

# Social protection in the Member States of the European Union

EUROPEAN COMMISSION  
DIRECTORATE-GENERAL  
FOR EMPLOYMENT,  
INDUSTRIAL RELATIONS  
AND SOCIAL AFFAIRS



*Social  
Europe*  
**DGV**



Situation on 1 July **1994** and evolution **MISSOC**



**MISSOC 1994**



**EUROPEAN COMMISSION**

**Directorate-General Employment, Industrial Relations and Social Affairs**

**MISSOC**

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

**Situation on July 1st 1994 and evolution**

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## INTRODUCTION

This latest publication by MISSOC, the Community information system on social protection, provides up-to-date information on the situation of social protection systems in the member states of the European Union on the 1st of July, 1994, and on the most important measures initiated between 1.7.1993 and 30.6.1994.

MISSOC is an information system created at the suggestion of the European Commission, Directorate-General V, to provide brief, up-to-date and comparable information for the people employed in various services of the Commission, the authorities in the member states, employees and trade unions, all persons and institutions interested in the development of social protection and social protection organisations.

MISSOC consists of representatives of the Ministries and authorities responsible for social protection in the twelve member states of the European Union, who work in close and regular cooperation with each other to collect information and prepare it for annual publication.

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As in previous years, the publication begins with a comprehensive analysis of the development of social protection and an account of the most important measures introduced in individual member states. This section of the report was compiled by Mr Edward James on the basis of national reports from the member states. The following national reports have been compiled under the exclusive authority of the national correspondents for MISSOC.

The publication consists mainly of information on the central areas of social protection in the twelve member states. As in previous years, this data is presented in the form of comparative tables. The part begins with a representation in form of a simplified flow chart of the institutions responsible for social security in the member states. In response to the wish of many of our readers, we have included the addresses of these institutions. This representation is followed by a diagram highlighting the various different aspects concerning the financing of social protection. The tables III-XI deal not only with organisation and financing but also with basic benefits to cover the risks listed in the IAO Convention, No. 102; cash benefits and benefits in kind in the event of illness, maternity and invalidity benefits, benefits for the elderly and for surviving dependants, benefits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. In addition, the existing regulations on the guaranteed minimum level of resources are also given, since 1992 in Table XII. New introduced is Table XIII, which is a first step dealing with the social protection of the self-employed. The topics dealt with in the tables were agreed upon jointly by the Commission of the European Communities and the MISSOC representatives of the member states. The selection was made solely for the means of the information system and has no direct link with regulation (EEC) no. 1408/ 71. For those readers that do not receive this publication in their mother tongue, the most important terms used in either German, English

or French are listed in the appendix with their translations into the six other official languages of the European Union.

This edition, like its predecessors cannot claim to provide a complete survey. The aim was not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. The information contained in the comparative tables generally refers to figures calculated at the official rates as of 1 July 1994.

In the interests of comparability, the amount of benefits has been given in ECU as well as in the respective national currencies. The figures given below reflect the official exchange rates on July 1st 1994.

BFR	39.591000	FFR	6.585890
LFR	39.591000	IR£	0.791888
DKR	7.542940	ITL	1910.210000
DMK	1.921310	HFL	2.154990
GDR	289.662000	ESC	197.871000
PTA	158.592000	UK£	0.782038

Given that the differences between the price levels are not adequately expressed in the exchange rates, it is advisable to consult the information comparing purchasing power in the individual member states. The corresponding figures for July 1994 are included in the appendix.

Following the publication of the 1993 edition, a large number of readers expressed their reactions and made suggestions in letters sent to the MISSOC secretariat. This information proved very useful for the preparation of this current edition. On behalf of MISSOC, we would like to thank all the readers for the support they have shown and ask them to continue to inform us of their ideas and reactions.



# TRENDS IN SOCIAL PROTECTION IN THE EUROPEAN UNION

1st July 1993 to 30 June 1994

## Light at the End of the Tunnel?

Last year this chapter of the MISSOC tables considered the sense of crisis which seemed to pervade the ministries responsible for social protection throughout the Member States of the European Community. Besides noting the measures which had been taken to combat the crisis, or rather combination of crises, it observed that more wide ranging measures appeared imminent, given the number of studies and reviews of the different social security systems which were afoot.

Over the last year this promise (or threat, depending on one's point of view) has been fulfilled. Almost every Member State reports significant changes during the 12 months to July 1994 and almost all of them follow the pattern of "crisis management" outlined in MISSOC 1993.

Readers will recall that in 1993 three overlapping crises were identified, one acute, one chronic and one impending. The acute crisis was the unemployment crisis, which catches social protection schemes in the classic squeeze of mounting costs and falling income, whether the schemes are based on employer and employee contributions or financed from general state revenues. The costs are reflected not only in higher unemployment benefits and allowances but also in

higher payments for disability and early retirement pensions, which to some extent substitute for unemployment benefits.

The chronic crisis is the ever rising cost of publicly financed health care, as the increase in provision never seems able to meet the public's growing appetite for medical services. The impending crisis is the demographic crisis as the children of the post war baby boom advance towards retirement in the second decade of the next millenium, ready to claim their matured pension rights from their children and grandchildren whose ranks have been thinned by decades of falling birth rates.

The pressure of these crises has created a real convergence of policies in European social protection ministries, although not the convergence that the European Commission had in mind when it drafted the Recommendation on Convergence adopted by the Council in 1992. Last year this chapter classified most of the changes in the previous 12 months under seven headings: pension reform, restriction of unemployment and other cash benefits, control of medical costs, adjustment of contributions, alternative methods of financing (including privatisation), administrative changes and active employment measures. This framework is equally valid this year, both in

the long established social security systems of the northern states and the more newly developed systems in the south.

Nor is this scheduled to be the final tightening of the belt. Studies and reviews of social security are still in progress and more austerity is promised for MISSOC 1995 to consider.

Yet not all the changes have been purely defensive. There is always something positive to record and the most important single initiative this year is undoubtedly the inception of a "tenth branch" of social security to supplement the classic nine enumerated by the ILO in 1952. This new branch appeared in Germany, with the introduction (after 20 years of discussion and debate) of compulsory Nursing Care insurance.

### **Pension Reform**

The long-awaited reform of the French pension scheme, under discussion since the White Paper over four years ago, was enacted in July 1993 and came into force in 1994. The pension schemes of three of the five largest states in the EU, Germany, Italy and France, have thus all been reformed in the last four years, with similar cost saving objectives and with considerable similarity in the measures adopted. The UK scheme had already been reformed in a similar vein in 1986 and the reform of the Spanish scheme is currently the subject of lively debate.

The most salient feature of the French reform is the decision to increase the minimum period of contributions required to qualify for the full pension. In effect this is a selective increase in the pension age, bearing upon late entrants to the scheme, mainly persons who started employment after extended periods of education and training and hence usually better qualified and better paid than other workers.

This limited and indirect move towards a higher pension age has a particular historical significance. It was ten years ago

that France lowered the qualifying age for a full pension to 60, culminating a movement throughout the Community to lower pension ages and widen the possibilities for early retirement. At the time it seemed to be a humane way of clearing older workers from an overcrowded labour market. France's current decision to move gently in the reverse direction signals the ascendancy of a second wave of reform tending towards higher state pension ages which has now embraced almost all the members of the European Union.

Amongst other changes the French pension formula has been revised to base the pension on earnings over the last 25 rather than the last 10 years in employment. The measure with the greatest long term financial impact, however, is the decision to revalue both the earnings on which pensions are calculated and the pensions in payment in line with price changes and not, as previously, in line with the movement of earnings.

A radical reform of the Portuguese pension scheme came into effect at the same date. The minimum period of contributions has been extended from 120 months to 15 years and the pension formula has been revised to base the pension on earnings during the best 10 years in the last 15 and not, as previously, the best 5 in the last 10. The women's pension age is being raised in six monthly steps over the next six years to bring it from 62 to parity with the men's age of 65. A full pension for both sexes will then depend on 40 years of contributions.

These changes in the Portuguese scheme tend to reduce pension entitlements but the introduction of a system of revaluing reference earnings in line with prices has an opposite effect. Previously there was no system of revaluation, which given the country's experience of inflation could greatly reduce entitlements, so that a large proportion of pensioners were at the flat rate minimum.

The new scheme retains the concept of a minimum pension, with pensioners with a contributory pension below a certain

value receiving a supplement. Pensioners (apart from invalidity pensioners) are also free not only to combine pension with earnings but to build up further pension rights from their continued employment. The overall effect of the reform on the finances of the scheme is expected to be broadly neutral.

An even more fundamental reform of the social security system for the self-employed, covering all benefits, came into effect in Portugal in 1994. A novelty of this system is that insurance for family benefits and sickness (including industrial diseases) is now voluntary. Contributors also have discretion as to the income level on which to base their contributions and benefits.

Elsewhere there have been lesser changes, although mostly in the same direction. Following the recent Italian pension reform there have been changes to the smaller state pension schemes outside the general system (e.g. for state and local government employees), limiting the possibilities for early retirement. In the Netherlands the higher rate basic pension for a person whose husband or wife has not yet qualified for a state pension has been abolished and it is proposed that the amount of the supplementary allowance for the unpensioned partner will take account of the pensioner's income. In Denmark the earnings rule for pensioners under age 70 has been extended to all pensioners, the ratio between the basic pension and the income related supplements has been changed and the pension and the income guarantee have become taxable (although with compensatory increases). In Ireland the National Pensions Board has proposed extending the minimum period of contributions required for a full survivor's pension from 3 to 5 years and for retirement or old age pensions from 3 to 10 years.

Future changes in the pension schemes in Belgium and the UK are more directly inspired by the movement towards equal treatment between men and women than by demographic motives. Belgium already has a common pension age for the two sexes but based on separate formulae. A common

formula is under consideration to be introduced from 2006. In the UK the women's pension age will be raised from 60 to 65 in stages from 2010.

When the Council of Ministers adopted the first directive on equal treatment between men and women in social security in 1979 it seemed inconceivable that equalisation of the pension age could come about other than by lowering the men's age to the women's level. The daunting cost of this was the reason why the member states asked for the pension age to be excepted from the scope of the directive. Equalisation is now at last being achieved, but entirely in the opposite direction. The unthinkable has become conventional wisdom.

Last year this chapter questioned whether these demographic anxieties were justified. Certainly there seems to be no more objective reason to be anxious about the future of social security in the 2010s than there was ten years ago. For whatever reason the same facts which were once looked upon with equanimity now provoke alarm.

Nor is there any certainty that raising the state pension age will actually raise the age of retirement, since the age of exit from the work force has continued to decline throughout the 1980s even though the movement towards lower state pension ages ended about 1984. The current decline is being financed partly by the retirees themselves and partly by employers' pension schemes. Raising the state pension age will merely transfer more of the cost of retirement to individuals and employers and away from the state. The demographic crisis seems to be more a crisis of public finance than an economic or social crisis.

Finally, despite the general tightening of eligibility requirements, one aspect of pension schemes continues to be liberalised. The year has seen further progress in the "individualisation" of pension rights for people outside the labour market involved in the care of children or dependent adults (mainly, but not exclusively, women). From April 1994 such people in Ireland can exempt up to 20 years of

"caring" from their contribution record for the calculation of their basic pension entitlement (i.e. they can qualify for a full pension on 20 years' contributions). This is similar to the Home Responsibilities Protection arrangements which already exist in the UK basic pension scheme, although unlike the Irish scheme they also cover the care of schoolage children. The UK arrangements were extended in 1994 to the second tier Earnings Related Scheme as part of one of the trade-offs of cut backs and concessions such as took place in several member states during the year, in this case to offset the increase in the female pension age.

An alternative approach to providing an individual entitlement to a pension (as opposed to a "derived right") for persons who have spent a significant part of their lives in domestic responsibilities was put forward in a report from the "University of Women", requested by the Belgian Minister for Social Affairs and presented in May 1994. This suggested a two tier pension system with the basic tier consisting of a flat rate pension based on a residence rather than a contribution record. The Government has not yet responded to this proposal.

### **Adjustment of Unemployment and other Cash Benefits**

In MISSOC 1993 it was remarked that it is difficult to cut benefits directly and that restrictions in unemployment and other cash benefits usually take the form of tightening the qualifying conditions or introducing elements of means testing. This year Germany proved that a direct approach is politically feasible. From January 1994 unemployed persons with dependent children have seen their benefits cut by 1 % and those without dependent children by 3 %.

Belgium, the Netherlands and Ireland have proceeded more cautiously. In Belgium the waiting period for school leavers and students to qualify for the flat rate unemployment benefit has been extended, as has the employment period required of younger workers to qualify for earnings-related benefits,

while the duration of certain benefits for the long term unemployed has been reduced. The Netherlands plans to tighten the rules on "suitable employment" and voluntary unemployment for both insurance benefits and assistance payments. Ireland has abolished the earnings-related supplement to unemployment benefit, although with a compensatory 10 % increase in the basic benefit, and has made the benefit taxable.

The UK meanwhile has proposed to abolish unemployment benefit entirely. This is not as draconian as it might seem, for the benefit is to be replaced by a "Job Seekers' Allowance", which will also replace Income Support for the unemployed. The practical effect of this measure will be to reduce the duration of the insurance related benefit to six months, bringing the UK into line with the USA and giving it the shortest period of insurance related benefit in the EU.

After six months the unemployed claimant is to move to a means tested benefit equivalent to the Income Support level but administratively separate. This is designed to bring the conditions governing the insurance and assistance benefits ("actively seeking work", etc.) more closely into line, but it will have the effect of giving the UK a separate social assistance scheme for the unemployed for the first time since 1948. The new system is proposed for April 1996 but has yet to be approved by Parliament.

Denmark has also seen a major revision of the unemployment benefit system, but in this case establishing a maximum duration of seven years. This is linked with the system of guaranteed employment mentioned more fully in the section on active employment measures.

As regards benefits for the sick and disabled, which to some extent have become interchangeable with unemployment benefits, most of the news again comes from the Netherlands. August 1993 saw the implementation of the Act to Restrict Claims on Disablement Benefits which, as was noted in MISSOC 1993, makes the level and duration of benefits



dependent on the claimant's age, widens the definition of suitable employment and introduces periodic medical examinations.

The implementation of the Reduction of Sick Leave Act followed in January 1994, to make employers responsible for paying the first six weeks of sickness benefit, during which they are to carry out inspections and counselling. This parallels the revised Labour Conditions Act which requires employers to have a policy to prevent sick leave, set out in consultation with the work force. This is an example of what is becoming known as "preventive social security", extending a concept familiar in Employment Accident Insurance to sickness benefit and other branches of social insurance.

The latest Dutch reform is echoed in the UK where legislation was passed in July 1994 (for implementation in April 1995) to abolish Sickness and Invalidity Benefit in favour of a unified Incapacity Benefit. The benefit rate will increase with the duration of incapacity, reaching the full rate after a year. A major feature of the new system will be a tighter regime of medical checks designed to achieve substantial savings.

During the first six months of sickness most UK employees look to their employer for Statutory Sick Pay, the cost of which was formerly reimbursed 80 % by the state. From April 1994 employers have had to bear the full cost. We mention it here rather than under the heading of alternative methods of finance as this is not intended as a simple transfer of costs from the public to the private sector, for the move has been accompanied by a more than compensatory reduction in social security charges. Rather, as in the Dutch case, it is designed to give employers a financial incentive to reduce sick absence (which otherwise may not be unwelcome in a recession as a concealed form of job sharing) by strengthening industrial discipline and also perhaps by improving the working environment.

The Spanish government is planning to revise the structure of sickness and invalidity benefits with effect from January 1995, bringing them more closely into line with other European systems. Amongst other changes it is proposed that the National Institute for Social Security will take responsibility for validating claims, using its own medical assessment teams.

Other benefits have not escaped the pruning knife. A change in the German system of relating family allowances to income has halved the allowance for the third child in families above a certain income level. The Netherlands is considering abolishing the system of increasing the rate of family allowance from the second child onwards as well as curtailing survivors' benefits and increasing the element of income relation.

In Spain the social protection of part-time workers and apprentices has been significantly reduced, although the motive in this case has been mainly to promote employment through the corresponding reduction in contributions. This has been described (not by the MISSOC correspondents) as "cutting holes in the safety net to allow people to move upwards".

### **Control of Medical Costs**

The major reform of the Health Insurance system in Luxembourg, described in MISSOC 1993, was implemented in 1994 and important changes have taken place in Belgium, France and Italy. The Luxembourg reform touches every aspect of medical care in the Grand Duchy, with new financial and administrative arrangements, new negotiating systems and a new role for the representatives of management and workers in fixing levels and conditions of benefit.

This last has been termed "responsibilisation of the social partners" and responsibilisation is the watchword for the

reforms in neighbouring Belgium. These have seen more financial responsibility being passed to individuals with a reduction in the level of reimbursement for medical expenses, plus charges for previously free treatment and an increase in hospital charges. The effect of these increases on lower income groups has been cushioned by fixing a ceiling on the level of household expenditure on medical care above which all treatment is free, the ceiling being fixed in relation to household income. This arrangement does not apply to charges for medicaments, but the system of free medicaments for certain social and medical categories is unchanged.

Responsibilisation is not, however, confined to the patients. Patients are encouraged to use doctors who conform to certain conditions regarding in-service training, case management and prescribing by making higher levels of reimbursement available for their services. New controls have also been introduced on prescription costs, including the use of bar codes. Ways to promote responsabilisation among the insurance funds are under consideration.

France, which also uses the system of partial reimbursement for medical expenses, has seen changes in the same direction. The proportion of costs carried by the patient has been increased and the daily charge for hospital care has been raised. Further efforts have been made to control the cost of medicaments by requiring doctors to discriminate between prescriptions for long term and short term conditions, so as to reduce the volume of medicaments reimbursed at 100 %.

Italy has introduced a new system of charges for medicaments, which are now divided into three categories. The first category of life saving drugs is free and the third category of over-the-counter drugs is entirely at the charge of the consumer. In the middle range the charge is 50 % of the cost with exemptions for particular groups.

The UK and the Netherlands are still digesting earlier health care reforms. In the UK more hospital Trusts have been set up (almost all hospitals are now in Trusts) and progress has

been made in extending General Practitioner "Fundholding" schemes. Under these latter arrangements groups of GPs have their own budgets to purchase specialist care on behalf of their patients, so that at least by proxy the patient can exercise a degree of choice within the "internal market" of the National Health Service. The Netherlands has paused to evaluate the reforms of recent years before going on to a further phase of convergence between state and private schemes.

The UK and Dutch reforms are of course fundamental reforms which go far beyond simple cost saving measures, but they are both attempt to wring more value for money out of the public health care system by introducing elements of competition between health care providers.

### **Reducing Employers' Contributions**

With so many social security schemes in financial crisis one might expect that social security charges would be going up all over the EU. This has been happening in some countries and with some forms of insurance, but a more widespread tendency has been to lower contributions, at least for employers. This arises from the paradox that social security charges are essentially a tax on jobs while the duties of the social security system include compensation for loss of employment and measures to promote job creation. It appears self-frustrating to pay for this during a recession by raising the tax on jobs and so encouraging employers to shed even more labour.

It has become the conventional wisdom, confirmed in the EU White Paper on Employment, that at least in the present economic climate social security deficits cannot be filled by raising the traditional sources of contribution income but that alternative sources of income must be found while selectively lightening the burden of contributions on business. But again Germany has shown that the unthinkable is feasible. After several reductions in the contribution rates for pensions since

1991 the rates were raised in 1994 to a total of 19.2 % divided between employee and employer.

This increase has been additional to the contributions introduced to pay for Germany's new Nursing Care insurance, currently 1 % of pay and due to rise to 1.7 %, divided equally between the two sides of the employment contract. However, in this case there has been an interesting quid pro quo for the employers, namely the cancellation of one of the calendar's public holidays, chosen because it always falls on a working day. Further measures to compensate for future contribution increases are being considered.

In France there has been an increase in contributions to the unemployment insurance scheme, but this has been offset by selective reductions elsewhere, as described below. The UK has increased employees' social insurance contributions but employers' contributions have been reduced. Ireland has raised the ceiling on both employees' and employers' contributions (by 4.5 % and 20 % respectively), but also with selective exemptions for employers' contributions in respect of certain workers. Spain has raised the employees' contribution for unemployment insurance but the general level of contributions will be reduced from the beginning of next year through a reduction in contributions for non-employment related contingencies. Denmark is a special case because it has a system hitherto financed almost entirely from general taxation and is now introducing payroll contributions. This will be covered in the next section on alternative methods of finance.

Reductions in employers' contributions have been widespread. We have already noted the reduction in the UK which more than compensates for the transfer of financial responsibility for Statutory Sick Pay to employers. The reduction is concentrated on contributions in respect of low paid workers. Other countries have developed much more complex systems of selectivity to encourage the employment of certain groups.

France has favoured the employment of low paid workers by exempting employers from paying family allowance contributions for the next five years for workers under a certain wage. Belgium too has lowered contributions in respect of low earners as well as for younger workers, workers hired from the unemployment register and those taken on as a result of work sharing arrangements (i.e. reducing hours of work and taking on more staff). There have been extra reductions for enterprises particularly exposed to international competition (part of Operation MARIBEL). Ireland has reduced contributions for low earners and extended the exemption for workers recruited from the unemployment register.

Earlier in the year Italy selectively lowered employers' contributions for young people, handicapped workers and new employees who had been long term unemployed, as well as favouring work sharing schemes, the employment of extra personnel in regions of high unemployment (i.e. the South) and new enterprises. More recently the Government has tended to favour tax incentives for employers taking on extra workers and handicapped workers and for the long term unemployed setting up their own enterprises.

The Spanish Labour Law of May 1994 included a detailed schedule of reductions in employers' contributions for handicapped workers and older workers taken from the unemployment register, with extra reductions for such workers on long term contracts. Small employers obtained concessions for all workers taken from the unemployment register, with extra reductions for first time entrants to the labour market. The reduction of contributions (and the loss of protection) for part-time workers and apprentices has already been noted.

Before moving on to comment on alternative methods of finance we should note that Belgium is reforming the traditional system by replacing the separate contributions for the different branches of insurance, common to most EU states, with a global social security contribution from the beginning of 1995.

### **Alternative Methods of Finance**

The corollary to lowering social security contributions is the search for alternative methods of finance. In France this took the form of a new tax, the Generalised Social Security Contribution ("CSG"), introduced three years ago and levied on all forms of personal income, as well as an earmarked tax on alcoholic drinks. These were both raised in 1993 but not in 1994, in view of the difficult economic situation.

The pension reform in France includes an effort to separate the insurance from the "solidarity" (i.e. redistributive) elements in the scheme. A "Fonds de Solidarité Vieillesse" financed from the CSG has taken charge of the non-insured elements, such as "assimilated" periods of contributions, leaving the remainder to be funded on classic social insurance principles.

Belgium is engaged in a similar endeavour to separate insurance and solidarity, but in relation to the whole social security system. The strategy currently being explored is to reinforce the link between employment and benefits in the branches of social security which replace former earnings while universalising the coverage of family benefits and health care and eventually financing them from general revenues ("fiscalisation").

Linked with this has been the introduction of two new social security contributions, one levied on all taxable income (the Personal Social Contribution) and the other levied on pensioners which takes account of all pension income public and private (the Solidarity Contribution). Also elements of the tax on energy, value added tax, excise duties and property taxes have been earmarked for social security.

In Luxembourg the state has taken over payment of the employers' 1.7 % contribution for family benefits, and a special levy on petrol and diesel has been introduced to support employment promotion.

Meanwhile, while most of Europe inches away from contribution based systems the opposite tendency is at work in Denmark, which starts from a completely opposite financial basis for its social security system. MISSOC 1993 described the setting up of three Labour Market funds, the Cash Benefits Fund, the Activation Fund and the Sickness Benefit Fund. These came into operation in 1994 financed by a 5 % contribution from employees and the self-employed. Contributions will increase up to 1998 and from 1997 there will also be an employers' share. Entitlement to benefits is not related to contributions.

The first fund finances passive employment policy; unemployment benefit, early retirement and "transitional allowances". The second finances active employment policy; vocational training, education and training allowances and the third finances sickness and maternity benefits and also parental and sabbatical leave. A principal objective of the system is to fund the new leave schemes which it is hoped will relieve the employment market (see under Active Employment Measures below).

### **Privatisation**

Privatisation is an alternative method of finance in the sense that it transfers expenditures out of the public sector. The costs still have to be carried by society (except to the extent that the private sector may be more efficient or economical) but the government is spared the political difficulty of raising taxation to meet increasing needs. The motives behind different forms of privatisation range from the purely pragmatic to deeply felt ideological commitments to reducing the role of the state in modern society.

In the broadest sense restrictions on benefits are a form of privatisation, in that the cost of the contingency is transferred from public agencies to individuals. This is clearest in the

case of increased charges for benefits in kind, such as medical care. Another example is increased pressure on liable relatives, illustrated by the UK Child Support Agency which entered its second year of operation in 1994. This initially politically uncontroversial measure has since aroused fierce political controversy.

In all of these cases the administration of the system remains in the public sector. A more radical form of privatisation is the transfer of financial and administrative responsibilities to employers, as with the first six weeks of sickness benefit in the Netherlands and the first six months in the UK. As with many forms of privatisation there is the hope that more direct financial responsibility will reduce the incidence of the contingency, be it sick absence, single parenthood or the use of medicaments.

Although all forms of privatisation have been evident in 1993-4 the term is usually confined to the promotion of private insurance schemes, mainly for medical care and pensions. In most cases these do not substitute directly for public sector provision ("contracted out" pension schemes in the UK are the big exception) but governments support them in the hope that they will relieve the pressure to expand the public sector.

Legislation was passed in Italy last year and came into effect in 1994 to set up a new regulatory framework for company pension schemes, which so far are comparatively little developed in the country. It is possible that the new government will amend the law to give greater fiscal incentives to private schemes.

The Maxwell scandal, in which pension fund money was used and lost on a large scale to support the employer's collapsing publishing empire, prompted a review of UK pension scheme law. The Pension Law Reform Committee reported in September 1993 and the government published a White Paper in June 1994 accepting most of the committee's recommendations, including a requirement to increase

pensions in payment in line with inflation up to 5 %. The target date for implementing the reforms is April 1997.

This episode emphasises the need for a strong regulatory framework for private pension schemes. The Italian debate underlines the importance of fiscal incentives if private schemes are to develop as the "second pillar" of the social security system. Between them they illustrate that privatisation involves a blurring of the frontier between public and private. The second pillar may be useful to the overall structure but it needs a lot of cross support.

The UK system of contracting out, under which employers and individuals can make alternative arrangements in return for lower contributions, has so far not been taken up on the Continent. However, it is currently under consideration in the Netherlands for the employees' disability pension scheme.

### **Administrative Changes**

Many of the changes noted above have involved administrative re-organisation. For instance the Belgian move to a global social security contribution has entailed setting up an overall financial management body for all branches of social insurance which will propose targets for social security spending in general and health care in particular.

In the UK the process of dividing the formerly monolithic social security administration into autonomous agencies continues, with the creation of the War Pensions Agency. The Benefits Agency is making further progress in developing a "One Stop Service", whereby all benefits can be claimed via a single office.

While some countries decentralise others combine schemes. In Greece the process of combining small funds continues with the amalgamation of the Customs Officials fund with the main fund for the self-employed, while in Ireland all new entrants to the civil and public services after April 1995 will

have to join the general social security scheme, leaving Ireland's only special statutory scheme to slowly age and disappear.

### **Active Employment Measures**

All the member states of the EU pursue active employment policies, such as placement and training schemes, and they have tended to grow more active as the recession continues. At the same time the ratio of spending between active and passive measures has often tended to worsen as the cost of unemployment benefit increases.

Two member states, Denmark and the Netherlands, can be singled out for particular comment, as they are the only states to offer guaranteed employment programmes. Under legislation which came into effect at the beginning of 1994, the maximum duration of unemployment benefit in Denmark is now seven years, divided into sub-periods of four years and three years. During the second sub-period the beneficiary is guaranteed an income equivalent to the full rate of benefit but this may take the form of a guarantee/obligation of employment or training.

During the first sub-period persons who have been unemployed for over 12 months have the option to receive 80 % of their benefit entitlement for up to 12 months and to combine this with earnings up to a ceiling. This option is available to all beneficiaries during the second sub-period.

The guarantee is reinforced by the leave schemes, financed by the three new Labour Market Funds (see above). Leave may be granted for education or training, child care (for parents of children under age eight) or optional reasons (sabbatical leave). The leave can run from three months to a year and for persons in employment - the schemes are also open to the self-employed and the unemployed - there are conditions on the duration of employment and the employer must hire a substitute. For private employers the substitute

must be registered unemployed. The schemes can be used as part of a job sharing programme, e.g. with a group of workers each taking one week off a month in rotation. For parental or sabbatical leave the benefit is 80 % of the maximum unemployment benefit and 100 % for training leave.

The leave schemes have so far been popular, especially parental leave. They are temporary, but the parental leave scheme is likely to become permanent.

The Netherlands employment guarantee scheme applies only to young people. It started in 1992 and since the beginning of 1994 there has been a formal guarantee of a year's employment for all people under age 21 who have been unemployed for six months and for school leavers up to age 23. The work is usually with the local authority on special projects and the wages are paid by the central government.

### **Improvements in Benefits**

Even in a time of general retrenchment there are still extensions and improvements in social security to report.

We have already mentioned the Danish leave schemes and the movement towards individualisation of pension rights in Ireland and the UK. Among several other benefit improvements in Ireland child benefit for the third child has been increased and survivors' benefits have been extended to widowers. The UK has increased maternity benefits in line with the EU directive.

Ireland and the UK have also been concerned to mitigate the "poverty traps" which can make it unrewarding for some people to move from benefits into low paid employment. Among several changes the most noteworthy has been the introduction of the Irish "Back to Work Allowance", which permits unemployed workers and lone parents to keep a proportion of their welfare benefits for up to two years after

starting work in certain industries or setting up their own businesses.

But the historic innovation has been the introduction of Care Insurance in Germany. The first benefits, in cash and services, will become payable for home nursing in April 1995 and for residential care in 1997. The new scheme has the same coverage as the present health insurance scheme, that is 90 % of the population. Those who have taken out private insurance in lieu of participating in the statutory scheme are required to take out additional nursing care insurance.

Much of the cost of long-term nursing care is, of course, already met by the social protection system in Germany and most other European countries in different ways. In Germany this has been mainly through means tested social assistance but other countries also use supplements to age and disability pensions, various provisions of medical care schemes and cash benefits awarded on medico-social criteria. For instance Austria, which will be a member of the EU by the time this report is published, also introduced a care benefit in 1993, in this case providing seven levels of cash benefit for persons in need of different levels of care from 50 hours a week upwards awarded largely on a medical evaluation. Nonetheless Germany has become the first state to provide nursing care through a separate contributory social insurance scheme, offering comprehensive cover in cash and care without a means test; a distinctive contribution to meeting the challenge of Europe's ageing population.

### **Conclusions**

The reviews of the social security system set off by the current sense of crisis are still going forward. For instance both Spain and Greece are conducting fundamental reviews and significant changes in those countries will no doubt

feature in MISSOC 1995. There is more retrenchment in the pipeline.

But most MISSOC correspondents report some rays of hope; the growth in unemployment has levelled off or the rate is even beginning to fall. In the UK unemployment has fallen for the second year in succession. The OECD reports that the EU economy has once again started to grow. Germany in particular has resumed economic growth, which is good news for the rest of Europe.

Of course there is always a lag between growth and employment and with changing technologies this lag may be greater than in previous recessions. Also the two previous recessions each left a residue of unemployment higher than the last, so we may be moving progressively further away from the "normal" level of employment as we knew it between twenty and fifty years ago.

Yet in central and eastern Europe the EU has a "New Frontier" offering opportunities as great as the post-war reconstruction of the west. Poland, the Czech Republic and Hungary last year had growth rates higher than some EU states. Napoleon said that the future is nobody's territory, which leaves it open to MISSOC to look forward to a return of optimism at least by 1996.

*Edward James*





## EVOLUTION OF SOCIAL PROTECTION IN THE MEMBER STATES

### BELGIUM

The period being dealt with was marked by the negotiations on the working-out of a social pact. The negotiations are indeed still in progress to the extent that it was necessary to settle for the adoption of a "global plan" (governmental plan, nothing to do with social dialogue), relating to employment, business competition and social security.

This global plan is translated by various measures, of which certain are listed later, aimed at achieving the plan's three objectives.

Firstly, to re-establish business competition:

- The adoption of a new index (the health-index), which delays the indexing of remuneration;
- the further reduction of employer contributions (operation MARIBEL) for those businesses which are worst affected by international competition.

Secondly, in order to promote employment, a major programme to reduce employer contributions has been put in place for the benefit of young people (employment plan for young people), "low earners" and to promote the hiring of a "first unemployed worker".

It is also worth mentioning the reductions of contributions in connection with the adoption of a "business programme", enabling employment to be better distributed.

Finally, to redress the social security accounts, measures have not only been taken where revenue is concerned

(personal social contributions, contributions of pensioners, alternative revenue) but also where expenditure is concerned (measures relating to unemployment and health care).

### Organisation

The law of 30 March 1994, relating to social matters, makes provisions for the setting up of a comprehensive management structure for the social security system. The date for its introduction will be set in a royal decree after deliberation by the council of Ministers. At the very latest this date will be the 1.1.1995.

To this end, the general administrative body, among others, has been made responsible for the overall financial management of the social security system as well as for promoting the transparency and the efficiency of this system.

This body is also responsible for collecting contributions which are aggregated into one single employee-employer contribution. This contribution equals 37.83 % of net remuneration.

In addition, the preamble of this law provides, in the long term, for a clearer distinction to be made between those sectors more specifically linked to employment, which guarantee the replacement incomes, and the general sectors, such as family allowances and health.

In the sectors related to employment, the link between entitlement to benefits and employment are to be reinforced. And in sectors covering general risks, a gradual harmonisation will be achieved in order to ensure the long-term covering of these risks for the whole of the population.

This idea, which implies funding health care and family allowances by taxation, is currently being discussed; the social partners are very opposed to the idea.

### **Financing**

It is provided for in the aforementioned law of 30 March 1994 that the real, overall growth in social security expenditure will, as of 1996, be annually limited to a legal norm which takes into account the demographic development, the labour market and economic growth and which ensures the viability of the system in the short and medium term.

Besides this overall expenditure limit, an individual limit for health care expenditure is also foreseen. Health expenditure may rise by a maximum of 1.5 % in 1995 and 1996.

As in the previous year, the state subsidy has been frozen at BFR 192 thousand million (ECU 4,850 million).

Regarding revenue, two new contributions have been introduced:

- a progressive solidarity contribution which, for pensions exceeding a certain amount, is deducted from the total revenue received from pensions (including supplementary pensions);
- a personal social contribution (or special contribution: a kind of generalised social contribution) which amounts to the collection of net sums. These amounts are progressive in relation to the taxable income of the family.

This special contribution, the tax on energy, the rise in VAT and the increase in property taxation all constitute alternative means of finance. A share of these resources is allocated to the social security system.

Regarding expenditure, this text mainly deals with restrictions relating to health care and unemployment.

### **Health care**

The year gone by was marked by rendering everybody accountable as a means of controlling expenditure and safeguarding the access of the entire population to quality care.

Patients were made more accountable by the significant increase in their contribution (ticket modérateurs) and by the payment of contributions for treatment which was previously free of charge. Hospital care has also been made more expensive.

Nevertheless, above a certain annual amount (the social ceiling), households are no longer obliged to make a contribution to their health care, thus it is free of charge for all members of the household. This ceiling is set in relation to the income of all household members. Each household may benefit from this upper limit. Only medication is excluded from the ceiling. Consequently, besides widow(er)s, invalids, pensioners and orphans whose income is below a certain level (VIPO préférentiels), neither the "critically ill" nor the chronically ill are affected by the increases.

Furthermore, the most recent convention agreed upon by the doctors and assurance bodies makes provisions for rendering claimants and beneficiaries accountable by a system of points. That is to say that those doctors who meet certain conditions (relating to continuing education, availability, management of medical files, reduction of prescriptions made ...) may be awarded points. Patients would be encouraged to choose doctors on the basis of preferential reimbursement

rates and the doctor accredited with the points will receive higher fees.

Doctors are also made more responsible for their actions on account of the bar-codes on health care certificates and medical prescriptions. This enables medical profiles to be established and then problems of "over-prescription" to be discussed with the doctors concerned.

Finally, ways of making insurance bodies more accountable are still being studied.

### **Pensions**

Besides a certain scaling down of pensions, following the introduction of the health-index and of the contribution of pensioners (see above), there are no significant changes to report.

This does not mean to say that nothing has happened. Following a ruling of the Court of Justice (C. E.) a plan to amend legislation has been tabled in which provisions for 2006 involve a uniform mode of calculation for men and women as well as an equal age of retirement and that studies be carried out, most notably on the financial viability of the scheme by the year 2010.

### **Unemployment**

As a result of the aforementioned global plan, different restrictive measures have been implemented in this sector. Consequently the period of time prior to the granting of waiting allowances to young workers, on the basis of their study records, will (in July 1994) be extended from six to nine months. In addition, after two years of drawing compensation, young recipients of these waiting allowances may

be denied unemployment insurance over an unusually long period of time.

Moreover, to be in a position to draw benefits on the basis of previous work, workers under 26 years of age must prove a greater number of days worked than previously.

Furthermore, cohabiting workers, after one year of unemployment, will now only be able to claim compensation at 35 % of their previous salary (upper limit imposed) for a period of three months, as opposed to six months as was previously the case.

Finally, in the event of a return to work, the unemployed must have worked full time and continuously for a period of 12 months (instead of the previous 6) in order to be compensated with unemployment benefit at 60 or 55 % of their previous salary (upper limit imposed).

## DENMARK

### Unemployment

Unemployment always poses the most major problem. Despite the Government's new legislation, unemployment has continued to rise. It was only in May 1994 that the unemployment curve levelled off a little.

The measures aimed at promoting employment have thus been retained and even further developed.

With these measures it is aimed to make offers, to all insured, unemployed persons below the age of 60 who so wish and all non-insured, young unemployed persons, which will, in the long term, provide for a stable occupation or enable the participation in an educational or professional training course.

The range of various offers includes, among other things, information provided by placement offices on the possibilities of finding employment, allowances enabling unemployed persons to participate in an educational or professional Training course, allowances enabling unemployed persons to set up an independent professional activity, "job Training" - a work placement involving enabling the beneficiary to integrate and train with an employer to whom the local authorities pay a proportion of the salary.

A rotation of positions is also a possibility as long as the new schemes of paid leave are utilised.

The long-term unemployed and the young unemployed persons over 25 have the right to commission an "individual plan of action" for their future career- The popularity of

these plans has resulted in a certain hold up at the placement offices and local administrations. There is presently a waiting period for an individual plan of action.

It is expected that all these measures to combat unemployment will in the long term have the desired effect upon the level of unemployment.

### Financing

With the new made to the three "labour market funds", which came into being as of 1 January 1994, a new method of financing the social security was introduced in Denmark.

Salaried and non-salaried workers - and as of 1 January 1997 employers as well contribute to the three funds. The contributions are fixed at a percentage of the salary or of the profits gained from independent activity. The percentage will gradually be raised until 1998. The contribution that has to be made by salaried workers in 1994 is equal to 5 % of their gross wage.

The resources raised by these three funds is used to finance state expenditure on

1. unemployment benefits, early retirement benefits and "transition benefits" (overgangsydelse);
2. active employment measures (measures to combat unemployment), professional Training, educational courses and study leaves;
3. sickness benefits and maternity benefits as well as maternity/paternity leave and "sabbat" leave.

