid employment during the last 12 months (b) and (c) : during the last 5 years at least 3 years in each of which a salary over 52 days was paid</p>	<p>benefit Not to have completed the qualifying period required for unemployment insurance benefit</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>
<p>Total unemployment: Maximum age</p>	<p>(a) and (b) 66</p>	<p>-</p>	<p>64</p>	<p>65</p>	<p>-</p>	<p>Men 65, women 60 Can also be paid at pension rate up to age 70 (men) and 65 (women)</p>

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Total unemployment: Resources	-	-	(a) - (b) State of need	-	(a)- (b) Must not enjoy income from any other source exceeding the national minimum wage currently in force	(b) Assistance : maximum of resources : - long term unemployed : FF 49,958.80 for single persons, FF 9,917.60 for a couple - single women : FF 7,866 - other groups : FF 3,933 for single person, FF 7,866 for a couple
Total unemployment: Waiting period	-	-	(a) and (b) :-	6 days	-	(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 of long-term unemployment)	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 : Employ- Age Duration ment 12months - 156 days 16months - 208 days 20months - 260 days 24months - 312 days 28months 42 yrs 364 days 32months 42 yrs 416 days 36months 42 yrs 468 days 40months 44 yrs 520 days 44months 44 yrs 572 days 48months 49 yrs 624 days 52months 49 yrs 676 days 56months 54 yrs 728 days 60months 54 yrs 780 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 4050 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 women 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	-	-	-	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

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)			64 months 54 yrs 832 days b) unlimited	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	
Benefits: Earnings taken as reference	Average daily earnings	Calculation usually based on average earnings of preceding 13 weeks/3 months	(a) and (b) Average hourly wage for the last 60 days	Earnings at the time of job loss	(a) Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to national minimum wage in force at the time when benefit falls due, where they were below that level (b) National minimum wage	Earnings on which contributions have been paid for last 12 months (Insurance scheme)
Benefits: Earnings ceiling	BFR 1,985.44 per day	-	(a) and (b) DM 6,500 per month	See below	220 % of minimum interprofessional wages	Insurance scheme = 75 % of former daily salary
Benefits: Rate	Rates (6-day week) A. Unemployment benefits (a) cohabitant with dependents : 60 % of reference earnings for first year of unemploy- ment; Max. BFR 1,191 per day, Min. BFR 1,034 per day (b) Single persons : -60 % in the 1st year of unemployment; Max. BFR 1,191 per day, Min. BFR 740 per day -42 % from the 2nd year on; Max. BFR 834 per day, Min. BFR 740 per day (c) Cohabitants without dependents : -55 % in the 1st year of unemployment; Max.	90 % of reference earnings (not more than DKR 2,502 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 2,004 (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 interprofes- sional minimum wage Amount paid must under no circumstances be less than in- terprofessional minimum wage currently in force. (b) 75 % of professional mini- mum wage For long-term unemployed over 45, special six-months benefit of 75 to 125 % of interprofes- sional minimum wage, according to family size.	(a) Basic allowance: - for insurance period between 3 and 6 months: 30.3 % of reckonable daily wages + FF 39.55 per day (min. FF 95.55/day) - for insurance period of at least 6 months: 40.4 % of reckonable daily wages + FF 52.73 (min. FF 127.57 per day). Allowance for end of entitle- ment: FF 81.30/day; FF 112.70/day if over 52 years, under certain conditions. (b) Solidarity benefits: - special benefit for long term unemployed:

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	Benefit is not payable for any day on which earnings exceed £ 2 nor for any week in which earnings exceed the minimum level of earnings at which contributions become payable (currently £ 52).
Benefits: Earnings ceiling	(a) Pay-related benefit: IR£ 220 per week (b) -	-	-	(a), (b) and (c) HFL 278.75 per day (5-day week)	-	£ 52 per week but changes annually (see above)
Benefits: Rate	(a) Flat-rate benefit : IR£ 50.00 per week Pay-related benefit : 12 % of reckonable weekly earnings between IR£ 75 and IR£ 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 : IR£ 50.00 max. Long-term : IR£ 55.00 max. (11) Rates are reduced according to the income of the applicant (11) Long-term rate is paid after	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 social 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 Max.: 3 x minimum guaranteed wage Min.: 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	£ 41.40 per week £ 52.00 if over pension age

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	<p>BFR 1,092 per day, Min. BFR 597 per day -35 % for next 6 months; Max.BFR 695 per day, Min. BFR 597 per day -Fixed sum of BFR 446 per day after 18th months,(1) increased to BFR 595 if members of household with only replacement incomes, not exceeding BFR 30,966 per month</p> <p>B. Waiting allowance (based on study record)</p> <p>(a)Cohabitant (household with only replacement incomes) -below age 18: BFR 270 per day -over age 18: BFR 433 per day</p> <p>(b)Single persons : -below age 18: BFR 288 per day -age 18-20: BFR 452 per day -over age 20: BFR 585 per day</p> <p>(c)Cohabitants without dependents : -below age 18: BFR 255 per day -over age 18: BFR 406 per day</p> <p>C. Supplement after 1st year of unemployment, to older workers (+50 years) with at least 20 years of working career : (a)cohabitants with dependents :+ BFR 124 per day (b)single persons : + 125% of reference earnings (c) cohabitants without dependents : + 7.5% of reference earnings</p>					<p>FF 70.01/day; FF 100.54/day if over 55 years or over 57.5 years under certain conditions.</p> <p>- insertion benefit: young persons FF 41.40/day single women FF 87.40/day other groups FF 43.70/day</p>