## **Pensions**

Following the tax reform which took effect on 1 January 1994, the social pension and the guarantee of sufficient resources benefit have become liable to taxation in the same way as salaries. To offset this amendment to fiscal legislation contributions have been increased in such a way that, wherever possible, the benefits remain unchanged. Isolated pensioners now benefit from a new supplement to their pension which insures them against a loss of income.

Following an amendment to the social pension law which took effect on 1 January 1994, the basic amount of the retirement pension (folkepension) which was previously paid to pensioners over 70 regardless of their income is now income-related - calculated according to salary or profit gained from personal activity and also includes pensioners aged 70 years.

As a result of another modification of the law that took effect on 1 July 1994, it is officially the age of the claimant on the date on which the claim is made which determines the category relating to the pension to be granted. The age limit of 60 is determining for the maximum invalidity pension which cannot be granted to persons who have reached the age of 60 and for the anticipated pension, claimants under the age of 60 receive the "early retirement amount". This amendment to the law is of interest to claimants who live abroad because the assessment of claims can be lengthy.

The pensioners' obligation to provide the local administration with information on their financial situation and other living conditions has been inculcated.

## **Organisation**

As of 1 July 1994 the department of security and social assistance is the official institution to authorise to grant, calculate and distribute social pensions to people living abroad.

## **GERMANY**

The changes that have taken place in the field of social security over the period of time dealt with in this report are essentially marked by the discussions - which are in their final stages - on the covering the risk of needing nursing. After talks began nearly twenty years ago, over the last three years, and in particularly most recently, intensive debate between parliament and the opposition has taken place. In the spring of this year a satisfactory solution was finally agreed upon. In addition to the introduction of compulsory state insurance for the nursing of old or handicapped people, many changes have taken place shortly before the new year concerning unemployment and child benefit as a consequence of a law on the accomplishment of cost-cutting, consolidation and growth programme.

## **Financing**

The contribution rate levels for retirement, unemployment and health insurance have been slightly raised in accord with inflation-related adjustments. Elsewhere, after several lowerings since 1991, the membership rate for pension insurance has now been raised for the foreseeable future and stands at 19.2 %, to be paid between the employee and employer.

## **Care**

The introduction of the state nursing insurance is seen as the fifth social insurance pillar under the state medical insurance scheme. Not only will the situation improve for those in need of nursing attention and their relatives, but also the dependence of the elderly or the handicapped on social assistance payments will no longer be the rule. The nursing scheme will

come into force on 1 January 1995. The benefits are in the form of in-patient and out-patient care and will be introduced in phases. Compulsory insurance is based on the following principle: "nursing insurance follows medical insurance". The contributions to the nursing insurance scheme will - as is the case for medical insurance - be equally shared by employers and employees. The membership rate will initially equal 1 % and will later rise to 1.7 %. For economic reasons compensation has been agreed upon to offset the increased burden on the employers. Phase one of the introduction of the nursing insurance scheme is linked with a cancellation of a public holiday that always falls on a week day. Further measures linked to phase two of the nursing scheme have not yet been finalised.

### **Unemployment**

On 1 January 1994, a law took effect which makes provisions for a reduction in replacement income payments. Unemployment benefit (*Arbeitslosengeld*), short-time allowance (*Kurzarbeitergeld*), bad-weather money (*Schlechtwettergeld*), unemployment allowance (*Arbeitslosenhilfe*) and integration allowance (*Eingliederungshilfe*) for beneficiaries with at least one child will be cut by 1 %, in other cases by 3 %. Transition benefits for the participation in measures to promote one's individual professional rehabilitation will also be reduced. This also applies to people currently drawing these benefits.

The procedure for gaining right to act as an employment agent is being replaced by a licence system. The state employment exchange will grant permission for non-profit-making employment agencies if the labour market balance is considerably improved as a result. A permit for a profit-making agency can be granted to groups of professionals, or

others, if this is necessary on grounds of an existing speciality concerning finding employment (this is the case, for example, where artists are concerned). The permit is generally granted for agencies who deal with executives. The first permit for private employment agencies is granted for three years. Afterwards they are granted for an unlimited period of time.

### **Old age**

In connection with the enlargement of the field of application of the pension law in the old *Länder*, several regulations have been laid down to ease the situation. These include regulations relating to the calculation of the pensions and concerning eligibility to old-age pensions. There is an improvement for people who did not hold a high position in the former East Germany. Also in line with unifying the two different systems, the claims and rights which were acquired through the supplementary benefit system of the former East German parties will be transferred to the old-age pension scheme. In addition, besides the pension increase in the whole of Germany which takes place every year on a set date, there will also be a second, supplementary rise in pensions in the new *Länder*.

### **Family benefits**

At the beginning of the year, amendments to child benefit law (*Kindergeldrecht*) were made. On grounds of a new income limit, for families with three or more children the basic amount of child benefit will be halved from DM 140 (ECU 73) to DM 70 (ECU 36) for the third child if the annual income of the parents exceeds DM 100,000 (ECU 52,048) (DM 75,000 = ECU 39,036 for single parents). For families with four or more children these income limits are raised.

Only cohabiting spouses are able to fully make use of the various forms of legal entitlement to draw the highest level of child benefit. For separated parents, it is the parent who has sole custody of the child or who predominantly provides for the child who is entitled to draw child benefit. Foreigners are only entitled to draw child benefit if they are in possession of a valid residence permit and are not sent to Germany by a foreign company as an employee.

For children over the age of 16 income plays a more important role than formerly was the case. Before-tax earnings from apprenticeships or gainful employment equal to DM 750 (ECU 390) or more per month lead to disqualification for drawing child benefit. It is no longer only the income earned by those in a professional apprenticeship which is taken into account, but also the income of students and youths enrolled in evening classes. Child benefit is also inapplicable if the child is granted income replacement benefits such as unemployment benefit or allowance or education allowance (e.g. BAFöG) equal to or in excess of DM 610 (ECU 317) per month. All income received per month is added together.

## GREECE

Regarding social security matters, last year was marked on the one hand by the repercussion and the reactions provoked by the latest social security reform law (Act 2084/92), and on the other hand by the preparation for new Legislative intervention.

Consequently, special committees of experts were appointed to review the country's social security system, as a whole, taking into account the consequences of the implementation of the above mentioned law.

Another objective of the committees is to draft proposals of improvements which could be made to the system. These suggestions will serve as a basis for the social dialogue which will take place during the course of this year.

Furthermore, during the period of time in question, the main preoccupation of the authorised authorities is the economic rehabilitation of the funds which are in deficit.

In Greece there are indeed a number of insurance funds which are having difficulty fulfilling commitments such as guaranteeing the payment of benefits to the insured and the retired.

There is also a tendency to regroup the funds which deal with a similar professional class.

This is why the solution which was finally chosen was to consolidate the funds in difficulty and similar funds with a surplus.

The first attempt of this kind concerns the pension fund for customs officers (TSE). According to article 2217/94 the

aforementioned fund has been amalgamated with the fund for craftworkers and other professionals of Greece (TEVE), the largest social security institution in Greece which covers self-employed workers.

Finally, another significant development which took place in the field of social security during the first half of the year was the creation of a university institute to deal with social security, health and making provisions for the future (Presidential Decree 123/94).

This institute will undertake scientific research in the above-listed fields as well as the retraining of scientists and administrative executives.

## SPAIN

### Introduction

The following is the report on the current situation of the Spanish social security system as of October 1, 1994. First we would like to say that socio-economic change in Spain is slow and comes in stages. Therefore, we have to assume that today's situation deviates only insignificantly from the situation described in an earlier report.

Furthermore, we should like to point out the similarities between the economic difficulties Spain is faced with and the overall difficult economic situation which prevails in all other Member States of the European Union. However, these similarities are also true for the economic upswing which seems imminent judging from the positive development of all economic indicators. The labour market reforms and the national insurance reforms initiated by the Spanish government seem to have contributed to that positive development. We shall come back to these reforms further below in more detail. In the second quarter of this year, national insurance contributions have risen to an extent unprecedented in this decade. This is also true for the number of contributors. This has had an effect on unemployment which has declined proportionally. If this tendency continues we will have a net increase in employment by the end of this year.

Despite the above, our national insurance system continues to suffer from the old structural deficits which have brought about an extreme increase in public spending for these purposes. For example, the continuous increase in provisional or permanent disability benefit has clearly revealed the phe-



nomenon of benefit subreption which has to be fought with a number of measures.

Without doubt, the discussion on the future of the Spanish national insurance system continues on all levels, on government level, on the level of the parliament and in the public. We have described the debate already in an earlier report. Also the media take great interest in the issue.

On initiative of the Catalonian group of members of parliament, at the beginning of this year a motion was tabled in the parliament which calls for an expert opinion. This opinion which shall be submitted to the government after its completion is to analyse the structure of the Spanish national insurance system and is to elaborate proposals on the reform of the national insurance system which could contribute towards future pensions security and towards a reduction in the huge public spending on social security.

### **The Positions of the Large Parliamentarian Groups and of the Government**

There is consensus that a reform of the national insurance system should safeguard the general character of this system, i.e. the provision of three levels of benefit, namely basic, contributory and complementary benefit.

To this end, comprehensive demographic studies are proposed. These studies should serve as a basis for prognoses on the future demographic development of the Spanish society. Furthermore, active employment policies are recommended. Such policies could create new jobs, new jobs would generate revenue which is urgently required to establish coordination and cooperation mechanisms between the different public institutions and organisations. Not least, this would

contribute towards a more efficient battle against fraud, both regarding contributions and benefits.

In addition to the measures which have been proposed in the context of the parliamentary motion and which are to be discussed, the government considers additional measures which could contribute towards a stabilisation of the social security system. Such measures could include the reclassification of non-payment of contributions into a tax offence or the modification of statuses such as temporary disability or provisional disablement. These statuses do not exist in other Member States of the European Union. They could be consolidated in a single new status which could be called "temporary disablement". "Temporary disablement" would be examined within a shorter period of time than the current applicable term. On the basis of such an examination, final disability or fitness for work would be certified. Also the maternity benefits are to be examined. These benefits, which were included in the temporary disablement benefits, are to be separated from the general benefits. In addition, also a reform of health care benefits is envisaged which is to improve the organization and administration of the system. Other reforms should include death benefits, the right of the survivor to claim pension as well as a reform of unemployment benefit.

### **Labour Market Policy**

Recently, a reform of industrial relations has been carried out. The objectives of this reform have been the fight against unemployment and the creation of jobs. Such a reform of industrial relations is indispensable and complements measures of strictly economic character.

As a first step of reform of industrial relations we should like to quote the following:

- The Real Decreto - Ley 18/93 (royal decree - Act 18/93) of December 3, 1993, deals with measures for the creation of jobs and the promotion of employment. The decree authorizes the establishment of non-profit placement offices and the activities of temporary work enterprises. The decree is also aimed at promoting job integration of young workers and recommends time work as a means of employment promotion.

In connection with the above royal decree we should like to draw your attention to the following acts:

- The Act 10/94 of May 19, 1994, contemplating urgent employment promotion measures.
- The Act 11/94 of May 19, 1994, which modifies certain clauses of the Workers Statute as well as the implementing regulations on misuse of law and sanctions in the social order.

Both acts have the same aims and objectives as the already quoted Act 18/93 of December 3, 1993, i.e. the reform of the labour market. The Act 10/94 has an effect on public placement services, on the regulations regarding time work, on employment promotion for small businesses as well as job integration of young workers. The legal text includes concrete stipulations on the following issues:

- Law on Temporary Employment.
- Deed of apprenticeship and social protection.
- Temporary employment contracts and termination of employment contracts.

- Deeds of apprenticeship with handicapped.
- Reduction of national insurance contributions in the case of conclusion of full-time contracts with workers with part-time contracts employed in employment promotion schemes (under certain circumstances).

The Act 11/94 deals with the constitutional reform of the labour market for economic promotion and the improvement of competitiveness of Spanish enterprises. The act covers among others:

1. Revitalization of collective bargaining as a means of control of industrial relations.
2. A new directive on the beginning of employment and the terms and conditions of the employment contract.
3. Contents of the agreed work performed in order to adapt it better to company requirements.
4. Reformulation of the reasons for the termination of employment.

Before we conclude, we would like to draw your attention to the publication of the Real Decreto-Ley 1/94 of June 20, 1994, published on June 29, 1994, in the Boletín Oficial del Estado (Official Gazette). This act confirms the revised text of the general social security law. The legal text enacted by the government in virtue of a decision of the parliament (Cortes Generales) includes all orderly revised, exemplified and harmonized social security stipulations with law status. The revision was carried out in order to systematize the social security law, to deepen the knowledge of said stipulations and to provide more clarity in jurisdictional matters. The revised text contains all the stipulations of the 28 single laws which have been enacted in the course of the

last years starting with the Decreto 2065/74 of May 30, 1974, which constitutes the founding stone of the social security legislation, until the most recent acts from 1994 (Act 10/94 and Act 11/94).

## FRANCE

During the period between 1 July 1993 and 30 June 1994 the developments in social protection are characterised by the persistence of the economic recession and by a change in government.

Subsequent to the emergency measures, the Government announced the 19 June 1993 its plan to redress the system which involves the introduction of structural reforms.

In the field of social security the following main priorities have been set:

- the improvement of the provisions for the resources of the social protection system;
- the financial equilibrium of the social security schemes through the control of expenditure on sickness insurance and the equilibrium of old-age insurance schemes;
- the reinforcement of social cohesion and the development of family policy;
- the generalisation of sickness benefit and the improvement of the situation of handicapped persons;
- the transfer of social data.

Concerning the programme of general organisation, in the anticipation of a structural reform, the mandate for the fund administrators has been extended.

Moreover, the act of the 27 January 1993 has extended the field of application of the social security system to encompass certain categories of insured persons and has clarified the conditions of membership in particular relating to persons not covered by a compulsory health insurance who live with

an insured person, to widows or divorced women who support at least 3 children, to press photographers etc., to foreigners bound to prove the legality of their circumstances, and to non-salaried workers who are in a situation of compulsory liquidation.

The financing of the social security system remains an important preoccupation and has been the grounds for measures taken at various levels:

- measures to promote employment by lessening employer contributions (exemption from paying family contributions for more modest salaries; suspension of social security contributions for companies for five years; no increase in the general social security contribution for 1994);
- a 4 % abatement of the "industrial accident" contribution based on 1993's figures;
- specific measures concerning non-salaried, non-agricultural workers (possibility for cohabiting colleagues to contribute voluntarily and to start to redeem their contributions on the half of the earnings of the company head without division of the revenue) and agricultural smallholders (change in the annual base rate on which contributions are assessed);
- the renewal of the 1.2 % contribution made from the turnover from wholesale sales and patent medicines;
- general measures such as the increase of the General social security contribution from 1.1 % to 2.4 % in 1 July 1993, as a result of which a contribution to the financing of the social protection scheme can be levied on all rev-

enue, the increase in taxes on alcohol and alcoholic drinks.

Furthermore, the steps have been taken to cut spending in the domain of sickness benefit. These savings have been achieved due to cut backs made in the benefits in kind service, in hospital spending and the setting up of a mechanism to control health expenditure. As far as "family" and "old-age" are concerned the level of benefits has been maintained.

Most notably, *in the sector of sickness insurance*, the rehabilitation plan is manifest on two levels: measures relating to benefits in kind and measures seeking to control medical expenses.

With regard to this the share of the cost met by the insured parties for inpatient and outpatient care has been increased (patients' contribution: 5 points, hospital fees FF 55 = ECU 8.35).

Furthermore, the doctors are obliged to make use of a bizonal prescription classification file concerning patients suffering long-term illnesses and other complaints unrelated to this illness.

At the same time people contaminated with HIV, screening costs for hepatitis C and long-term complaints of those covered by the non-salaried workers scheme the are fully compensated.

The present year is marked by the policy of regulation negotiated on health expenditure which relies on the relationship between the national sickness insurance funds and the medical profession.

Thus a protocol agreement concerning care and medical prescriptions has been signed (29.09.1993).

A new agreement signed by the doctors and the sickness insurance funds refines the concept of controlling medical expenses by defining medical references, introducing a medical file, and coding the acts of law.

*The "family" branch* has also been affected by the austerity and has thus seen a single revaluation of family benefits, of social and family housing allowances, in January 1994. Nevertheless, the allowance for the start of the new school year has been increased for 1993. At the same time, membership conditions for foreign families have been toughened. The members of family of a foreigner must prove the legality of their stay on French territory. Preoccupied by the employment situation and particularly by the drop in the birth rate (1.6), the government has forwarded a bill on the family. This bill was still in discussion in July 1994.

*The invalidity branch*, as like the other branches, requires foreigners to provide details concerning the legality of their stay before an invalidity pension may be granted.

Elsewhere, since 1 December 1993, a new scale to assess the level of disability serves as a reference. This aim is for a better appreciation of the notion of disability and of industrial accident.

As for *the old-age branch*, this branch has been affected by the repercussions of act 93-936, adopted 22 July 1993.

It concerns the maintenance of the distributive pension system; inciting insured to postpone their age of retirement, justified by the increase in life expectancy, reinforcing the contributory character of pension schemes; and guaranteeing retired persons the maintained purchasing power of their pensions. Only the insured persons of special schemes are not affected by these plans. The provisions of the reform are

based upon on a change in the method of calculation of the average annual salary and of the length of the period during which contributions must be paid in order to receive the full rate, pensions revaluation formula. As a means of clarifying the respective responsibilities of the state and of the administrators of old-age pensions, the old-age solidarity fund was set up. This fund is responsible for financing old-age benefit payments of a non-contributory nature encompassed by the national solidarity scheme.

As for other branches, foreigners must prove the legality of their stay in France.

In Addition, the employment-retirement accumulation provision has been renewed until the 31 December 1998.

#### **Main trends and developments relating to unemployment**

The recession and the worsening of the employment situation have resulted in a total of around 300,000 job losses (for salaried and non-salaried workers) in 1993. This deterioration of the employment situation marked 1993 as a record year concerning employment figures.

For the unemployment insurance scheme, these developments are translated by an effective drop in the salaried workforce of approximately 230,000 in 1993.

By the end of December 1993, 2,059,668 unemployed persons had benefited from the unemployment insurance scheme, i.e. 6.7 % more than in 1992 (+ 130,000 beneficiaries).

This significant increase in unemployment figures has had serious consequences for the unemployment insurance scheme's financial situation. In 1993, expenditure increased

to FF 125.7 million (ECU 19.086 million), i.e. 12.8 % higher than in 1992. On 31 December 1993, expenditure exceeded revenue by a total of FF 33.2 million (ECU 5.041 million).

This deficit forced the unemployment insurance scheme to cut costs by restricting the rights of job-seekers and to raise its revenue by increasing contribution rates from 5.70 % to 6.60 %.

The year of 1994 can be seen in a better light, on account of the improved economic situation. During the first half of 1992, the national employment agency (ANE) reported a very slight slowing down in the number of people registering for work and UNEDIC, the administrative body of the unemployment insurance scheme, recorded a regular drop in the number of unemployed in receipt of benefits which went from 2,100,200 at the end of January 1994 to 1,908,500 at the end of May 1994.

## IRELAND

### 1. Developments

The Programme for Government 1993 to 1997 identified a number of objectives in the area of Social Welfare (see MISSOC 1993). In keeping with the commitment to at least maintain the real value of social welfare payments, all weekly social welfare rates were increased by at least 3 % with some 20 % of social welfare recipients receiving increases of 6 % or more to bring them up to the Commission on Social Welfare's priority rate. (Cost of living expected to increase by 2.5 % in 1994). In the case of Sickness Benefit and Unemployment Benefit, the rates were increased by 10 % to compensate for the abolition of the Pay-Related Benefit supplement.

The Programme contained a commitment to examine the closer co-ordination/integration of the tax and social welfare system. Arising out of this commitment an "Expert Working Group" was set up in July 1993 to examine this issue with particular emphasis on measures to address work disincentives and poverty traps. The Group published an interim report and some of their recommendations in relation to work incentives have been introduced.

### 2. Pensions

The final report of the National Pensions Board - "Developing the National Pension System" was published. This made recommendations on pensions to cover the period up to the year 2045. Among the important recommendations were:

- (a) all social security pensions to be flat-rate payments and earnings-related pensions to be provided on a voluntary basis through occupational pension schemes. This is the current situation.
- (b) There should be a gradual movement towards individual rights and away from derived rights, particularly for homemakers who take time out of paid employment to care for children up to school going age or to care for elderly/sick people. They recommended that periods spent carrying out these activities should be disregarded when calculating the entitlement to old age pension. This recommendation was implemented and homemaking activities, as described above, which commence on or after 6 April 1994, will be disregarded up to a Maximum of 20 years for the purposes of determining the rate of pension payable.
- (c) Social Insurance pensions for widowers to be introduced on the same basis as for widows. This recommendation has been implemented by the Government and from October 1994 all widowers irrespective of the date they become widowed will be entitled to a survivors pension subject to satisfying the contributions conditions.
- (d) All new entrants to Civil and Public Service employment to pay full social insurance contributions and to be entitled to all social insurance benefits. The Government has accepted this recommendation and new entrants after 6 April 1995 will be fully covered for social insurance benefits.
- (e) The number of years contributions to qualify for a minimum social insurance pension to be increased

from 3 to 5 years in respect of survivors' pension and from 3 to 10 years in respect of retirement and old age pensions.

The National Pensions Board projected that the costs of pensions would increase by 90 % in real terms over the next 50 years and that the proportion of workers to pensioners would fall from 5.4 to 1, currently, to 3 to 1 by the year 2045.

### 3. Unemployment and Work Incentive Measures

Arising from the recommendations of the "Expert Working Group" a number of changes were introduced to improve the work incentive for lone parents and those on low incomes. The means test for Lone Parent's Allowance was eased, the Health Contribution and the Employment and Youth Training Levy for those with full eligibility for health care was waived.

Other measures were also introduced to maintain/stimulate employment including the introduction of a reduced rate contribution of 9 % for employers in respect of employees earning less than IR£ 9,000 (ECU 11,365) per annum. In addition the employers' social insurance exemption scheme, which exempts employers from having to pay their share of the Pay Social Insurance Contribution for new employees who were on the live register, was extended to April 1995. People taken on must represent a net increase in the number of workers employed as at 21 February 1994. This net increase must be maintained throughout the period up to April 1996.

A Back to Work Allowance Scheme was introduced on a pilot basis in October 1993. Under the scheme unem-

ployed people and lone parents can continue to receive 75 % of their weekly social welfare payments for one year and 50 % of their payments for a second year when they take up work in indigenous industries or while setting up self-employed ventures.

The manner in which a spouse's income from employment was assessed for the purpose of Unemployment Assistance was identified as posing a major disincentive, particularly for women in the home who are anxious to return to the workforce. The rules were changed so as to enable a certain amount of a spouse's earnings to be disregarded (IR£ 35 = ECU 44 if working up to 3 days a week and IR£ 45 = ECU 57 if working 4 days or more per week) when assessing the means of a claimant.

The "summer work scheme" operated for third level students since 1993 was improved both in terms of payment and duration.

#### **4. Financing Social Insurance**

The reduced social insurance contribution for employers in respect of employees earning less than IR£ 9,000 (ECU 11,365) per annum, was compensated for by increasing the ceiling for employers contribution from IR£ 21,300 (ECU 26,898) to IR£ 25,800 (ECU 32,580) - an increase of 21 % approx. The earnings/income ceiling for employee and self-employed contributions increased by 4.5 % to IR£ 20,900 (ECU 26,393).

#### **5. Family Policies**

An Adoptive Benefit similar to Maternity Benefit was introduced.

The income limits for Family Income Supplement were increased by IR£ 10 (ECU 12.63) per week, thereby further improving work incentives for low paid workers with children.

The higher rate of Child Benefit was extended to the third child and increased from IR£ 23 (ECU 29) to IR£ 25 (ECU 32) per child per month. The child dependant allowance payable with social insurance old age, retirement and invalidity pensions for the third and subsequent child was increased to the same rate as for the first and second child.

The means test condition for Carer's Allowance was eased.

As mentioned earlier, the means test for Lone Parents Allowance has been eased to facilitate lone parents in taking up employment and legislation has been introduced to provide widowers with a Survivor's Pension from October 1994. This payment will not be subject to an income limit and will be paid so long as the widower does not remarry or cohabit with another as man and wife.

#### **6. Taxation**

Following the introduction of taxation on Sickness Benefit in 1993, unemployment Benefit became taxable from 6 April 1994. Persons whose sole income in a tax year is Unemployment Benefit or Sickness Benefit will not be affected by this measure.



## ITALY

Politics, as far as social security in Italy is concerned during the period in question, has been influenced by the budgetary problems which were already mentioned in last year's report. On the one hand the immediate impact of the 1992 pension reform proved very feeble, because of the progressiveness foreseen for its deployment and the guarantee granted to the people who have acquired certain rights, and on the other hand the unemployment problem still remains serious.

It is within this framework that action relating to social security was taken, by developing the three main axes: retirement, health, combating unemployment (inciting employment).

### 1. Retirement

The action taken in this field was done so within the framework of the reorganisation of the pension system, according to the following principles:

- limiting resorting to the general solidarity scheme, which is expressed in the basic scheme, to cover interests which are also General, whereas the protection of the special interests of the different categories must be confined to the supplementary schemes;
- in the light of the fact that, of the "general" protection function attributed to the basic pension system, the gradual homogenisation of the different schemes is favoured, particularly in so far as the conditions for gaining the right to benefits are concerned.

Along these lines the government has organised the following interventions:

#### a) Basic retirement pension

In this field there are two measures which have fundamentally altered the structure of the system: the restrictions relating to anticipated retirement (seniority pensions) and the privatisation of certain administrative bodies of basic pension schemes for specific categories:

- *restrictions relating to anticipated retirement (seniority pensions)*: the pension reform act had already made provisions for a gradual lengthening of the minimum number of years necessary for pension schemes other than General scheme in order to be eligible for seniority pensions. For pensions drawn post 1. 1. 1994, the 1993 finance act introduced coefficients of reduction of benefits for those who retire before 35 years of contribution even if they already gained the right to draw on the date on which the pension reform took effect (31.12.1992). The reduction is inversely proportional to the difference between the number of years paid and 35, with a minimum of 1 % (for 34 years of service) and a maximum of 35 % for those who retire after 20 years of service. This measure will affect in particular the pensions received by state employees and the staff of local administration bodies, who were able to retire after a minimum of only 20 years of service;

- *privatisation of certain administrative bodies for specific categories of basic pension schemes*: this particularly concerns schemes (already affected by the field of application of Regulation 1408/71) for members of the (liberal) profession, but also has implications for the scheme foreseen for journalists (INPGI) and the scheme for company managers (INPDAI). The two main characteristics of this privatisation are greater freedom relating to the choice of investments and the ban on receiving direct or indirect finance at the expense of the State budget. On the other hand, the obligation to be insured and to pay contributions has not been affected, neither has the power of control accorded to the minister of labour and of the treasury. This is particularly relevant concerning the verification of the actuarial and balanced financial situation and decision taking for measures relating to the maintenance or the re-establishment of this equilibrium.

b) Supplementary retirement pension

"Secondary legislation" (decrees issued by the minister of labour and the treasury) necessary for the effective application of the new law relating to the regulation of supplementary pension schemes (pension funds), published in April 1993. At this present moment animated discussions are in progress concerning the possibility of making amendments to certain aspects of this law, most notably to the tax system.

## 2. Health

The health benefit scheme was fundamentally altered in 1994. The main modification was to abandon the level of

income as a basic parameter for the gratis drawing of benefits.

The new system introduced a new classification of medication into three groups:

- group A, "essential" medication, free for everybody;
- group B, free medication only for children below the age of 10 and for the elderly aged over 60: the Test of the population pays half price;
- group C, and medication for which it is not necessary to have a prescription ("da banco" medication), the cost of which is borne fully by the recipient.

The same age criteria also apply for the exemption of contribution payments for tests and specialised visits, which are normally payable by the beneficiary up to a sum of LIT 100,000 (ECU 52).

## 3. Combating unemployment

The measures taken in this field are based upon the principle of according reductions (total or partial) in social or fiscal payments in order to promote the employment of supplementary workers. To summarise, these incentives can be taken advantage of in the following cases:

- employment of supplementary staff recruited among a particular category of workers: young people, disabled persons, the long-term unemployed;
- employment of extra staff following cuts in working hours;
- employment of supplementary staff in underprivileged regions (the South);

- starting up of a business.

These measures are thus not only designed to "appease" where the unemployment situation is worse, but also to stimulate sectors of the labour market which seem most likely to experience a real, future development and thus provide long-term employment.

## LUXEMBOURG

Social security matters have lately been dominated by the coming into force of a law embodying the reform of sickness insurance, which was passed on the 27 July 1992 and took effect as of 1 January 1994.

The changes introduced by this law can be summarised in 4 points: adjustment to the system of financing with the State playing a role where contributions are concerned but no longer where benefits are concerned; administrative reorganisation; amendments in the negotiation rules and the concluding of collective agreements with the medical suppliers; and making the social partners aware of their responsibilities. The social partners are now able to define the modes and conditions of granting benefits. For more details on the amendments incorporated in the reform act refer to the 1993 edition of MISSOC.

Within the framework of this law, new listings of the cases covered by sickness insurance have been made. All the collective agreements with the suppliers of health care products have been re-negotiated according to a new philosophy which makes a distinction between the key letters and the coefficients expressing the value relative to each case in order to define the payment of the medical treatment. Finally, the social partners assembled at the General meeting of the union of sickness funds agreed to pass new statutes which provide for detailed and conformable regulations concerning taking over responsibility for medical care and the for granting cash benefits. The inclusion of the hospital sector in the budget, which replaces the system of daily charges, is currently being arranged.

A law comprising an ensemble of provisions to ensure job security, price stability and business competition contains elements that have a direct effect on social security. In effect, this law introduced the principle whereby the contribution burden for family benefit (1.7 % of earnings) is no longer met by the employer, but is from now on paid by the State. In order to augment the funds for employment, an additional duty called "social contribution" has been introduced and is levied on petrol, and car diesel-oil. These measures come within the framework of the strategy defined by the European Union's White Paper.

Finally, it is worth mentioning that an index phase has come to an end during the period dealt with above - all social benefits have been increased by 2.5 %.

## NETHERLANDS

### **Priorities in Social Protection**

The social security system must contribute to social stability and flexibility, which is essential to good economic development. According to the 1994 Social Memorandum, a social policy document to the 1994 National Budget (September 1993), a condition of social security having a dynamic effect is that the system is durable and does not work in an inactivating manner. Interests, authorities and accountability must be balanced in such a manner that correct application of the system is ensured. Elements in the rules and the practical implementation which pave the way to abuse and improper use must be eliminated. In an activating system of social security, a person's own responsibility for earning income must be a priority. The system must contain participation incentives. A first line of action to make the present system work better is an improvement in its enforcement and promotion of (re-)integration in labour participation. With the introduction of a series of measures to reduce sick leave and to improve labour conditions over the past year an important step is made towards a system whereby the right to benefits are more selective and conditionally granted.

### **Major developments in Social Protection**

#### *Sickness and invalidity*

After the introduction of the Reduction of the Number of Disablement Benefits Claimants Act (TAV) in March 1992, the Act to Restrict Claims on Disablement Benefits (TBA) was brought into effect on 1 August 1993, providing for a different assessment of entitlement to benefits under the Dis-

ablement Insurance Act (WAO) and the General Disablement Pensions Act (AAW). As basic elements it can be mentioned that the term "suitable employment" under this act has been given a broader definition and that the amount and the duration of WAO-benefits is - depending on one's age - limited with regard to new claimants. Furthermore entitlement to benefit now depends on the outcome of periodic examinations.

Other measures were enforced on 1 January 1994. The Reduction of Sick Leave Act (TZ) provides for the employer to bear the cost of sick leave during the first six weeks (in some cases, two weeks). During this period the employer is also responsible for carrying out sick leave inspection visits and for counselling. This counselling must aim at encouraging the sick employee in question to return to work. A revision of the Dutch Labour Conditions Act provides that all employers must pursue a labour conditions policy aimed at preventing sick leave. The revised Dutch Labour Conditions Act also stipulates that labour conditions and sick leave policy must be set out in close consultation with an advisory body, such as a labour council.

#### *Old age*

On 1 February 1994 the rates of the old-age pension and supplements for married and unmarried couples have changed. In principle, both partners are independently entitled to a pension amounting to maximum 50 % of the net minimum wage upon reaching the age of 65. If only one of the partners is 65 and was already entitled to old age pension before 1 February 1994 the maximum pension is 70 % of the net minimum wage. In respect of the younger partner the pensioner may be eligible for a supplementary allowance of a maximum of 30 % of the minimum wage. According to the

new ruling the maximum pension for pensioners who became entitled to old-age pension on 1 February 1994 or later amounts to 50 % of the net minimum wage and the maximum supplementary allowance equals the amount of this pension. Both under the old and new ruling the payment of the supplementary allowance depends on the younger partner's work-related income.

#### **New legislation**

The coalition agreement of the new government (August 1994, setting out the main lines of the political program for the coming years, shows that a profound reorientation and to that, new legislation is to be expected in the field of social security. The coalition agreement mentions the following items:

##### *Sickness and disability*

- The introduction of a privatised system in respect of sickness insurance and (selective) privatisation in respect of disability insurance;

##### *Unemployment*

- the introduction of more stringent rules regarding the qualifying period, suitable employment and voluntary unemployment;
- the introduction of a flat-rate benefit instead of earnings-related benefits in the case where the qualifying period is not fully completed;

##### *Family allowances*

- elimination of the progressive amount of the family allowances according to the age of children in respect of families with three children or more and the introduction of a compensational allowance;

### *Survivors*

- introduction of a new survivors insurance providing for limited entitlement to survivors pension and the introduction of a meanstest;

### *Old age*

- entitlement to supplementary allowance in respect of the younger partner will be made also subject to supplementary income of the old-age pension recipient (introduction of a meanstest in respect of the pensioner);

### *Health care*

- evaluation of the health care system;
- introduction of legislation on convergence aimed at the determination of a general standard health care set for both compulsory and private insured persons and the introduction of a compulsory general own risk amount;

### *Social assistance*

- revision of the National Assistance Act, providing for simplification, the introduction of a new normative system and a more stringent definition of the term "suitable employment";

### *Organization*

- introduction of an independent supervising body;
- shift from sectorial to regional cooperation between the institutions;
- introduction of free market forces (system of "opting-out"; contribution differentiation).

## PORTUGAL

### **Introduction**

The last report gave an account of the problems related to social protection in Portugal and the Government's concern to reform the social security system in order to control expenditure and cover revenue in such a way as to ensure better protection for workers, especially those who have been most severely affected by the recession or changes brought about by the common European market in terms of employment.

Social protection - the major developments:

#### **1. Financing**

Despite the existence of a common contribution level for the general social security scheme which provides covers for all eventualities, it has been decided to break the system down according to eventuality in order to assess the corresponding costs and to readjust the contributions for activities which have levels set below the general contribution level.

This measure has already lead to, as of 1 January, an increase in the level of contributions for the self-employed workers' scheme and will also enable, in the short term, a just definition of other rates relating to certain forms of employment.

#### **2. Organisation**

The reform of the social security's regional administration was implemented during the second half of 1994.

This reform, which aims to cut administration costs, has reduced the number of regional centres from 18 to 5.

### **3. Unemployment**

In order to better integrate unemployed persons into the labour market, the Government has agreed upon 40 employment support measures. These essentially relate to training programmes, job-creation grants and contribution relief for businesses which employ the long-term unemployed and candidates for first jobs.

The social protection scheme for the unemployed has also been reviewed in order to enable, on the one hand, better protection, particularly for those unemployed whose sector of professional activity is suffering the consequences of the recession and the elderly, and on the other, a better control of effective situations of unemployment and of the amount of the respective allowances.

### **4. Invalidity and old age**

Pension legislation was fundamentally reformed and the new scheme has been in force since 1 January.

This scheme establishes equality between men and women as far as age of retirement is concerned and brings about a change in the way pension amounts are calculated, and a review of the incomes which are taken into account for the calculation of pensions.

The increase in life expectancy has resulted in a change in the qualifying period for old-age pensions and a requirement to have made contributions over a period of 40 years to be entitled to receive a full pension.

The contribution period taken into account for the purposes of determining the basic sum of the old-age pension has been extended to the 10 best years over the previous 15.

### **5. Self-employed workers**

A new protection scheme for self-employed workers was introduced on 1 January.

This scheme constitutes two protection plans. One is compulsory and covers health care, maternity, invalidity, old age and death. The other is voluntary and provides cover in the event of sickness, an employment injury or occupational disease and for family members.

The scheme for self-employed workers provides the same cover as does the scheme for salaried workers.

### **6. Rehabilitation**

Taking into account the Government's concern regarding the rehabilitation of handicapped and disabled persons, a commission has been specially set up to develop and follow through a rehabilitation plan until the year 2000. This commission is due to present its plan of action in the near future.

## UNITED KINGDOM

### 1. Introduction

The long-term review of the social security programme continues. Proposals for reform of unemployment and incapacity benefits have already flowed from this process; examination of other areas may yield further improvements. Pension reform has had particular prominence, with the announcement of a range of measures affecting state, occupational and private provisions. Elsewhere there have been steady refinement and focusing of cash benefit rules, adjustments to financing policies, and programmes to improve the effectiveness and quality of administration and to reduce the bureaucratic burden on business. The Government has set out a strategy towards full employment, emphasising the need for enterprise and avoiding extra social costs on jobs. Established reforms of health and personal social services have continued to develop and consolidate.

### 2. Pension Reform

The Government published a White Paper ("Equality in State Pension Age") on 1 December 1993 announcing plans for a common state pension age of 65. The change will be phased over ten years, with implementation delayed until 2010 to give women and employers ample time to prepare for this. Additional proposals will extend equal treatment throughout the state pension scheme and significantly improve the retirement incomes of many people with family and caring responsibilities, and also those of some people with disabilities. The Government

considers that these proposals provide a fair and sustainable basis for the state pension in the next century.

The Government-appointed Pension Law Review Committee reported in September 1993 with recommendations for improvements to the security of occupational pensions. Following public consultation the Government published another White Paper ("Security, Equality, Choice: the Future for Pensions") in June 1994 containing proposals to reform the legal framework of occupational pension schemes. These include a requirement that all such schemes protect their pensions against inflation of up to at least 5 per cent per year. Other measures will make it easier for occupational schemes to provide equal treatment between men and women, and make personal pensions more attractive. The timetable for legislation on all these proposals envisages the introduction of a Bill to Parliament at the earliest possible opportunity, with a target implementation date of April 1997, to allow employers and the pensions industry sufficient time to prepare.

### 3. Unemployment, Sickness and Invalidity Benefits

The long-term review of the social security programme has identified benefits paid in respect of incapacity as one of the major areas of past and forecast growth in expenditure - at a time when the nation's health has been improving. The relevant legislation, which received Royal Assent on 5 July 1994 and comes into force in April 1995, introduces major reforms in this area. National Insurance Sickness Benefit and Invalidity Benefit are replaced by Incapacity Benefit. There are three rates of benefit, which increase over time. The highest rate is



payable after 52 weeks, except for a small number of very sick and disabled people who will be eligible for it after 28 weeks. The rates of incapacity provision have been restructured to remove areas of duplication between state and private provision. The system of medical control is strengthened by a new, more objective medical test which will focus benefit on those genuinely unable to work because of sickness. This package of reforms is expected to save £ 1.5 billion (ECU 1.2 billion) by 1997 and more in the long term.

The Statutory Sick Pay Act 1994 abolished the reimbursement by government of 80 per cent of employers' Statutory Sick Pay (SSP) costs from April 1994. This change will not increase the costs to industry as a whole; a reduction in employers' National Insurance Contributions will more than compensate. At the same time, the special help for small employers with their SSP costs was improved. This relief will be superseded if, after consultation with industry, alternative measures to compensate any employer faced with exceptionally high levels of sick absence are introduced.

From April 1995 the lower rate of SSP will be abolished. This will simplify the administration of the scheme for employers and give extra help to the lower paid, who are less likely to be covered by an occupational sick pay scheme. As part of the Government's initiative to reduce burdens on business, a working group of employers, employers' organisations and DSS officials is seeking ways to simplify the SSP scheme. The Group is also considering whether employers might be excluded from this scheme where they provide their employees with gener-

ous occupational sick pay. The Group expects to complete its review by the end of 1994.

The Government proposes, subject to Parliamentary approval, to introduce an integrated Jobseeker's Allowance (JSA) in April 1996 to replace Unemployment Benefit and Income Support for the unemployed. Unemployed people who are available for work will gain access to this new benefit in two ways. Those who have paid sufficient contributions will receive a personal allowance payable for up to 6 months. This will be supplemented, according to circumstances, by an income-related allowance which will also be available to those with insufficient contributions. Non-contributory entitlement to JSA will continue until the "jobseeker" finds work, provided the various conditions for receipt continue to be fulfilled. The new benefit structure will be accompanied by enhanced measures to help and encourage those seeking work. This reform is intended to achieve better targeting of resources, simplification and improved administration.

#### **4. Other benefits**

Changes to UK maternity benefits have been introduced in line with the requirements of the EC Directive on the Protection of Pregnant Women at Work. The changes will benefit working women who expect babies on or after 16 October 1994 by increasing the level of benefit that they will receive and abolishing the additional qualifying period a woman had to work before she could receive a higher rate of maternity pay. Women will also have greater freedom to choose when their maternity pay should start.

From August 1994, all people, including work-seekers from other signatory states to the European Economic Area, who claim the non-contributory benefits, Income Support, Housing Benefit and Council Tax Benefit, are required to demonstrate habitual residence in the UK, Channel Islands, Isle of Man or the Irish Republic. This change brings arrangements in line with the practice in most other European countries, and complements changes made earlier in the year restricting access to these benefits by the majority of people from outside the EEA.

#### **5. Financing**

The Budget implemented in April 1994 saw a range of fiscal measures to maximise Exchequer revenue - from which the bulk of social protection costs are met - without an increase in the basic rate of income tax. At the same time, the main rate of National Insurance contributions paid by employed earners and the higher earning self-employed was increased by 1 per cent, with a reduction in the rates of contributions paid by employers and increases in the thresholds for the lower rates of employer contribution. A Treasury Grant from general Government revenue will be available during the year to be drawn upon, as necessary, to help the Fund meet its current spending commitments.

#### **6. Operational and administrative reform**

The Government's commitment to containing public expenditure by preventing fraud has led to the formation of a new Security Branch within the Benefits Agency (BA) to coordinate anti-fraud activity. The strategy to prevent fraud includes the extension of more secure de-

livery systems for instruments of payment, and development of information technology systems to identify fraud.

The BA has made progress in the establishment of a One Stop service for all its customers. The first phase - "One Place" - will be implemented in all BA offices by July 1994. This will enable customers to obtain advice and information on all benefits from a single local office, and lodge a claim there for any benefit, regardless of where this is subsequently processed. To complement this initiative, the BA has introduced a Customer Service Definition, specifying the nature and scope of service its customers can expect to receive.

The War Pensions Agency was launched in April with the aim of building on the achievements of its predecessor, the War Pensions Unit, in delivering a consistent, efficient and effective service for the assessment and payment of war and war widows' pensions and to provide welfare support when needed to war pensioners, war widows, and their dependants and carers. The Child Support Agency has entered its second year, and its operations continue to be monitored.

#### **7. Privatisation**

The Department of Social Security has no privatisation programme. It is, however, committed to the principles of quality and efficiency embodied in the Citizen's Charter and the White Paper "Competing For Quality". The last year has seen an extensive and continuing programme of market testing of activities in the Department and its executive agencies aimed at ensuring that services are delivered in the best and most cost-effective way.

## 8. Active Employment Measures

Unemployment in the UK stands at 9.4 per cent, the lowest level for over two years, and well below that at the peak of the last upward trend in December 1992. The Government is committed to further improvement, and recently outlined a five-point strategy towards full employment. This calls for: a common commitment to low inflation and a stable economic environment; encouragement of enterprise and self-employment, with regulation kept to the minimum necessary; a balance between the rights of those in work and the needs of those who are not, so that increased social costs do not price people out of work; investment in education and training, such as that provided for in a recently published White Paper on competitiveness; and continual improvement in efforts to help unemployed people back to work.

The proposed Jobseekers Allowance (q.v.) will emphasise the responsibilities of unemployed people who receive unemployment benefits, and will offer them improved help to get back to work. A "Jobseeker's Agreement" specifying individuals' proposals to find work will be reviewed and supported at regular interviews, with financial penalties for insufficient effort. The incentive effect of grants to help the long-term unemployed with expenses on starting work is being explored, as is the scope for encouraging employers to recruit from this group.

With effect from October 1994, provision will be made for childcare costs in the income-related benefits available to families in work (Family Credit, Disability Working Allowance, Housing Benefit, and Council Tax benefit). In determining entitlement to benefit, child care costs of up to £ 40 (ECU 51) per week will be able to be offset

against earnings. This measure builds on recent enhancements to the "in-work" benefits intended to make it easier for families to take up and retain employment: a key aim of policy, and an approach endorsed in a recent OECD report aimed at identifying ways of increasing employment.

## 9. Health and social care

Work continues on measures to improve the health and well-being of the population, and to secure high-quality health and social care for those who need it, coupled with the determination to ensure that expenditure programmes have a clear purpose, are cost-effective and achieve value for money. The reforms of the National Health Service (NHS) initiated in 1990 have been carried forward with the establishment of more NHS Trusts and the extension of General Practitioner fund-holding, both of which enhance local discretion and responsiveness to patients. The "Patient's Charter" quality initiative has continued to develop, with the setting of new targets and the regular publication of comparative figures on hospital performance.

Proposals to streamline the management of the NHS include the abolition of the regional tier of health authorities, and facilitating the merger of district health authorities and family health service authorities. Developments in local authority social services include further proposals to strengthen community care for mentally ill people, and to improve the quality and delivery of residential care for children.



I	Organization
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II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed: 1. Farmers

MINISTERE DE LA PREVOYANCE  
SOCIALE  
Rue de la Vierge Noire, n° 3c  
B-1000 Bruxelles

MINISTERE DE L'EMPLOI ET DU  
TRAVAIL  
Rue Belliard, 51  
B-1040 Bruxelles

MINISTERE DE L'INTEGRATION  
SOCIALE  
Boulevard Pachéco, 19  
B-1010 Bruxelles

OFFICE NATIONAL DE SECURITE  
SOCIALE  
Boulevard de Waterloo, 76  
B-1000 Bruxelles

INSTITUT NATIONAL  
D'ASSURANCE MALADIE-  
INVALIDITE  
Avenue de Tervuren, 211  
B-1150 Bruxelles

OFFICE NATIONAL DES PENSIONS  
Tour du Midi  
B-1060 Bruxelles

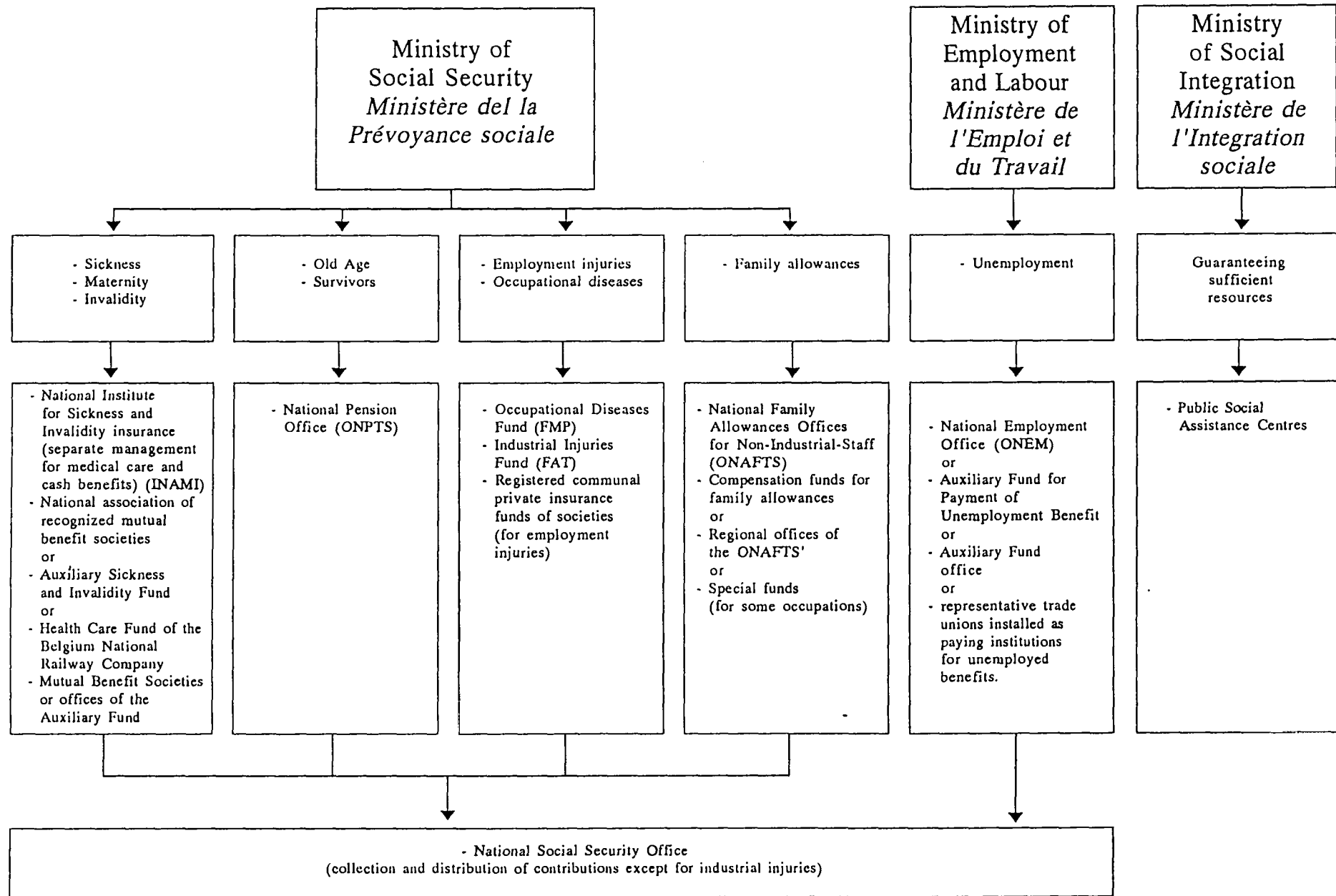
OFFICE NATIONAL  
D'ALLOCATIONS FAMILIALES  
POUR TRAVAILLEURS SALARIES  
Rue de Trèves, 70  
B-1040 Bruxelles

FONDS DES MALADIES  
PROFESSIONNELLES  
Avenue de l'Astronomie, 1  
B-1030 Bruxelles

FONDS DES ACCIDENTS DU  
TRAVAIL  
Rue Belliard, 35  
B-1040 Bruxelles

OFFICE NATIONAL DE L'EMPI  
Boulevard de l'Empereur, 7  
B-1000 Bruxelles

Organization in Belgium



ARBEJDSMINISTERIET  
Laksegade 19  
DK-1063 København K

DIREKTORATET FOR  
ARBEJDSLOSHEDSFORSIKRING  
Finsensvej 78  
DK-2000 Frederiksberg

ARBEJDSMARKEDETS  
TILLÆGSPENSION  
ATP (Régime de Pension  
complémentaire des Salariés)  
ATP-huset  
Kongens Vænge 8  
DK-3400 Hillerød

SOCIALMINISTERIET  
Slotsholmsgade 6  
DK-1216 København K

DIREKTORATET FOR SOCIAL  
SIKRING OG BISTAND  
Service International  
Ny Kongensgade 9  
DK-1472 København K

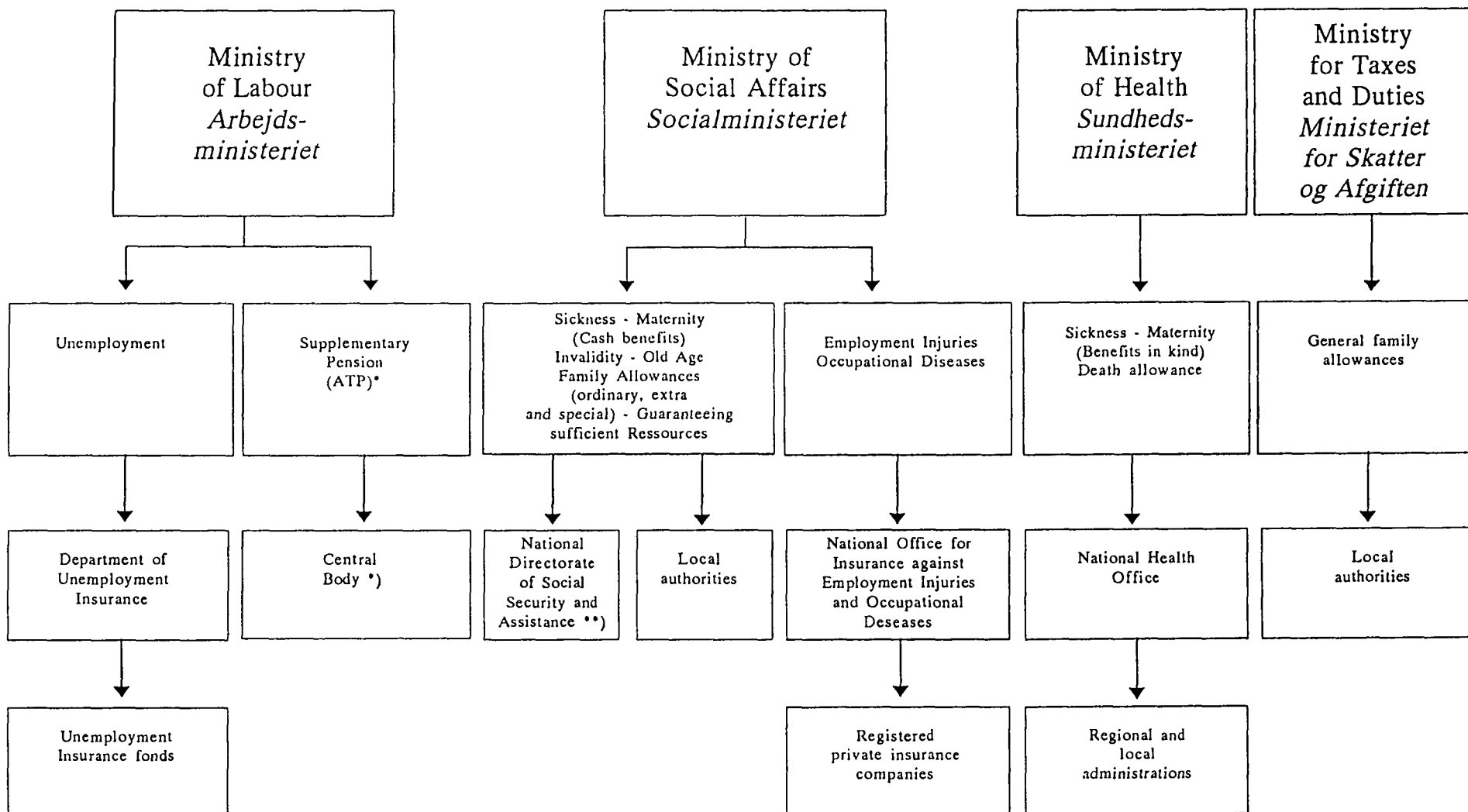
ARBEJDSKADESTYRELSEN  
Æbelogade 1  
Boîte Postale 3000  
DK-2100 København K

SUNDHEDSMINISTERIET  
Herluf Trolles Gade 11  
DK-1052 København K

SUNDHEDSSTYRELSEN  
Amaliegade 13  
Boîte Postale 2020  
DK-1012 København K

MINISTERIET FOR SKATTER OG  
AFGIFTEN  
Slotsholmsgade 12  
DK-1216 København K





\*) The Labour Market Supplementary Pension Scheme (ATP) is administered centrally by an independent body run jointly by employers and employees.

\*\*) Institution which deals with pensions of persons living abroad, coordinated at the local authorities working in this field.

BUNDESMINISTERIUM FÜR  
ARBEIT UND SOZIALORDNUNG  
Postfach 14 02 80  
D-53107 Bonn

BUNDESMINISTERIUM FÜR  
FAMILIE UND SENIOREN  
Postfach 12 06 09  
D-53048 Bonn

BUNDESMINISTERIUM FÜR  
GESUNDHEIT  
Postfach  
D-53108 Bonn

BUNDESMINISTERIUM FÜR  
RAUMORDNUNG, BAUWESEN  
UND STÄDTEBAU  
Postfach 20 50 01  
D-53170 Bonn

BUNDEVERSICHERUNGS-  
ANSTALT FÜR ANGESTELLTE  
D-10704 Berlin

BUNDEANSTALT FÜR ARBEIT  
D-90327 Nürnberg

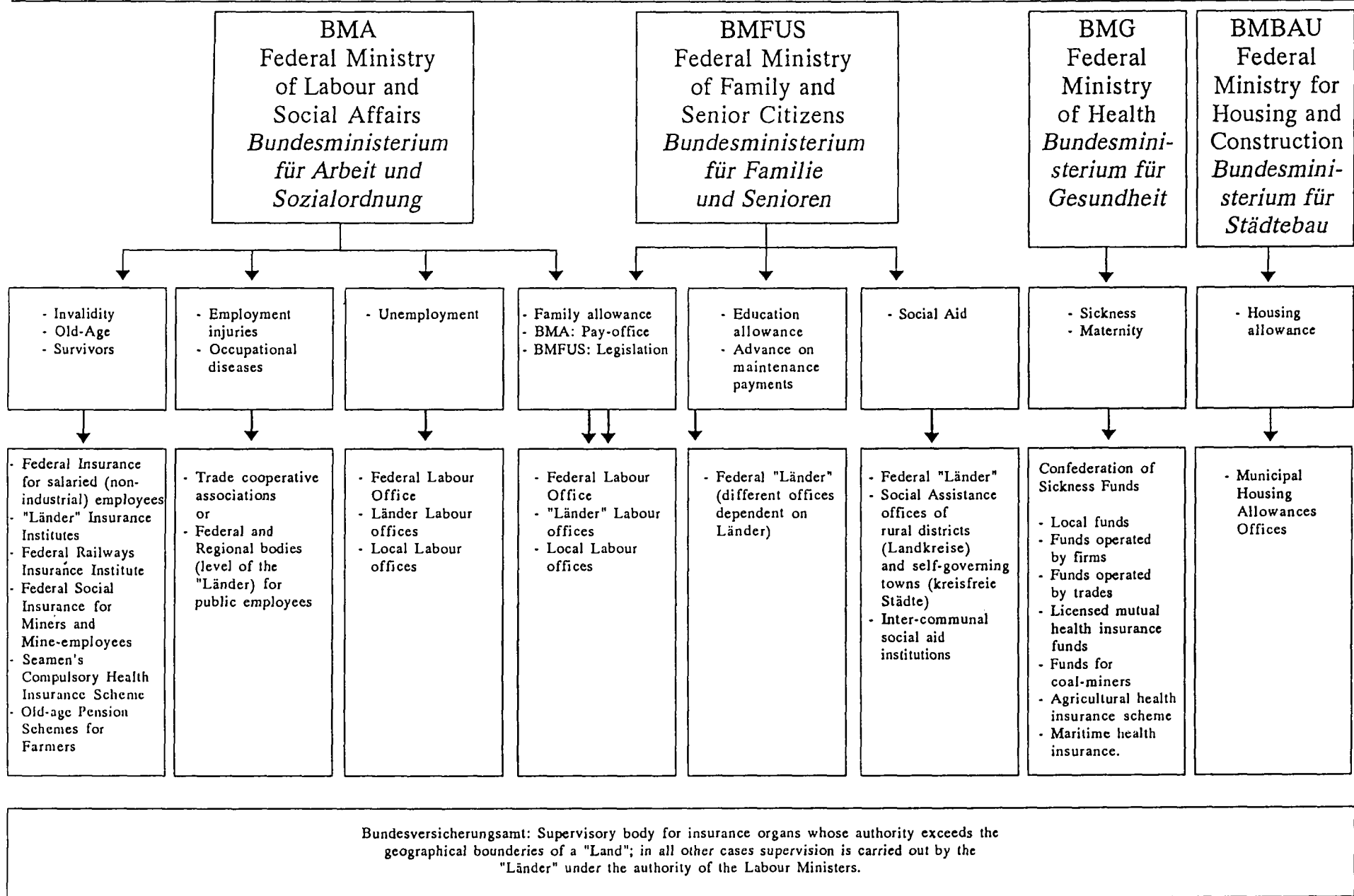
BUNDEVERSICHERUNGSAMT  
D-10785 Berlin

HAUPTVERBAND DER  
GEWERBLICHEN  
BERUFGENOSSENSCHAFTEN E.V.  
Alte Heerstraße 111  
D-53757 St. Augustin

AOK-BUNDESVERBAND  
Postfach 20 03 44  
D-53170 Bonn

Table: I

## Organization in Germany



ΥΠΟΥΡΓΕΙΟ ΥΓΕΙΑΣ, ΠΡΟΝΟΙΑΣ ΚΑΙ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ  
ΓΕΝΙΚΗ ΓΡΑΜΜΑΤΕΙΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ  
ΔΙΕΥΘΥΝΣΗ ΔΙΕΘΝΩΝ ΣΥΜΒΑΣΕΩΝ  
ΤΜΗΜΑ ΕΟΚ  
ΣΤΑΔΙΟΥ 29  
10110 ΑΘΗΝΑ

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ  
ΔΙΕΥΘΥΝΣΗ ΚΟΙΝΟΤΙΚΩΝ ΠΡΩΤΟΒΟΥΛΙΩΝ  
ΠΕΙΡΑΙΩΣ 40  
10182 ΑΘΗΝΑ

ΙΔΡΥΜΑ ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ  
ΔΙΕΥΘΥΝΣΗ ΔΙΕΘΝΩΝ ΣΧΕΣΕΩΝ  
ΚΗΦΙΣΙΑΣ 178-ΧΑΛΑΝΔΡΙ  
15231 ΑΘΗΝΑ

ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΓΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ  
ΤΜΗΜΑ ΕΟΚ-ΔΙΕΘΝΕΙΣ  
ΣΧΕΣΕΙΣ  
ΠΑΤΗΣΙΩΝ 30  
10170 ΑΘΗΝΑ

ΟΡΓΑΝΙΣΜΟΣ ΑΠΑΣΧΟΛΗΣΕΩΣ  
ΕΡΓΑΤΙΚΟΥ ΔΥΝΑΜΙΚΟΥ  
ΔΙΕΥΘΥΝΣΗ ΑΣΦΑΛΙΣΗΣ  
ΕΘΝΙΚΗΣ ΑΝΤΙΣΤΑΣΗΣ 8  
17342 ΑΝΩ ΚΑΛΑΜΑΚΙ

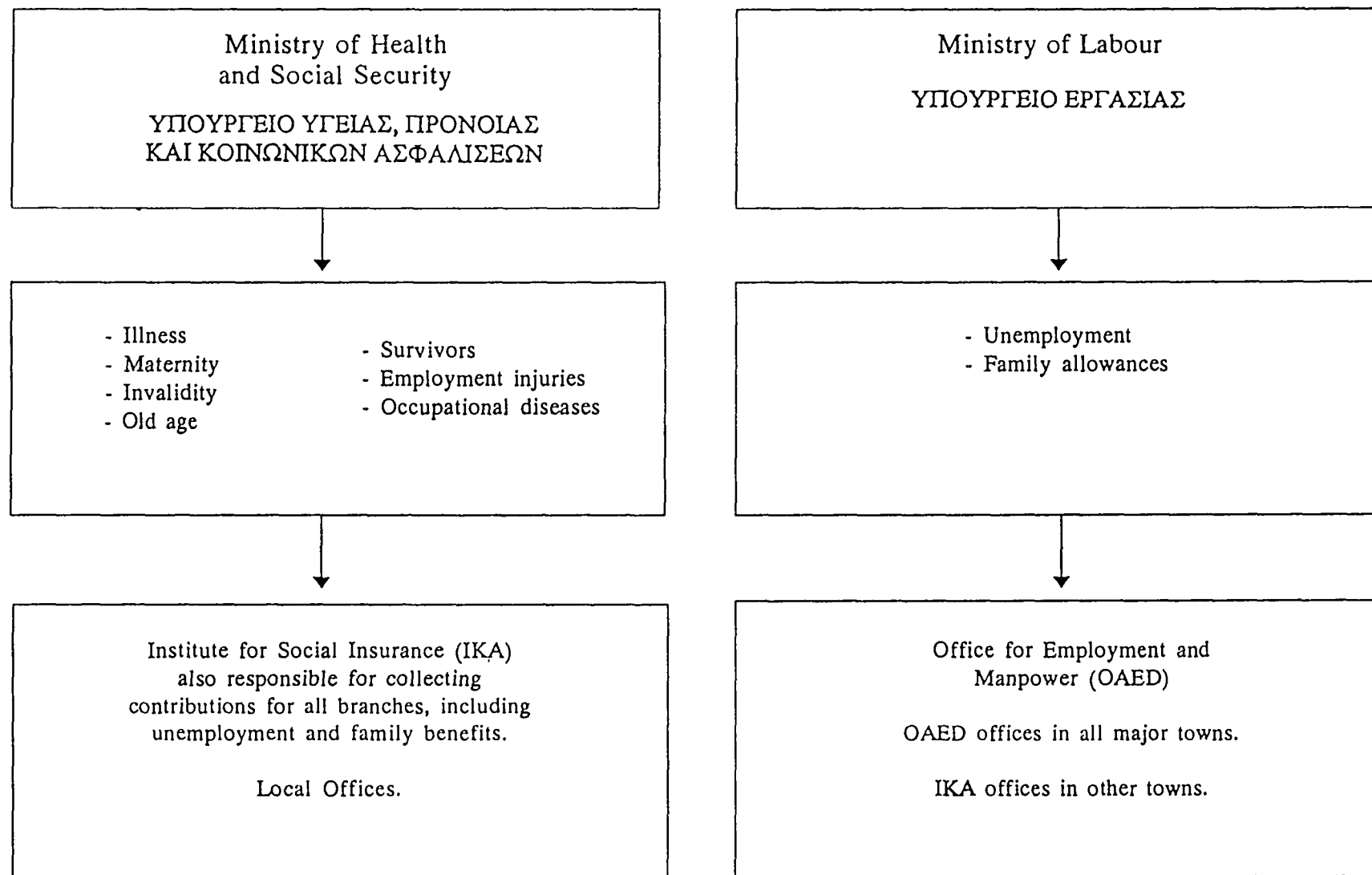
MINISTERE DE LA SANTE, PREVOYANCE  
ET DE LA SECURITE SOCIALE  
SECRETARIAT GENERAL DE LA SECURITE  
Direction des conventions internationales  
Section CEE  
Rue Stadiou 29  
EL-10110 Athènes

MINISTERE DE TRAVAIL  
Direction des initiatives Communataires  
Section CEE  
Rue Pireos 40  
EL-10182 Athènes C.P.

INSTITUT DES ASSURANCES SOCIALES (I.K.A.)  
Direction des Relations Internationales  
Rue Kifissias 178  
Chalandri  
EL-15231 Athènes C.P.

ORGANISME DES ASSURANCES AGRICOLES (O.G.A.)  
Relations Internationales  
Rue Patission 30  
EL-10170 Athènes C.P.

ORGANISME D' EMPLOI POUR LA MAIN D'OEUVRE (O.A.E.)  
Direction d'assurance  
Rue Ethnikis Antistassis 8  
EL-17342 Ano Kalamaki C.P.



MINISTERIO DE TRABAJO Y  
SEGURIDAD SOCIAL  
c/ Agustín de Bethencourt, 4  
E-28003 Madrid

MINISTERIO DE SANIDAD Y  
CONSUMO  
Paseo del Prado, 18  
E-28014 Madrid

MINISTERIO DE ASUNTOS  
SOCIALES  
c/ José Abascal, 39  
E-28003 Madrid

INSTITUTO NACIONAL DE LA  
SEGURIDAD SOCIAL  
c/ Padre Damián, 4  
E-28036 Madrid

INSTITUTO NACIONAL DE LA  
SALUD  
c/ Alcalá, 56  
E-28014 Madrid

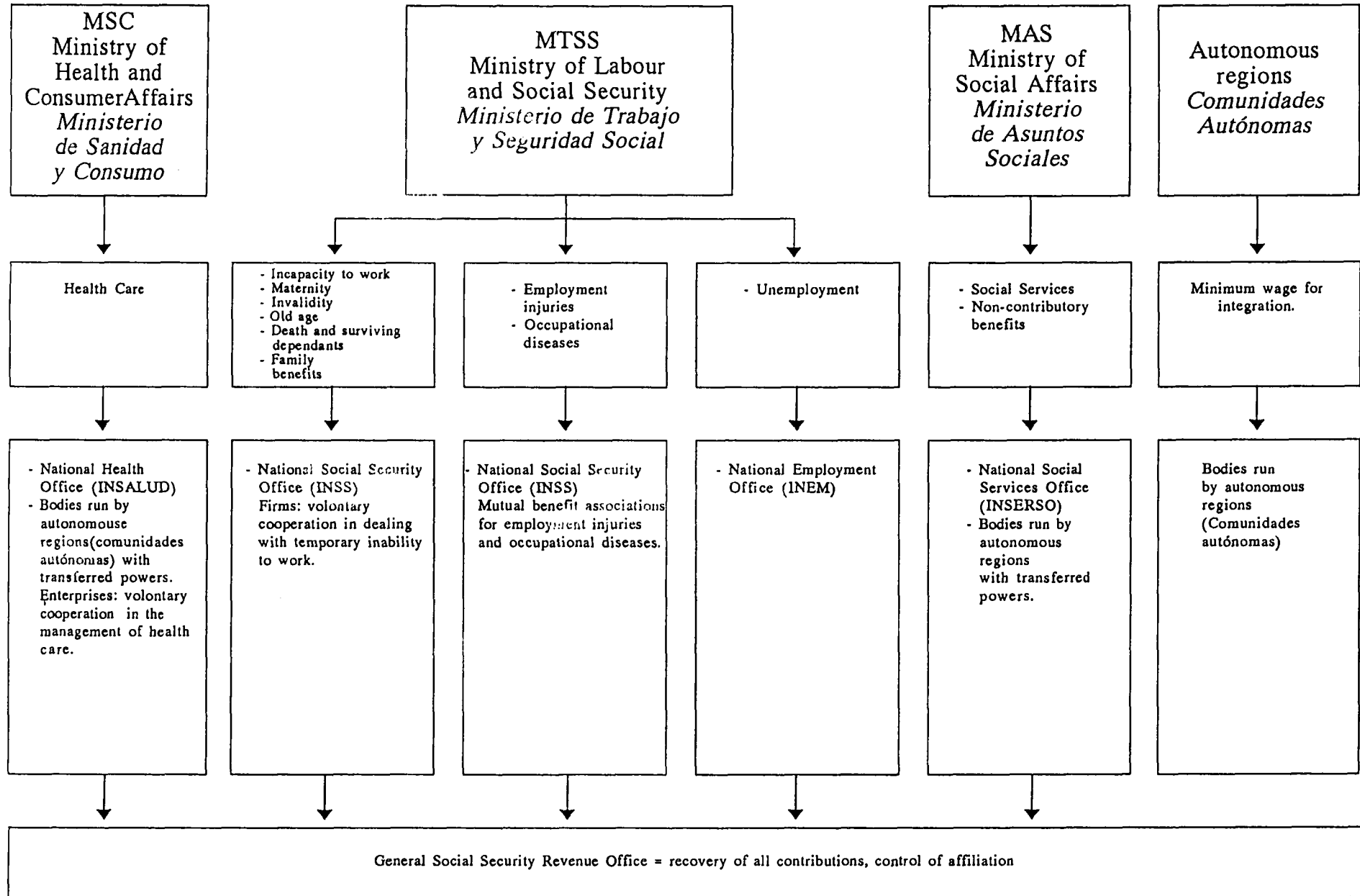
INSTITUTO NACIONAL DE  
SERVICIOS SOCIALES  
Avda. de la Ilustración s/n  
E-28071 Madrid

INSTITUTO NACIONAL DE  
EMPLEO  
c/ Condesa de Venadito, 9  
E-28027 Madrid

TESORERIA GENERAL DE LA  
SEGURIDAD SOCIAL  
Plaza de los Astros, 5 y 7  
E-28007 Madrid

Table: I

Organization in Spain



**ACOSS**

Agence Centrale des Organismes de  
Sécurité Sociale  
67, boulevard Richard Lenoir  
F-75536 Paris Cedex

**CNAMTS**

Caisse Nationale de l'Assurance Maladie  
des Travailleurs Salariés  
66, avenue du Maine  
F-75694 Paris Cedex

**CNAVTS**

Caisse Nationale d'Assurance Vieillesse  
110-112, Avenue de Flandre  
F-75951 Paris Cedex 19

**CNAF**

Caisse Nationale des Allocations  
Familiales  
23, rue Daviel  
F-75654 Paris Cedex 13

**UNEDIC**

Union Nationale Interprofessionnelle  
pour l'Emploi dans l'Industrie et le  
Commerce  
80, rue de Reuilly  
F-75012 Paris

**MINISTERE DES AFFAIRES  
SOCIALES DE LA SANTE ET DE LA  
VILLE**

1, place de Fontenoy  
F-75700 Paris

**MINISTERE DU TRAVAIL, DE  
L'EMPLOI ET DE LA FORMATION  
PROFESSIONNELLE**

Délégation à l'Emploi  
55, avenue Bosquet  
F-75700 Paris

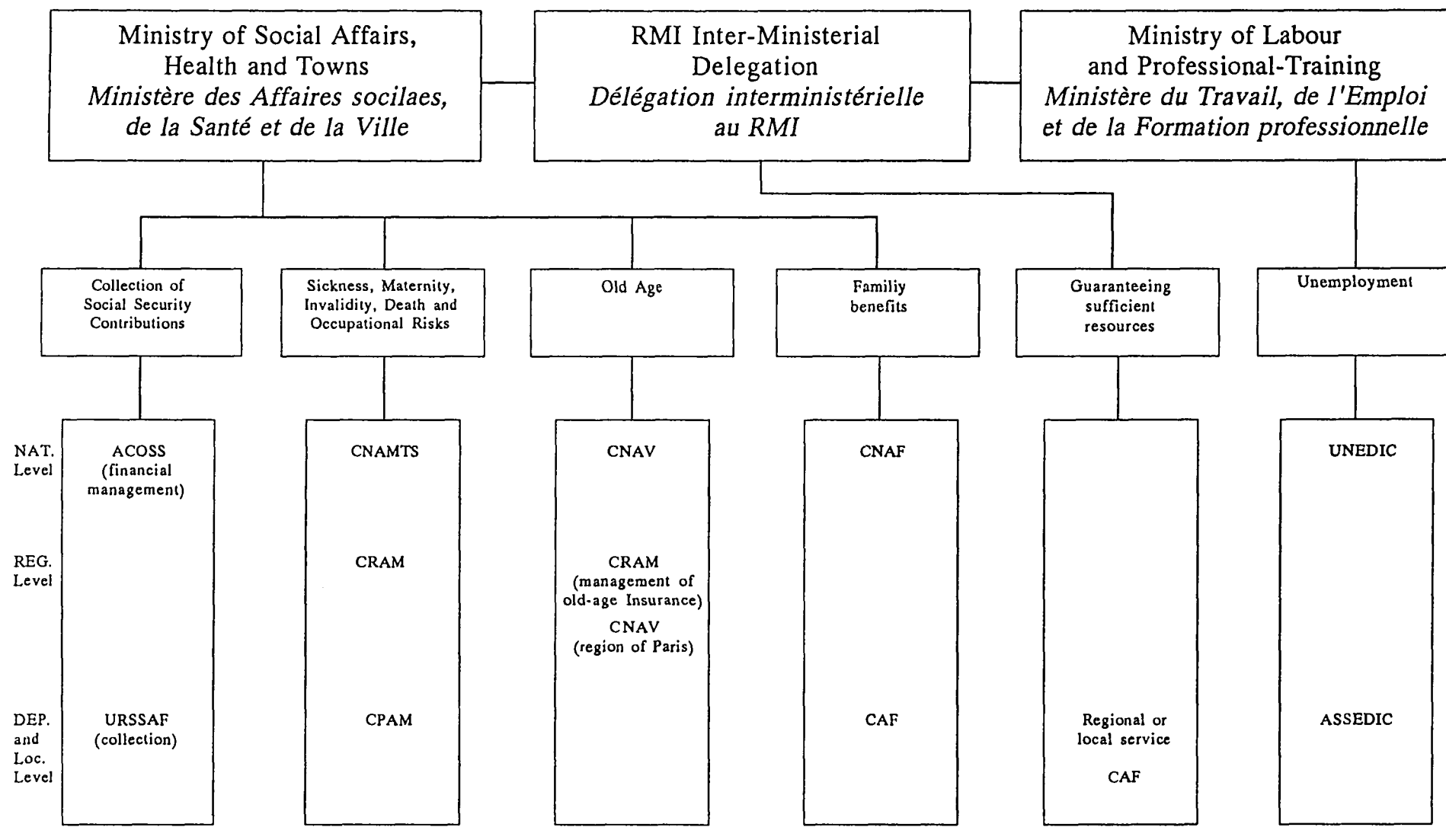
**DELEGATION INTERMINISTE-  
RIELLE AU REVENU MINIMUM  
D'INSERTION**

9, rue Georges Pitard  
F-75015 Paris



Table: I

Organization in France



ACOSS: Central Office of the Social Security Organisations. ASSEDIC: Association for Employment in Industry and Commerce. CAF: Family Allowances Fund.  
 CNAF: National Family Allowances Fund. CNAMTS: National Sickness Fund for Employees. CNAV: National Old-age Insurance Funds.  
 CPAM: Primary Sickness Insurance Funds. CRAM: Regional Sickness Insurance Funds. URSSAF: Association for the Collection of social insurance and family allowance contributions.  
 UNEDIC: National Inter-occupational Union for Employment in Industry and Commerce.