Unemployment

Table XI

(Continued)	Ireland 390 days benefit or assistance have been received.	Italy	Luxembourg	Netherlands	Portugal	United Kingdom

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
(Continued)	(1) The 18-month period is however 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'	-	-	Regulations applying to child benefit (see Table X)	10 % increase for each dependant Maximum for benefit including increases : 70 % of daily wage	-	-
Benefits for older unemployed and early retirement: Measure	<ol style="list-style-type: none"> 1. Early retirement pension: see 'Early pension' in Table VII-3 "Old-age" 2. Conventional early retirement pension in case of dismissal 	Early retirement scheme	<p>Compulsory retirement of unemployed at age 60 (see 'Early pension' in Table VII-3 "Old-age")</p> <p>From 1 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. If earnings for such part-time work for older workers is increased by at least 20 %, and contributions are paid 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>	-	<ol style="list-style-type: none"> 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 at least 52 at the time of restructuring, who may draw them until they reach 65 years of age 3. Partial retirements as from age 62 subject to a proportional reduction in retirement pension 	Early retirement from State funds after 56 years and 2 months (exceptionally 55 years of age)

Unemployment

Table XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Benefits: Family supplements See also Table X 'Family benefits'	(a) Adult dependant : IR£ 33.00 per week Each child dependant : IR£ 12.00 per week (b) Adult dependant : IR£ 33.00 per week Each child dependant : IR£ 12.00 per week		Increase of 5 % of earnings if dependent children			1 dependent adult : £ 25.55 per week or £ 31.25 if claimant over pension age 1 dependent child : £ 10.70 (only payable if claimant is over pension age)
Benefits for older unemployed and early retirement: Measure	Pre-retirement allowance is paya- ble to persons between 58 and 66 years of age.	See 'Early pension' in Table VII "Old-age"	Preretirement benefit (10) permitting enterprises to dismiss structurally redundant workers (10) The indemnity is paid by em- ployers and partially reim- bursed by the employment fund.	1. Prolongation of benefits duration but at social minimum rate 2. Possibly, early retirement pension as part of agreements secured by collective bar- gaining	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.	Job release scheme (13) (13) Not considered as a social benefit in the UK, but as part of employment promotion

Table XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
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>When laid off in enterprise declared to be in a process of reorganization:</p> <ul style="list-style-type: none"> - To be aged between 52 and 55 - no replacement obligation 	<ul style="list-style-type: none"> -Aged between 60 and 67 -Member of unemployment fund for at least 10 years within the last 15 years -Fulfilling the conditions for unemployment benefit -Resident -Not receiving an old-age pension -Working for not more than 200 hours a year 	<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>		<ol style="list-style-type: none"> 1. Existence of agreement providing for such benefits Worker must meet all conditions for entitlement to a retirement pension except age criterion Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries 2. Claimant aged 52 or over Application submitted by firm to labour administration setting out details of crisis situation Declaration of crisis issued by labour administration 3. Claimant aged 62 or over Need for manpower rationalization in firm in question 	<ul style="list-style-type: none"> - At least 56 years and 2 months (exceptionally 55 years of age) - contributed to social security during 10 years in a capacity as wage earner - provide proof of at least one full year of as member of the enterprise - not to be entitled to an old-age pension for incapacity - for wage earners over 55 years of age, unable to prove 150 valid trimesters
Rates:	<ol style="list-style-type: none"> 1. See 'Early pension' in Table VII 'Old-age' 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>(14) The indemnity is paid by the employers.</p>	<p>During the first 2 1/2 years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,502 per week. 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 unemployed person.</p>		<ol style="list-style-type: none"> 1. 100 % of pension due at normal retirement age 2. From 55 to 60 years of age, 80 % of average wage for 6 months preceding restructuring declaration for sector in question From 60 to 65 years of age, 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 	<p>65 % of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50 % for the portion of the salary included between the ceiling and 4 times the ceiling.</p>
Partial unemployment: Definition of partial unemployment	<p>Days or half days during which the execution of the work contract is suspended</p>	<p>No special definition. In reality: more than 9 hours of reduction per week.</p>	<p>Insurance only: unavoidable short-time working affecting at least one third of staff and at least 10 % of normal working time (15)</p> <p>(15) In the building sector, in the event of unemployment due to weather conditions (1 No-</p>		<p>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.</p>	<p>Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons</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. Must not exercise any professional activity other than insignificant or occasional activities	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£ 55 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'	-
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 temporary (ordinary additions) (ii) because of the sectoral or local economic situation,	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