DEPARTMENT OF SOCIAL  
WELFARE  
Headquarters  
Aras Mhic Dhiarmada  
Store Street  
IRL-Dublin 1

DEPARTMENT OF SOCIAL  
WELFARE  
Pensions Service Office  
College Road  
IRL-Sligo

DEPARTMENT OF SOCIAL  
WELFARE  
Child Benefit  
Social Welfare Services Office  
St Oliver Plunkett Road  
Letterkenny  
IRL-Co Donegal

DEPARTMENT OF SOCIAL  
WELFARE  
Invalidity Pension  
Ballinalee Road  
IRL-Longford

DEPARTMENT OF HEALTH  
Headquarters  
Hawkins House  
IRL-Dublin 2

EASTERN HEALTH BOARD  
Dr Steeven's Hospital  
IRL-Dublin 8

MIDLAND HEALTH BOARD  
Arden Road  
Tullamore  
IRL-Co Offaly

MID-WESTERN HEALTH BOARD  
31-33 Catherine Street  
IRL-Limerick

NORTH EASTERN HEALTH BOARD  
Navan Road  
Ceanannas Mor  
IRL-Co Meath

NORTH WESTERN HEALTH BOAR  
Manorhamilton  
IRL-Co Leitrim

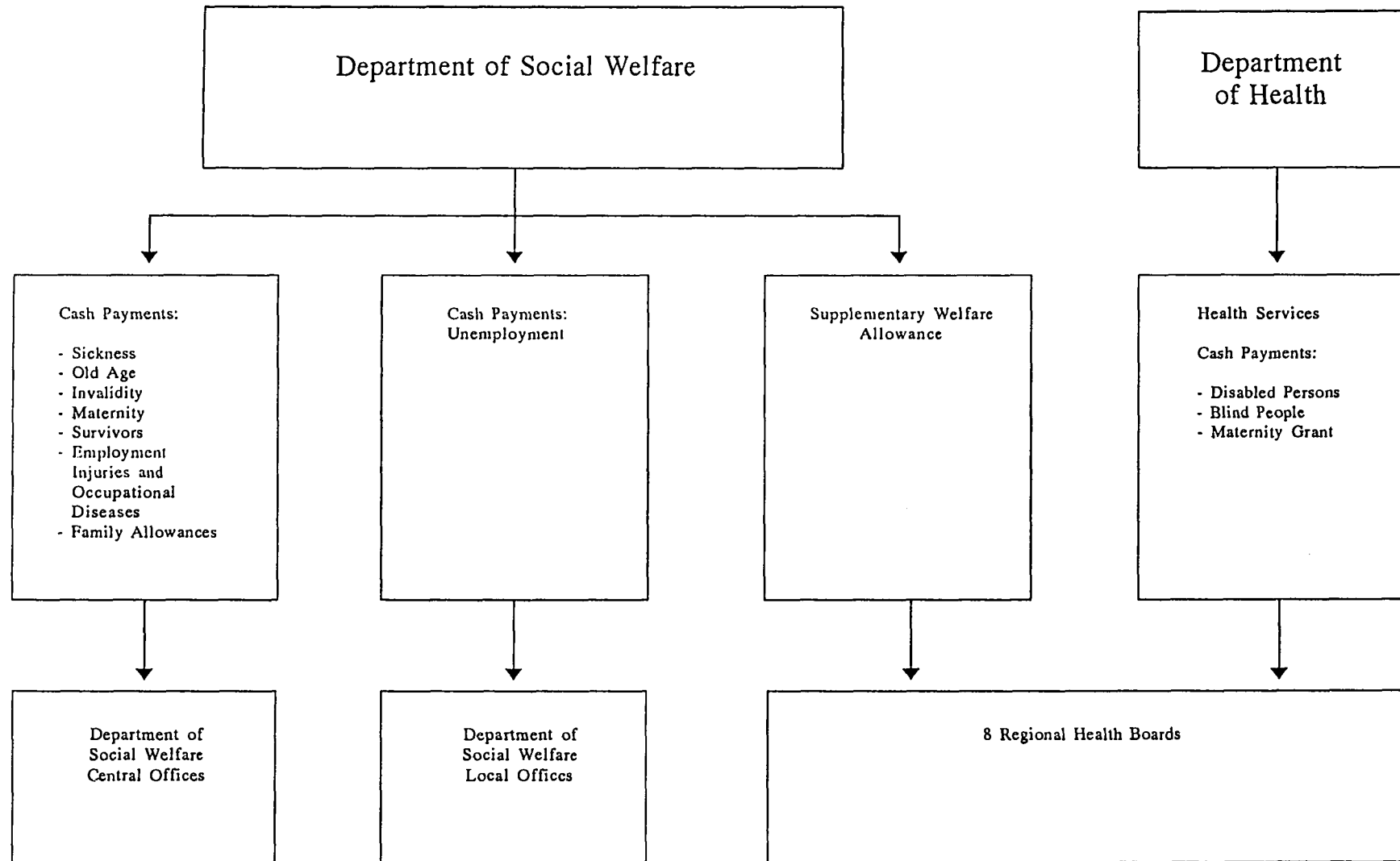
SOUTH EASTERN HEALTH BOARI  
Lacken  
Dublin Road  
IRL-Kilkenny

SOUTHERN HEALTH BOARD  
Cork Farm Centre  
Dennehy's Cross  
IRL-Cork

WESTERN HEALTH BOARD  
Merlin Park Regional Hospital  
IRL-Galway

Table: I

# Organization in Ireland



MINISTERO DEL LAVORO E  
DELLA PREVIDENZA SOCIALE  
Via Flavia, n. 6  
I-00187 Roma

MINISTERO DELLA SANITA'  
P. le Dell'Industria, n. 20  
I-00144 Roma

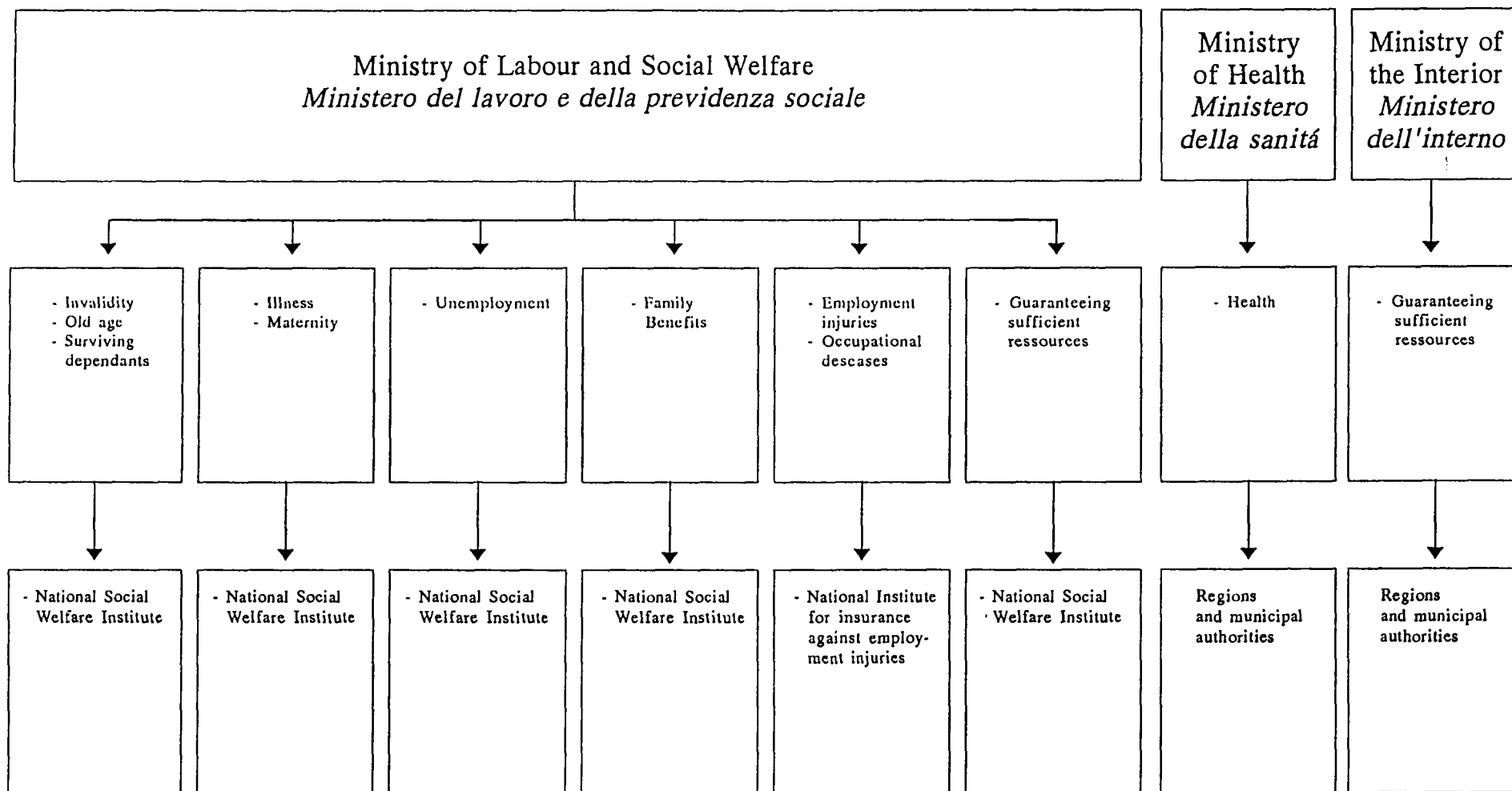
MINISTERO DELL'INTERNO  
Palazzo del Viminale  
I-00184 Roma

ISTITUTO NAZIONALE DELLA  
SICUREZZA SOCIALE (INPS)  
Via Ciro il Grande, n. 21  
I-00144 Roma

ISTITUTO NAZIONALE CONTRO  
GLI INFORTUNI SUL LAVORO  
(INAIL)  
Via IV Novembre, n. 144  
I-00187 Roma

Table: I

Organization in Italy



MINISTERE DE LA SECURITE  
SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

MINISTERE DE LA FAMILLE, DU  
LOGEMENT SOCIAL ET DE LA  
SOLIDARITE  
6, boulevard Royal  
L-2449 Luxembourg

MINISTERE DU TRAVAIL  
26, rue Ste Zithe  
L-2763 Luxembourg

INSPECTION GENERALE DE LA  
SECURITE SOCIALE  
26, rue Ste Zithe  
L-2763 Luxembourg

CONTROLE MEDICAL DE LA  
SECURITE SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

CENTRE COMMUN DE LA  
SECURITE SOCIALE  
125, route d'Esch  
L-1471 Luxembourg

ADMINISTRATION DE L'EMPLOI  
38a, rue Philippe II  
L-2340 Luxembourg

UNION DES CAISSES DE MALADIE  
125, route d'Esch  
L-1471 Luxembourg

ETABLISSEMENT D'ASSURANCE  
CONTRE LA VIEILLESSE ET  
L'INVALIDITE  
125, route d'Esch  
L-1471 Luxembourg

CAISSE DE PENSION DES  
EMPLOYES PRIVES  
1a, bd Prince Henri  
L-1724 Luxembourg

CAISSE DE PENSION DES  
ARTISANS, DES COMMERCANTS  
ET INDUSTRIELS  
39, rue Glesener  
L-1631 Luxembourg

CAISSE DE PENSION AGRICOLE  
Centre Hermes  
2, rue du Fort Wallis  
L-2714 Luxembourg

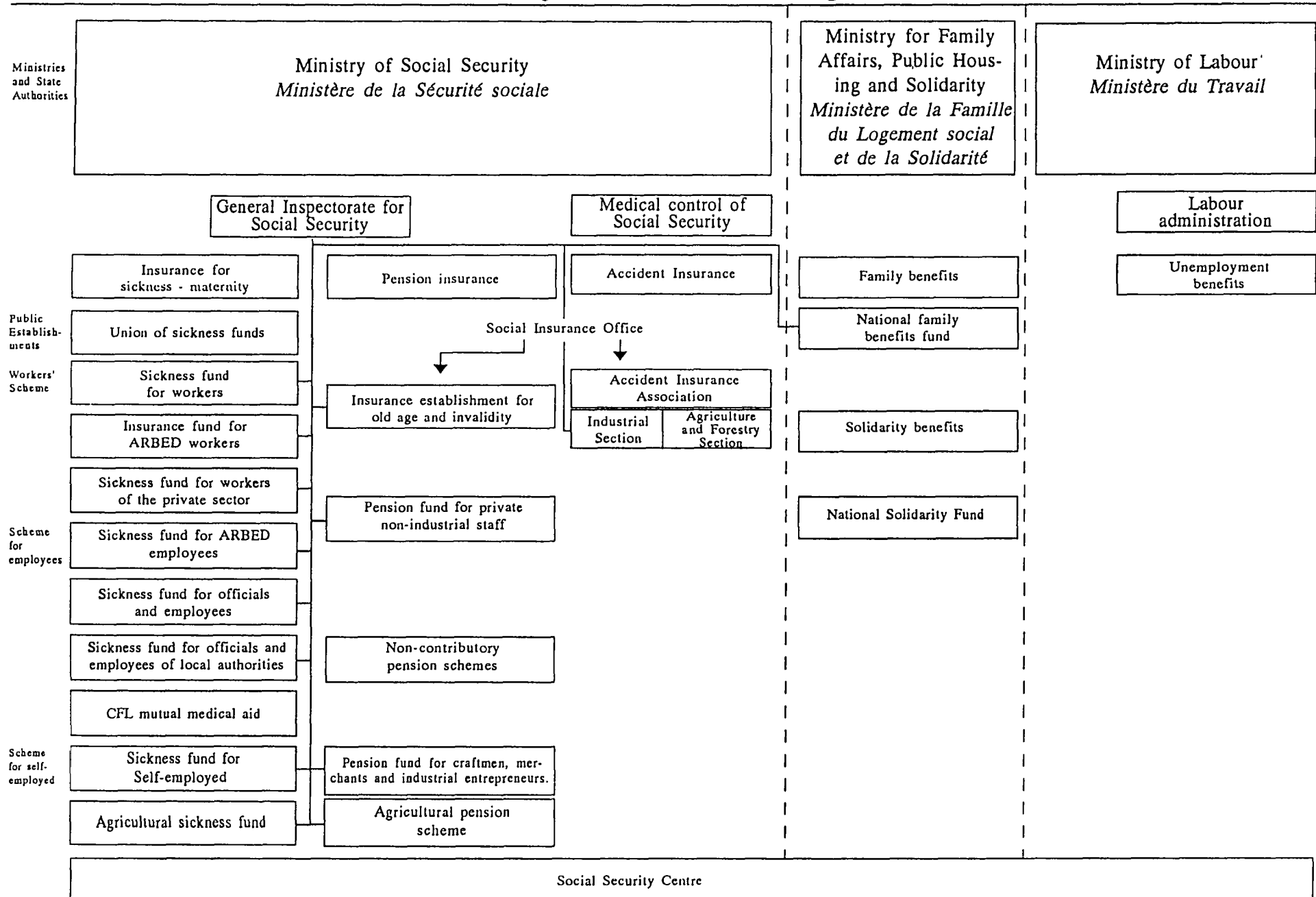
ASSOCIATION D'ASSURANCE  
CONTRE LES ACCIDENTS  
125, route d'Esch  
L-1471 Luxembourg

CAISSE NATIONALE DES  
PRESTATIONS FAMILIALES  
1a, bd Prince Henri  
L-1724 Luxembourg

FONDS NATIONAL DE  
SOLIDARITE  
138, bd de la Pétrusse  
L-2330 Luxembourg

Table: I

Organization in Luxembourg



MINISTERIE VAN SOCIALE ZAKEN  
EN WERKGELEGENHEID  
P.O. Box 90801  
NL-2509 LV The Hague  
Anna van Hanoverstraat 4  
The Hague

MINISTERIE VAN WELZIJN,  
GEZONDHEID EN SPORT  
P.O. Box 5406  
NL-2280 HK Rijswijk  
Sir W. Churchillaan 362  
Rijswijk

FEDERATIE VAN  
BEDRIJFSVERENIGINGEN  
P.O. Box 8300  
NL-1005 CA Amsterdam  
Bos en Lommerplantsoen 1  
Amsterdam

SOCIALE VERZEKERINGSBANK  
Hoofdkantoor  
P.O. Box 1100  
NL-1180 BH Amstelveen  
Van Heuven Goedhartlaan 1  
Amstelveen

SOCIALE VERZEKERINGSBANK  
Kantoor Buitenland  
P.O. Box 7105  
NL-1007 JC Amsterdam  
Van Leyenberghlaan 221  
Amsterdam

SOCIALE VERZEKERINGSRAAD  
P.O. Box 100  
NL-2700 AC Zoetermeer  
Bredewater 12  
Zoetermeer

GEMEENSCHAPPELIJK  
ADMINISTRATIEKANTOOR  
P.O. Box 8300  
NL-1005 CA Amsterdam  
Bos en Lommerplantsoen 1  
Amsterdam

ZIEKENFONDSRAAD  
P.O. Box 396  
NL-1180 BD Amstelveen  
Prof. J.H. Bavincklaan 2  
Amstelveen

VERENIGING VAN NEDERLANDS  
ZORGVERZEKERAARS  
P.O. Box 520  
NL-3700 AM Zeist  
Driebergseweg 3  
Zeist

VOORLICHTINGSCENTRUM  
Rhijnspoorplein 1  
NL-1091 GC Amsterdam

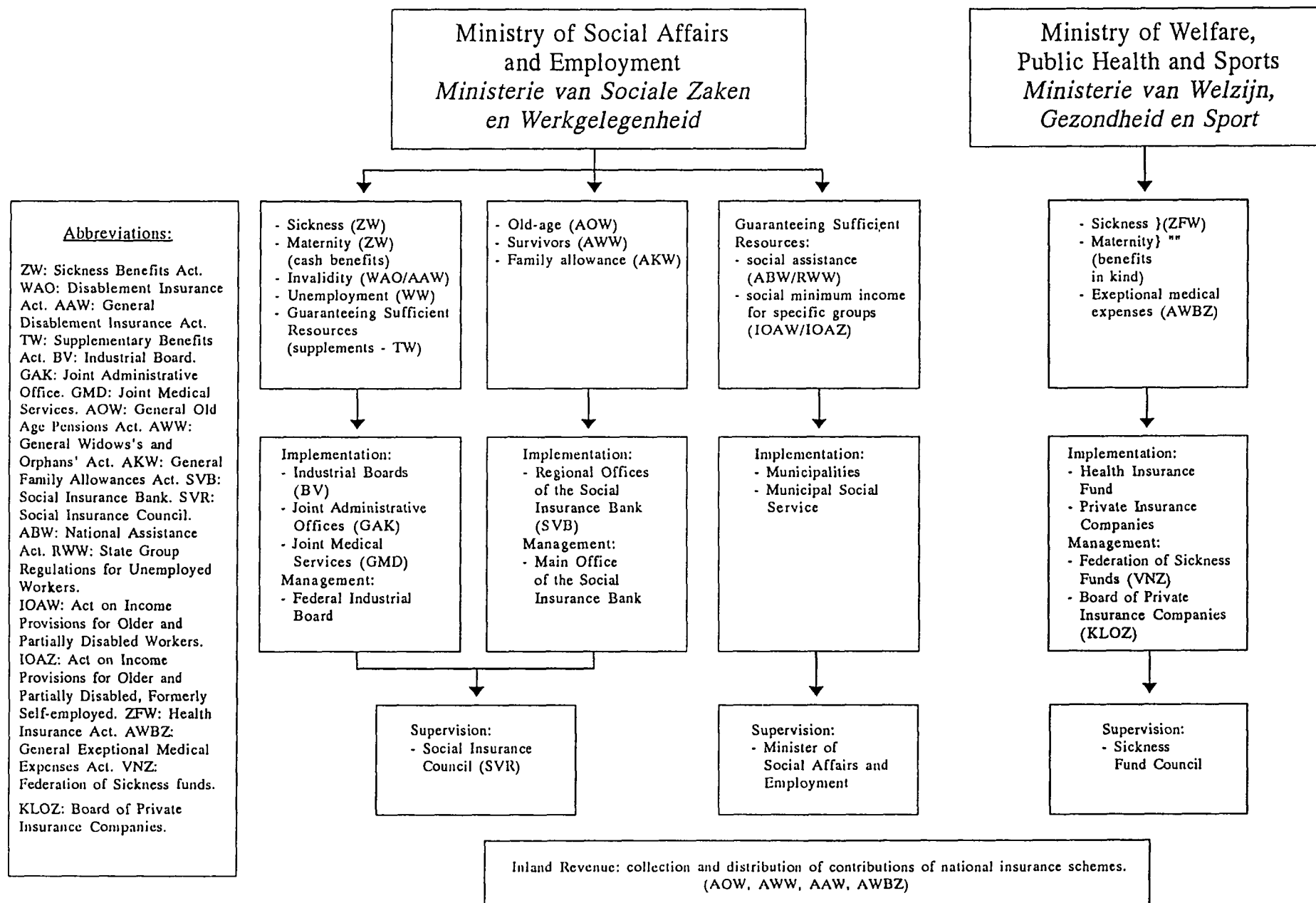
STICHTING BUREAU VOOR  
BELGISCHE ZAKEN  
Markendaalseweg 35  
NL-4811 KA Breda

STICHTING BUREAU VOOR  
DUITSE ZAKEN  
P.O. Box 10505  
NL-MB Nijmegen  
Nassausingel 3  
Nijmegen



Table: I

Organization in the Netherlands



**Abbreviations:**

ZW: Sickness Benefits Act.  
 WAO: Disablement Insurance Act.  
 AAW: General Disablement Insurance Act.  
 TW: Supplementary Benefits Act.  
 BV: Industrial Board.  
 GAK: Joint Administrative Office.  
 GMD: Joint Medical Services.  
 AOW: General Old Age Pensions Act.  
 AWW: General Widows's and Orphans' Act.  
 AKW: General Family Allowances Act.  
 SVB: Social Insurance Bank.  
 SVR: Social Insurance Council.  
 ABW: National Assistance Act.  
 RWW: State Group Regulations for Unemployed Workers.  
 IOAW: Act on Income Provisions for Older and Partially Disabled Workers.  
 IOAZ: Act on Income Provisions for Older and Partially Disabled, Formerly Self-employed.  
 ZFW: Health Insurance Act.  
 AWBZ: General Exceptional Medical Expenses Act.  
 VNZ: Federation of Sickness funds.  
 KLOZ: Board of Private Insurance Companies.

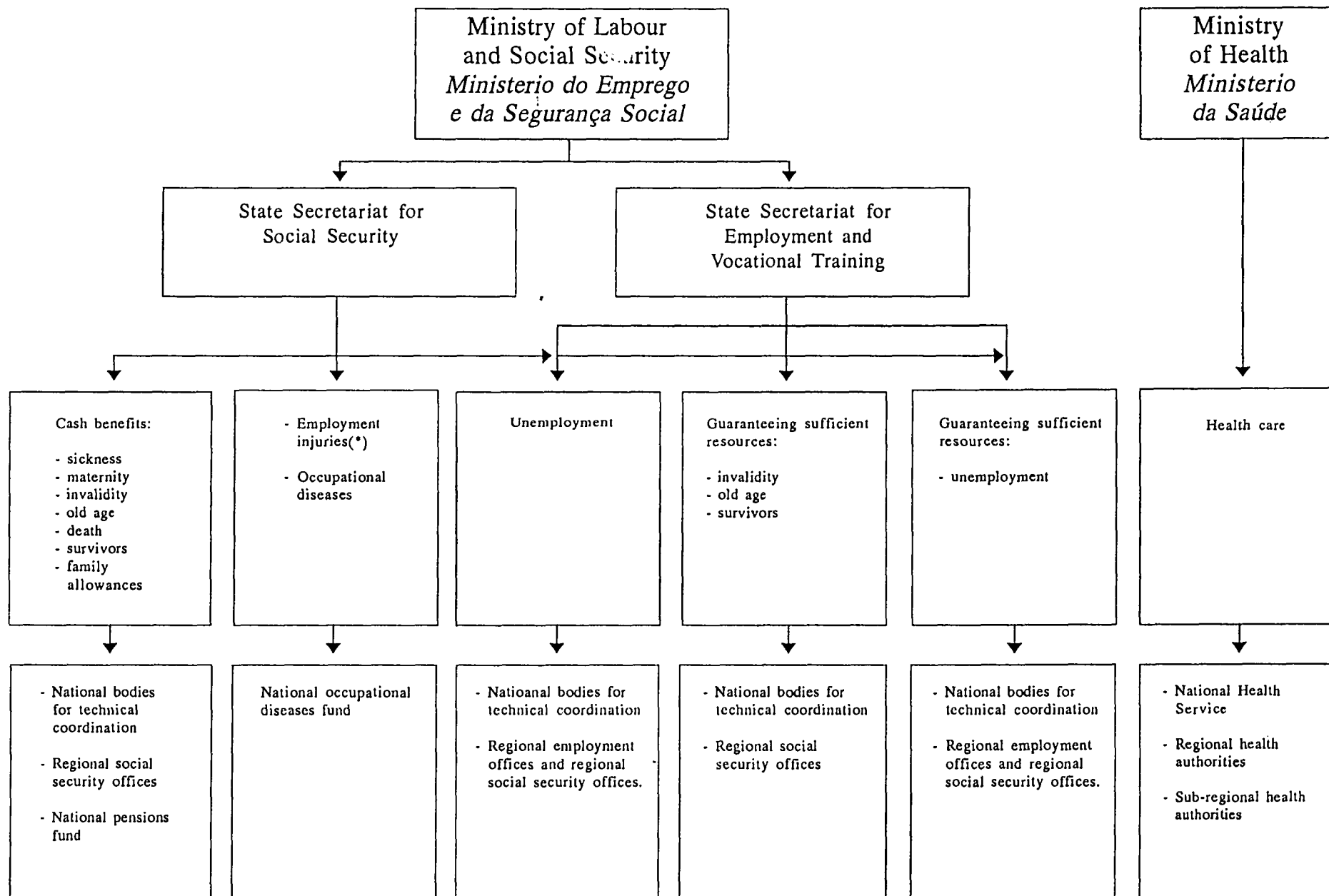
Inland Revenue: collection and distribution of contributions of national insurance schemes.  
(AOW, AWW, AAW, AWBZ)

DIRECTION GENERALE DES  
REGIMES DE SECURITE SOCIALE  
Largo do Rato, n° 1  
P-1296 Lisboa Codex

DIRECTION GENERALE DE SANTE  
Alameda Afonso Henriques, 45  
P-1000 Lisboa

Table: I

Organization in Portugal



(\*) Private insurance companies supervised by the Ministry of Finance, as regards employment injurie

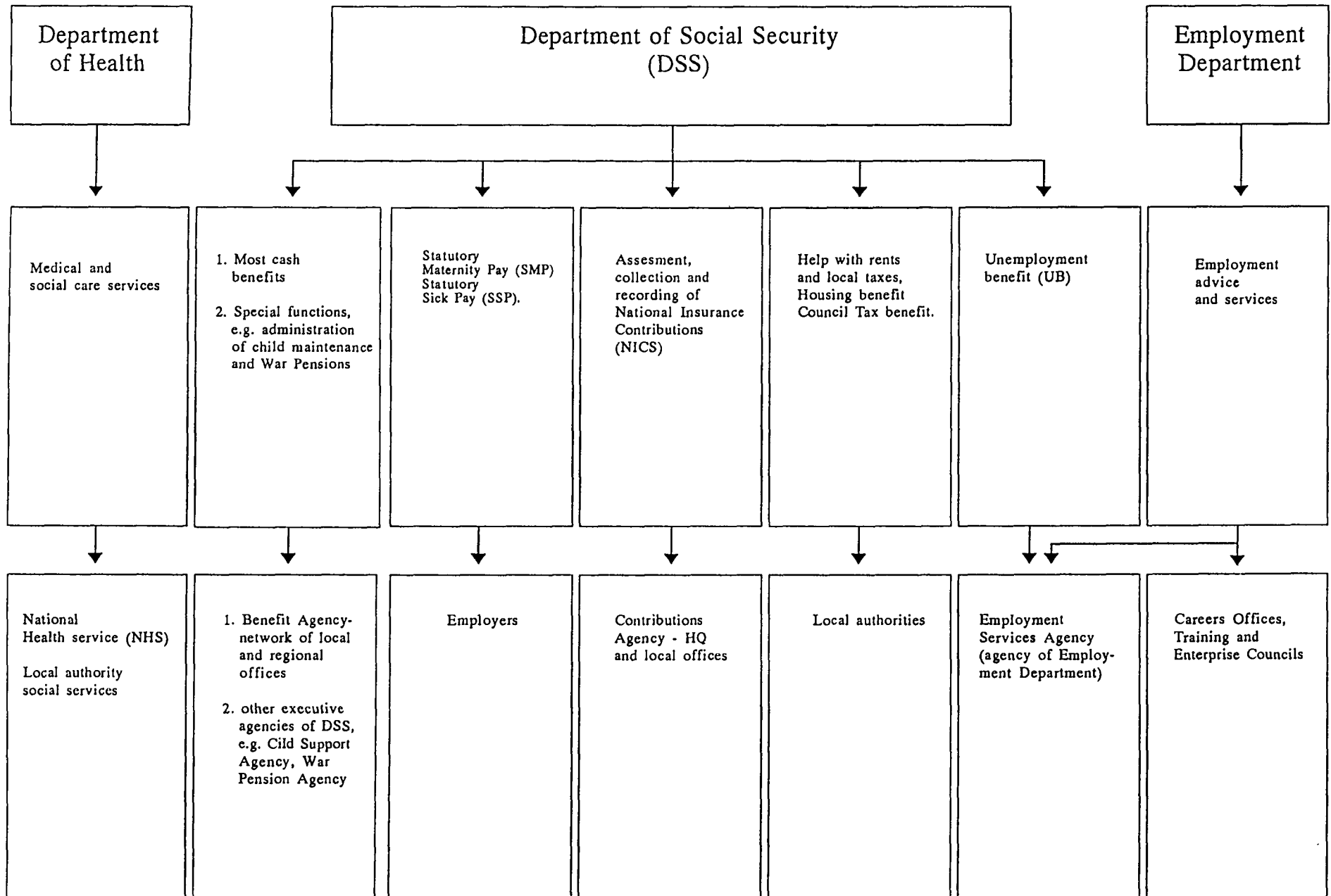
DEPARTMENT OF SOCIAL  
SECURITY  
The Adelphi  
1-11 John Adam Street  
UK-London WC2N 6HT

DEPARTMENT OF HEALTH  
Richmond House  
79 Whitehall  
UK-London SW1A 2NS

EMPLOYMENT DEPARTMENT  
Caxton House  
Tothill Street  
UK-London SW1H 9NF

Table: I

Organization in the United Kingdom





I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed: 1. Farmers

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Financing principle:</b>						
1. <b>Sickness and maternity</b>	Contributions plus State subsidy.	Tax financed. From January 1st 1994 a new contribution paid by all salaried workers and non-salaried, self-employed workers to cover State expenditure on daily allowances.	Contributions.	Contributions (three-party financing - employee, employer, state - for those newly insured, after 31.12.92). <i>See note II-EL-1.</i>	Contributions.	Contributions.
2. <b>Invalidity</b>	Contributions plus State subsidy.	Tax financed.	Contributions.	Contributions (three-party financing - employee, employer, state - for those newly insured, after 31.12.92).	Contributions.	Contributions.
3. <b>Old-age, survivors</b>	Contributions plus State subsidy.	National pension: Tax financed. Supplementary pension: Contributions.	Contributions.	Contributions (three-party financing - employee, employer, state - for those newly insured, after 31.12.92).	Contributions.	Contributions and t
4. <b>Employment injuries and occupational diseases</b>	Contributions and insurance premium paid by the employer.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.
5. <b>Unemployment</b>	Contributions plus State subsidy.	Contributions (paid by the insured persons). The costs of daily allowances, of early-retirement benefit and of transitional payments are reimbursed by the State. As of 1.1.1994 a new contribution paid by all salaried workers and non-salaried, self-employed workers to cover State expenditure on these benefits.	Contributions.	Contributions.	Contributions.	Contributions.



# Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions. <i>See note II-NL-1.</i>	Contributions and taxes.	Contributions, taxes and employers.	<b>Financing principle:</b> 1. <b>Sickness and maternity</b>
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	2. <b>Invalidity</b>
Contributions plus state subsidy.	Contributions.	Contributions.	Contributions.	Contributions.	Contributions.	3. <b>Old-age, survivors</b>
Contributions.	Contributions.	Premiums.	No application.	Accidents: Insurance premiums. Diseases: Contributions.	General taxation.	4. <b>Employment injuries and occupational diseases</b>
Contributions plus state subsidy.	Contributions.	Special tax.	Contributions.	Contributions.	Contributions.	5. <b>Unemployment</b>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Financing principle:</b>						
<b>6. Family allowances</b>	Contributions.	Tax financed.	Tax financed.	Contributions.	Contributions.	Contributions and t
<b>Contributions:</b>						
<b>Rates and ceiling</b>						
<b>1. Sickness and maternity</b>	<p><b>Health care:</b> 7.35 % (total) 3.55 % employee 3.80 % employer. No ceiling.</p> <p><b>Cash benefits:</b> 3.50 % (total) 1.15 % employee 2.35 % employer. No ceiling.</p> <p>1. Contributions of 5 % or 10 % levied on car insurance premiums.</p> <p>2. 10 % contribution levied on hospitalisation insurance premiums.</p> <p>3. Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry.</p> <p>4. A 3.55 % deduction from pension amounts. This deduction may not reduce the pension to a sum of less than BFR 43,289 (ECU 1,093) or - in the case of a person with no dependants - of less than BFR 36,526 (ECU 923) per year.</p> <p><i>See note II-B-1.</i></p>	<p>No contributions. National health insurance tax financed. From January 1st 1994, contribution by employees and self-employed to cover the part of the expenditure are covered by the State.</p>	<p><b>Old Länder:</b> 13.26 % (average) (total) 6.63 % employee 6.63 % employer. Ceiling: DM 68,400 (ECU 35,601) per year.</p> <p><b>New Länder:</b> 12.98 % (average) (total) 6.94 % employee 6.94 % employer. Ceiling: DM 53,100 (ECU 27,637) per year.</p> <p>1. Contributions: The rate varies according to regulations of the concerned insurance.</p> <p>2. Ceiling: 75 % of the ceiling for the old age pension insurance for workers.</p>	<p>1. Persons insured until 31 December 1992: Benefits in kind: 6.45 % (total) 2.15 % employee 4.30 % employer. Ceiling: DR 417,500 (ECU 1,441) per month.</p> <p>Cash benefits: 1.20 % (total) 0.40 % employee 0.80 % employer. Ceiling: DR 417,500 (ECU 1,441) per month.</p> <p>2. Persons insured after 31.12.1992: 11.45 % total, comprising: 2.25 % employee (no ceiling) 5.10 % employer (no ceiling) 3.80 % State: ceiling up to DR 245,000 (ECU 846) (earnings).</p>	<p><b>29.3 % global contribution for social protection:</b> 4.9 % employee 24.4 % employer. Ceiling: PTA 349,950 (ECU 2,207) per month = PTA 4,199,400 (ECU 26,479) per year.</p> <p>This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories with two different ceilings.</p> <p>For categories 1 to 4, the ceiling is PTA 349,950 (ECU 2,207) per month. For categories 5 to 11, the ceiling is PTA 260,820 (ECU 1,645) per month.</p>	<p>19.6 % contribution sickness, maternity and death. 6.8 % employee 12.8 % employer. No ceiling.</p> <p>Further contribution levied upon social pensions (1.4 %), maternity pensions and early retirement pensions (5.9 %). A 15 % contribution levied on car insurance.</p> <p>+ taxes on alcohol (0.84 % per dcl) Taxes on pharmaceutical advertisements (5 % turnover from advertisement) A 1.4 % contribution levied on unemployment benefits which exceed minimum legal wage.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Financing principle:
Tax financed.	Contributions.	Contributions and tax.	Public means.	Contributions.	Government.	6. Family allowances
<p>Health Service: 1.25 % for self-employed and employees. No ceiling.</p> <p>No charge for employees with earnings of IR£ 173 (ECU 218) per week or less or for persons with full eligibility to health service. See Table III.</p> <p>Cash benefits: 5.5 % employee 9.0 % on incomes up to IR£ 173 (ECU 218) per week. 12.2 % on all earnings where annual income is in excess of IR£9,000 (ECU 11,365).</p> <p>Ceiling: IR£ 20,900 (ECU 26,393) (employee) and IR£ 25,800 (ECU 32,580) (employer) per year.</p> <p>In addition to these rates, there is an employment and training levy of 1 % on all earnings in excess of IR£ 173 (ECU 218) per week.</p>	<p>1. <b>Workers:</b> 16.06 % (total) 1.00 % worker 15.06 % employer.</p> <p><b>Ceiling:</b> LIT 40,000,000 (ECU 20,940) per year.</p> <p>2. <b>Salaried employees:</b> <b>Industry:</b> 13.84 %, 1.00 % employee 12.84 % employer <b>Commerce:</b> 16.06 %, 1.00 % employee 15.06 % employer. No ceiling.</p> <p>1. <b>Including contributions for maternity</b> (1.23 % in industry, 1.01 % in commerce), 2.01 % for tuberculosis insurance, and insurance for cash indemnities (2.22 % in industry, 2.44 % in commerce).</p> <p>2. <b>Self-employed</b> pay a contribution up to a ceiling of LIT 40,000,000 (ECU 20,940); for incomes above this ceiling but below than LIT 150,000,000 (ECU 78,525), an additional solidarity contribution of 4 % is levied. These rates apply also to income received by employed workers or pensioners apart from their wages or pensions.</p>	<p>1. <b>Benefits in kind:</b> 5.0 % (total) 2.5 % employee 2.5 % employer.</p> <p>2. <b>Cash benefits:</b> a) <b>Workers</b> 4.00 % (total) 2.00 % worker 2.00 % employer. b) <b>Employees</b> 0.150 % (total) 0.075 % employee 0.075 % employer.</p> <p><b>Ceiling:</b> LFR 2,432,172 (ECU 61,432) per year.</p> <p>The difference in contribution rates results from the fact that employees in the private sector continue to receive pay - imposed on the employer - for the month in which the disease occurs and for the following three months. After expiration of these period cash-benefits for illness are paid by the sickness-insurance-fund.</p>	<p><b>Benefits in kind (ZFW):</b> 6.35 % (total) 1.20 % employees 5.15 % employer.</p> <p><b>Ceiling:</b>HFL 49,590(ECU 23,012) per year.</p> <p>Pensioners pay a contribution of 0.75 % of the AOW-benefit and 6.35 % of eventual wages or supplementary pensions. Next to the health insurance contributions a so-called nominal contribution of HFL 185 (ECU 86) per adult and HFL 92.50 (ECU 43) per child (up to 2 children) is due on average annually. Next to the general insurance AWBZ contribution an annual contribution is due of HFL 133 (ECU 62) per adult on average and for children 1/3 of this amount.</p> <p><b>General insurance against serious risks (AWBZ):</b> 8.55 %, paid by the employees.</p> <p><b>Ceiling:</b> HFL43,267 (ECU 20,078) per year.</p> <p><b>Cash benefits (ZW):</b> 3.05 % (total) 1.00 % employee 2.05 % employer.</p> <p><b>Ceiling:</b> HFL74,646 (ECU 34,639) per year.</p> <p>The contributions mentioned is an average.</p>	<p>35 %, global rate for the systems of social security (with the exception of employment injuries and occupational diseases): 11 % employee 24 % employer. No ceiling.</p> <p>Reduced contributions for certain activities and employers, in particular for non-profit-organizations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.</p>	<p>Contributions vary with the level of earnings: <b>Employees:</b> No contribution is paid if the weekly earnings are below £ 57 (ECU 73). In other cases: 2 % of £ 57 plus 10 % (7.6 % if member of approved occupational schemes) of earnings between £ 57 (ECU 73) and £ 430 (ECU 550). <b>Employer:</b> No contribution for weekly earnings below £ 57 (ECU 73). In other cases, 3.6 %, 5.6 %, 7.6 % or 10.2 % depending on the level of earnings (no upper limit). If the employee is a member of an approved occupational pension scheme, the above rates apply, except for earnings between £ 57 (ECU 73) and £ 430 (ECU 550) where the rates are reduced by 3 %.</p> <p>Benefits in kind are almost entirely financed under the National Health Service (NHS), i.e. mostly tax financed.</p>	<p><b>Contributions:</b> <b>Rates and ceiling</b> 1. Sickness and maternity</p>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions:</b>						
<b>Rates and ceiling</b>						
<b>2. Invalidity</b>	<p>Contribution is included in the overall rate shown under "Sickness and maternity - cash benefits" above.</p> <ol style="list-style-type: none"> <li>Contributions of 5 % or 10 % levied on car insurance premiums.</li> <li>10 % contribution levied on hospitalisation insurance premiums.</li> <li>Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry.</li> <li>A 3.55 % deduction from pension amounts. This deduction may not reduce the pension to a sum of less than BFR 43,289 (ECU 1,093) or - in the case of a person with no dependants - of less than BFR 36,526 (ECU 923) per year.</li> </ol> <p>Other contributions or deductions are not allocated to a particular branch, for example:</p> <ol style="list-style-type: none"> <li>Special social security contributions: collection of lump-sum, progressive amounts related to household income.</li> <li>Progressive solidarity contributions (between 0.5 and 2 %) paid on pensions which exceed a certain amount.</li> </ol>	<p>No contributions. Social pension tax financed.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

# Financing

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Old age, survivors".</p>	<p>Contribution is included in the overall rate shown under "Old-age, survivors".</p>	<p>Benefits in kind (WAO): 10.60 %, paid by the employees. Ceiling: HFL74,646 (ECU 34,639) per year. General insurance (AAW): 6.55 %, paid by the employees. Ceiling: HFL43,267 (ECU 20,078) per year. In respect of the WAO there is a franchise of HFL 99 (ECU 46) per day.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>

**Contributions:  
Rates and ceiling  
2. Invalidity**

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions: Rates and ceiling</b>						
<b>3. Old-age, survivors</b>	<p>16.36 % (total) 7.50 % employee 8.86 % employer. No ceiling.</p> <p>1. A 3.55 % deduction from sickness benefit amounts and pension amounts. These deductions may not reduce the pension to a yearly sum of less than BFR 41,768 (ECU 1,055) or - in the case of a person with no dependants - of less than BFR 34,896 (ECU 881) per month.</p> <p>2. 8.86 % contribution levied on group insurance policies.</p>	<p>National pension: Tax financed, no contributions.</p> <p>Supplementary pension: Contribution of DKR194.40 (ECU 26) per month: 1/3 employee 2/3 employer. Employers who pay their share of the contribution for sick employees - even during the period when the local authorities provide daily allowance - will be compensated by the State.</p>	<p>19.20 % (total) 9.60 % employee 9.60 % employer.</p> <p>Annual ceiling: DM 91,200 (ECU 47,468) in the old Länder and DM 70,800 (ECU 36,850) in the new Länder.</p>	<p>1. Persons insured until 31.12.1992: 20.00 % (total) 6.67 % employee 13.33 % employer. Ceiling: DR 417,500 (ECU 1,441) per month.</p> <p>2. Persons insured after 31.12.92: 30.00 % total, comprising: 6.67 % employee (no ceiling) 13.33 % employer (no ceiling) 10.00 % State: ceiling up to DR 245,000 (ECU 846) (earnings).</p> <p>3. The contribution rate is increased by 3.6 % (2.2 % for the employee, 1.4 % for the employer) in the case of hard or insalubrious work and by 1 % (paid by employer for enterprises which involve a professional risk).</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>General contribution: 14.75 % (total) 6.55 % employee 8.20 % employer.</p> <p>Ceiling: FF 12,840 (ECU 1,950) per month; FF 154,080 (ECU 23,395) per year + employer 1.60 % (no ceiling imposed).</p> <p>Survivor contribution: 0.10 % employee. No ceiling. 1.3 % on total salary less 5 % and on all benefits and allowances and on revenue from estate for all persons fiscally resident in France.</p>
<b>4. Employment injuries and occupational diseases</b>	<p>Insurance premiums or contributions based on the rates of approved insurers. Contributions to the Employment Injury Fund 0.3 % and to the Disease Fund 0.65 % + 0.45 % (special premium), paid by the employer.</p>	<p>Insurance contribution varies according to risk, paid by the employer.</p>	<p>Collective rates according to the risks in the various occupational sectors. Contributions are fixed by the professional associations ("Berufsgenossenschaften") and calculated on the base of the total gross earnings for different risk groups (scale of risks). Paid by the employer.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.</p>	<p>Collective, individual or mixed rates according to the number employed in the firm and to the degree of risk. Contributions based on total salary; paid by the employer.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Employees and employers: Contribution is included in the overall rate shown under "Sickness and maternity" above.</p> <p>Self-employed: 5.0 %.</p> <p>Ceiling IR£ 20,900 (ECU 26,393) per year.</p>	<p>27.27 % (total) 8.34 % employee 18.93 % employer.</p> <p>No ceiling.</p> <p>Including supplementary contribution (0.50 %), contribution for crèches (0.10 %) and contribution for health care of retired workers (0.20).</p>	<p>24.0 % (total): 8.0 % employee 8.0 % employer 8.0 % State.</p> <p>Ceiling: LFR 2,432,172 (ECU 61,432) per year.</p>	<p>15.85 %: 14.00 % old age AOW 1.85 % survivors AWW paid by the employees.</p> <p>Ceiling: HFL 43,267 (ECU 20,078) per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Collective rates according to the degree of risk in the various occupational sectors. The rate, varying between 0.5 % and 16.0 %, is calculated on the basis of the total wage.</p>	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.5 % and 6 %. The premium is calculated on the basis of the total gross wage (minimum: LFR 40,536 (ECU 1,024) per month, maximum: LFR 2,432,172 (ECU 61,432) per year.</p>	<p>No application.</p>	<p>Employment injuries: insurance premiums varying according to risks, paid by the employer.</p> <p>Occupational diseases: 0.5 %, paid by the employer.</p> <p>No ceiling.</p>	<p>Government.</p>
					<p><b>Contributions:</b> <b>Rates and ceiling</b> 3. Old-age, survivors</p>
					<p>4. Employment injuries and occupational diseases</p>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions:</b>						
<b>Rates and ceiling</b>						
<b>5. Unemployment</b>	<p>2.28 % (total) 0.87 % employee 1.41 % employer; 1.43 % as of 1.10.94; 1.46 % as of 1.1.95.</p> <p>No ceiling.</p> <ol style="list-style-type: none"> <li>Employers contribute 1.6 % of employees' remuneration if they employ over 10 workers.</li> <li>Employer "wage moderation" contributions of 5.67 % plus 5.67 % of employer contributions owed and an additional 0.40 % to be paid by employees.</li> <li>Employer contributions, lump-sum payments paid by the employer for each involuntary part-time worker employed.</li> <li>Employer contributions, lump-sum payments paid for conventional early-retirement pensions.</li> <li>Employer contributions equal to 0.10 % of wages. This money is allocated for measures to help unemployed workers find employment.</li> <li>Employer contributions equal to 0.45 % of wages, used to finance temporary unemployment benefits.</li> </ol>	<p>Employees: Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At present: 8 times this rate per year.</p> <p>Employers: Flat-rate contributions based on turnover subject to VAT (MOMS) payable by the employer.</p> <p>New contribution from January 1st 1994 paid also by non-insured persons to cover cost of daily allowances paid by the State.</p>	<p>6.50 % (total) 3.25 % employee 3.25 % employer.</p> <p>Annual ceiling: DM 91,200 (ECU 47,468) in the old Länder and DM 70,800 (ECU 36,850) in the new Länder.</p>	<ol style="list-style-type: none"> <li>Persons insured until 31.12.1992: 4.00 % (total) 1.33 % employee 2.67 % employer. Ceiling: DR 417,500 (ECU 1,441) per month.</li> <li>Persons insured after 31.12.1992: No ceiling for the contributions of people newly insured.</li> </ol>	<p>Unemployment insurance: 7.8 % , of which: 1.6 % employee 6.2 % employer.</p> <p>Wage Guarantee Fund: 0.4 % , paid by the employer.</p> <p>Vocational training: 0.7 % , of which: 0.6 % employer. 0.1 % employee</p> <p>Ceiling: PTA 349,950 (ECU 2,207) per month = PTA 4,199,400 (ECU 26,479) per year.</p> <p><i>See note II-E-1.</i></p>	<p>Monthly income FF 12,840 (ECU 1,660) (total) 2.42 % employee 4.18 % employer.</p> <p>Monthly income FF 12,840 (ECU 1,660) (total) FF 51,360 (ECU 7,798) (total) 2.97 % employee 4.18 % employer.</p> <p>Monthly ceiling FF 12,840 (ECU 1,660) and of FF 5 (ECU 7,798).</p> <ol style="list-style-type: none"> <li>Supplementary contributions: A contribution 1.2 % on former if unemployment is higher than 133.76 (ECU 20. day).</li> <li>Possibility of extension according to cases.</li> </ol>



# Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>4.71 % (total) in industry: 0.30 % employee 4.41 % employer.</p> <p>1.91 % in commerce: 0.30 % employee 1.61 % employer.</p> <p>No ceiling.</p> <p>Including 0.61 % supplementary contribution, 3.10 % (industry) for topping up earnings (partial unemployment; this supplement to top up earnings is made up as follows: 2.20 % ordinary pay supplement, 0.90 % extraordinary wage supplement, 0.30 % of which is from the employee, 0.60 % from the employer) and 0.73 % for mobility allowances (the share payable by the employer is not defined).</p>	<p>Financed by taxation. The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.</p>	<p>3.20 % (total) 2.30 % employee 0.90 % employer.</p> <p>Ceiling: HFL 74,646 (ECU 34,639).</p> <p>The contributions mentioned is an average; they may vary according to branch of industry.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
<p><b>Contributions: Rates and ceiling</b></p> <p><b>5. Unemployment</b></p>					

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Contributions: Rates and ceiling</b>						
<b>6. Family allowances</b>	<p>7.0 % paid by the employer. No ceiling.</p> <p>Lump-sum contributions paid by employers for each worker employed who is not subject to pay social security contributions.</p>	Tax financed, no contributions.	Tax financed, no contributions.	<p>1. Persons insured until 31.12.1992: 2.0 % (total) 1.0 % employee 1.0 % employer.</p> <p>Ceiling: DR 417,500 (ECU 1,441) per month.</p> <p>2. Persons insured after 31.12.1993: The same contributions. No ceiling.</p>	Contribution is included in the overall rate shown under "Sickness and maternity" above.	<p>5.4 %, paid by employer. No ceiling.</p> <p>1. C.S.G.: 1.1 % wage less 5 % replacement and benefits are income received property for all fiscally resident France.</p> <p>2. As part of emj measures if: - Wage is lower equal to 110 % interprofessiona minimum wage month (FF 6,6 ECU 1,004): contribution to allowances. - Wage is higher 110 % but equal than 120 % interprofessiona minimum wage month (FF 7,2 ECU 1,095): Contribution 2.7 % of the tot</p>
<b>Public authorities' contributions</b>						
<b>1. Sickness and maternity:</b>						
<b>Benefits in kind</b>	80 % of medical expenses provided to widows, widowers, orphans, pensioners, recipients of invalidity benefits and their dependents.	Financed by local and central government except for a small contribution by the insured.	No participation of public authorities. Subsidies according to § 9 KHG.	Annual subsidy to cover any deficit. State share to cover sickness or maternity for persons insured after 31.12.92: 3.8 %. Ceiling up to DR 245,000 (ECU 846) (earnings).	Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of authorities.



Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Public authorities' contributions</b>						
<b>2. Sickness and maternity:</b>						
<b>Cash benefits</b>	No participation of public authorities.	The local authorities, reimbursed by the State for 50 % of their expenditure, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks (except for the public sector where the employers cover the whole sickness period - see note II-DK-1). The State reimburses 100 % of the costs incurred during the first 13 weeks of a period of sickness. 40 % of the costs of the voluntary insurance are covered by contributions. New contribution from 1 January 1994.	Lump sum payment of DM 400 (ECU 208) drawn from Federal funds for female employees who are not members of a health insurance scheme.	Annual subsidy to cover any deficit.	Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.
<b>3. Invalidity</b>	50 % of expenses paid in the 2nd year, 75 % for the 3rd and 95 % from the 4th year of incapacity; 100 % of funeral expenses.	Basic pensions: State covers all costs for pensions of persons over 60 years and reimburses 50 % of the costs for pensions to persons under the age of 60 to the local communities.	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.	The minimum pension guaranteed by the contributory system is financed by state (see table XII).	No participation of public authorities.

Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>State subsidy to cover deficit.</p>	<p>No participation of public authorities.</p>	<p>No participation of public authorities.</p>	<p>No participation of public authorities.</p>	<p>No participation of public authorities.</p>	<p>Maternity Allowance and Sickness Benefit financed from the National Insurance Fund. Statutory Maternity Pay by the Government (92 %) and employers (8 %). Statutory Sick Pay funded by employers (but with Government relief in the case of certain small employers)</p>	<p><b>Public authorities' contributions</b>                  2. Sickness and maternity:                  Cash benefits</p>
<p>State subsidy to cover deficit.</p>	<p>A part of the total amount of pensions paid by the general system is financed by the State.</p>	<p>State and local authorities: 1/3 of the total contribution rate fixed at 24 %; State covers 50 % of the administrative and staff costs.</p>	<p>Annual subsidy to cover expenditure on handicapped young people.</p>	<p>No participation of public authorities.</p>	<p>Full cost of Attendance Allowance, Mobility Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the Government.</p>	<p>3. Invalidity</p>

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Public authorities' contributions</b>						
<b>4. Old-age, survivors</b>	As a rule, 20 % of total expenditure on all benefits. By special dispensation in 1993, amount fixed at BFR 44,497 million (ECU 1,124 million).	Basic pensions: State covers all costs. Supplementary pensions: No participation of public authorities.	Annual Federal subsidies amounting approx. 20 % of pension payments under workers' and salaried pension systems. Annual adjustment to meet development of wages and contribution rates.	Annual subsidy to cover any deficit. State share to cover invalidity, old age and survivors for persons insured after 31.12.92: 10 %. Ceiling up to DR 245,000 (ECU 846) (earnings).	The minimum pension guaranteed by the contributory system is financed by the state (see table XII).	No participation of authorities.
<b>5. Employment injuries and occupational diseases</b>	No participation of public authorities.	No participation of public authorities.	For farmers: Annual Federal subsidies. Public accident insurance: Financed from Federal, Länder and municipal budgets.	Annual subsidy to cover any deficit.	No participation of public authorities.	No participation of authorities.
<b>6. Unemployment</b>	Cover for any deficit.	The State pays the expenditure; employers pay a contribution to reduce the expenditure of the State. New contribution from January 1st 1994.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.	The State covers the cost of unemployment assistance benefits.	Flat-rate subsidy State (solidarity sch)
<b>7. Family allowances</b>	No participation of public authorities.	Financed by the State.	Financed by the budget of the Federal State.	Annual subsidy to cover any deficit.	The non contributory family allowances are financed by the state.	No participation of authorities.

# Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
State subsidy to cover deficit.	The State covers completely expenditure for social pensions, early retirement, topping-up pensions to minimum and a part of the total amount of pensions paid by the general system.	State and local authorities: 1/3 of the total contribution rate fixed at 24 %; State covers 50 % of the administrative and staff costs.	No participation of public authorities.	No participation of public authorities.	Non-Contributory Retirement Pension is financed by the Government.	<b>Public authorities' contributions</b> 4. Old-age, survivors
No participation of public authorities. Cost met by employers' contribution.	No participation of public authorities.	1/3 of costs of adapting and adjusting pensions; 50 % of the administrative and staff costs.	No application.	No participation of 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.	5. Employment injuries and occupational diseases
State subsidy to cover deficit.	Annual State subsidies.	Financed by an employment fund, alimented - among others - by annual contributions from the state..	No participation of public authorities.	No participation of public authorities.	Current income financing through National Insurance Fund.	6. Unemployment
Financed by the State.	Part of the benefits is financed by the State.	The State finances birth grants, maternity grants and education allowances and the administrative costs. The State also pays a contribution equal to the amount of the employers' contributions. Finally the State covers the cost of the employers' contributions.	Financed by the State.	No participation of public authorities.	Financed by the State.	7. Family allowances

Table: II

## Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Financing systems applicable to long-term benefits:</b>						
<b>1. Invalidity</b>	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Financed by current revenue ('pay as you go') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').
<b>2. Old-age, survivors</b>	Current income financing ('pay as you go').	National Pension: Current income financing ('pay as you go'). Supplementary pensions: mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Financed by current revenue ('pay as you go') and creation of a single stabilization fund for the whole social security system.	Current income financing ('pay as you go').
<b>3. Employment injuries and occupational diseases</b>	Employment injuries: Capitalization, financing systems of commercial insurance companies. Occupational diseases: Current income financing ('pay as you go').	Mixed system: 'Pay as you go' and capital cover.	Special current income financing ('pay as you go') and creation of a reserve.	Current income financing ('pay as you go').	Employment injuries: Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies (not by the National Social Security Office). Occupational diseases: Current income financing ('pay as you go').	Current income financing ('pay as you go').



# Financing

Table: II

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	System of common funding to the contributory pension scheme (invalidity, old-age, survivors), based on spreading charges over periods of seven years and the creation of a reserve fund (minimum: 1.5 times the amount of the annual benefits paid out by the four pension funds).	Current income financing ('pay as you go').	Current income financing and consolidation fund for social security (Decree-Act 259/89 of 14 August 1989).	Current income financing ('pay as you go').	<b>Financing systems applicable to long-term benefits:</b> <b>1. Invalidity</b>  <b>2. Old-age, survivors</b>  <b>3. Employment injuries and occupational diseases</b>
Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	See "Invalidity".	Current income financing ('pay as you go').	Current income financing and consolidation fund (see "Invalidity").	Current income financing ('pay as you go').	
'Pay as you go' (financing is included in employers' social insurance contribution).	Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.	System for spreading the charges and creation of a reserve fund (minimum: 2.5 times the amount of annual benefits, excluding the redemption of annuities).	No application.	Employment injuries: Mixed system ('pay as you go' and capital cover system). Occupational diseases: 'pay as you go'.	Financed by the Government.	

## Notes to Table II: Financing

### Note B-1, Belgium, *Social security benefits in general:*

Other contributions or deductions are not allocated to a particular branch, for example:

1. Special social security contributions: collection of lump-sum, progressive amounts related to household income.
2. Progressive solidarity contributions (between 0.5 and 2 %) paid on pensions which exceed a certain amount.

### Note DK-1, Denmark, *Sickness and maternity, Cash benefits:*

As regards the law on sickness benefits, state institutions and bodies as well as private institutions receiving at least 50 % State funding are considered "Public sector employers".

### Note EL-1, Greece, *Principle of financing:*

Somebody who was for the first time subject to the insurance scheme after December 31st 1992 is called a "newly insured person".

### Note NL-1, Netherlands, *Principle of financing:*

Within the Netherlands social security system two schemes are to be distinguished:

1. National insurance schemes: General Old Age Pensions Act (AOW), General Widows and Orphans Act (AWW), General Exceptional Medical Expenses Act (AWBZ), General Disablement Benefits Act (AAW) and the General Family Allowances Act (AKW). These insurance schemes (except AKW) are financed by contributions paid by the employees/social security beneficiaries and remitted together with wage taxes to the Inland Revenue. As a compensation of the payment of all AAW/AWBZ contributions the employees/social security beneficiaries receive a so-called transfer allowance. According to tax scales a certain amount is free of contribution and tax with a minimum of HFL 5,925 (ECU 2,749) per year. The cash benefits are fixed amounts and therefore independent from the amount of contributions paid and from (previous) earnings.
2. Employee insurance schemes: Sickness Benefits Act (ZW), Disablement Insurance Act (WAO), Compulsory Health Insurance Act (ZFW) and Unemployment Insurance Act (WW). The contributions are paid by the employees and employers (except WAO) and remitted to the industrial boards (ZW, WAO and WW) and to the Health Insurance Fund (ZFW). The cash benefits are dependent on the previous earnings.

I Organization

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed: 1. Farmers

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
<b>1. First law</b>	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Laws of 5 and 30. 1930.
<b>2. Basic legislation</b>	Law of 9 August 1963, supplemented and amended, in particular by the law of February 15, 1993. Law on hospitals, coordinated on 7 August 1987. Law of 29 June 1981.	1. National health service: Law of 9 June 1971, amended. 2. Hospitals: Law of 19 June 1974, amended.	Reichsversicherungsordnung (Imperial Social Insurance Regulations) of 19. 7.1911 and amendments. Sozialgesetzbuch (Social Code), Book 4, of 23.12. 1976 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and developed by the Health Structure Reform Act of 21.12. 1992.	Law of 14 June 1951, modified.	Legislative Royal Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. Decree no. 2766 of 16 November 1967. Decree no. 1088 of 8 September 1989. Law 14 of 25 April 1986 (General Health Law).	Social Security Book III. Decree of 29 I 1945, amended. Law 192-722 of 1992. Law 93-687 of 2 1993.
<b>Beneficiaries:</b>						
<b>1. Field of application</b>	1. All salaried workers and assimilated categories. 2. Pensioners (including widows and widowers, orphans, and disabled persons). 3. Unemployed persons. 4. Handicapped persons. 5. Higher education students. 6. Certain members of the clergy and of religious communities. 7. Persons otherwise unprotected.	All residents.	1. All persons in paid employment and those receiving vocational training, trainees. 2. Pensioners with a sufficient period of insurance. 3. Unemployed, receiving benefits of unemployment insurance. 4. Handicapped persons in sheltered employment. 5. Trainees in vocational rehabilitation so as people being trained for some form of employment in special youth training institutions. 6. Students of recognized higher education. 7. Farmers, and cooperating members of their family. 8. Artists, and writers. 9. Personally insured etc. 10. Dependants.	1. Employees and persons assimilated thereto. 2. Pensioners. 3. Unemployed.	1. All salaried workers. 2. Pensioners and persons in receipt of regular cash benefits. 3. All residents with insufficient means of existence.	1. All employees assimilated unsalaried workers long to certain regimes not by the general s 2. Pensioners. 3. Unemployed pe 4. Certain persons included in the scheme: beneficiaries certain allowance AAH, RMI); priests and members religious congregations prisoners; persons insured etc.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Law of 1911.</p> <p>1970 Health Act. 1991 Health Amendment Act.</p>	<p>Law of 20 May 1928, no. 1132.</p> <p>Law of 23 December 1978, no. 833, instituting the National Health Service. Statutory order of 30 December 1992, no. 502.</p>	<p>Law of 31 July 1901.</p> <p>Book I of Social Insurance Code, content stems from the law of 27 July 1992.</p>	<p>Law of 1 November 1941.</p> <p>Law of 15 October 1964. Law of 14 December 1967 introducing general insurance for serious risks.</p>	<p>Law of 1935.</p> <p>Decree no. 45266 of 23 September 1963, as since amended on several occasions. Law 56/79 of 19 September 1979. Law 48/90 of 24 August 1990. Statutory Order No. 10/93, 15th January 1993. Statutory Order No. 11/93, 15th January 1993.</p>	<p>Law of 1911.</p> <p>National Health Service Act 1946, amended.</p>	<p><b>Legislation</b></p> <ol style="list-style-type: none"> <li>1. First law</li> <li>2. Basic legislation</li> </ol>
<p>All residents.</p> <p>Full eligibility: needy persons whose incomes are below a certain threshold. Limited eligibility for remainder of population.</p>	<p>All residents including foreign residents.</p>	<ol style="list-style-type: none"> <li>1. All persons in paid employment (salaried or self-employed worker).</li> <li>2. Pensioners.</li> <li>3. Unemployed persons.</li> <li>4. Persons in receipt of a replacement income from which contributions are deducted.</li> <li>5. Beneficiaries of a supplement to the guaranteed minimum income.</li> <li>6. Persons voluntarily insured.</li> </ol>	<ol style="list-style-type: none"> <li>1. All persons under 65 in paid employment.</li> <li>2. Pensioners.</li> <li>3. Unemployed persons.</li> </ol> <p>For general insurance: all residents.</p>	<p>All residents. Subject to reciprocity principle where nationals of other states are concerned.</p>	<p>All residents.</p>	<p><b>Beneficiaries:</b></p> <ol style="list-style-type: none"> <li>1. Field of application</li> </ol>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Beneficiaries:</b>						
2. Membership ceiling	No ceiling.	No ceiling.	Old Länder: DM 68,400 (ECU 35,601); New Länder: DM 53,100 (ECU 27,637).	No ceiling.	No ceiling.	No ceiling.
3. Eligible groups	Dependants, subject to certain conditions.	Children aged under 16.	Spouse and children, income not exceeding DM 560 (ECU 291) in old Länder and DM 440 (ECU 229) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions.	Dependant members of the insured's family.	Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce does not forfeit entitlement to health care of spouse and dependants, or of cohabitants.	Spouse, dependants, relatives including, descending collateral lines (subject to certain conditions) living together and being economically dependent on the insured. Any other person with the insured for 12 consecutive months dependent on him or her.
4. Special rules for pensioners	Reduction of 3.55 % in benefits as long as payment not reduced below BFR 43,289 (ECU 1,093) per month or BFR 36,526 (ECU 923) if no dependants.	No special rules for pensioners.	Same entitlement for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions in old Länder amounts to 13.4 % of pension and 13.0 % in new Länder, half each being paid by pensioner and body granting pension.	No special rules for pensioners.	Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.	1. Holders of an invalidity pension are 100 % covered. 2. Those receiving an invalidity pension due to work at a rate > 66.4 % are 100 % covered with their families.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
No ceiling.	There is no ceiling.	No ceiling.	HFL 58,100 (ECU 26,961) per year.	No ceiling.	No ceiling.	<b>Beneficiaries:</b> 2. Membership ceiling
Dependant members of the insured person's family.	All residents.	Spouse, relatives or non-blood relations of the 1st/2nd/3rd degree who, in the absence of a spouse, look after the insured person's house, children until they become entitled to family allowances (extensions are permitted in certain cases).	Persons living with and dependant on the insured person, until the age of 65.		All residents.	3. Eligible groups
There are higher income guide-lines for persons aged 66 or over.	No special rules.	<p>Pensioners: compulsory contribution of 5 % of the pension, half being paid by the body granting the pension. If the beneficiary carries on an occupational activity, membership is required by reason of those activities.</p> <p>The maximum contribution is the same as for employed insured persons. Minimum contribution: payable on the minimum social salary plus 30 % (LFR52,697 = ECU1,331). 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>	<ol style="list-style-type: none"> <li>Beneficiaries of incapacity pensions if the incapacity is over 45 %</li> <li>Beneficiaries of widows' or orphans' pensions.</li> <li>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.</li> </ol>	No special rules for pensioners.	Same rules 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.	4. Special rules for pensioners

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>1. Qualifying period</b>	<p>The proof of payment of minimum contributions for the past year which opens entitlement to benefits for the insured person and his dependants, for the period from 1st of July of the current year to 30 June of the following year to justify a condition covered by the insurance.</p> <p>In special cases a qualifying period must be accomplished (waiting period of 6 months comprising 120 working or assimilated days).</p>	6 weeks for new residents.	No period of work and membership required.	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.	No qualifying period required.	The insured must have paid sufficient contributions (6.80 %) on the basis of the SMIC = 2,030 times the minimum wage = (ECU 5.40) per year, 120 times the minimum wage = (ECU 5.40) per month. It is also possible to apply on the basis of the number of hours worked. SMIC = guaranteed minimum wage = (ECU 5.40) per month. 1.7.94.
<b>2. Commencement of benefits</b>	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	As a rule from beginning of illness; except: If the conditions are not for severe disability care or dental replacement allowance (for certain groups of people).	From beginning of illness.	From beginning of illness.	From beginning of illness.
<b>3. Duration of benefits</b>	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 case of cessation of contributing membership, benefits will be continued - subject to condition of duration of membership in relation to seniority - for: <ol style="list-style-type: none"> <li>1. If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants.</li> <li>2. If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants.</li> </ol>	Unlimited (or 12 months after termination of membership).



Health Care

Table: III

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Must be "ordinarily resident" in Ireland.</p>	<p>No qualifying period required.</p>	<p>No period of work and membership required, except for voluntary insurance where a three-month period is applicable.</p>	<p>No qualifying period required; subject to enrolment with a sickness fund in time.</p>	<p>No qualifying period required.</p>	<p>No qualifying period required.</p>	<p><b>Conditions:</b> 1. Qualifying period</p>
<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>From beginning of illness.</p>	<p>2. Commencement of benefits</p>
<p>Unlimited.</p>	<p>Unlimited.</p>	<p>Unlimited. In the event that membership contributions are stopped, cover continues to be provided for the rest of the month and for the 3 following months.</p>	<p>Unlimited.</p>	<p>Unlimited.</p>	<p>Unlimited.</p>	<p>3. Duration of benefits</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Organisation:</b>						
<b>1. Doctors</b>						
a) Approval	All doctors registered with the Order of Doctors.	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" at regional and national level. In certain cases, doctors in hospitals.	Doctors employed by the insurance institute (IKA).	Public Health Services (Servicios Públicos de Salud) appoint doctors to vacancies on the basis of competitive examinations.	All doctors practise.
b) Payment	Scales of fees fixed by agreement between the insuring bodies and doctors' organizations or, failing this, laid down officially. If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.	Fees are fixed by agreement between the Doctors' Organization and the public health insurance. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action.	Payment in full to the association by the fund: 1. Lump sum, or fixed amount per medical act, 2. Fixed amount per head, 3. Fixed amount per sick case or 4. Combination of above. The association of sickness fund doctors distributes the comprehensive payment between the contract doctors on the basis of a scale agreed with the sickness fund federations.	Doctors are paid by the insurance institution.	General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings. Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.	Scales of fees fixed by national agreement interministerial decisions. These scales may be exceeded: For general practitioners working in "free fee" systems having acquired the qualification before

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health with the "Irish Medical Organisation".</p>	<p>Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.</p>	<p>All doctors qualified to practise.</p>	<p>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.</p>	<p>Doctors employed either by regional health authorities or by hospitals. 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.</p>	<p>Doctors under contract with the Local Family Health Services Authority (FHSA).</p>	<p><b>Organisation:</b> 1. Doctors a) Approval</p>
<p>Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees 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: According to collective agreements. Scales of fees are linked to the trend of reckonable compensation of employees. Payment for treatment.</p>	<p>Direct payment of fees by the sickness fund: Flat-rate per insured person according to the system of lists (family doctor principle).</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. Other expenses (such as purchase of equipment, heating and lighting and telephone costs) and the GP's income are delivered through a system of fees and allowances. See note III-UK-1.</p>	<p>b) Payment</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Organisation:</b>						
<b>2. Hospitals</b>	Establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities.	Public hospitals established by regional health authorities. Private hospitals: the regional health authorities may conclude agreement with some of the private hospitals.	The sickness funds approve in-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded (approved hospitals). Rates fixed by negotiation.	Public hospitals and registered private clinics and hospitals of IKA.	Hospitals of the Public Health Services (Servicios Públicos de Salud). Public or private hospitals operating under agreement with the National Health Office.	Public hospitals: Rates fixed by the public authority. Private establishments: After approval by the regional committee, or partially by agreement on fees concluded with the sickness funds.
<b>Benefits:</b>						
<b>1. Choice and payment of doctor</b>	Free choice of doctor. Advance on fees by insured person, or paying third party. Refund at the agreed or official rate. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalized.	Category 1: Free choice of doctor (once in a period of 6 months) registered with the district. No fees payable for care given by the chosen doctor. Category 2: Free choice, but the insured person has to pay part of the costs.	Free choice among sickness fund doctors. System based on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors. Privately insured patients can choose cost repayment instead of payment in kind for the duration of their private insurance contract.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor. No fees.	Free choice of general practitioner, paediatrician and obstetrician within area, provided choice would not bring number on doctor's list above maximum permitted. No fees are due.	Free choice of doctor. Advance on fees by insured person. Refund based upon agreed or official rate.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Public health care is provided by hospitals run by the regional Health Boards and by those run on a voluntary basis (e.g. by religious orders). Private hospitals do not provide public health care.</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><b>Financing:</b> Health care is financed by spreading the cost of the national health care fund on basis of parameters based on a uniform level of health care per insured person for the population residing in each region.</p> <p><b>Access:</b> Direct in cases of emergency or under prescription from a general practitioner.</p> <p><b>Planning:</b> Based on the population residing in each region.</p> <p>Free choice of general practitioner among those approved for the region. The choice is confirmed unless the insured decides otherwise. There is no payment made by the insured person for treatment but the doctor receives from the region a flat-rate lump sum per insured person. For specialists a prescription made out by a general practitioner is needed and only specialists who work at the health centres (USL) are covered for.</p>	<p>Flat rate for all hospitals according to prices defined by the collective agreement.</p> <p>Free choice of doctor for each complaint, treatment abroad subject to approval of sickness fund. Fees refunded to insured person by sickness funds.</p>	<p>Special agreements between hospitals and regional 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>Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.</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>All the hospitals administered by the National Health Service (most hospitals in the country).</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>	<p><b>Organisation:</b> 2. Hospitals</p> <p><b>Benefits:</b> 1. Choice and payment of doctor</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Patient's contributions towards medical expenses</b>	<p>Insured person's share must not exceed 25 % for general medical care. In principle, no share borne for technical benefits. In excess of a certain annual upper-limit (social ceiling) the insured person no longer contributes to the insurance, thus treatment is free of charge for all members of the household. This ceiling depends on the household income. Only medicine is excluded from this ceiling. Preferential treatment for certain groups (see note III-B-1).</p>	<p>Category 1: No charges. (Treatment by the chosen GP or a specialist to whom he refers the patient.)</p> <p>Category 2: The part of expenses which exceeds the amount fixed by the public scheme for Category 1.</p>	<p>No participation; except: For massage, baths or physiotherapy as part of prescribed treatment, 10 % has to be paid by the patient, except for children or hardship cases.</p>	<p>No participation.</p>	<p>No participation.</p>	<p>Share borne by insured person (statutory):</p> <ul style="list-style-type: none"> <li>- 30 % for doctors' fees,</li> <li>- 25 % for emergency consultations given in hospitals,</li> <li>- 20 % for hospital treatment.</li> </ul> <p>Not required for certain complaints and for those complaints only.</p>
<b>3. Hospitalisation</b>	<p>Free choice among approved hospitals. Complete refund (public ward) save for a participation of BFR 351 (ECU 8.87) per day (BFR 150 = ECU 3.79 for dependants, invalids, widowers, widows, orphans and pensioners). Patient's contribution modified from the 9th day and after 91st day in general hospital and from the 2nd and the 6th year in psychiatric hospitals. See note III-B-2.</p> <p>Hospitalisation fee: BFR 1,000 (ECU 25).</p>	<p>Free choice of regional public hospitals and approved private establishments: No charge.</p> <p>Non-approved private establishments: patients pay all costs.</p>	<p>Free hospitalisation in a shared room with exception of participation of DM 12 (ECU 6.25) (old "Länder") or DM 9 (ECU 4.68) (new "Länder") per calendar day during a maximum of 14 days. Duration of benefit: Unlimited, in principle.</p>	<p>The insured has the right to hospitalisation in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital. No charge, in case of hospitalisation, for the insured.</p>	<p>Surgery: entirely free of charge. For other reasons: Authorized by administering body either automatically or on medical application where necessitated by diagnosis or patient suffering from a communicable disease or conduct or behaviour of the patient is such as to require constant attention.</p>	<p>Free choice among public and private (approved) hospitals. Participation of the insured:</p> <ol style="list-style-type: none"> <li>1. 20 % in general.</li> <li>2. 0 % from 31st day of hospitalisation for treatment or series of treatments above K 50 (scale of sicknesses).</li> <li>3. Flat-rate sum for hospitalisation: FF 55 (ECU 8.35) per day, including the day of discharge.</li> </ol> <p>Duration of coverage: Unlimited, subject to sickness fund's prior approval.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>General Medical Care: for persons with full eligibility no charge. Others pay the whole cost of services except in cases of certain serious or long-term diseases and disabilities.</p> <p>Specialists: Specialist services in hospitals are free of charge for everybody.</p> <p>Persons with full eligibility: No charge.</p> <p>Persons with limited eligibility: Charge of IR£20 (ECU25) per night in a public ward up to a maximum of IR£200 (ECU253) on any 12 month consecutive period.</p> <p>Persons who attend the Accident and Emergency Department directly without having a letter of referral from their general practitioner are liable for a charge of IR£12 (ECU15.15) which applies to the first visit for any episode of care only. No charge applies to attendances at out-patient clinics.</p> <p>Private hospitals and homes: see note III-IR-1.</p> <p>Infectious diseases treatment: Free of charge to all persons. Unlimited duration.</p>	<p>Tests and visits to a specialist are free of charge for children below 10, persons aged over 60 and for the disabled. Other insured persons can be asked to contribute up to LIT100,000 (ECU 52) for each prescription. In the case of maternity all tests are free of charge if carried out within the framework of the public health service.</p> <p>For each text carried out or each visit to a specialist the insured person is expected to contribute LIT 5,000 (ECU 2.62).</p> <p>Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room).</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. No charge in cases of hospitalisation. No restriction for seeing a specialist.</p> <p>Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LFR 209 (ECU 5.28) per day of hospitalisation.</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>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>Variable insured person's share set by government. Exemption for some specific groups, e.g. pregnant women, children under 12 years, pensioners with income below the national minimum wage, persons responsible for certain handicapped young people, the socially and economically disadvantaged.</p> <p>Free choice among public hospitals and institutions approved by the Ministry of Health. No participation in charges in public ward (or in private room if recommended by the doctor). 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.</p> <p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>
					<p><b>Benefits:</b></p> <p>2. Patient's contributions towards medical expenses</p> <p>3. Hospitalisation</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>4. Sanatoriums</b>	See "Hospitalisation".	See "Hospitalisation".	Free if necessary. Participation of insured: DM 12 (ECU 6.25) (old "Länder") and DM 9 (ECU 4.68) (new "Länder") per day.	See "Hospitalisation".	See "Hospitalisation".	Subject to sickness fund's prior approval: No share borne by insured person.
<b>5. Courses of treatment</b>	Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by INAMI on real cost. Flat-rate sum from insurance for thermal cure in approved institution: BFR 1,678 (ECU 42) per day; contributions from insurance and patient limited.	See "Hospitalisation".	Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DM 15 (ECU 7.81) per day. Full compensation with DM 12 (ECU 6.25) (old "Länder") and DM 9 (ECU 4.68) (new "Länder") paid by the insured patient per (calendar) day 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 12 (ECU 6.25) (old "Länder") and DM 9 (ECU 4.68) (new "Länder") per day.	Partial contribution by the insured.	Precautionary measures. Thermal baths possible under certain conditions.	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).