Table XI

Unemployment

(Continued)	Belgium	Denmark	FR of Germany (November to 31 March).	Greece	Spain	France
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 18 per hour.
Accumulation:	<ul style="list-style-type: none"> -Benefit from a full early pension: no unemployment benefit -Benefit from a partial early pension : benefit is reduced where the accumulation exceeds 140 % of the total of unemployment benefit -Sickness - invalidity allowance : no accumulation 	<ul style="list-style-type: none"> -Pensions : accumulation permitted but duration of benefits is limited -Sickness cash benefits : no accumulation -Income from other gainful activity : the general rule excludes accumulation. In a number of special cases, however, accumulation is possible 	<ul style="list-style-type: none"> Pensions : accumulation dependent on individual circumstances Sickness allowance: no accumulation 	-	<ul style="list-style-type: none"> (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 benefits: not permitted as regards: retirement pensions, invalidity pensions, related family income supplements, provisional invalidity benefits, related family supplements and 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 	<ul style="list-style-type: none"> No accumulation of insurance benefits with solidarity benefits. (a) Insurance: <ul style="list-style-type: none"> -Accumulation possible of replacement income with old-age benefit after the age of 60, within certain limits -no accumulation with benefits 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

	Ireland	Italy restructuring or reconversion of the enterprise (extraordinary additions)	Luxembourg	Netherlands	Portugal	United Kingdom
(Continued)						
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 1,191,783 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 (b) No accumulation with pensions above 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 partner	Not payable with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions	

**GUARANTEEING SUFFICIENT
RESOURCES**

INTRODUCTION TO CHAPTER XII

This table compares some of the benefits offered in the form of guaranteed minimum resources in the Member States. As the table includes benefits regardless of their legal status in the Member State concerned, no assumptions should be made in this regard. Moreover, the tables presented here remain limited in scope: only general schemes guaranteeing sufficient resources are compared. Non-contributory benefits provided under traditional social security schemes have been excluded, although they are sometimes mentioned under other headings in this volume (e.g. minimum pension schemes, allowances for single parents, or unemployment support schemes).

These benefits will be described in later editions under special schemes for guaranteed minimum resources and/or as special non-contributory benefits in Tables III and XI. At the end of Table XII there is a provisional list of “special” schemes which guarantee minimum resources but which have not been included in this publication.

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Denomination	Supplementary Welfare Benefit	Minimo Vitale	Revenu Minimum Garanti	Sociale Bijstand	-	Income Support
Basic legislation	Social Welfare (Consolidation) Act of 1981, as amended; First law introduced in 1975	Regional Laws	Law of 26 July 1986	Algemene Bijstandswet (ABW) of 13 June 1963	-	-Social Security Act of 25 June 1986 -Income Support Regulations 1987
Object : 1. Goal	Supplementary Welfare Allowance gives a basic weekly income to people who have little or no means. In addition, lump-sum payments can be made to meet urgent or exceptional circumstances.	Provide citizens in need with sufficient resources	To ensure a decent standard of living to the population and to protect people against poverty	To provide financial assistance to every citizen resident in the Netherlands, who cannot provide for the necessary costs of supporting himself or his family, or cannot do so adequately, or who is threatened with such a situation. The law affords the citizen the opportunity to pay the costs necessary for living. The allowance is aimed at enabling the party in question to achieve again a position in which he can provide the necessary costs of living.	-	To provide financial help for people who are not in full time work and whose income from all sources is below a set minimum level.
Object : 2. Legal qualification	Statutory entitlement to basic weekly allowance, provided the general conditions are satisfied. Lump-sum payments and weekly supplements for rent or mortgage costs are discretionary	Subjective right (6) (6) Definition : non-discretionary	Subjective right (2) (2) Definition : non-discretionary	Subjective right (10) (10) Definition : the government has a legal duty to supply financial assistance	-	Awards are made by Adjudication Officers who interpret regulations

Table XII

Guaranteeing sufficient resources

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Object : 3. Entitled persons	Individual	Individual, except when married : couple; children have a personal right	Individual entitlement	-	Independant family units	Individual
Principle	Differential amount	Differential amount	Emergency situation which cannot be managed alone or with the help of others. Allowances granted for the amounts needed.	-	Differential amount	Differential allowance
General conditions : 1. Duration	Unlimited	Unlimited	Unlimited, untill no longer required		Generally 12 months; can be renewed	Three months, renewable for periods of three months to one year
General conditions : 2. Nationality	Nationals; persons benefitting from EEC Rule 1612/68; stateless persons and refugees	No nationality conditions	Nationals; citizens of the signatory countries to the Social Security agreement (All EEC Member States), persons granted political asylum; restrictions for other foreigners		Not in all cases a condition of eligibility	Nationals and foreigners living in stable conditions in France, said stability being determined with regard to residence permits in their possession
General conditions : 3. Residence	Residing effectively in the country	All persons residing in the country	Reside in the country; German nationals abroad have a right to the allowance		To be a resident of the Comunidad Autonoma for a certain period (generally between 3 and 5 years)	Residence in the country

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Object : 3. Entitled persons	Basic allowance is paid to the individual, with supplements in respect of adult and child dependants		Universalist law	In principle an individual right; households (married or unmarried couples irrespective of sex) : assistance applied for and received by one of the partners as a family assistance; upon request half of the amount of the assistance can be received by each of the partners	-	Allowance received by individual who may claim on behalf of any dependent people in the household
Principle	Differential amount	Differential amount	Differential amount	Differential amount at uniform national standard rates	-	Differential amount
General conditions : 1. Duration	Unlimited	Limited, with possibility of renewal depending on duration and conditions of need	Unlimited	Unlimited		Unlimited
General conditions : 2. Nationality	Nationals, refugees and stateless persons and all persons legally residing in the country, regardless of nationality	Nationals; some restrictions for foreigners, except for political refugees	No conditions of eligibility	Nationals, refugees and stateless persons, nationals of all EC member states; all persons legally residing in the country		Nationals; nationals of EC member states; nationals of countries with which a bilateral agreement with reciprocity clause exists
General conditions : 3. Residence	Applicant must be residing in the country	Must reside in the region	Persons domiciled on Luxembourg territory and having resided in the country for at least ten years during the last 20 years	Legally residing in the country; under special conditions Dutch nationals abroad have a right to social assistance		Actually residing in the country

Table XII

Guaranteeing sufficient resources

	Belgium	Denmark	FR of Germany	Greece	Spain	France
General conditions : 4.Age	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors	No age condition (in practice assistance is seldom given to children under 18 years of age because they are supported by their parents)	No age condition; minors also have a proper claim		Between 25 and 65 years of age; those under 25 looking after children or handicapped people	With effect from 25 years of age; those under 25 looking after at least one child
General conditions : 5.Willingness to work	Prove availability for work, unless that is impossible for equity or health reasons	Duty of providing one's own support; both spouses must have exhausted all possibilities of finding employment	Persons capable of working must be prepared to do so.		Must be capable of working	Must be available for training, integration or employment activities (the person concerned undertakes to participate in sociological integration activities that he/she defines with the Local Integration Committee (C.L.I.))
General conditions : 6.Exhaustion of other claims	Vindicate one's rights, if any, to social allowances to which he/she may lay claim by virtue of Belgian or foreign legislation. (residual right)	Obligation to support spouse and children under 18 years of age	Claims on other social benefits and claims on maintenance-debtors have to be exhausted. Exceptions: e.g. child benefit, rent allowance according to the Federal Care Law (Bundes-versorgungsgesetz), single grants to welfare associations for unspecified purposes.		-	Applicants must vindicate their rights to social benefits and to food allowances
General conditions : 7.Other	The person concerned may be asked to vindicate his/her rights with regard to debtors of alimony.	-	-		The beneficiary has to fulfill the conditions, which are stipulated at the time of the attribution of the aid, and are meant to help them escape marginality.	-

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
General conditions : 4.Age	Normally paid from 18 years of age	No condition of eligibility	With effect from 30 years; exceptions for persons unable to work or looking after a child or an invalid	As from 18 years; exceptions possible for minor children having left their parents' house		As from 18 years of age; 16 and 17 years of age : may qualify in special circumstances
General conditions : 5.Willingness to work	If of working age and healthy, the applicant must be willing to work and be registered for work	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation	Be available on the labour market and accept an appropriate employment assigned by the labour authorities; exceptions for sick persons, disabled old persons, persons who are looking after a child or an invalid	Register for employment, if of working age		Those capable of working must be available for, registered for and actively seeking employment
General conditions : 6.Exhaustion of other claims	Claims to other social security benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part; payment of the allowance may also be made on an interim basis pending processing of claims to other social security benefits	Vindicate one's rights to allowances which can be granted by virtue of national or foreign legislation and to alimony	-	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net)		-
General conditions : 7.Other	Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes	-	Accept attendance at courses, training periods or other measures of preparation, initiation and guidance in professional life, the temporary assignment to public utility employment with the State authorities, public authorities or other non-profit bodies; same exceptions as sub 5	-		Capital, excluding home, of applicant and/or partner if any, must be below UKL 8,000