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>See "Hospitalisation".</p>	<p>See "Hospitalisation".</p>	<p>No specific provisions.</p>	<p>TB sanatorium: Refund of costs corresponding to the lower category of "approved" sanatorium. Duration: Unlimited (after 1 year taken over by general insurance scheme).</p>	<p>See "Hospitalisation".</p>	<p>See "Hospitalisation".</p>	<p><b>Benefits:</b> 4. Sanatoriums</p>
<p>Health examination service for pre-school children and pupils of national schools. All necessary follow-up services for defects discovered at such examinations. A national screening service for scoliosis. Immunisation, diagnostic and hospital services for infectious diseases available without charge to all. See also "Other benefits".</p>	<p>Thermal cures: subject to prior approval of the local health unit. Participation: 50 % of fixed rates, with a maximum of LIT 50,000 (ECU 26) for each course of treatment.</p>	<p>Subject to approval.</p>	<p>No benefits.</p>	<p>Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.</p>	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>	<p>5. Courses of treatment</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>6. Dental treatment</b>	<p>Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment.</p> <p>Refund:</p> <ol style="list-style-type: none"> <li>1. Of cost of treatment: See medical care</li> <li>2. 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.</li> </ol>	<p>Cost to insured person in both categories: From 35 % to 60 % of cost of treatments on list. Treatment is free for children and invalids.</p>	<p>Full compensation of conservative dental treatment, including dental prophylaxis. For dental prosthesis reimbursement of 50 % 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 10 %.</p>	<p>As for health care but charge of 25 % for dental prosthesis.</p>	<p>Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.</p>	<p>Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment.</p> <p>Refund: according to fixed rate as for medical care. Share borne by the insured person: 30 %.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>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 scalings, examinations, and polishing. Limited charge for fillings, extractions and other services.</p>	<p>Free treatment in the centres of the national health service and from registered doctors.</p>	<p>Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements. 80 % reimbursement in excess of an annual sum of LFR1,200 (ECU30) which is fully covered. Prostheses are 100 % covered, unless the insured person did not regularly consult a dentist, in which case reimbursement is 80 %. Supplements for prostheses and benefits are for necessary treatment only, any extra treatment is not covered.</p>	<p>Comprising conservative treatment, extractions, dental prosthesis, orthodontic treatment. Completely free treatment, conditional upon compulsory half-yearly examination. Fund's contribution towards costs dental plates, etc.</p>	<p>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. Dental prosthesis prescribed by Health Service: benefit of 75 % of the price of the dental prosthesis according to scale. Dental prosthesis prescribed by private specialist: Fees paid by patient. Refund of 75 % of the fee according to official scale.</p>	<p><b>Benefits:</b> 6. Dental treatment NHS dental check-up £ 3.92 (ECU 5.01). 80 % of cost of a course of treatment up to a maximum of £ 275 (ECU 352). 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 of 19 (others until 18). Persons on low incomes may be able to get help with the cost of treatment.</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>7. Pharmaceutical products</b>	<p>Insured person's share:            Cat. A (serious illness): No charge.            Cat. B (useful drugs): 25 %, ceiling BFR 355 (ECU 8.97).            Cat. C (less useful drugs): 50 %, ceiling BFR 590 (ECU 14.90).            Cat. CS (ease drugs): 60 %.            Cat. Cx (f.e. the pill): 75 %.            Patients in hospital: BFR 25 (ECU 0.6315) per day.            Refund of cost of preparations by pharmacist: Maximum share of insured person BFR 35 (ECU 0.884) or BFR 70 (ECU 1.768).            Exemption made for long lasting treatments.            Charge reduced for widows, widowers, invalids, pensioners, orphans: Cat. B: 15 %, ceiling BFR 235 (ECU 5.94). Cat. C: Ceiling BFR 355 (ECU 8.97).            Refund of cost of preparations by pharmacist: BFR 0, BFR 10, BFR 20 or BFR 70 (ECU 0, ECU 0.25, ECU 0.51 or ECU 1.77) depending on social and therapeutic usefulness.</p>	<p>Cost to insured according two lists of products:            Very important products: 25 % of cost;            Less important products: 50 % of cost.            Insulin: No charge to the insured person.            For each category, the proportion of the cost payable by the insurance schemes is calculated with reference to two similar medicines on the market at the lowest end of the price scale.</p>	<p>1. Insured person's contribution: A charge of DM3 (ECU1.56), DM5 (ECU2.60), DM7 (ECU 3.64), depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products, the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.            2. Insured persons must pay for Comfort drugs. Certain uneconomical drugs are not paid by the insurance.            Members of family: As for insured persons.</p>	<p>Charge of 25 % for medicaments prescribed by doctor. No charges payable in the event of an employment accident or for medication during pregnancy. No patient charges for chronic illnesses (cancer, diabetes etc.). 10 % contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p>	<p>Beneficiaries pay 40 % of the price of medicaments. There is a 10 % reduction of the price for certain special medicaments, with a maximum limit of PTA 400 (ECU 2.52).            No charge whatsoever for: pensioners, persons accorded provisional invalid status, patients undergoing residential hospital care, residents with insufficient means of existence.</p>	<p>Insured person's share: 35 %, or 65 % for drugs mainly meant for troubles or affections normally without gravity. 100 % for ease drugs. No share required from long-term patient, only for the illness concerned.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>No charge for persons with full eligibility.</p> <p>For those with limited eligibility, a refund of expenses over IR£ 90.00 (ECU 114) per quarter and a refund of expenses over IR£ 32.00 (ECU 40) per month for persons suffering from a long-term condition. 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>Classification of medication into three groups:</p> <p>Group A: Medication termed "essential" for the treatment of more serious complaints: Free for all insured persons. Group B: Medication for the treatment of serious complaints but less serious than those referred to in group A: Free only to children below the age of ten, persons aged over 60 and for the disabled. The rest of the population pays half price. Group C: Other medication and medication for which a prescription is not required: The cost is borne fully by the insured person.</p> <p>For each prescription the insured person is expected to contribute LIT 5,000 (ECU 2.62). Only the 100 % disabled are exempt from making a contribution.</p>	<p>Classification of drugs:</p> <ol style="list-style-type: none"> <li>1. Drugs subject to normal reimbursement, i.e. at 80 % (if hospitalized: 100 %).</li> <li>2. Drugs subject to preferential reimbursement, i.e. at 100 %.</li> <li>3. Drugs subject to reduced reimbursement: 40 %.</li> <li>4. Non-refundable products and drugs.</li> </ol>	<p>Registration with a chemist under contract chosen by the insured person: Direct settlement between chemist and fund.</p>	<p>Depending on type of illness, the state contributes 30 % or 20 % of the cost of medicines on the official list drawn up by the health services. This percentage is increased by 15 % for pensioners whose pensions are less than the minimum wage.</p>	<p>Charge of £ 4.75 (ECU 6.07) 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. An annual (or 4 months) season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge in the period of its validity. The cost of the ticket is £ 24.60 (ECU 31) for 4 months and £ 67.70 (ECU 87).</p>
					<p><b>Benefits:</b></p> <p>7. Pharmaceutical products</p>

Table: III

## Health Care

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
8. Prosthesis, spectacles, hearing-aids	Full refund of fees fixed by agreement.	Partial reimbursement.	For spectacles: Subsidy to the cost of frame: DM 20 (ECU 10.41). Full payment for correcting glasses, correcting hearing aids, prosthesis and other aids. If fixed amounts have been established, up to the rate of that amount.	Charge limited to 25 % maximum.	Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel-chairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.	Subject to sickness prior approval: r established fees (6. for major fittings (
9. Other benefits	As laid down in by-laws of insurance fund. Flat-rate contribution from a special "solidarity fund" of the National Institute (INAMI), for certain expensive treatments not provided under the official list of reimbursable services.	Free assistance and treatment given by nurse at home if recommended by a doctor. Free transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances. For both categories, part of cost met for treatment by chiropractor and physiotherapy.	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. <i>Other benefits: see note III-D-1.</i>	Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.	Other types of benefit available either to all beneficiaries or to certain categories of beneficiary: Home help for retired people, invalids, the mentally handicapped, etc. Transport to hospital for sick people, in emergencies and under other special circumstances.	- Medical aids. - Transportation of hospitalisation - Preventive benefits - Supplementary and aid benefits may be granted for sickness insurance for social and treatment.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>No charge for persons with full eligibility and for children under 6 years of age and primary school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.</p>	<p>No benefits.</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 prosthesis on the official list. Spectacles and dental prosthesis under health service prescription: 75 % charge for spectacles (contact lenses if certified necessary by doctor). Spectacles prescribed by specialists in private practice: Paid for by patient subject to 75 % reimbursement on prices according to official scale.</p>	<p><b>Benefits:</b></p> <p>8. Prosthesis, spectacles, hearing-aids</p>
<p>Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities. Free home help service, subject to certain conditions. Free transport to hospital, subject to certain condition.</p>	<p>No other benefits.</p>	<p>Transportation cost reimbursable under certain conditions.</p>	<p>Transport for the sick. Within the general insurance framework: Treatment in institutions for the mentally sick and for the handicapped, stay in a home, certain kinds of preventive medicines for children.</p>	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions.</p>	<p>9. Other benefits</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>

## Notes to Table III: Health Care

### Note B-1: Belgium - *Benefits, 2. Participation to medical treatment:*

Preferential treatment for certain groups the disabled, pensioners, widows/widowers and orphans whose incomes are less than BFR 438,363 (ECU 11,072) per year (beneficiary) + BFR 81,153 (ECU 2,050) per dependant.

### Note B-2: Belgium - *Benefits, 3. Hospital treatment:*

Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes.

### Note D-1: Germany - *Benefits, 9. Other benefits:*

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 (ECU 208).

Individual or group prophylaxis for certain groups, for prevention of dental disease.

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.

Prescribed items other than medicines: Insured person pays 10 %, except for children and hardship cases.

### Note IR-1: Ireland - *Benefits, 3. Hospitalisation:*

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.



**Note UK-1: United Kingdom - Organisation, 1. Doctors, b) Payment:**

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 "target payments" for achieving particular levels of coverage in the population (for example, immunising children).

**Note UK-2: United Kingdom - Benefits, 8. Prosthesis, spectacles, hearing-aids:**

Vouchers available to help with purchase of spectacles for certain groups: 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, also certain war pensioners and Hospital Eye Service patients. No charge for sight tests for the above categories, plus blind, partially sighted, diabetic or diagnosed glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucomed patient.



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Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
1. First law	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Laws of 5 and 30 April 1930.
2. Basic legislation	Law of 9 August 1963, supplemented and amended, in particular by the law of 15 February 1993. Law on hospitals, coordinated on 7 August 1987. Law of 29 June 1981.	Law of 20 December 1989 and amendments.	Reichsversicherungsordnung (Imperial Social Insurance Regulations) of 19.7.1911 and amendments. Sozialgesetzbuch (Social Code), Book 4, of 23.12.1976 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and developed by the Health Structure Reform Act of 21.12.1992.	Law of 14 June 1951, modified.	Royal Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. Decree No 3158 of 23 December 1966 and other provisions. Statutory Order No 5 of 11 July 1992.	Social Security Code, Book III. Decree of 29 December 1945, amended. Law no. 92-772 of 29.7.92. Decree no. 93-687 of 27.3.93.
<b>Beneficiaries:</b>						
1. Field of application	All workers bound by a contract of service and categories assimilated thereto.	All employees and self-employed, including spouse if helping.	All persons in paid employment and assimilated.	Employees and assimilated.	All employees.	All employees or persons assimilated thereto.
2. Membership ceiling	No membership ceiling.	No membership ceiling.	DM 68,400 (ECU 35,601) in old Länder and DM 53,100 (ECU 27,637) in new Länder.	No membership ceiling.	No membership ceiling.	No membership ceiling.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Law of 1911.</p> <p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Law of 11 January 1943, No 138.</p> <p>Law of 23 December 1978, No 833, instituting the National Health Service.</p>	<p>Law of 31 July 1901.</p> <p>Book I of Social Insurance Code, content stems from the law of 27 July 1992.</p>	<p>Law of 1913.</p> <p>Law of 5 June 1913 on sickness insurance, amended and supplemented.</p>	<p>Law of 1935.</p> <p>Decree-Law 132/88 of 20 April 1988.</p>	<p>Law of 1911.</p> <p>Social Security Contributions and Benefits Act 1992.</p>	<p><b>Legislation:</b></p> <ol style="list-style-type: none"> <li>1. First law</li> <li>2. Basic legislation</li> </ol>
<p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>Notable exceptions - civil servants and other public service employees.</p>	<p>Industrial staff or persons assimilated thereto. For TB: member of insured person's family. In Italy non-industrial staff do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.</p>	<p>All active persons and pensioners in paid employment</p>	<p>All persons under 65 in paid employment.</p>	<p>All insured employees.</p>	<p>Sickness Benefit (SB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed.</p> <p>Statutory Sick Pay (SSP): Employees only.</p>	<p><b>Beneficiaries:</b></p> <ol style="list-style-type: none"> <li>1. Field of application</li> </ol>
<p>No membership ceiling, but employees do not pay contributions on any earnings above an upper limit of IR£20,900 (ECU 26,393).</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling.</p>	<p>No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit £ 430 (ECU 550) per week, or below the lower earnings limit (£ 57 = ECU 73 per week).</p>	<ol style="list-style-type: none"> <li>2. Membership ceiling</li> </ol>

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Conditions:	<ol style="list-style-type: none"> <li>1. Period of work and membership required: Six months, in which 120 days of work or assimilated periods (unemployment, holidays, etc.).</li> <li>2. Proof of payment of minimum amount of contributions.</li> <li>3. To have ceased all activities because of reduction of earning capacity of at least 66 %.</li> <li>4. To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days.</li> </ol>	<p>Employees:</p> <ol style="list-style-type: none"> <li>1. Period of work of at least 120 hours in 13 weeks immediately preceding illness, or</li> <li>2. Persons who have just completed a vocational training course for a period of at least 18 months and persons doing a paid work placement as part of a vocational training course, or</li> <li>3. Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures).</li> </ol> <p>Self-employed:</p> <ol style="list-style-type: none"> <li>1. Occupational activity during 6 months, in the last 12 month period, of which one at least immediately preceding the illness.</li> <li>2. Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury).</li> </ol>	<p>Incapacity for work certified by doctor from 3rd day of sickness on. No work period nor qualifying period required.</p>	<p>Incapacity for work certified by the Institute's doctor.</p> <ol style="list-style-type: none"> <li>1. 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days).</li> <li>2. 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days).</li> <li>3. 1,500 days of insurance during the last 5 years preceding the incapacity for work due to the same illness (duration of benefit: 720 days).</li> </ol>	<ol style="list-style-type: none"> <li>1. Contributions paid for 180 days during 5 years immediately preceding illness.</li> <li>2. Receiving health care paid for by social security scheme.</li> <li>3. Doctor's certificate to be sent to employing firm, and received within 5 days of its dispatch.</li> <li>4. Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 2 days following its dispatch.</li> </ol>	<p>The insured must have paid sufficient contributions (6.80 %) on the basis: n times the SMIC (FF 35.56 = 5.40 per hour on 1.7.94).</p> <p>For the first 6 months: 1,015 SMIC in the 6 preceding months.</p> <p>After 6 months and having been registered for a minimum of 12 months since having stopped working: 2,030 SMIC in the 12 previous months, including 1,015 SMIC in the first 6 months.</p> <p>In both cases, claims may also be investigated on the basis of the number of hours worked.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<ol style="list-style-type: none"> <li>1. 39 weekly contributions paid; 13 of these must have been recently paid and</li> <li>2. 39 weekly contributions paid or credited during the contribution year preceding the benefit year. The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date.</li> </ol>	<p>No work period nor qualifying period required. For TB: TB in active phase.</p>	<p>No work period nor qualifying period required.</p>	<p>No qualifying conditions.</p>	<p>Six months membership with registered salary and 12 days salary registered during the 4 months prior to the one proceeding the day of incapacity.</p>	<p><b>Conditions:</b></p> <ol style="list-style-type: none"> <li>1. Statutory Sick Pay: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions.</li> <li>2. Sickness Benefit: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in two relevant tax years; normally the two preceding the year of the claim.</li> </ol>

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Waiting period:</b>	One working day. No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.	Employees: No waiting period. Self-employed: 3 weeks. Voluntary insurance for self-employed and helping spouse may cover the first 3 weeks.	No waiting period if incapacity to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.	3 days.	3 days.	3 days.
<b>Benefits:</b>						
<b>1. Duration of benefits</b>	Maximum of 1 year (= period of "primary incapacity for work").	52 weeks in 18 months; pensioners or people who have reached the age of 67 not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness (covered by employer). Benefits can be paid for a longer period under certain conditions.	For the same illness, limited to 78 weeks over a 3-year period.	Duration of benefits dependent on the length of the period of contributions: 182, 360 or 720 days. See above "conditions".	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".



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
3 days.	3 days. For TB: None.	No waiting period.	2 days if the employed person's industrial board has such a provision in its regulations.	3 days per period of absence owing to incapacity. None in the event of hospitalisation or maternity.	3 days.	Waiting period:
<p>Unlimited if the claimant has paid 260 weekly contributions.</p> <p>Limited to 52 weeks if between 39 and 260 weekly contributions paid.</p>	<p>Maximum of 6 months (180 days) per year.</p> <p>For TB: No limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).</p>	<p>Maximum: 52 weeks. Payment ends if an invalidity pension is granted.</p>	12 months (52 weeks).	<p>Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: Unlimited.</p>	<p>1. Statutory Sick Pay: paid by Employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or</p> <p>2. Sickness Benefit: 168 days - not including Sundays - (i.e. 28 weeks) maximum in a period of interruption of employment, then replaced by Invalidity Benefit.</p>	<p>Benefits:</p> <p>1. Duration of benefits</p>

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Amount of the benefits</b>	<p>60 % of earnings (maximum earnings taken as basis: BFR 3,485 = ECU 88 per day).</p> <p>For industrial staff account must also be taken of the law on the minimum wage for 14 days (80 %, the collective agreements extend thus to a 30 days' minimum wage and to 100 %) and for non-industrial staff the law on contracts of employment (100 % for one month).</p>	<ol style="list-style-type: none"> <li>1. Employees: Calculated upon the basis of the hourly wage of the worker (new contributions deducted), with a maximum of DKR2,546 (ECU338) per week or DKR68.81 (ECU9.12) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks.</li> <li>2. 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.</li> <li>3. The unemployed and persons in receipt of various anti-unemployment benefits are entitled to the same amount as they received previously.</li> </ol>	<p>80 % of the normal salary but not exceeding the net salary.</p> <p>Normal salary: Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages by the employer for 6 weeks. After 1 year adjustment as for pensions.</p>	<ol style="list-style-type: none"> <li>1. For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is DR 2,710 (ECU9.36) per day (daily wage assumed for 3rd insurance category).</li> <li>2. After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is DR 5,020 (ECU 17.33) per day (daily wage assumed for 8th insurance category).</li> </ol>	<ol style="list-style-type: none"> <li>1. From 4th to 20th day of sick leave inclusive, 60 % of reference wage.</li> <li>2. From the 21st day, 75 % of reference wage.</li> </ol> <p>Calculation basis: Daily salary (contribution basis) for month preceding commencement of unfitness for work, increased by average daily value of salary supplements during previous year.</p>	<ol style="list-style-type: none"> <li>1. 50 % of daily earnings, maximum of FF 212.66 (ECU 32).</li> <li>2. With 3 children, 66.66 % from 31st day with ceiling, maximum FF 283.55 (ECU 43).</li> <li>3. Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FF 44.74 (ECU 6.79).</li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits: 2. Amount of the benefits
<p>IR£ 61.00 (ECU 77) per week.</p> <p>Family supplements:</p> <p>1. Adult dependant: IR£ 36.60 (ECU 46) per week.</p> <p>2. Each child dependant: IR£ 13.20 (ECU 16.67) per week.</p>	<p>1. Without hospitalisation: 50 %. From 21st day 66.66 % (earnings taken as basis: Real earnings).</p> <p>2. With hospitalisation: Allowance is reduced to 2/5 for insured without dependants.</p> <p>3. TB daily allowance during treatment: Insured person: As the sickness benefit for 180 days, then LIT 13,256 (ECU 6.94); members of the family: LIT 6,628 (ECU 3.47).</p> <p>Daily post-sanatorium allowance: Insured person: LIT 22,091 (ECU 11.56); members of the family: LIT 11,046 (ECU 5.79).</p> <p>Allowance for a cure: LIT 89,130 (ECU 47) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least half.</p>	<p>The full salary which the insured person would have earned if he had continued to work.</p>	<p>70 % of the daily wage (maximum daily wage considered: HFL 286.84 = ECU 133).</p> <p>With the minister's approval this percentage can be increased by the industrial boards.</p> <p>Continued payment of 70 % of wages by the employer for 6 weeks (small companies 2 weeks).</p>	<p>Daily benefit:</p> <p>1. 65 % of average daily wage for 6 months preceding the 2 months in which the illness began.</p> <p>2. 70 % of this average wage after a period of incapacity of more than 365 days without interruption.</p> <p>3. In the event of tuberculosis: 80 % of average wage or 100 % if insured has 2 or more dependants.</p> <p>Minimum amount: 30 % of the minimum wage or the average earning if it is lower than this percentage.</p>	<p>1. Statutory Sick Pay: Rates of SSP depending on weekly earnings: Earnings £200 (ECU256) or more: SSP-rate £52.50 (ECU67). Earnings £ 57 - 199.99 (ECU 73 - 256): Rate £ 47.80 (ECU 61). Earnings less than £ 57.00 (ECU 73): No benefit. No additions for dependants.</p> <p>2. Sickness Benefit: £43.45 (ECU56) per week or upto £55.25 (ECU71) if over pensionage. Additions: Dependant adult £ 26.90 (ECU 34), or if claimant over pension age £33.10 (ECU 42). Dependant child £11.00 (ECU14.07); rate reduced by £1.20 (ECU 1.53) for a child in respect of whom the higher rate of Child Benefit of £ 10.20 (ECU 13.04) is payable.</p>	

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Other benefits</b>	Death grant: BFR 6,000 (ECU 152), unindexed.	Reduced (partial) benefits in the event of partial incapacity to work. Death grant: See Table VIII "Survivors" (other benefits).	<ol style="list-style-type: none"> <li>1. Sickness benefit: Maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent).</li> <li>2. Nursing allowance: Insured persons requiring intensive nursing care receive DM400 (ECU 208) monthly instead of domestic nursing aid.</li> <li>3. As a transitory measure: death benefit for persons insured under the legal sickness insurance on 1 January 1989. Members: DM 2,100 (ECU 1,093); dependants included on the member's insurance: DM 1,500 (ECU 781).</li> </ol>	<ol style="list-style-type: none"> <li>1. Death grant: At least 8 times the reckonable earnings of the lowest group, i.e. DR 130,480 (ECU 450).</li> <li>2. Private nurse in hospital: Amount allocated: DR 4,744 (ECU 16.38) per working day, DR 5,930 (ECU 20.47) on Sundays and public holidays.</li> </ol>	See Table VIII "Survivors".	Death grant: see table VIII "Survivors".
<b>Taxation:</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation.  Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.	Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and 20 %. Tax relief for sickness benefits is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund when paid to insured persons affected by a disease requiring prolonged medical treatment or a particularly costly therapy.

Sickness - cash benefits

Table: IV

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Death grant: See Table "Survivors".</p>	<p>VIII</p> <ol style="list-style-type: none"> <li>1. Death grant: LIT 20,000 (ECU 10.47).</li> <li>2. TB: Special Christmas grant of LIT 25,000 (ECU 13.09) + LIT 3,000 (ECU 1.57) per dependent person, if the beneficiary is insured; LIT 15,000 (ECU 7.85) if the beneficiary is a member of the family of the insured.</li> </ol>	<p>Death grant: LFR 36,557 (ECU 923). 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.</p> <p>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 to single persons under 23 (see table XII).</p>	<ol style="list-style-type: none"> <li>1. Death grant: See Table X "Family benefits".</li> <li>2. 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 per year and child).</li> </ol>	<p>No other benefits.</p>	<p><b>Benefits:</b> 3. Other benefits</p>
<p>Benefits are fully liable to taxation (including supplements for child and adult dependents).</p>	<p>Benefits are liable to taxation.</p> <p>Tax relief is applicable for the part of the income corresponding to social security contributions.</p>	<p>Benefits are liable to taxation.</p>	<p>Benefits are generally fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Statutory Sick Pay is subject to taxation.</p> <p>Sickness Benefit is not subject to taxation.</p>	<p><b>Taxation:</b> 1. Taxation of cash benefits</p>

Table: IV

## Sickness - cash benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation:</b>						
2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable	<p>No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction.</p> <p>The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income:</p> <p>Single person: BFR841,000 (ECU21,242).</p> <p>Couple with no children: BFR984,000 (ECU24,854).</p> <p>Couple with two children: BFR1,045,000 (ECU26,395).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	<p>No upper limit of maximum income and no tax reductions.</p>	<p>The minimum income levels are not subject to taxation under any circumstances.</p> <p>Single person: DM 11,069 (ECU 5,761).</p> <p>Couple with no children: DM 22,139 (ECU 11,523).</p> <p>Couple with 1 child: DM 26,243 (ECU 13,659).</p> <p>Couple with 2 children: DM 30,347 (ECU 15,795).</p>	<p>Tax is levied on benefits where total annual income exceeds the DR 1 million (ECU 3,452) ceiling.</p> <p>Tax reduction according to the number of children:</p> <p>For 1 child: DR 20,000 (ECU 69).</p> <p>For 2 children: DR 40,000 (ECU 138).</p> <p>For 3 children: DR 90,000 (ECU 311).</p>	<p>Tax is levied on benefits where total annual income exceeds the PTA 1 million (ECU 6,305) ceiling (1994) or PTA 1,200,000 (ECU 7,567) for pensioners.</p> <p>Tax reduction according to number of dependents.</p> <p>Tax is deducted at source for incomes in excess of PTA1,100,000 (ECU 6,936) per year.</p>	<p>Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <p>Single person: FF 40,980 (ECU 6,222).</p> <p>Couple with no children: FF 62,880 (ECU 9,548).</p> <p>Couple with one child: FF 73,830 (ECU 11,210).</p> <p>Couple with two children: FF 84,780 (ECU 12,873).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1994/95:</p>	<p>The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits:</p> <p>Single person: LIT8,638,000(ECU4,522).</p> <p>Married couple with no children: LIT12,236,000(ECU6,406).</p> <p>Married couple with 1 child: LIT12,652,000(ECU6,623).</p> <p>Married couple with 2 children: LIT13,068,000(ECU6,841).</p>	<p>For tax purposes social security benefits are treated as wages.</p>	<p>The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.</p>	<p>Not applicable.</p>	<p>In general there is a progressive taxation of gross income after deduction of personal and other reliefs.</p>
<p>People under 65: Single person: IR£ 3,600 (ECU 4,546). Married couple with no children: IR£ 7,200 (ECU 9,092). Married couple with 1 child: IR£ 7,650 (ECU 9,660). Married couple with 2 children: IR£ 8,100 (ECU 10,229). Married couple with 4 children: IR£ 9,400 (ECU 11,870).</p>					<p>Main personal reliefs per person per year:</p> <p>Aged under 65: £ 3,445 (ECU 4,405). Aged between 65 and 74: £ 4,200 (ECU 5,371). Aged over 75: £ 4,370 (ECU 5,588).</p> <p>Supplement for married couples and single parents: Aged under 65: £ 1,720 (ECU 2,199). Aged between 65 and 74: £ 2,665 (ECU 3,408). Aged over 75: £ 2,705 (ECU 3,459).</p>
<p>People aged between 65 and 74: Single person: IR£ 4,100 (ECU 5,177). Married couple: IR£ 8,200 (ECU 10,355).</p>					<p>The relief offered by these couple rates only operates at the lowest (20 %) tax rate applicable to the first £ 3,000 (ECU 3,836) p.a. of taxable income.</p>
<p>People over 75: Single person: IR£ 4,700 (ECU 5,935). Married couple: IR£ 9,400 (ECU 11,870).</p>					

## Taxation:

- Upper limit of annual income in excess of which tax relief or tax reduction is applicable





- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation</b>						
1. First law	Law of 9 August 1963.	Law of 1892.	Law on sickness insurance of workers of 15 June 1883.	Law of 1934.	Law of 14 December 1942.	Law of 5 and 30 April 1930.
2. Basic legislation	Law of 9 August 1963, supplemented and amended, in particular by the law of 22 December 1989.	Law of 20 December 1989 and amendments.	Reichsversicherungsordnung (Imperial Social Insurance Regulations) of 19.07.1911 and amendments.  Mutterschutzgesetz (Law of Maternity Protection) of 24.01.1952 and amendments.	Law of 14 June 1951, modified.	Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. Law 3/89 of 3 April 1989, elements of which have ceased to be in force.	Social Security Code, Book III. Decree of 29 December 1945, amended.
<b>Field of application:</b>						
1. Benefits in kind	1. Insured women. 2. Members of the family.	All residents.	1. Insured women. 2. Spouse and daughters of insured person.	1. Insured women. 2. Spouse or dependant of insured person.	1. All employed women. 2. Pensioners and persons drawing other regular benefits. 3. 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.	1. Insured women. 2. Spouse and daughters of insured person.
2. Cash benefits	Insured women.	All employed and self-employed women, including spouse helping.	1. Insured women. 2. Spouse and daughters of insured person.	Insured women.	All employed women.	Insured women.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
National Insurance Act, 1911.	Statutory order of 13 May 1929 No. 850.	Law of 31 July 1901.	Law of 1913.	Law 4/84 of 5 April 1984.	Law of 1911.	<b>Legislation:</b> 1. First law
Social Welfare (Consolidation) Act 1993.	Law of 30 December 1971 No. 1204 Law of 9 December 1977 No. 903.	Book I of Social Insurance Code, its content resulting from the Law of 27 July 1992.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	Decree-Law 154/88 of 29 April 1988.	Social Security Contributions and Benefits Act 1992.	2. Basic legislation
All women residents.	All women residents.	1. Personally insured women. 2. Spouse of insured person.	1. Insured women. 2. Spouse and daughters of insured person.	See Table III "Health care".	All women residents.	<b>Field of application:</b> 1. Benefits in kind
1. Maternity allowance for insured women in employment. 2. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility).	Insured women or alternatively the father.	1. Maternity cash benefit: Personally insured women. 2. Maternity allowance: All women residents.	Insured women.	Insured women.	1. Maternity Allowance: Recently employed or self-employed insured women. 2. Statutory Maternity Pay (SMP): Employees only.	2. Cash benefits

Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>1. Benefits in kind</b>	See Table III "Health care"	6 weeks of residence.	None.	50 days insurance.	<p>Employees.</p> <p>Beneficiaries dependent on insured person entitled to health care:</p> <ol style="list-style-type: none"> <li>1. Must live with or be supported by insured person.</li> <li>2. Must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage.</li> <li>3. Must not be entitled to medical help of the social security on any other count.</li> </ol>	See Table III "Health care". The entitlement to benefits begins either with the date of conception or with maternity leave.
<b>2. Cash benefits</b>	Contributions paid for six months.	See table IV "Sickness - cash benefits".	<ol style="list-style-type: none"> <li>1. Maternity benefit: Membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: Entitlement to sickness benefit.</li> <li>2. Confinement grant: Insured without entitlement to maternity benefit.</li> </ol>	200 days work resulting in contributions during the last 2 years.	<ol style="list-style-type: none"> <li>1. Affiliated employees with active contributor or equivalent status.</li> <li>2. At least nine months' membership preceding confinement.</li> <li>3. Contribution paid for at least 180 days in the year immediately preceding the period of compulsory or voluntary leave, as appropriate.</li> <li>4. Presentation of a doctor's 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 delivery for the purpose of calculating the period of post-natal leave.</li> </ol>	<ol style="list-style-type: none"> <li>1. See table IV "Sickness - cash benefits".</li> <li>2. Registration under insurance scheme for at least 10 months at the expected date of confinement.</li> </ol> <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p>



Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Benefits in kind</b>	See Table III "Health care".	Free maternity services or hospital care.	See Table III "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ol style="list-style-type: none"> <li>For birth expenses: At least 30 x the minimum wage of an unskilled worker = DR 148,020 (ECU 511).</li> <li>For the costs of in vitro fertilization: DR120,000(ECU414).</li> </ol>	<p>Medical checks during pregnancy. Optional care during birth and post-natal confinement and in case of associated complications.</p> <p>Hospitalisation in national health hospitals or hospitals operating under agreement with the national health authorities (see also Table III "Health care").</p>	See Table III "Health care".
<b>2. Cash benefits:</b>						
<b>Kind and duration of benefit</b>	<p>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. The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave (8 mandatory weeks after delivery) or at the time when the child comes home after a long period of hospitalisation. In the case of death of the mother, part of the postnatal leave may be changed into a paternity leave under certain conditions.</p> <p>Birth grant.</p>	<ol style="list-style-type: none"> <li>For employed or self-employed women: Weekly payments during 4 weeks before expected confinement and for 24 weeks after (the last 10 weeks of 24 weeks may be in favour of the father).</li> <li>Male employed or self-employed: Weekly payments for 2 weeks after the birth.</li> <li>Employed or self-employed in case of adoption: Weekly payments for 24 weeks from the date when the parent actually takes charge of the child of which 2 weeks are for the two adopting parents.</li> </ol>	<ol style="list-style-type: none"> <li>Maternity allowance (only in case of cease of salary): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</li> <li>One-time confinement grant.</li> </ol>	Maternity allowance payable to insured women 52 days before and 53 days after confinement.	<p>Maternity allowance for a maximum of 16 weeks (18 weeks in case of multiple birth). 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.</p> <p>In the case of multiple births, a special allowance is paid for six weeks.</p> <p>In the case of adopted and foster-children, allowance is paid for 8 weeks (child under 9 months). Allowance is paid for 6 weeks with a child aged between 9 months and 5 years.</p> <p>If both parents work, 4 weeks (leave and allowance) may be in favour of the father.</p> <p>In the event that the mother dies during childbirth, the father has the right to post-natal maternity leave.</p>	<p>Daily allowance only for employees interrupting their work:</p> <p>16 weeks (6 before confinement and 10 after).</p> <p>2 additional weeks before birth in case of pathological pregnancy.</p> <p>26 weeks (8 before confinement) in case of a third child.</p> <p>In case of adoption: Maternity leave. This leave can be divided between the father and the mother, on condition that both are entitled to it.</p> <p>If mother dies during childbirth: Father entitled to paternity leave.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
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 are covered by lump sum payment.	See Table III "Health care". Midwife or, 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.	1. Benefits in kind
Maternity allowance: 14 weeks - at least 4 must be taken before and 4 weeks after confinement. In addition, grants are available for multiple births (see Table X "Family Benefits").	Maternity allowance (only if wage is discontinued): 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months). The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.	1. Maternity cash benefit (only if wage is discontinued): 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. 2. Maternity allowance: 16 weeks. Only if wage is discontinued. Non-cumulative with similar benefits or with earnings. 3. Birth grant: See Table X "Family benefits"	Confinement allowance: 16 weeks (only in the case of cease of payment of salary).	1. 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. 10 days after the death of a child, with a guarantee of 30 days after confinement. 2. Paternity benefit: In case of physical or mental incapacity of the mother: 30 or 60 days on medical certificate (not immediately after confinement). In case of the mother's death: for the time she would have been entitled (at least 10 days). 3. Benefit in case of adoption: 60 days.	1. Maternity Allowance (payable only to insured women): Weekly payments for a maximum of 18 weeks with a flexible starting date. Condition: Only if Statutory Maternity Pay is not payable. 2. Statutory Maternity Pay (SMP): Weekly payments for 18 weeks with flexible starting date (from 11th week before the expected week of confinement). Higher rate payable for first 6 weeks, followed by a maximum of 12 weeks at the lower rate.	2. Cash benefits: Kind and duration of benefit

Table: V

## Maternity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits</b>						
<b>2. Cash benefits:</b>						
<b>Amount</b>	<p>1. Maternity allowance: 82 % of wages (without ceiling) in the 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. Special regulations for unemployed workers and for disabled.</p> <p>2. Birth grant: See Table X (Family benefits).</p>	<p>See Table IV "Sickness - cash benefits". Maximum DKR 2,546 (ECU 338) per week or DKR68.81 (ECU 9.12) per hour.</p> <p>Voluntary insurance: See table IV "Sickness - Cash Benefits. At least 2/3 of the maximum during the whole period of leave.</p>	<p>1. Maternity benefit: Average net wage of insured person, reduced with legal contributions, with maximum of DM25 (ECU13.01) per day. Difference covered by supplement paid by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not compulsorily insured receive a maximum of DM 400 (ECU 208).</p> <p>2. Confinement grant: Fixed grant of DM 150 (ECU 78) to insured persons not entitled to maternity benefit.</p>	<p>Maximum (no dependants): DR 8,155 (ECU 28) per day.</p> <p>Maximum (4 dependants): DR 11,415 (ECU 39) per day.</p>	<p>75 % of 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>84 % of basic salary with ceiling.</p> <p>Maximum: FF359.52(ECU55)perday.</p> <p>Minimum: FF44.74(ECU6.79)perday.</p>
<b>Taxation:</b>						
<b>1. Taxation of cash benefits</b>	Benefits are not subject to taxation.	Benefits are fully liable to taxation.	<p>Maternity benefit: benefits are not generally liable to taxation (subject to progression).</p> <p>Confinement grant: benefits not subject to taxation (regardless of progression).</p>	<p>In general, benefits are fully liable to taxation.</p> <p>Tax reliefs: See table IV "Sickness - cash benefits".</p>	Benefits are fully liable to taxation.	Benefits are not subject to taxation.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	Not applicable.	No upper limit of annual income and no tax reduction.	<p>Maternity benefit: see table IV "Sickness - cash benefits".</p> <p>Confinement grant: not applicable.</p>	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Not applicable.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>70 % of average weekly earnings in the relevant tax year (minimum IR£ 74.20 (ECU 94) per week, maximum IR£ 159.00 (ECU201) per week).</p>	<p>80 % of earnings for the compulsory period, and 30 % for the supplementary period.</p>	<ol style="list-style-type: none"> <li>1. Maternity cash benefits (insured women): 100 % of the salary the insured received during the maternity leave.</li> <li>2. Maternity allowance: LFR 6,267 (ECU 158) per week, payable over a period of 16 weeks.</li> <li>3. Birth grant: see Table X "Family benefits".</li> </ol>	<p>100 % of the daily wage. Maximum daily wage considered: HFL 286.84 (ECU 133).</p>	<ol style="list-style-type: none"> <li>1. Daily allowances: 100 % of the average daily wages on same conditions as for sickness benefit (see Table IV). Minimum amount: 50 % of the average daily wages.</li> <li>2. Birth grant.</li> <li>3. Allowance for nursing mothers: See table X "Family benefits".</li> </ol>	<ol style="list-style-type: none"> <li>1. Maternity Allowance: £ 52.50 (ECU 67) per week for employed insured women, £ 44.55 (ECU 57) for self-employed and recently employed. Increases for dependants: One adult dependant £ 26.90 (ECU 34) per week. Or</li> <li>2. Statutory Maternity Pay (SMP):               <ol style="list-style-type: none"> <li>a) Higher rate: 90 % of average weekly earnings.</li> <li>b) Lower rate: £ 52.50 (ECU 67).</li> </ol> </li> </ol>	<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>2. Cash benefits</li> </ol> <p><b>Amount</b></p>
<p>Benefits are not subject to taxation.</p>	<p>Benefits are subject to taxation. Tax reliefs: See table IV "Sickness - cash benefits".</p>	<p>Benefits are subject to taxation.</p>	<p>In general, benefits are fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Statutory Maternity Pay is subject to taxation. Maternity Allowance is not subject to taxation.</p>	<p><b>Taxation:</b></p> <ol style="list-style-type: none"> <li>1. Taxation of cash benefits</li> </ol>
<p>Not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>Not applicable.</p>	<p>Statutory Maternity Pay: see table IV "Sickness - cash benefits". Maternity Allowance: Not applicable.</p>	<ol style="list-style-type: none"> <li>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</li> </ol>