Table XII

Guaranteeing sufficient resources

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Guaranteed amount : 1.Categories (without amounts)	<ul style="list-style-type: none"> -spouses living under the same roof -person living alone either with an unmarried child under age and in the person's care, or with several children among which there is at least one under age, unmarried and in the person's care -person living alone -any other person co-habiting with one or several persons, whether parents or relations 	<ul style="list-style-type: none"> - basic amount : first 9 months (single persons / married couples) / after 9 months - housing supplement - child allowance - persons under 23 years of age (living in their parents house / living seperately) 	<ul style="list-style-type: none"> -Hilfe zum Lebensunterhalt: Allowances covering necessary basic support through : <ul style="list-style-type: none"> * fixed monthly payments ("Regelsatz") in varying amounts for single persons / head of family, husband/wife, children (depending on their age) * additional benefits, e.g. for : <ul style="list-style-type: none"> - housing and heating - health insurance - supplementary allowances, e.g. for workers, single parents, the elderly, handicapped and blind persons - material provisions, e.g. clothing, household goods - additional needs - Hilfe in besonderen Lebenslagen: Allowances covering individual needs in special situations, such as sickness, pregnancy, cases where care is needed, particular social problems 		<ul style="list-style-type: none"> -Family -Supplement for every dependent person 	<ul style="list-style-type: none"> -recipient living alone -increase for the second member of the household: 50% -increase for extra person over and above the second: 30% -increase for extra person over and above the third excluding the spouse or concubine: 40%
Guaranteed amount : 2.Domestic unit used for the calculation of resources	The spouses concerned, the person co-habiting or the person living alone	The applicant and his spouse; two persons forming a household are regarded as single persons	The income and assets of claimant and spouse who share a household; for dependent, unmarried children living at home, account is taken of parent's or parents' income and assets.		Family	The applicant, his/her spouse or concubine and dependants
Guaranteed amount : 3.Resources taken into account	All resources, of whatever nature or origin whatsoever, including allocation paid by virtue of Belgian or foreign social regulations Exceptions: family allowances, the amount of revenue from property of which the person concerned is the proprietor or the usufructuary;	All resources, regardless of their nature and origin	All income and assets (exemptions taken into account)		All resources, regardless of their nature and origin	Resources of any nature, including family allowances: earnings from activities, revenue procured from movable or immovable property, etc.; some special social allowances granted cope with a specific requirement and not considered as providing resources contributing to the global sol-

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Guaranteed amount : 1.Categories (without amounts)</p>	<ul style="list-style-type: none"> - basic weekly allowance for the individual - additional weekly allowances paid to the individual in respect of adult or child dependants - supplements paid for special needs and exceptional needs 	<p>Amounts are fixed by local bodies; reference thresholds depend on two parameters : the minimum pension and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of persons in the family; increases can be provided in special cases (orphans, nomads, etc.)</p>	<ul style="list-style-type: none"> - person living alone - second adult - other adults - each child - increase for infirmity 	<ul style="list-style-type: none"> - married or unmarried couples (irrespective of sex) - single-parent families - single persons sharing accommodation - single persons not sharing accommodation - unemployed children living at home 		<ul style="list-style-type: none"> - personal allowance (single person / couple / single parent / dependent children) - plus : premium (family / single parent / pensioner / disabled)
<p>Guaranteed amount : 2.Domestic unit used for the calculation of resources</p>	<p>The household : the applicant and his dependants</p>		<p>"De facto" Community of persons living under the same roof and obviously disposing of a common budget</p>	<p>The claimant and the partner</p>		<p>Household</p>
<p>Guaranteed amount : 3.Resources taken into account</p>	<p>All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings; Family Benefit payments are excluded from the assessment of income</p>	<p>All family earnings, except the family dwelling</p>	<p>The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances)</p>	<p>All resources, regardless of their nature and origin; capital left untouched : HFL 16,700 for families and HFL 8,350 for single persons; people under 65 and living in their own home are granted an additional exemption; irrespective of the number of children, an amount of HFL 175.60 is deduc-</p>		<p>Most income resources; for every UKL 250 over UKL 3,000 savings, an income of UKL 1 a week is assumed, and deducted from the rate otherwise payable</p>

Table XII

Guaranteeing sufficient resources

(Continued)	Belgium social assistance granted by public social assistance centres (CPAS)	Denmark	FR of Germany	Greece	Spain	France vency of the recipient of said allowances; maximum of resources (RMI+monthly resources)- 01/07/91: person living alone: FF 2,163.16 household: FF 3,245.00
Guaranteed amount : 4.Examples	<p>(amounts in force on 1st March 1991, without family allowances which may differ depending on the allottee or the beneficiary):</p> <ul style="list-style-type: none"> -person living alone: BF 18,362 per month -couple without children: BF 21,182 per month -single parent family with 1 child (10 years): BF 23,258 per month -married couple with 1 child (10 years): BF 24,282 per month -married couple with 2 children (8-12 years): BF 24,282 per month -married couple with 3 children: BF 24,282 per month 	<p>(amounts not including the housing allowances, 1 July 1991)</p> <ul style="list-style-type: none"> - single person : DKR 2,852 per month - single person after 9 months : DKR 2,509 per month - couple without children : DKR 5,704 per month - couple without children after 9 months : DKR 5,018 per month - single parent family with one child (10 years) : same amounts + supplement for one child DKR 1,100 - couple with one child (10 years) : monthly + family allowances - couple with two children (8 - 12 years) : same amounts + supplements for two children : DKR 2,200 per month + family allowances - couple with three children : same amount + supplements for three children : DKR 3,300 per month + family allowances <p>The general family allowances that must be added are :</p> <ul style="list-style-type: none"> - for child 0 - 6 years : DKR 1,875 quarterly - for child 7 - 18 years : DKR 1,425 quarterly <p>Younger than 23 years of age :</p> <ul style="list-style-type: none"> - living in their parent's house : DKR 1,881 per month - living seperately : DKR 3,315 per month 	<p>(amounts in force in 1991.)</p> <p>Only monthly "Regelsatz" without any of the other forms of assistance indicated under point 1.</p> <p>The following monthly amounts are averages, as the Länder set the sums payable and these may differ from region to region.</p> <ul style="list-style-type: none"> -single person: DM 463 -couple without children: DM 833 -single parent family: DM 764 with one child (10 years) -couple with one child: DM 1134 (10 years) -couple with two children:DM 1435 (8-12 years) -couple with three children: DM 1852 (6, 8, 16 years) 		<p>(amounts in force in September 1991.)</p> <ul style="list-style-type: none"> -single person: / -couple without children: PTA 30,000 -single parent family with one child (10 years): PTA 30,000 -couple with two children (8-12 years): PTA 40,000 -couple with three children (6-8-16 years): PTA 45,000 	<p>(amount including family benefits, but excluding housing allowance, 01-07-91.)</p> <ul style="list-style-type: none"> -person living alone: FF 2,163 -couple without children: FF 3,245 -single parent family with 1 child (10 years): FF 3,245 -couple with 1 child (10 years): FF 3,894 -couple with 2 children (8-12 years): FF 4,543 -couple with 3 children: FF 5408

Guaranteeing sufficient resources

Table XII

(Continued)	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Guaranteed amount : 4.Examples</p>	<p>(maximum allowances from July 1991)</p> <ul style="list-style-type: none"> - single person : IRL 216.66 - couple without children : IRL 359.66 - single parent family with one child (10 years) : IRL 268.66 - couple with one child (10 years) : IRL 411.66 - couple with two children (8 - 12 years) : IRL 463.66 - couple with three children : IRL 515.66 	<p>It is not possible to give detailed indications as the amounts vary from region to region and they are differentiated only according to the number of family members and not according to its composition; figures are given here as an example only :</p> <ul style="list-style-type: none"> - persons living alone : min. LIT 300,000 - max. LIT 700,000 - 2 members : min. LIT 400,000 - max. LIT 500,000 - 3 members : min. LIT 500,000 - max. LIT 850,000 - 4 members : min. LIT 600,000 - max. LIT 1,000,000 - 5 members : min. LIT 700,000 - max. LIT 1,100,000 	<p>(amounts excluding family allowances :)</p> <ul style="list-style-type: none"> - person living alone : LFR 25,692 - couple without children : LFR 34,512 - single parent family with a child (10 years) : LFR 30,424 - couple with a child (10 years) : LFR 39,244 - couple with 2 children (8 - 12 years) : LFR 43,976 - couple with 3 children : LFR 48,708 	<p>ted from the allowance to the beneficiary with children living at home and having their own income</p> <p>(Net standard rates per 1 July 1991, per month :)</p> <ul style="list-style-type: none"> - single person aged 23 and over sharing accommodation : HFL 986.75 - single person aged 23 and over not sharing accommodation : HFL 1,162.35 - couple without children : HFL 1,660.50 - single parent family with one child (10 years) : HFL 1,494.45 - couple with one child (10 years) : HFL 1,660.50 - couple with two children (8 - 12 years) : HFL 1,660.50 - couple with three children : HFL 1,660.50 		<p>(amounts including family allowances, but not the housing allowances, October 1991 - Income Support is a weekly paid benefit; for the purposes of comparison the weekly rates have been converted to monthly amounts):</p> <ul style="list-style-type: none"> - single person : aged 18 - 24 : UKL 136.06 per month - single person : aged 25 and over: UKL 171.81 per month - couple without children : UKL 269.75 per month - single parent family with one child (10 years) : UKL 287.73 - couple with one child (10 years) : UKL 366.38 per month - couple with two children (8 - 12 years) : UKL 453.05 per month - couple with three children (9, 13 and 17, all in full time education) : UKL 556.61