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
1. First law	Law of 28 December 1944.	Law of 1921.	Law of 22 June 1889.	Law of 1934.	Decree of 18 April 1947.	Law of 5 April 1930.
2. Basic legislation	See Table III "Health care".	Law of 16 May 1984, amended.	Social Legislation Code (Sozialgesetzbuch), Part 6, introduced by the pension reform law of 18 December 1989, amended in the Pension Adaption Law - Supplement ("Rentenüberleitungs-Ergänzungsge-setz") of 24 June 1993.	Law of 14 June 1951, amended.	Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. Law No. 13 of 7 April 1982, elements of which have ceased to be in force. Decree No. 3158 of 23 December 1966. Ministry of Labour Order of 15 April 1969.	RAP of 29 December 1945. Social Security Code (Code de la Sécurité Sociale, Code SS). Decree of 12 September 1960. Decree of 28 March 1961. Law no. 92-772 of 29.7.92. Decree no. 93-687 of 27.3.93.
<b>Risks covered</b>	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 due to a mental or physical incapacity is considered as invalid.  A person between 50 and 67 years may enjoy an early pension if this is necessary for health and/or social reasons.	Occupational invalidity ( <i>Berufsunfähigkeit</i> ): 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.  General invalidity ( <i>Erwerbsunfähigkeit</i> ): 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 minimum income.	A person is considered to be suffering from serious invalidity when, as a result of illness or physical or mental disability which appeared or worsened after affiliation, he or she cannot earn more than a fifth of the normal earnings of a worker in the same category or training during at least 1 year.  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 incapable 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.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Law of 1911.</p> <p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Decree-law of 21 April 1919, No. 603.</p> <p>Law of 12 June 1984, No. 222.</p>	<p>Law of 6 May 1911.</p> <p>Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.</p>	<p>Law of 5 June 1913.</p> <p>Law of 18 February 1966, as amended.</p> <p>Law of 11 December 1975 introducing a general insurance, as amended.</p>	<p>Law of 1935.</p> <p>Statutory order 329/93 of 25 September.</p>	<p>Law of 1911.</p> <p>Social Security Contributions and Benefits Act 1992.</p>	<p><b>Legislation:</b></p> <ol style="list-style-type: none"> <li>1. First law</li> <li>2. Basic legislation</li> </ol>
<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 as 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 the working capacity to such a degree that he/she is unable to carry on the occupation of the last post or another occupation suited to his/her capacity.</p>	<p>A person is considered completely or partially incapable of working when, as a result of sickness or infirmity, he/she cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he/she works or most previously worked, or in the vicinity. No distinction is made as to the cause of incapacity (invalidity or employment injury).</p>	<p>Any worker who, before reaching retirement age, becomes unable to earn more than one third of a normal wage, as a result of an illness or accident not covered by the specific legislation on employment injuries and occupational diseases.</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><b>Risks covered</b></p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Field of application</b>	Industrial and non-industrial staff.	All resident nationals.	Industrial and non-industrial staff. Handicapped persons incapable for work.	Employees and assimilated.	Employees and assimilated.	Employees and assimilated.
<b>Conditions:</b>						
<b>1. Minimum level of incapacity for work</b>	66.66 %.	50 %.	Occupational invalidity: 50 %. General invalidity: 100 %.	50 %.	33 %.	66.66 %.
<b>2. Period for which cover is given</b>	From the day after the end of the primary period of incapacity until retirement age.	Invalidity pension: From the 1st of the month following the application. Maximum age: 66 years.  Early pension: If degree of disability is at least 50 % or there are social reasons, from the 1st day of the month following the decision. It is the date of the claim which determines the pension granted.	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension when the conditions are fulfilled.	From the date when invalidity is deemed to exist. Periodically (after 1 or 2 years depending on circumstances) the insured persons are reassessed by the health committees.	1. Temporary invalidity: from the day following end of entitlement to sickness benefit. Ceases when claimant is declared by doctor to be fit for work or permanently incapable, when claimant becomes entitled to draw a retirement pension, or at the end of a period of 6 years.  2. Permanent invalidity: from the date on which the responsible body declares claimant to be permanently incapable.	From the date when the state of invalidity is deemed to exist. At the age of 60, the pension is replaced by the old-age pension.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Field of application
<p>With some exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship. Notable exceptions: civil servants and other permanent public service workers and Self-employed people.</p>	<p>All wage earners of the private sector, below pension age.</p>	<p>All persons carrying on a professional activity and voluntary insured persons.</p>	<p>1. Law of 18 February 1966: All employees under 65. 2. Law of 11 December 1975: All residents under 65.</p>	<p>All insured employees.</p>	<p>Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.</p>	
<p>None.</p>	<p>Invalidity allowance: 66 %. Incapacity pensions: 100 %.</p>	<p>None.</p>	<p>1. Law of 18 Feb. 1966: 15 %. 2. Law of 11 Dec. 1975: 25 %.</p>	<p>Earnings less than 1/3 of normal occupation.</p>	<p>No level specified.</p>	<p><b>Conditions:</b> 1. Minimum level of incapacity for work</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 of the party concerned. Maximum age: Retirement age.</p>	<p>1. For permanent incapacity: immediately. 2. 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, replaced by old-age pension.</p>	<p>1. Law of 18 Feb. 1966: From the end of the period for which sickness benefit is paid. a) Initial Benefit: Varies according to the age at which invalidity benefit is paid: see note VI-NL-1. b) Continuing benefit: Until the age of 65. 2. Law of 11 Dec. 1975: 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>From the day after the end of the primary period of incapacity until a maximum of 5 years beyond state pension age.</p>	<p>2. Period for which cover is given</p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>3. Minimum period of membership giving entitlement to benefits</b>	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67. At the age of 67 the pension is automatically converted into an old-age pension.	<ol style="list-style-type: none"> <li>Workers and salaried 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's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances or his death has been induced by these circumstances.</li> <li>Handicapped: 240 months of insurance.</li> </ol>	<p>Persons insured until 31 December 92:</p> <ol style="list-style-type: none"> <li>Required number of insured working days: 4,050 working days in 1991, 4,200 in 1992, 4,350 in 1993, 4,500 in 1994 or 10,000 days in total. 1,500 working days (600 of those in the 5 years preceding the invalidity).</li> <li>Period of contributions depending on age: Until 21 years: 300 days, until 22 years: 420 days, until 23 years: 540 days, until 24 years: 660 days, until 25 years: 840 days, until 26 years: 1,020 days, until 27 years: 1,200 days, until 28 years: 1,380 days, until 29 years: 1,560 days, until 30 years: 1,740 days, until 31 years: 1,920 days, until 32 years: 2,100 days, until 33 years: 2,280 days, until 34 years: 2,460 days, until 35 years: 2,640 days, until 36 years: 2,820 days, until 37 years: 2,980 days, until 38 years: 3,140 days, until 39 years: 3,300 days, until 40 years: 3,420 days, until 41 years: 3,540 days, until 42 years: 3,660 days, until 43 years: 3,800 days, until 44 years: 3,940 days, until 45 years: 4,080 days, until 46 years: 4,220 days, until 47 years: 4,360 days, until 48 years: 4,500 days, until 49 years: 4,640 days, until 50 years: 4,780 days, until 51 years: 4,920 days, until 52 years: 5,060 days, until 53 years: 5,200 days, until 54 years: 5,340 days, until 55 years: 5,480 days, until 56 years: 5,620 days, until 57 years: 5,760 days, until 58 years: 5,900 days, until 59 years: 6,040 days, until 60 years: 6,180 days, until 61 years: 6,320 days, until 62 years: 6,460 days, until 63 years: 6,600 days, until 64 years: 6,740 days, until 65 years: 6,880 days, until 66 years: 7,020 days, until 67 years: 7,160 days, until 68 years: 7,300 days, until 69 years: 7,440 days, until 70 years: 7,580 days, until 71 years: 7,720 days, until 72 years: 7,860 days, until 73 years: 8,000 days, until 74 years: 8,140 days, until 75 years: 8,280 days, until 76 years: 8,420 days, until 77 years: 8,560 days, until 78 years: 8,700 days, until 79 years: 8,840 days, until 80 years: 8,980 days, until 81 years: 9,120 days, until 82 years: 9,260 days, until 83 years: 9,400 days, until 84 years: 9,540 days, until 85 years: 9,680 days, until 86 years: 9,820 days, until 87 years: 9,960 days, until 88 years: 10,100 days, until 89 years: 10,240 days, until 90 years: 10,380 days, until 91 years: 10,520 days, until 92 years: 10,660 days.</li> <li>In case of employment injury and occupational disease: No minimum period of membership.</li> <li>If injury is due to an accident taking place out of the employment the following are required: 2,025 working days in 1991, 2,100 in 1992, 2,175 in 1993, 2,225 in 1994, or 750 working days (of which 300 in the last 5 years preceding the invalidity).</li> </ol> <p>Persons insured after 31.12.92: See note VI-EL-I.</p>	<ol style="list-style-type: none"> <li>Temporary invalidity: To have exhausted periods of entitlement specified in relation to sickness benefit and to have paid contributions for a period of at least 180 days immediately preceding the incapacity for work.</li> <li>Qualifying period for permanent invalidity: <ol style="list-style-type: none"> <li>Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to invalidity.</li> <li>Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to invalidity, subject to a minimum of 5 years.</li> </ol> <p>One fifth of contribution period must fall within the 10 years prior to the causal event.</p> <p>Larger qualifying period if not regularly insured.</p> <p>No qualifying period of invalidity results from non-employment related injury.</p> </li> </ol>	<ol style="list-style-type: none"> <li>Regularly insured for at least 12 months before the 1st day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition.</li> <li>The insured must have paid sufficient contributions (6.80 %) on 2,030 times the SMIC (guaranteed minimum wage) in the 12 months preceding the realization of the risk, of which 1,015 times the SMIC during the first six months or prove 800 working hours in the last 12 months, of which 200 hours during the first three months preceding the realization of the risk.</li> </ol>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid.</p> <p>2. At least 48 weekly contributions paid or credited during the contribution year preceding the claim. See Table IV "Sickness-cash benefits".</p>	<p>1. General invalidity: 5 contribution years with at least 3 during the last 5 years.</p> <p>2. Occupational invalidity (caused by circumstances of employment other than industrial injury): No conditions</p>	<p>12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlays with another eligible period. No qualifying period if invalidity is caused by an injury of any kind or occupational disease.</p>	<p>No qualifying conditions.</p>	<p>Contributions paid or credited for 5 years (in special cases, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board).</p>	<p><b>Conditions:</b></p> <p>3. Minimum period of membership giving entitlement to benefits</p> <p>Must have been entitled to Sickness Benefit payments for 168 days in the period of interruption of employment.</p> <p>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.</p> <p>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>Special rules allow widows/widowers and people with industrial injuries to receive sickness benefit without having met the minimum contribution requirement.</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Amount of pension</b>	<p>1. Normal allowance:</p> <p>a) 65 % of the lost earnings (subject to ceiling) if there are dependants,</p> <p>b) 45 % if single without dependants,</p> <p>c) 40 % if cohabiting person without dependants.</p> <p>2. Minimum for regularly employed:</p> <p>a) With dependants: BFR 1,260 (ECU 32) per day,</p> <p>b) Without dependants: BFR 1,008 (ECU 25) per day (single); BFR 902 (ECU 22.78) per day (cohabits).</p> <p>3. Minimum for non-regularly employed:</p> <p>a) With dependants: BFR 1,011 (ECU 26) per day,</p> <p>b) Without dependants: BFR 758 (ECU 19.15) per day.</p> <p>If incapacity commenced on or after 1 July 1983, the minimum daily amount cannot exceed 75 % of lost wages.</p>	<p>Pension according to incapacity level:</p> <p>1. at least 50 % and/or social reasons: early pension = basic amount + pension supplement + amount of early pension, if applicable.</p> <p>2. 67 to 99 %: medium invalidity pension = basic amount + amount of invalidity + pension supplement.</p> <p>3. 100 %: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement.</p> <p><i>Basic amount:</i> DKR 44,328 (ECU 5,877) per year, if income is not above a certain level.</p> <p><i>Invalidity amount:</i> DKR 21,576 (ECU 2,860) per year. Married persons: DKR 18,360 (ECU 2,434) per year each, if both qualify for this supplement or the invalidity allowance.</p> <p><i>Incapacity of work amount:</i> DKR 29,772 (ECU 3,947) per year. married persons: DKR 21,540 (ECU 2,856) per year each, if both qualify for this supplement.</p>	<p><b>Pension formula:</b></p> <p>1. For occupational invalidity: PIP x 0.6667 x CPV.</p> <p>2. For general invalidity: PIP x 1.0 x CPV.</p> <p>PIP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods.</p> <p>Credited: periods of sickness, rehabilitation, unemployment, studies over 16 years of age, periods of completed technical training or higher education. Supplementary periods: added when the worker qualifies for invalid insurance before reaching the age of 60. Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>CPV = Current pension value: Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p>Persons insured until 31.12.1992:</p> <p>1. For full pension, see Table VII "Old-age".</p> <p>2. If 50 % incapacity, amount of pension reduced by 50 %.</p> <p>If 67 % incapacity, amount of pension reduced by 25 %.</p> <p>If 100 % incapacity, pension is increased by 50 % for care by a third person. The maximum increase is DR 98,680 (ECU 341) per month.</p> <p>Persons insured from 1.1.1993:</p> <p>The maximum increase is equal to ¼ of the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 31,000 (ECU 107) per month.</p>	<p>1. 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>2. Permanent total incapacity for habitual occupation: 55 % of reference wage. Increased by 20 % if over 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 (minus 12 months for every year the claimant's age exceeds 55, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 57,680 (ECU 364) with dependent spouse.</p> <p>3. Permanent total incapacity for work: 100 % of reference wage. Minimum pension PTA 49,020 (ECU 309) per month or PTA 57,680 (ECU 364) for beneficiaries with dependent spouse.</p>	<p>1. Group 1 (those still able to work): 30 % of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period).</p> <p>2. Group 2: 50 % of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period).</p> <p>3. Group 3 (those requiring help from another person): Class 2 pension + 40 % supplement. Minimum supplement: FF 63,969.84 per year (ECU 9,713).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Invalidity pension:</p> <ol style="list-style-type: none"> <li>1. IR£ 62.60 (ECU 79) per week.</li> <li>2. IR£ 67.30 (ECU 85) per week if recipient is aged 80 or over.</li> </ol>	<p><b>1. Invalidity allowance:</b>            Up to LIT 55,363,000 (ECU 28,983) (ceiling):  <math>2\% \times n \times S</math>            LIT 55,363,000 (ECU 28,983) - LIT 73,632,790 (ECU 38,547)            (ceiling <math>\times 1.33</math>):  <math>1.6\% \times n \times S</math>            LIT 73,632,790 (ECU 38,547) - LIT 91,902,580 (ECU 48,111)            (ceiling <math>\times 1.66</math>):  <math>1.35\% \times n \times S</math>            LIT 91,902,580 (ECU 48,111) - LIT 105,189,700 (ECU 55,067)            (ceiling <math>\times 1.90</math>):  <math>1.1\% \times n \times S</math>            Over LIT 105,189,700 (ECU 55,067):  <math>0.9\% \times n \times S</math>.</p> <p><math>n</math> = number of years of insurance (maximum 40).  <math>S = S_{10}</math> = for those who on 31.12.92 had worked <math>\geq 15</math> years: average earnings during the last 10 years, with ceiling. <math>S = S_m</math> = for those who on 31.12.92 had worked <math>&lt; 15</math> years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling.</p>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40) and of proportional supplements.</p> <ol style="list-style-type: none"> <li>1. Lump sum supplements: LFR 8,675 (ECU 219) per month for 40 years' insurance.</li> <li>2. Proportional supplements: 1.78 % of total wage taken into account.</li> <li>3. 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) and special proportional supplements for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.78 % of average salary gained between age 25 and the year of cessation.</li> </ol>	<p><b>1. Law of 18 Feb. 1966:</b></p> <p><b>a) Initial benefit:</b>            Daily allowance for incapacity level between:</p> <ul style="list-style-type: none"> <li>15 - 25 %:</li> <li>14 % of 100/108 E</li> <li>25 - 35 %:</li> <li>21 % of 100/108 E</li> <li>35 - 45 %:</li> <li>28 % of 100/108 E</li> <li>45 - 55 %:</li> <li>35 % of 100/108 E</li> <li>55 - 65 %:</li> <li>42 % of 100/108 E</li> <li>65 - 80 %:</li> <li>50.75 % of 100/108 E</li> <li>80 % and over:</li> <li>70 % of 100/108 E</li> </ul> <p><b>b) Continuing benefit:</b>            For full disablement: 70 % of the minimum wage plus a supplement. The amount of the supplementary benefit increases with age. For partial disablement the continuing benefit is proportionally lower.</p> <p>E = daily wages.            In addition holiday allowance of 8 %, payable in May.</p>	<p>Monthly pension: For each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years.</p> <p>Maximum 80 % and minimum 30 % of this average wage, in any case ESC 26,200 (ECU 132) per month. Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work. If the pension is less than ESC 26,200 (ECU 132) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension (ESC 16,000 = ECU 84). Christmas and holiday bonuses: amounts equal to the pension amount paid for the corresponding month.</p>	<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>1. Invalidity Pension: £ 57.60 (ECU 74) per week, reduced where recipient is in-patient in hospital for more than 6 weeks.</li> <li>2. In addition, Invalidity Allowance (IVA): 3 rates, varying according to the age when incapacity began:           <ul style="list-style-type: none"> <li>Persons under 40 years: £ 12.15 (ECU 15.54)</li> <li>Persons aged 40 - 49: £ 7.60 (ECU 9.72)</li> <li>Persons aged 50 - 59 (50-54 for women): £ 3.80 (ECU 4.86) per week.</li> </ul> </li> <li>3. Additional Pension (AP): earnings related addition based on earnings between April 1978 and April 1991. IVA may be offset by entitlement to AP.</li> </ol>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Amount of pension [continuation]</b>		<p><i>Supplement payable to pensioners:</i> DKR 19,476 (ECU 2,582) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level.</p> <p>Special pension supplement - for pensioners living alone, DKR 24,468 (ECU 3,244) per year. This supplement can also be paid to single persons who are in receipt of an invalidity allowance.</p> <p><i>Early retirement amount:</i> If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKR 11,256 (ECU 1,492) per year.</p>			<p>4. Severe disablement: amount payable for permanent total incapacity for work plus 50 %.</p> <p>Minimum pension: PTA 73,530 (ECU 464) per month. For beneficiaries with dependent spouse: PTA 86,520 (ECU 546). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 254,140 (ECU 1,602).</p> <p>Reference wage: Reference wage obtained by dividing by 110/112 the sum of the contribution assessment figures for 96 months preceding event giving rise to invalidity. For workers over 55 years who are unemployed and have little prospect of finding work in the short term: increase of 20 % of the reference wage.</p>	

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p><math>S = S_i =</math> for those employed after the 31.12.92: average earnings during the entire period worked, with ceiling. <math>S_{10}</math>, <math>S_m</math> and <math>S_i</math> readjusted in line with the consumer price index, increased each year by 1 % for each year worked. The minimum pension amount (LIT 7,893,850 = ECU 4,132) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.</p> <p>2. Incapacity pension formula: see above for "Invalidity allowance". As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.</p>		<p>2. Law of 11 Dec. 1975: Daily allowance for incapacity level between: 25 - 35 %: 21 % of M 35 - 45 %: 28 % of M 45 - 55 %: 35 % of M 55 - 65 %: 42 % of M 65 - 80 %: 50.75 % of M 80 % and over: 70 % of M.</p> <p>M = the basic amount: HFL 99.46 (ECU 46) for persons aged 23 and over. Lower rates apply to persons under 23. In addition holiday allowance of 8 %, payable in May.</p>			<p><b>Benefits:</b> 1. Amount of pension [continuation]</p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
2. Annual earnings ceiling	BFR 1,087,320 (ECU 27,464).	No earnings ceiling.	No earnings ceiling.	Persons insured until 31.12.1992: DR 407,750 (ECU 1,408) per month. Persons insured after 1.1.1993: <i>See note VI-EL-2.</i>	PTA 3,557,960 (ECU 22,435).	FF 154,080 (ECU 23,395).
3. Supplements for dependants:						
Spouse	No supplements.	No supplements.	No supplements.	See Table VII "Old-age".	See "Benefits: Amount of pension".	No supplements.
Children	See Table X "Family benefits".	See Table X "Family benefits".	See Table X "Family benefits".	See Table VII "Old-age".	See Table X "Family benefits".	See Table X "Family benefits".
4. 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.	The rate of adjustment (satsreguleringsprocenten) of social pensions and other transfer incomes (overførselsindkomster) is fixed once a year, on the basis of the evolution of wages.	Adjustment to economic situation: by automatic incidence of the current pension value (see above).	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 by statutory instrument fixing the coefficient of increase.

Invalidity

Table: VI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
No earnings ceiling.	Ceiling of LIT 55,363,000 (ECU 28,983). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above).	LFR 2,432,172 (ECU 61,432).	Law of 18 Feb. 1966: HFL 74,646 (ECU 34,639) per year or HFL 286 (ECU 133) per day.	No earnings ceiling.	No earnings ceiling.	<b>Benefits:</b> 2. Annual earnings ceiling
IR£ 41.30 (ECU 52) per week.	No supplements.	No supplements.	No supplements.	ESC4,020 (ECU20.31) per month.	£34.50 (ECU44) a week.	3. Supplements for dependants: Spouse
For each child: IR£ 15.20 (ECU 19.19) per week.	See Table X "Family benefits".	No supplements.	See Table X "Family benefits".	No supplements.	Each child for whom child benefit is received: £ 11.00 (ECU 14.07) a week. Rate reduced by £ 1.20 (ECU 1.53) for a child in respect of whom the higher rate of Child Benefit (£ 10.20 = ECU 13.04) is payable.	Children
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: 1. up to twice the minimum: 100 %. 2. from twice to 3 times: 90 % 3. 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. Pensions automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index. 2. Adjustment of pensions to earnings level by special law.	Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.	Normally increased once a year by government decision with regard to the inflation rate.	Adjustment by legislation at least annually in line with movements in the general level of prices.	4. Adjustment

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>5. Other benefits</b>	None.	<ol style="list-style-type: none"> <li>1. Outside assistance allowance: given for the personal aid of a third person and in case of blindness or acute short-sightedness: DKR22,524 (ECU2,986) per year. This allowance can be replaced by:</li> <li>2. Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR44,940 (ECU5,958) per year.</li> <li>3. Invalidity allowance: given when earnings are too high for a pension, but when invalidity (66 - 100 %) is medically certified, and in cases of deafness resulting in serious problems of communication: DKR21,684 (ECU2,875) per year (if the spouse receives the same invalidity allowance in invalidity pension: DKR17,616 = ECU 2,335 per year).</li> <li>4. Personal allowance: See Table VII "Old-age".</li> </ol>	None.	<ol style="list-style-type: none"> <li>1. Pension: Totally blind persons and insured persons suffering from quadriplegia or paraplegia, having accomplished 4,050 days of contribution, receive a pension corresponding to 10,500 working days regardless of their age. This amount increases according to the increase of the employees' salaries. Pension increased in line with rises in civil servants' pensions.</li> <li>2. Allowance: 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 1,000 days of total contribution. Same conditions required as under 1. above. Amount of allowance: 20 times the minimum wage of an unskilled worker, i.e. DR 98,680 (ECU 341).</li> </ol>	None.	None.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Living alone allowance: paid to pensioner aged 66 or over living alone: IR£4.80 (ECU6.06) per week.</p>	<p>Invalidity pensioners 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>None.</p>	<p>1. Death allowance:                      a) Law of 18 Feb. 1966: 100/108 % of daily wages.                      b) Law of 11 Dec. 1975: 100 % of basic amount from the day of death until the last day of the second month which follows this; if incapacity rate was fixed at 80 % or over.</p> <p>2. Supplement: 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.</p>	<p>1. Christmas bonus and Holiday bonus amounts equal to those of the pension for December.</p> <p>2. Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 9,250 per month (ECU 47).</p>	<p><b>Benefits:</b></p> <p>5. Other benefits</p> <p>1. Severe Disablement Allowance may be paid to severely disabled people with insufficient national insurance contributions for Invalidity Benefit: Rate £ 34.80 (ECU 44) a week.</p> <p>Plus age additions: 3 rates varying according to the age when incapacity began:                      persons under 40: £ 12.15 (ECU 15.54)                      persons aged 40 - 50: £ 7.60 (ECU 9.72)                      persons aged 50 - 60: £ 3.80 (ECU 4.86).</p> <p>Plus increases for dependants: Adult £ 20.65 (ECU26). Child £11.00 (ECU14.07); rate reduced by £1.20 (ECU 1.53) in respect of a child for whom the higher rate of child benefit is payable (see Table X - "Family Benefits").</p> <p>2. Attendance Allowance: Is paid to disabled people over 65 who have personal care needs as a result of illness or disability.                      Amount: £45.70 (ECU58) or £ 30.55 (ECU 39) per week dependent on the amount of care a person needs.</p> <p>3. Disability living allowance and</p> <p>4. Invalid Care Allowance: see note VI-UK-1.</p>

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation:</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Basic pensions, pension supplements, special pension supplements and amounts for work incapacity are fully liable to taxation. Invalidity pensions, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances are not subject to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests gained on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).	In general, benefits are fully liable to taxation. Tax reliefs: See table IV "Sickness - cash benefits".	As of 1994, permanent incapacity benefits are fully liable to taxation.	Invalidity pension: benefit is liable to taxation after deduction of 10 % and then of 20 %. Tax relief if the pension amount does not exceed that of the old-age allowance for workers (FF 16,331 = ECU 2,480) and if other sources of income do not exceed FF 39,250 (ECU 5,960) for a single person or FF 68,750 (ECU 10,439) for a couple production (declaration of incomes is not necessary). Supplement for assistance by a third party: not subject to taxation.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	Basic pensions, pension supplements and amounts for work incapacity: no upper limit of annual income and no reduction of taxation. Invalidity pension, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances: not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	Invalidity pension: See table IV "Sickness - cash benefits". Supplement for assistance by a third party: not applicable.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation:
Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are fully liable to taxation. Tax reliefs: see Table IV "Sickness - cash benefits".	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	The majority of invalidity pensions are subject to taxation.	Invalidity Benefits are exempt from taxation. However, Invalidity Allowances are taxable when paid with Retirement Pension. Attendance Allowance, Disability Living Allowance and Severe Disablement Allowance are not subject to taxation. Invalid Care Allowances are taxable, but any Child Dependency Addition is not.	1. Taxation of cash benefits
See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	Pensions less than or equal to ESC 1,560,000 (ECU 7,884) are subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.	Invalidity Allowances when paid with Retirement Pensions and Invalid Care Allowances: see Table IV "Sickness - cash benefits". Invalidity Benefits, Attendance Allowances, Disability Living Allowances, Severe Disablement Allowances and Child Dependency Addition: not applicable.	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Table: VI

## Invalidity

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Accumulation with other social security benefits</b>	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. It is possible to go from an early-retirement pension to a partial pension, see Table VII.	If combined with an employment injury pension, the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat rate, adjusted to match average wage development).	<ol style="list-style-type: none"> <li>1. If the event insured occurs until 31 December 92: Accumulation possible with widow's pension or with the pension's other funds of principle or supplementary security.</li> <li>2. Persons insured after 31.12.92: See Table VIII "Survivors".</li> </ol>	Invalidity pensions may not be drawn concurrent 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 employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category.
<b>Prevention and rehabilitation</b>	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments.	Measures to lessen the consequences of invalidity by: <ol style="list-style-type: none"> <li>1. assistance for special medical care;</li> <li>2. maintenance allowances during vocational rehabilitation;</li> <li>3. appliances and aids supplied by local authorities under the Social Assistance Act of 1974.</li> </ol>	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits.	None.	<ol style="list-style-type: none"> <li>1. Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation).</li> <li>2. Rehabilitation allowance paid to persons not in receipt of periodic cash benefits.</li> <li>3. Preferential access to employment in certain situations.</li> </ol>	Vocational retraining in specialized vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued.

# Invalidity

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Not payable with any pension under the Social Welfare Acts.</p>	<p>Accumulation of general invalidity pension with an employment injuries' or occupational diseases' pension (within the limit of annual earnings and subject to the ceiling, when the pensions are granted for the same invalidity).</p>	<p>In case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.</p>	<p>Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work.</p> <p>Law of 18 Feb. 1966: Deduction of amount of general insurance indemnity.</p>	<p>Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions.</p>	<p>Attendance Allowance and Disability Living Allowance can be paid in addition to any other benefit except other allowances paid for the same purpose.</p>
<p>People receiving Invalidity Pension can engage in remedial work provided their earnings do not exceed IR£25 (ECU32) per week.</p>	<p>The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work.</p> <p>Hospitalisation is free and charged to the region.</p>	<p>Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.</p>	<ol style="list-style-type: none"> <li>1. Law of 18 Feb. 1966: None.</li> <li>2. Law of 11 Dec. 1975: Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions.</li> </ol>	<p>None.</p>	<p>Prevention and rehabilitation</p> <ol style="list-style-type: none"> <li>1. Preventive health care, medical rehabilitation and therapy are provided by the National Health Service.</li> <li>2. Vocational assessment and rehabilitation, and supported employment (covering workshops and placements) are provided by the Disabled Persons (Employment) Acts 1944 and 1958, and the Employment and Training Act 1973.</li> <li>3. Allowances are payable during rehabilitation and training.</li> <li>4. There is similar provision in Northern Ireland.</li> </ol>

## Notes to Table VI: Invalidity

### Note EL-1, Greece, *Conditions, 3. Minimum period of membership giving entitlement to benefits:*

Persons insured after 31.12.92:

1. Working days: 4,500 working days or 15 years of insurance, 1,500 working days (600 within the 5 years preceding the invalidity) or 5 years of insurance.
2. Contribution period (depending on age): Up to the age of 21: 300 days (or 1 year of insurance). This time increases progressively up to 1,500 contribution days, if for each year beyond the age of 21, an average of 120 days (or 5 months of insurance) can be added.
3. Employment injury and occupational disease: Full eligibility starts if one day insured.
4. Injury due to an accident not occurred at the place of work: Eligibility as soon as 50 % of the conditions for invalidity as result of normal disease are fulfilled.

### Note EL-2, Greece, *Benefits, 2. Annual earnings ceiling:*

The sum of the monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 490,000 (ECU 1,692) per month.

### Note NL-1, Netherlands, *Conditions, 2. Period for which cover is given:*

Age when qualifying for WAO-benefit	Duration of the benefit
up to 32	0 years
33 - 37	0.5 year
38 - 42	1 year
43 - 47	1.5 year
48 - 52	2 years
53 - 57	3 years
58	6 years
59 and over	until the age of 65

**Note UK-1, United Kingdom, *Other benefits:***

1. Disability Living Allowance is paid to people who have personal care and/or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs (£ 45.70 = ECU 58 or £ 30.55 = ECU 39 or £ 12.15 = ECU 15.54) and two rates for mobility needs (£ 31.95 = ECU 41 or £ 12.15 = ECU 15.54) depending on the amount of help a person needs.
2. Invalid Care Allowance (£ 34.50 = ECU 44 per week) payable to a person under pension age (and not earning more than £ 50 = ECU 64 per week, after allowable expenses) who is providing at least 35 hours care a week to another person who is receiving Disability Living Allowance care component at the highest or middle rate or Attendance Allowance or Constant Attendance Allowance at not less than the normal maximum rate. Dependant additions are also available.





- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
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- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
<b>1. First law</b>	Law of 10 May 1900. [REDACTED]	1. National pension: Law of 1891.  Law of 16 May 1984, amended.	Law of 22 June 1889. [REDACTED]	Law of 1934.	Royal Decree of 11 March 1919. [REDACTED]	Law of 5 April 1910.
<b>2. Basic legislation</b>	Royal Decree No. 50 of 24 October 1967. [REDACTED]	2. Supplementary pension: Law of 7 March 1964, amended.	Social Legislation Code (Sozialgesetzbuch), Part 6, introduced by the pension reform law of 18 December 1989, amended in the Pension Adaption Law. Supplement ("Rentenüberleitungs-Ergänzungsgesetz") of 24 June 1993. [REDACTED]	Law of 14 June 1951, amended.	Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. Decree No. 3158 of 23 December 1966. Ministry of Labour Order of 18 January 1967. [REDACTED]	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. Regulation of 26 March 1982. Law no. 93-936 of 22 July 1993. In addition to the statutory old-age insurance scheme there are supplementary retirement schemes prescribed by law.
<b>Field of application</b>	All employees. [REDACTED]	1. National pension: All resident nationals. 2. Supplementary pension: all employees aged 16 - 66 working 9 hours or more per week. Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of 3 years.	Industrial and non-industrial staff. [REDACTED]	Employees and assimilated.	Employees and assimilated. [REDACTED]	Employees and assimilated.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Law of 1908.	Statutory order of 21 April 1919, No. 6032.	Law of 6 May 1911.	Law of 5 June 1913.	Law of 1935.	Law of 1908.	<b>Legislation:</b> 1. First law
Social Welfare (Consolidation) Act 1993, amended.	Law of 30 April 1969, No. 153. Law of 3 June 1975, No. 160. Law of 29 March 1982, No. 297. Law of 11 November 1983, No. 638. Law of 15 April 1985, No. 140. Law of 9 March 1989, No. 88. Statutory order of 30 December 1992, No. 503.	Book III of Social Insurance Code, in form resulting from Law of 27 July 1987 as amended.	General old-age insurance: Law of 31 May 1956.	Statutory order 329/93 of 25 September.	Social Security Contributions and Benefits Act 1992 and the regulations thereunder.	2. Basic legislation
With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Also self-employed people aged 16 and over.	All employees of the private sector.	All persons carrying on a professional activity and voluntary insured persons.	All residents under 65 whatever their income or nationality.	All insured employees.	1. Basic pension: All persons entitled to pay 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.	Field of application

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>1. Minimum period of membership</b>	None.	<p>1. National pension: At least 3 years of residence between the ages of 15 and 67.</p> <p>2. Supplementary pension: None.</p>	60 months of insurance.	<p>1. Persons insured until 31.12.1992: 4,200 working days in 1992 which have given rise to contributions (4,500 in 1994).</p> <p>2. Persons insured after 31.12.92: 4,500 days of work, for which contributions were payable.</p>	<p>1. Entitlement dependent on a contribution record of the last 15 years, including at least 2 years in the 8 immediately preceding retirement.</p> <p>2. As from 1 August 1985, the minimum contribution record is 10 years plus half the time between that date and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 August 1985.</p>	Eligibility is dependant on the payment of contributions enabling the validation of at least one quarter's insurance (1 quarter's insurance is acquired when the remuneration of the person concerned = 200 hours of the minimum wage (SMIC) as of 1 January).

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Retirement pension: Must have become insured before the age of 55; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 24 contribution weeks registered (paid or credited).</p> <p>2. Old-age pension: Must have become insured before the age of 56; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 20 contribution weeks registered (paid or credited).</p>	<p>16 years of contribution. This will be gradually increased by one year every 2 years.</p>	<p>120 months of effective insurance.</p> <p>If this condition is not fulfilled at the age of 65, contributions (except the part of the State) are reimbursed.</p>	<p>No qualifying conditions.</p>	<p>Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.</p>	<p><b>Conditions:</b></p> <p>1. Minimum period of membership</p> <p>1. Basic pension - two conditions: a) Must have paid at any time before 6 April 1975 at least 50 flat-rate contributions or must have paid in any one tax year since 6 April 1975 at least 50 (from 6 April 1978, 52) contributions as a self-employed or non-employed person or must have paid contributions, in any one tax year from 6 April 1975, on earnings of at least 50 times (from 6 April 1978, 52) the lower earnings level for that year. b) For full pension, must have requisite number of qualifying years depending on length of the contributor's working life: 10 years or less: The number of years of the working life, minus 1; 11 to 20 years: the number of years of the working life, minus 2; 21 to 30 years: The number of years of the working life, minus 3; 31 to 40 years: The number of years of the working life, minus 4; more than 40 years: The number of years of the working life, minus 5.</p> <p>2. Graduated Retirement Benefit and</p> <p>3. SERPS: See note VII-UK-1.</p>

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
2. Legal retirement age	Between 60 or 65 years of age, as desired by the individual concerned.	67 years.	In principle 65 years.	1. Persons insured until 31 December 92: Men: 65 years. Women: 60 years. 2. Persons insured after 31.12.92: Men: 65 years. Women: 65 years.		60 years.