Table XII

Guaranteeing sufficient resources

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Guaranteed amount : 5.Indexation	periodicity and reference: consumer price index (an automatic readjustment of 2% of the allowance occurs when the consumer price index varies by 2% in relation to the previous pivot index)	- periodicity : once a year - reference : a percentage depending on the budget	-periodicity: yearly -reference: price index		-periodicity: generally yearly -reference: discretionary powers of Comunidades Autonomas	-periodicity: twice yearly -reference: consumer price index
Guaranteed amount : 6.Recuperation	-when a person disposes of resources by virtue of rights that he/she possessed during the period in which the allowances were granted: from third parties or from the beneficiary him/herself and this to an amount of the resources which should have been taken into consideration -at the cost of the beneficiary in the event of omission, material error or fraud -from (co)authors of accidents or sickness entailing the payment of the Minimex -from certain debtors of alimony	When fraud or failure to give information about financial circumstances. When assistance has been given for paying of instalments and interest in real estate.	Recuperation from the recipient is basically excluded; exception is made for misappropriation if necessary (e.g. by way of a fine). Recuperation is only possible in respect of dependants (living in separation or divorced spouse; children; parents).		Irrecoverable subsidy	Yes, on future salaries, by repayment of the debt, by recovery on inheritance
Measures stimulating social and professional integration	In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly and digressive amount over the three years. On 01.01.1991: 1st year: BF 6,120 per month 2nd year: BF 5,100 per month 3rd year: BF 3,060 per month	A salary of DKR 100 per month, up to DKR 6,000 in total is exempted, if the person has been receiving the allowance for three months. For young persons under (1.10.1991) 19 years of age : instead of an allowance, they receive an employment offer, with special working conditions.	Work assistance; advisory service		These measures are part of the Social programmes of the Comunidades to combat poverty and social exclusion, which vary in the different Comunidades.	Measures stimulating socio-professional integration or periods of training which commence during the period of payment of the benefit or which are made within the framework of the integration contract are totally or partially excluded, in accordance with a schedule and for a specific period of time.

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Guaranteed amount : 5.Indexation	<ul style="list-style-type: none"> - periodicity : every year in July - reference : cost of living index; increase may be higher than cost of living index 	<p>Amounts related to the national pension : yearly, depending on pension increases (consumer price index and salary increases)</p> <p>Other amounts : adjustment without predetermined conditions</p>	<ul style="list-style-type: none"> - periodicity : automatic (when a 2.5 % increase falls due) - reference : consumer price index 	<ul style="list-style-type: none"> - periodicity : twice a year - reference : retail wage index 		<ul style="list-style-type: none"> - periodicity : normally once a year - reference : ROSSI (retail price index less housing costs)
Guaranteed amount : 6.Recuperation	<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recuperation takes place from benefits subsequently awarded</p>	-	<p>If positive change in the fortune of the recipient</p>	<ul style="list-style-type: none"> - When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when asking for the allowance; - In certain cases the amount can be recuperated from the maintenance-debtors - Allowance may also be recuperated from the estate of a deceased beneficiary 		-
Measures stimulating social and professional integration	-	<p>In some regions the earnings of family members (excluding head of the family and his spouse) are taken into account to a limited extent only</p>	<p>Revenues from employment, a partial accident indemnity or legally due alimony are exempted up to one quarter of the global guaranteed revenue</p>	<p>Part of the earnings from (part-time) employment is not taken into account in order to stimulate finding employment. The exemption applies for a period of two years and may be extended in exceptional circumstances.</p>		-

Table XII

Guaranteeing sufficient resources

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Associated rights : 1.Health	Free voluntary sickness insurance	Free health services for all residents (not an associated right)	Comprehensive sickness benefit covering payment of insurance contributions or undertakings to pay cost of treatment. (Doctors, hospitals, etc.)		Yes	Benefits in kind from the general regulations of sickness maternity insurance
Associated rights : 2.Housing		Housing supplement is part of the allowance; it shall be sufficient to cover expenses on rent (including expenses on owner occupied housing), water, heating, gas, electricity, etc.	Costs for adequate housing and heating will be completely covered		Generally not	Extension of entitlement to social housing allowance to all RMI recipients; the differential allowance of the RMI is not taken into account when determining resources in housing allowance matters.
Notes: Preliminary summary of special allowances	<ul style="list-style-type: none"> -Guaranteed income for the elderly -Guaranteed family benefits -Allowances for the handicapped -Aid from Public Social Assistance Centres (can be cash benefits) 	<p>Social Assistance Act: Assistance in special cases:</p> <ul style="list-style-type: none"> -to meet single expenses (medical care, child care and education of children, removal to a better housing) -persons who at home take care of a handicapped child under 18 years of age (payment of lost earnings and additional expenditures) -physically or mentally handicapped persons who have their own household (additional expenditures) -L. 25 April 1990: Compensation 	<ul style="list-style-type: none"> -Bundeserziehungsgesetz (federal education support law) -Bundesausbildungsförderungsgesetz (student grant law) -Blind pension -Wohngeldgesetz (Rent support) 	<p>Non-contributory allowances:</p> <ul style="list-style-type: none"> -D. 147/1989: children not covered (families "without fathers": fixed allocation) -L. 1331/1984: mothers not covered (fixed maternity grant) -L. 1331/1983: persons in emergency situations (victims of unexpected events) -D. 57/1973: repatriates (fixed allowance) -L. 1262/1982: the elderly (benefit= full old-age pension under the farmer's scheme) -handicapped persons: several laws 	<p>a) social security:</p> <ul style="list-style-type: none"> *contributory scheme: <ul style="list-style-type: none"> -minimum amounts in social security scheme, to supplement social security allowances (means-tested) -unemployment assistance: for those not (or no longer) entitled to insurance benefits *non-contributory scheme (L. 20 December 1990): <ul style="list-style-type: none"> -fixed amount for those over 65 and the severely handicapped (means-tested) -fixed family benefits (means- 	<ul style="list-style-type: none"> -L. 30 June 1956 and 2 August 1957: supplementary FNS allowance (with old-age or invalidity pensions) -L. 30 June 1975: allowance for handicapped adults (=minimum invalidity) -special education allowance -social assistance for handicapped persons -specific allowance -medical allowance -social assistance for families

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Associated rights : 1.Health</p>	<p>No direct rights; however, persons in receipt of the allowance are usually entitled to a full range of medical services on the basis of their low income</p>	<p>Health care is guaranteed to all citizens via the National Health Service</p>	<p>Registration with the Social Security Service</p>	<p>A beneficiary compulsorily insured under the Health Insurance Act has to pay what is termed the "nominal premium" from the allowance. Persons not compulsorily insured receive a reimbursement of the payment of a private medical insurance covering the same risks as the compulsory medical insurance.</p>		<ul style="list-style-type: none"> - Free NHS prescriptions - Free NHS dental treatment - Free NHS eyesight tests and vouchers to help with cost of glasses - Help with the cost of travelling to hospital for NHS treatment - Free milk and vitamins for children up to 5 years of age and pregnant women - Free school meals
<p>Associated rights : 2.Housing</p>	<p>no direct rights</p>	<p>In some regions, particularly for aged persons</p>		<p>In principle : no. Beneficiaries paying rent between HFL 289.71 and HFL 820.00 per month are usually entitled to rent subsidy. This is a separate statutory arrangement which applies to tenants in general. Beneficiaries in private houses with accommodation expenses between HFL 289.71 and HFL 820.00 per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 820.00 per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.</p>		<p>All housing costs are met by Housing Benefit, apart from mortgage interest, residential care and nursing home charges, some service charges included in rent but not eligible for Housing Benefit; these items are met through Income Support</p>
<p>Notes: Preliminary summary of special allowances</p>	<ul style="list-style-type: none"> -Blind pension -Old Age non-contributory pension -Single Woman's allowance -unemployment assistance -Pre-retirement allowance -Widow's non-contributory pension -Orphan's non-contributory pension -Carer's allowance -Prescribed Relative's allowance -Lone Parent's allowance -Deserted Wife's allowance -Prisoner's Wife's allowance -Family Income Supplement -Rent allowance 	<p>*national level: -social pension -invalidity pension for invalids, deaf mutes, and the blind *local level: different from those described in Chapter XII</p>	<ul style="list-style-type: none"> -Allowance for severely handicapped persons -Contribution to heating costs -Contribution to costs of care 	<ul style="list-style-type: none"> -L. 6 november 1986: Act on Income Provisions for Older and Partially Disabled Workers (IOAW) (means-tested) -L. 11 june 1987: Act on Income Provisions for the Older and Partially Disabled, Formerly Self-Employed (IOAZ) (means-tested) -D. 13 December 1984: State Group Regulations for Unemployed Persons (RWW) (means-tested) -D. 24 october 1986: Self-employed Assistance Degree (means-tested) 	<p>Non-contributory scheme:</p> <ul style="list-style-type: none"> -Maternity allowance -Family allowance -Supplementary allowance -Special education allowance -Attendance allowance -Social and professional reinsertion allowance -Old age social pension -Supplement for major invalidity -Widow/widower's pension -Orphan's pension -Social Security Pension for Invalidity 	

Table XII

Guaranteeing sufficient resources

(Continued)	Belgium	Denmark	FR of Germany	Greece	Spain	France
		for the loss of income for persons taking care of a dying family member at home.		<p>depending on the type of disability</p> <ul style="list-style-type: none"> -Housing benefit: lump sum payment -Fuel benefit: lump sum payment for disabled -benefits for refugees of Greek origin coming from Eastern Europe, Egypt and Albania (means tested) -unemployment benefits for first time job seekers (Ministry of Labour) -unemployment benefits for certain categories of repatriates (Ministry of Labour) -family benefits for returning Greek migrants (Ministry of Labour) -family benefits provided by the OGA (regardless of income) 	<p>tested)</p> <ul style="list-style-type: none"> -b) non-social security: <ul style="list-style-type: none"> -L. 21 July 1960: benefits for the elderly or persons incapable of working (means-tested) -L. 1982: severely handicapped persons 	

Guaranteeing sufficient resources

Table XII

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
(Continued)	-Disabled Person's Maintenance Allowance -Mobility allowance				-Medical and medicinal assistance	



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