Old-age

Table: VII

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Retirement Pension: 65 years.</p> <p>2. Old-Age Pension: 66 years.</p>	<p>Men: 61 years. Women: 56 years.</p> <p>Pension age will progressively be increased by one year every two years until the age is 65 for men and 60 for women.</p> <p>A "seniority pension" is granted after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.</p>	<p>65 years.</p>	<p>65 years.</p>	<p>65 years. The age for women was 62. In view of the fact that women are expected to be entitled to the pension at the age of 62, a transition period has been fixed. Therefore the age of entitlement will be raised by 6 months each year until 1999.</p>	<p>Men: 65 years. Women: 60 years.</p>	<p><b>Conditions:</b></p> <p>2. Legal retirement age</p>

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Amount of pension</b>	<p>For each year taken into consideration, a pension amount is paid as follows:</p> <p>Single or married without dependent spouse:            Man: <math>S \times 60\% \times 1/45</math>.            Woman: <math>S \times 60\% \times 1/40</math>.</p> <p>2. Married with dependent spouse:            Man: <math>S \times 75\% \times 1/45</math>.            Woman: <math>S \times 75\% \times 1/40</math>.</p> <p>S = earnings; considered amounts:</p> <p>a) Before 1 January 1955: BFR 394,149 (ECU 9,956).            b) Between 1955 and 1980: Manual workers: Gross earnings without ceiling. Other employees: Gross earnings with ceiling (except for 1955-57, flat-rate amount).            c) Years after 1980: gross earnings with ceiling.</p> <p>Guaranteed minima for complete schedule of contributions:            Households: BFR 392,577 (ECU 9,916);            Single: BFR 314,153 (ECU 7,935).</p>	<p>1. National pension: Basic amount: DKR 44,328 (ECU 5,877) 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.</p> <p>2. Pension supplement: DKR 19,476 (ECU 2,582) per year on condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling. Special pension supplement: for pensioners living alone, DKR 24,468 (ECU 3,244) per year.</p> <p>3. A personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.</p> <p>4. Supplementary pension: DKR 12,540 (ECU 1,662) per year if affiliated to complementary scheme since April 1st, 1964. Supplementary pensions of less than DKR 1,040 (ECU 138) per year will be replaced by a lump-sum payment.</p>	<p>Pension formula:  <math>PIP \times 1,0 \times CPV</math>.</p> <p>PIP = Personal Income Points.            CPV = Current pension value.</p> <p>See Table VI "Invalidity".</p>	<p>Persons insured until 31.12.92:</p> <p>1. <i>Basic pension:</i> Earnings percentage for each of 28 insurance categories, corresponding to average gross earnings in previous 5 years. This percentage varies between 70 and 30 in inverse relationship to earnings.</p> <p>2. <i>Supplement:</i> After 3,000 days of insurance, supplement of 1% of earnings for every 300 contribution days (after 7,800 days, this percentage varies between 1.5% to 2.5% of earnings, depending on their amount). Minimum amount (1.7.1994): DR 83,730 (ECU 289).</p> <p>Persons insured after 31.12.92:</p> <p>Income from employment during the last 5 years is taken into account for the calculation of pensions. The level of pension depends on the number of years of insurance. Each year corresponds to 1.714% of pensionable income. The pension corresponds to 60% of pensionable income for an insurance period of 35 years.</p>	<p>Percentage of reference figure corresponding to claimant's contribution record, on a scale running from 50% for 10 years to 100% for 35 years, with increase of 2% for each year within this range.</p> <p>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.</p> <p>Maximum pension: PTA 254,140 (ECU 1,602) per month.            Minimum pension: PTA 49,020 (ECU 309) per month.            Annual pension = <math>14 \times</math> monthly figure (minimum for pensioner with dependent spouse: PTA 57,680 (ECU 364) per month).</p>	<p>Formula: <math>SAM \times t \times n / 150</math></p> <p>SAM = average annual wage. The 11 best years are taken into account for insured persons born in 1934. This period is increased by 1 year every year until 25 is reached in 2008, regardless of the year of birth of the insured person.</p> <p>t = pension payments rate. Based on the age of the insured person and the number of years of contributions: Maximum rate of 50% for insured persons born in 1934 who have made contributions over a period of 151 quarters; period increased by 1 year every year. In 2003, 160 quarters. 5% reduction for missing years until the age of 65 or for a requisite period based on age. The 50% rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, manual workers having raised three children, veterans or war victims).</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Retirement Pension: IR£ 71.00 (ECU 90) per week (max). An extra allowance of IR£ 4.80 (ECU 6.06) per week is granted to a pensioner aged 66 or over living alone. IR£ 75.70 (ECU 96) (max.) where the pensioner is aged 80 or over.</p> <p>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: IR£ 71.00 (ECU 90) per week (max). An extra allowance of IR£ 4.80 (ECU 6.06) per week is granted to a pensioner aged 66 or over living alone. IR£ 75.70 (ECU 96) (max) where the pensioner is aged 80 or over).</p> <p>If average number of annual contribution weeks registered is more than 20, but less than 48, a reduced pension is payable.</p>	<p>1. Old-age pension: Up to LIT 55,363,000 (ECU 28,983) (ceiling): <math>2\% \times n \times S</math> LIT 55,363,000 (ECU 28,983)-LIT 73,632,790 (ECU 38,547) (ceiling <math>\times 1.33</math>): <math>1.6\% \times n \times S</math> LIT 73,632,790 (ECU 38,547)-LIT 91,902,580 (ECU 48,111) (ceiling <math>\times 1.66</math>): <math>1.35\% \times n \times S</math> LIT 91,902,580 (ECU 48,111)-LIT 105,189,700 (ECU 55,067) (ceiling <math>\times 1.90</math>): <math>1.1\% \times n \times S</math> Over LIT 105,189,700 (ECU 55,067): <math>0.9\% \times n \times S</math>.</p> <p><math>n</math> = number of years of insurance (maximum 40).</p> <p><math>S = S_{10}</math> = for those who on 31.12.92 had worked <math>\geq 15</math> years: average earnings during the last 10 years, with ceiling. <math>S = S_m</math> = for those who on 31.12.92 had worked <math>&lt; 15</math> years: Average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling. <math>S = S_i</math> = for those employed after the 31.12.92: average earnings during the entire period worked, with ceiling.</p>	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40 years) and of proportional supplements.</p> <p>1. Lump sum supplements: LFR 8,675 (ECU 219) per month for 40 years' insurance.</p> <p>2. Proportional supplements: 1.78 % of total earnings taken into account.</p>	<p>1. Pension: a) Single person: HFL 1,403.57 (ECU 651) per month; b) Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 974.69 (ECU 452) per month for each person; c) Pensioners with a partner younger than 65: if the AOW pension took effect before 1 February 1994: HFL 1,403.57 (ECU 651); if the AOW pension took effect on 1 February 1994 or later: HFL 972.46 (ECU 451). Full pension payable after 50 years of insurance, otherwise reduced.</p> <p>2. Supplement: If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earn less than HFL 1,180.56 (ECU 548) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage.</p>	<p>Monthly pension: for each calendar year covered by contributions, 2 % of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years. Maximum 80 % and minimum 30 % of this average wage, in any case ESC 26,200 (ECU 132) per month. Earnings taken into account are readjusted according to the consumer price index, and the 2 % rate does not apply for years with less than 120 registered days of paid work. If the pension is less than ESC 26,200 (ECU 132) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension (ESC 16,000 = ECU 84).</p> <p>Christmas and holidays grant: Each corresponding to the pension amount for the relevant month.</p>	<p>Benefits: 1. Amount of pension</p> <p>1. Basic pension: £ 57.60 (ECU 74) per week (paid pro-rata if number of years is less than the requisite number but at least a quarter of that figure).</p> <p>2. Graduated Retirement Benefit: £0.0748 (ECU 0.096) per week for each £7.50 (ECU 9.59) (men) or £ 9 (ECU 11.51) (women) contributed. Minimum for a person on their own contributions: £0.07 (ECU 0.090) per week. Maximum: £ 6.43 (ECU 8.22) per week (men) and £ 5.39 (ECU 6.89) per week (women).</p> <p>3. SERPS pension: From 6 April 1978 introduction of an earnings-related pension based on 1.25 % of each year's revalued surplus earnings between the lower and upper earnings limit.</p>

Table: VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Amount of pension [continuation]</b>				<p>Minimum amount: In any case the amount of the pension cannot be inferior to the pension paid after 15 insurance years. The pension is calculated on the monthly average of the Gross National Product per capita of 1991 revalued according to the augmentation of the civil servants' pensions.</p>		<p>n = number of contribution quarters taken into account for the calculation of the pension, maximum 150 quarters.                      Minimum pension: FF 38,323 (ECU 5,819) per year for a full career comprising 37.5 contribution years (150 quarters). Reduction of this amount for incomplete careers.                      Minimum (means tested): FF 16,331 (ECU 2,480) per year for single persons.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits: 1. Amount of pension [continuation]
	<p><math>S_{10}</math>, <math>S_m</math> and <math>S_1</math> readjusted in line with the consumer price index, increased each year by 1 % for each year worked.</p>		<p>2. Supplement: If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earn less than HFL 1,820.53 (ECU 845) gross per month, can receive a supplementary benefit of maximum 50 % of the gross AOW pension for married persons (HFL 972.46 = ECU 451). Pension + maximum supplementary benefit: HFL 1,949.38 (ECU 905). Single-parent family: HFL 1,753.47 (ECU 814) per month.</p>			
	<p>1. Old age pension: The minimum pension amount (LIT 7,893,850 = ECU 4,132) is paid if the annual taxable earnings of the person is less than twice the minimum pension on the 1st January each year.</p>		<p>3. In addition a "holiday allowance" amounting to HFL 118.37 (ECU 55) per month for couples (each partner HFL 59.19 = ECU 27), HFL 82.85 (ECU 38) per month for single persons and HFL 106.54 (ECU 49) per month for one-parent family is paid.</p>			
	<p>2. Social Security pension: LIT 12,000 x 13 = LIT 156,000 (ECU 82) of the annual contributory pension is provided by the Social Fund in the form of a social security pension.</p>		<p>See note VII-NL-1.</p>			
	<p>3. Social pension: Persons aged over 65 whose earnings are <math>\leq</math> LIT 4,498,250 (ECU 2,355) if single or LIT 19,082,600 (ECU 9,990) if married are entitled to a social pension, paid by the State, of LIT 4,498,250 (ECU 2,355) (non-revertible) per year. See table XII.</p>					

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
2. Annual earnings ceiling	BFR 1,314,288 (ECU 33,197).	No earnings ceiling.	No earnings ceiling.	Persons insured until 31.12.1992: DR 407,750 (ECU 1,408) per month. Persons insured after 31.12.92: See "Invalidity-Benefits".	PTA 3,557,960 (ECU 22,435).	FF 154,080 (ECU 23,395).
3. Supplement for dependants:						
Spouse	See above.	None.	None.	Currently: DR 6,316 (ECU 21.80) per month. Increases in line with rises in civil servants' pensions.	See "Benefits: Amount of pension".	Spouse aged 65 (60 if incapacitated): FF 4,000 (ECU 607) p.y. (means of spouse tested). See Table XII.
Children	See Table X "Family benefits".	1. National pension: See Table X "Family benefits". 2. Supplementary pension: None.	See Table X "Family benefits". Mothers or fathers born in 1921 or later: Increase of one year of insurance per child (under certain conditions). For children born after 1992: Increase of three years of insurance.	1. Persons insured until 31.12.93: 1st child: 20 %, 2nd: 15 %, 3rd: 10 % of pension; maximum amount for all children: DR 148,250 (ECU 512). 2. Persons insured after 31.12.93: 1st child: 8 % of the pension, 2nd child: 10 %, 3rd child and any additional children: 12 %.	See Table X "Family benefits".	Mothers: Credit of 2 years insurance per child. 10 % of the pension to any pensioner who has at least 3 children, including children he/she has brought up for at least 9 years before their 16th birthday. Possible accumulation with family benefits.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
No earnings ceiling.	LIT 55,363,000 (ECU 28,983). See table VI "Invalidity".	LFR 2,432,172 (ECU 61,432).	No earnings ceiling.	No earnings ceiling.	No earnings ceiling.	<b>Benefits:</b> 2. Annual earnings ceiling
Retirement Pension and Old-Age Pensions: Spouse aged under 66: IR£ 45.20 (ECU 57) per week. Spouse aged 66 or over: IR£ 51.00 (ECU 64) per week.	None.	None.	Varying amounts, see above.	None.	Basic pension: £ 34.50 (ECU 44) per week. Graduated Retirement Benefit, SERPS pension: No supplement.	3. Supplement for dependants: Spouse
For each child IR£ 15.20 (ECU 19.19) per week.	See Table X "Family benefits".	None.	See Table X "Family benefits".	None.	Basic pension: Each child for whom Child Benefit is received: £11.00 (ECU14.07) a week. £9.80 (ECU 12.53) for a child for whom the higher rate of Child Benefit is payable. Graduated Retirement Benefit, SERPS pension: No supplement.	Children

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Adjustment</b>	Automatic adjustment of pensions by 2 % when the retail price index varies by 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.	<ol style="list-style-type: none"> <li>1. National pension: See Table VI "Invalidity".</li> <li>2. Supplementary pension: Only adjusted when sufficient funds.</li> </ol>	Adjustment to economic situation by automatic incidence of the current pension value (see Table VI "Invalidity").	Increases linked to rises in civil servants' pensions.	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, by statutory instrument fixing the coefficient of increase.
<b>Early pension</b>	None.	<ol style="list-style-type: none"> <li>1. Early pension: Pension to persons over 50 for social and/or health reasons. See Table VI "Invalidity".</li> <li>2. Partial pension (Law of 4 June 1986): Employees and self-employed persons between 60 and 67 who reduce their working hours may be granted a partial pension and at the same time continue working reduced hours. <i>Conditions:</i> Must be between 60 and 67 years; must reduce the number of working hours by at least one quarter; remaining number of hours must be between 15 and 30 per week; must be resident in Denmark. Employees: Must have participated in the supplementary pension scheme (ATP) for at least 10 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. <i>See note VII-DK-1.</i></li> </ol>	<ol style="list-style-type: none"> <li>1. Men and women: <ol style="list-style-type: none"> <li>a) At the age of 63 (or 66 in case of severely handicapped, unfit to work) after 35 years of insurance.</li> <li>b) 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.</li> </ol> </li> <li>2. Women: At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40. <i>See note VII-D-1.</i></li> </ol>	<p>Persons insured until 31.12.1992:</p> <ol style="list-style-type: none"> <li>1. With full pension: <ol style="list-style-type: none"> <li>a) From 60 (55 for women) if arduous or unhealthy work; construction workers: from 58 (for men) (53 for women), b) From 62 (57 for women) if 10,000 days of insurance or from 58 (men and women) for 10,500 days. This age limit is progressively raised from 58 to 60 years from 1.1.98.</li> </ol> </li> <li>2. With pension reduced by 6 % per year (1/200th per month) from 60 (55 for women) in other cases.</li> </ol> <p>Persons insured after 31.12.92: <i>See note VII-EL-1.</i></p>	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).	None.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Pensions are normally increased once a year.	<p>For 1993, no adjustment. From 1.1.94 onwards, annual adjustment, based solely on the cost of living. Application on 1st November every year, taking account of increases in consumer prices for the families of workers and employees.</p>	<ol style="list-style-type: none"> <li>Prices automatically index-linked to price development whenever the index varies by 2.5 % in relation to the preceding index.</li> <li>Adjustment of pensions to level of earnings by special law.</li> </ol>	<p>There is ministerial provision for pensions to be adjusted in line with the trend in net legal minimum wage on 1 January and 1 July.</p>	<p>Normally increased once a year by government decision with regard to the inflation rate.</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>	Adjustment
<p>Only for older unemployed. See table XI "Unemployment" (Benefits for older unemployed).</p>	<p>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.</p>	<ol style="list-style-type: none"> <li>Men and women as of 60 years of age, on condition that 480 months of effective or assimilated insurance can be proved.</li> <li>Men and women as of 57 years of age, on condition that 480 months of effective insurance can be proved.</li> </ol> <p>If paid employment is exercised for which monthly earnings exceed one-third of the minimum social earnings, the pension is automatically reduced by half.</p>	None.	<p>For unemployed workers from the age of 60. In case of heavy or unhealthy work, as a rule, from the age of 55 (only for professions legally foreseen).</p>	None.	Early pension

Table: VII

## Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Deferment</b>	None.	State Pension: None. Supplementary Pension: 5 % increase every six months from the age of 67 onwards to a limit of 30 %.	A supplement of 0.5 % of the old-age pension per calendar month after the age of 65.	None.	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 each additional year, 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.
<b>Accumulation with earnings</b>	Pensions awarded from 1993 onwards: Accumulation possible as long as the amount of earnings exceeding the pension is not higher than BFR 276,586 (ECU 6,986) per year (employee's gross income) or BFR 221,268 (ECU 5,589) per year (net freelance or self-employed income). These ceilings are increased to BFR 414,879 (ECU 10,479) and BFR 331,902 (ECU 8,383) respectively if the pension claimant has dependent children. If earned income exceeds these ceilings by less than 15 %, the pension is reduced by a percentage equal to the percentage of the exceeding amount. If the earned income exceeds the ceiling by more than 15 %, the pension is not paid.	1. National Pension: The basic amount depends on the income gained from the pensioners' professional activity. Reduced by DKR 60 (ECU 7.95) for every DKR 100 (ECU 13.26) earned in excess of DKR 106,000 (ECU 14,053) (for single person) or DKR 126,300 (ECU 16,744) (for married person) per year. 2. Supplementary pension: Accumulation permitted.	Possible.	1. Persons insured until 31.12.92: Possible with monthly earnings limited to 50 times daily minimum earnings (DR 4,934 = ECU 17.03). 2. Persons insured after 31.12.92: The pension is reduced by a third if the pensioner works. However, it may not be reduced to less than the minimum pension rates.	Pension suspended in case of earnings from employment/self-employment.	Accumulation possible in certain cases. The pension is not paid if the insured person returns to work for the previous employer.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
None.	<p>Workers in retirement age without full entitlement to a pension (40 contribution years) may continue to work until they achieve such entitlement, but not beyond age 65. In such cases, the annual increase in pension is 3 % or 3.5 %, depending on the age of the worker. Workers who have completed 40 contribution years may choose to take retirement at 65. Possibility of obtaining pension supplements for these working periods.</p>	<p>The beginning of the old-age pension may be deferred until the age of 68. The pension is increased by an actuarial coefficient.</p>	None.	None.	<p>Basic pension: Pension is increased by approximately 7 1/2 % for each year of deferment (maximum deferment period = 5 years).                      Graduated Retirement Benefit: As for basic pension.                      SERPS pension: As for basic pension.</p>	Deferment
<p>1. Retirement Pension: No accumulation permitted.                      2. Old-Age Pension: Accumulation permitted.</p>	<p>Total accumulation for minimum pension.                      No accumulation for that part of pension above the minimum.                      From 1.1.1994 onwards, it is possible to combine the pension with income from freelance or self-employed activities. The share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 50 % of the amount in excess.</p>	<p>Accumulation is possible as far as the normal old-age pension is concerned.                      Accumulation with the early pension is limited to earnings resulting from occasional or insignificant activity, that is to say work spread over the financial year, do not exceed one third of the minimum social reference wage, on a monthly basis.</p>	<p>Possible.                      The amount of supplement depends on earnings of the partner younger than 65.</p>	<p>Accumulation possible.                      Contributions on earnings. Pension increased by 1/14 of 2 % of the total earnings registered per year.</p>	<p>Earnings do not affect pension entitlement.</p>	Accumulation with earnings

Table: VII

Old-age

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation:</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	National Pension: Basic pensions, pension supplements, personal allowances and special supplements are fully liable to taxation.  Supplementary Pension (ATP): Supplement pensions are fully liable to taxation.	In general, the pensions are subject to taxation. The taxation is partial: See table VI "Invalidity".	In general, the benefits are fully liable to taxation. Tax reliefs: See table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and 20 %.  Supplements for assistance by a third party and the 10 % supplement of pensions for having brought up at least three children are not subject to taxation.  Tax reliefs: See table VI "Invalidity".
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	Supplementary Pension (ATP): No upper limit of annual income and no reduction of taxation.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation.                      Tax reliefs: See table IV "Sickness - cash benefits".</p>	<p>Benefits subject to taxation.</p>	<p>In general, benefits are fully liable to taxation.</p>	<p>In general, old-age pensions are subject to taxation.</p>	<p>Retirement Pension and Old Person's Pension are taxable, but any increases in respect of dependent children are not.</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>Pensions less than or equal to ESC 1,200,000 (ECU 6,065) are subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.</p>	<p>Retirement pensions and Old Person's Pensions: See table IV "Sickness - cash benefits".                      Supplements for child dependents: Not applicable.</p>
					<p><b>Taxation:</b></p> <ol style="list-style-type: none"> <li>1. Taxation of cash benefits</li> <li>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</li> </ol>

## Notes to Table VII : Old-age

### Note DK-1, Denmark, *Early pension:*

Self-employed: Must have been self-employed 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.

Amount: 1/37th of the basic amount of DKR 132,392 (ECU 17,552) per year for each hour of reduction in the working hours. After 2 1/2 years: Not more than 80 % of the above amount.

Financed by taxes, no contributions. The communities are reimbursed by the State for 100 % of the costs.

### Note DK-2, Denmark, *Accumulation with earnings:*

Pension supplement is reduced by 30 % of earnings (earnings of pensioner and spouse) in excess of DKR 81,900 (ECU 10,858) per year for each married person and DKR 40,900 (ECU 5,422) for singles.

### Note D-1, Germany, *Early pension:*

Old-age pensions can either be claimed in full ("full pension") or in part, i.e. a third, half or two thirds of the full pension.

On a full pension, until the age of 65 earnings from professional activities must not exceed DM 560 (ECU 291) per month (old "Länder") and DM 440 (ECU 229) (new "Länder"); when only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last wage or salary received.

### Note EL-1, Greece, *Early pension:*

Persons insured after 31.12.92:

- a) From the age of 60 awards (men and women) in the case of hard or insalubrious work.
- b) From the age of 60 awards (men and women), with a reduction of 1/200 for every month short of the 65th birthday.
- c) From the age of 50 awards for women with children who are still minors or are handicapped, if the woman has been insured for 20 years. Reduction of 1/200 for each month short of the 55th birthday.
- d) For mothers of 3 or children who have been insured for at least 20 years, pension age can be brought forward by 3 years per child to the age of 50.

**Note IT-1, Italy, *Benefits, 1. Amount of pension:***

4.     Supplements:  
Recipients of a minimum pension who have a yearly income of ≤ LIT 8,933,850 (ECU 4,677) if single or of ≤ LIT 13,432,100 (ECU 7,032) if married receive a yearly supplement of LIT 1,040,000 (ECU 544) if aged > 65 or of LIT 390,000 (ECU 240) if aged 60-65. Recipients of a social pension who have a yearly income of ≤ LIT 6,123,250 (ECU 3,206) if single or ≤ LIT 14,017,100 (ECU 7,338) if married receive a yearly supplement of LIT 1,625,000 (ECU 851).

**Note UK-1, United Kingdom, *Conditions, 1. Minimum period of membership:***

2.     Graduated Retirement Benefit: Must have paid graduated contributions between April 1961 and April 1975.
3.     SERPS: Must have surplus earnings, i.e. in excess of the lower earnings limit in at least one year since April 1978.



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
1. First law	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	Law of 23 September 1939.	See Tables VI "Invalidity" and VII "Old-age".
2. Basic legislation					Royal Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security approved.	
<b>Field of application</b>	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and 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".
<b>Conditions:</b>						
1. Deceased insured person	To be insured.	No conditions. Ten years of insurance cover of the deceased and length of marriage: At least 10 years - the conditions for entitle- ment: To the pension (death occurred before 1.7.1992 and widow(er) aged over 62). To death grant (death occurred after 1.7.1992 and the deceased aged over 67 or the widow(er) aged 62.	60 months of insurance.	See Table VI "Invalidity" or Table VII "Old-age" ac- cording to the case.	At the time of death: 1. Affiliated to social secu- rity scheme; 2. Either: a) Enjoying active con- tributor or equivalent status; b) In receipt of provi- sional invalidity ben- efit; c) In receipt of an inva- lidity or old-age pen- sion; d) Must have contri- buted for at least 500 days in 5 years pre- ceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary con- tribution record.	Being beneficiary of a pen- sion or fulfilling the condi- tions for a pension at the time of the death.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Law of 1935.</p> <p>Social Welfare (Consolidation) Act 1993, as amended.</p> <p>With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>Also self-employed aged 16 and over.</p>	<p>Law of 6 July 1939, No. 1,239.</p> <p>See Tables VI "Invalidity" and VII "Old-age".</p> <p>See Tables VI "Invalidity" and VII "Old-age".</p>	<p>Law of 6 May 1911.</p> <p>Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.</p> <p>See Table VI "Invalidity".</p>	<p>Law of 9 April 1959 introducing a general insurance scheme for widows, as amended.</p> <p>See Table VII "Old-age".</p>	<p>Decree-law No 277 of 18 June 1970.</p> <p>Decree-law 322/90 of 18 October 1990.</p> <p>See tables VI "Invalidity" and VII "Old-age".</p>	<p>Law of 1925.</p> <p>Social Security Contributions and Benefits Act 1992, and regulations thereunder.</p> <p>1. Basic Pension: All men entitled to pay full rate contributions.</p> <p>2. State Earnings Related Pensions (SERPS): Based on men's earnings from April 1978 on which full rate contributions paid between lower and upper earnings limits.</p>	<p><b>Legislation:</b></p> <p>1. First law</p> <p>2. Basic legislation</p> <p><b>Field of application</b></p>
<p>1. At least 156 weeks of insurable employment for which contributions were paid.</p> <p>2. An annual average of:</p> <p>a) 39 weekly contributions paid or credited in either the 3 or 5 contribution years before date of death or the 66th anniversary, or</p> <p>b) 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).</p> <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<p>Normal pension: 5 years of contributions of which 3 during the last 5 years.</p> <p>Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.</p>	<p>12 months of membership, during 3 years prior to death. The three-year period is extended if it overlaps with another eligible period.</p> <p>No qualifying period if death due to any kind of accident or to work-related illness.</p>	<p>To be insured at the time of death.</p>	<p>Contributions paid or credited for 36 months.</p>	<p>1. Widow's Pension and Widowed Mother's Allowance: See table VII "Old-Age".</p> <p>2. Widow's Payment: 25 flat-rate contributions paid at any time before 6 April 1975; or since 6 April 1975 he must have paid contributions in any one tax year:</p> <p>a) On wages of at least 25 times the lower earnings limit for that year or;</p> <p>b) Paid at least 25 contributions as a self-employed or non-employed person.</p>	<p><b>Conditions:</b></p> <p>1. Deceased insured person</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Conditions:</b>						
<b>2. Surviving spouse</b>	<ol style="list-style-type: none"> <li>Spouse married to the deceased for at least 1 year (unless there is a child of the marriage or a dependant child, or death is due to an accident or occupational disease after the date of marriage);</li> <li>Aged at least 45 or bringing up a child or being an invalid;</li> <li>Having ceased all work with the exception of authorized work. For people under 65 receiving only a survivor's pension, the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VII "Old-age", Accumulation with earnings).</li> </ol>	<p>To be or to have been married to the deceased. For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/widower's pension).</p>	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again. If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<ol style="list-style-type: none"> <li>Persons insured until 31.12.1992: Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</li> <li>Persons insured after 31.12.92: Widow(er) if: <ul style="list-style-type: none"> <li>- He or she has at least 67 % invalidity</li> <li>- Or if his/her monthly income is less than 40 times the minimum daily wage for an unskilled worker, plus 20 % for each child.</li> </ul> <p>If monthly income is higher, half the normal pension is awarded.</p> </li> </ol>	<p>Widow or widower: Must have lived with the deceased insured on a regular basis. In case of separation or divorce, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ol style="list-style-type: none"> <li>For reversion pension: Widow or widower (with insufficient means of existence), aged 55, of a beneficiary of old-age pension (marriage having lasted for at least 2 years, except if child born from marriage).</li> <li>Invalid widow's (widower's) pension: Widow or widower aged 55 or above and disabled.</li> <li>Widow's (or widower's) old-age pension: Widow or widower aged 55 or above and disabled.</li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Widow who is not living with a man as husband and wife.</p> <p>From October 1994 existing and new widowers will be eligible for a Survivors Pension provided that they satisfy qualifying conditions.</p>	<p>Widow or widower. In case of divorce, a widow/a widower receiving maintenance can obtain the survivor's pension at the discretion of a judge.</p>	<p>Widow (or dependant widower) married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident.</p>	<p>Widow or widower with dependant unmarried children, or disabled or aged at least 40 at the time of the spouse's death. At 65 the survivor's pension is replaced by an old-age pension.</p>	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work.</li> <li>3. The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits.</li> </ol>	<p><b>Conditions:</b></p> <ol style="list-style-type: none"> <li>1. For full widow's pension: Must be aged 55 (50 for women widowed before 11 April 1988) or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 45 and 54 (between 40 and 49 for women widowed before 11 April 1988).</li> <li>2. Widowed Mother's Allowance: Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</li> <li>3. 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.</li> </ol>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Surviving spouse</b>	<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.</p> <p>Guaranteed minimum for fully ensured: BFR 308,878 (ECU 7,802) per year.</p>	<p>Supplementary pension (ATP): In the event of death before July 1st 1992, widow(er) older than 62. Pension corresponding to 50 % of real or hypothetical pension of the insured person.</p> <p>In the case of deaths after the 1st of July 1992 or where the widow(er) is under the age of 62: no widow's or widower's pension. Single capital payment, capitalization of 35 % or 50 % of the pension to which the deceased would have been entitled. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled.</p> <p>The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension.</p>	<p>1. The "major" widow's or widower's pension amounts to 60 % of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 onwards, if the widow or widower is unfit to work or bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child which cannot look after itself on account of a mental or physical handicap.</p> <p>2. In other cases, the "minor" widow's or widower's pension is payable, 25 % of the pension for which the deceased spouse would have been eligible.</p> <p>Where replacement earnings of widow/widower exceed the amount (1.7.1994 monthly about DM 1,271 (ECU 662) in the old Länder plus amounts for children), survivor's pension is reduced by a rate of 40 % of the excess amount.</p> <p><i>See note VIII-D-1.</i></p>	<p>1. Persons insured until 31.12.1992: 70 % of the pension of deceased parent (husband), minimum amount DR 75,350 (ECU 260) per month. Revalorization following the increase of pensions of the civil servants.</p> <p>2. Persons insured after 31.12.92: 50 % of the pension of deceased parent (husband or wife).</p>	<p>45 % of reference wage (total payments over a continuous period of 24 months within the last seven years are divided by 28) for deceased person. Annual pension 14 times monthly figure.</p> <p>Minimum pension:</p> <ol style="list-style-type: none"> <li>Widow(er)s over 65: PTA 49,020 (ECU 309) per month;</li> <li>widow(er)s between 60 and 65 years: PTA 42,785 (ECU 270) per month;</li> <li>widow(er)s under 60: PTA 32,635 (ECU 206) per month.</li> </ol> <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>1. Reversion pension: 52 % of real or hypothetical old-age pension of the deceased person. Minimum: FF 16,331 (ECU 2,480) p.y. if it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60th 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>2. Invalid and old-aged widow's (widower's) pensions: 52 % of real or hypothetical invalidity or old-age pension of deceased person. Minimum: FF 16,331 (ECU 2,480) per year. 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefit amount: IR£ 64.50 (ECU 81) if under age 80. IR£ 69.20 (ECU 87) if age 80 or over.</p> <p>Additional allowance paid to a widow aged 66 or over living alone: IR£ 4.80 (ECU 6.06) per week.</p>	<p>60 % of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension.</p>	<ol style="list-style-type: none"> <li>Total of the supplementary lump-sums and special supplementary lump-sums to which the insured has or would have been entitled.</li> <li>3/4 of the proportional supplements and the special proportional supplements to which the insured has or would have been entitled.</li> </ol> <p>See Table VI "Invalidity".</p>	<p>Widow/widower only: HFL1,766.19 (ECU820) per month.</p> <p>Widow/widower with dependant children under 18: HFL2,417.27 (ECU1,122) per month.</p> <p>In addition, a "holiday allowance" equal to HFL110.81 (ECU 51) per month is paid for a widow/widower without children and HFL 158.31 (ECU 73) with children.</p>	<p>60 % 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. 70 % if - in addition to the spouse - there is a former spouse who is entitled to the pension</p>	<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>Surviving spouse</li> </ol> <p><i>Widow's Pension:</i> Paid from first Tuesday after 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). A full pension is granted to widows aged 55 or over (50 so for women widowed before 11 April 1988); rate: £ 57.60 (ECU 74) per week. If the widow is aged 45 - 54 (40 - 49 for women widowed before 11 April 1988) the pension is reduced by 7 % of the full rate for each year under 55 (50). <i>Widow's Payment:</i> Lump sum of £ 1,000 (ECU 1,279) on husband's death. <i>Widowed Mother's Allowance:</i> Payable, from the first Tuesday on or after the husband's death. Amount: £ 57.60 (ECU 74) per week paid as long as the widow has a qualifying child in her charge. An earnings related Additional Pension (SERPS) may also be paid with WP &amp; WMA. The amount depends upon the husband's earnings from April 1978.</p>

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
2. Surviving spouse: remarriage	Pension maintained for maximum of 12 months.	In cases of death before the 1st of July 1992: Supplementary pension (ATP) ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases.	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 ceases, but not reversion pension, nor widow's (widower's) old-age pension.
3. Orphan children having lost one parent	No orphan's pension; see special family allowances scheme.	1. National pension: See Table X "Family benefits". 2. Supplementary pension (ATP): In cases of death after 1 July 1992, single payment (children under 18).	1/10th of insured person's pension (see table VI) plus children's supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training). Sliding scale according to income, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.	1. Persons insured until 31.12.92: 20 % of the pension of deceased parent for each child until age 18 (except if invalid) or 24 (in the case of a student). 2. Persons insured after 31.12.92: 25 % of the pension of deceased parent.	1. Where there is a spouse with entitlement to a survivor's pension: 1 child: 20 %; 2 children: 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. 2. Where there is no spouse with entitlement to a survivor's pension: 1 child: 20 %; 2 children: 40 %; 3: 60 %; 4: 80 %; 5 or more: 100 %. Minimum orphan's pension: PTA 14,490 (ECU 91) per month. Annual pension = 14 x monthly figure.	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 under 16. Increase: FF 468.07 (ECU 71) per month and per child. See also Table X "Family benefits".

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Pension ceases.</p> <p>The amount of widow's weekly pension is increased by IR£17.00 (ECU 21) for each dependant child under 18 years of age (or under 21 years of age if the child is in full-time education). No restriction on combination with family allowances.</p>	<p><b>Pension ceases; grant of 2 year's pension.</b></p> <ol style="list-style-type: none"> <li><b>In conjunction with surviving spouse's pension: 20 % per child; but for 3 or more children 40 % divided by the number of children; no entitlement to family allowances unless the spouse works.</b></li> <li><b>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.</b></li> </ol>	<p>Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special lump-sum supplements or supplement depending on contributions.</p> <p>1/3 of the lump-sum supplements and lump-sum special supplements to which the insured has or would have been entitled.</p> <p>1/4 of the proportional supplements and special supplements to which the insured has or would have been entitled.</p> <p>See Table VI "Invalidity".</p>	<p><b>Pension ceases; grant of 1 year's pension.</b></p> <p><b>Same pension as for orphans having lost both parents, if on the death of the father, the mother is not child's guardian.</b></p> <p><b>Amount: See below. No restriction on combination with family allowances.</b></p>	<p>Pension ceases.</p> <p>Children until the age of 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 case of permanent total incapacity for work. Amount doubled where there is no entitled surviving (ex-)spouse.</p>	<p><b>Benefit ceases on remarriage.</b></p> <p><b>Co-habitation: Benefit withdrawn for period of cohabitation.</b></p> <ol style="list-style-type: none"> <li><b>The amount of the Widowed Mother's Allowance is increased by £ 11.00 (ECU 14.07) per week for each qualifying child for whom Child Benefit is payable. (£ 9.80 = ECU 12.53 for a child for whom the higher rate of Child Benefit is payable).</b></li> <li><b>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 died on or after 6 April 1987. Amount: £ 9.80 (ECU 12.53) for first child, £ 11.00 (ECU 14.07) for each other. No benefit in case of remarriage or cohabitation.</b></li> </ol>	<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li><b>Surviving spouse: remarriage</b></li> <li><b>Orphan children having lost one parent</b></li> </ol>

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
4. Orphan children having lost both parents	No orphan's pension; see special family allowances scheme.	<ol style="list-style-type: none"> <li>1. National pension: See Table X "Family benefits".</li> <li>2. Supplementary pension (ATP): In cases of death after 1st of July 1992, single payment (children under 18).</li> </ol>	<p>One fifth of the contributory pension of both parents (see Table VI) plus supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training).</p> <p>Sliding scale according to income, based on same principles as widow's or widower's pension. Only 40 % of income exceeding a certain ceiling is taken into account.</p>	<ol style="list-style-type: none"> <li>1. Persons insured until 31.12.1992: 60 % of old-age pension but maximum of 80 % if several orphans.</li> <li>2. Persons insured after 31.12.92: 50 % of the pension of the deceased parent. The total income from pensions must not exceed the amount received by the deceased parent.</li> </ol>	<p>1 child: 65 % of reference figure; 2 children: 85 %; 3 or more: 100 %.</p> <p>Minimum orphan's pension: PTA 14,490 (ECU 91) per month plus product of dividing PTA 32,635 (ECU 206) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.</p>	No orphan's pension: See Table X "Family benefits".
5. Other beneficiaries	None.	None.	None.	<ol style="list-style-type: none"> <li>1. Persons insured until 31.12.1992: 20 % of pension for dependant parents or grand-children.</li> <li>2. Persons insured after 31.12.92: The spouse or children. No other beneficiaries.</li> </ol>	<ol style="list-style-type: none"> <li>1. Pension (under certain conditions): 20 % of reference figure for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners (for calculation of reference figure see above).</li> <li>2. Temporary allowance: 20 % of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 - 45.</li> </ol> <p>Minimum pension for beneficiary: See note VIII-E-1.</p>	None.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>An orphan's allowance is paid if:</p> <ol style="list-style-type: none"> <li>1. The orphan is under 18 years of age (or under 21 years of age if in full-time education).</li> <li>2. 26 contribution weeks of insurable employment were paid by a parent or step-parent.</li> </ol> <p>Amount (paid to guardian): IR£ 40.40 (ECU 51) per week.</p>	<p><b>40 % per child. 3 children and more: 100 % divided by the number of children.</b></p>	<p>If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.</p>	<p>Children (no restriction on combination with family allowances) aged:</p> <ol style="list-style-type: none"> <li>1. Under 10: HFL 565.18 (ECU 262) per month.</li> <li>2. 10 - 16: HFL 847.77 (ECU 393) per month.</li> <li>3. 16 - 27: HFL 1,130.36 (ECU 525) per month (student or child at home).</li> <li>4. From 16 to 17 years only for invalids: HFL 1,130.36 (ECU 525) per month.</li> </ol> <p>In addition, a "holiday allowance" is paid.</p>	<p>Same rules as for children having lost one parent.</p>	<p>Guardian's Allowance is a payment of £ 11.00 (ECU 14.07) 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; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances Guardian's Allowance is payable where only one parent has died. The rate is adjusted to £ 9.80 (ECU 12.53) if the higher rate of Child Benefit is payable for the same child.</p>
<p>None.</p>	<p><b>For parents, brothers or sisters 15 % of the insured person's pension if there are no other survivors.</b></p>	<ol style="list-style-type: none"> <li>1. Persons treated as widows/widowers: Parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled.</li> <li>2. Children treated as orphans: Children of deceased person's family and for whom this person provided care and education. Subject to various conditions.</li> <li>3. Divorced spouse if not remarried.</li> </ol>	<p><b>A divorced wife under certain conditions.</b></p>	<p>If there is no spouse, parents dependant on the deceased are entitled.</p>	<p>None.</p>
					<p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>4. Orphan children having lost both parents</li> <li>5. Other beneficiaries</li> </ol>

Table: VIII

## Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
6. Maximum for all those entitled to benefits	None.	None.	None.	100 % of old-age pension.	The sum of benefits must not exceed 100 % of relevant reference figure.	None.
7. Other benefits	<p>Survivors' pension granted or maintained temporarily:</p> <ol style="list-style-type: none"> <li>12 months grant to spouses who do not qualify for survivor's pension.</li> <li>Maintaining the pension over a maximum of 12 months: <ol style="list-style-type: none"> <li>When the spouse remarries,</li> <li>When, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount.</li> </ol> </li> </ol> <p>See Table IV for funeral expenses.</p>	<ol style="list-style-type: none"> <li>Death grant: Up to DKR 6,350 (ECU 842), depending on the estate of the deceased.</li> <li>Maintenance allowance can be paid out under the Social Assistance Act of 19 June 1974 (in case of need).</li> <li>Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life.</li> </ol>	<ol style="list-style-type: none"> <li>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.</li> <li>The divorced spouse (after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance. Conditions: 60 months of insurance before the death.</li> </ol> <p>Sliding scale according to income, same as widow's or widower's pension.</p>	<ol style="list-style-type: none"> <li>Two special additional benefits are paid for as follows: <ol style="list-style-type: none"> <li>One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension;</li> <li>½ of the other one is paid at Easter Holiday and the other half during the Summer-holidays.</li> </ol> </li> <li>Funeral expenses: DR 130,480 (ECU 450).</li> </ol>	<p>Death grant: PTA 5,000 (ECU 32).</p>	<ol style="list-style-type: none"> <li>Degressive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1st year: FF 2,927 (ECU 444); 2nd year: FF 1,923 (ECU 292); 3rd year: FF 1,464 (ECU 222). Conditions: Deceased person must have been insured. Beneficiary: Less than 55 years; not remarried or living as married; raising or have raised at least 1 child for 9 years before its 16th birthday; no sex discrimination.</li> <li>Death insurance: See note VIII-F-1.</li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
None.	100 % of the insured person's pension.	100 % of the insured person's pension.	None.	100 % of the insured person's pension. 110 % if in case of divorce two spouses are entitled to the pension.	None.	6. Maximum for all those entitled to benefits
<ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>3. Death Grant: See note VIII-IR-1.</li> </ol>	<p><b>Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid.</b></p> <p><b>Minimum:</b> LIT43,200(ECU23).</p> <p><b>Maximum:</b> LIT129,600(ECU68).</p> <p><b>Order of priority: Spouse, children, relatives in ascending line.</b></p>	<p>The insured deceased 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.</p>	<ol style="list-style-type: none"> <li>1. The insured person's full pension is paid for the 2 months following the death to survivors who have lived with the deceased person in the same household and who were mainly dependant of the deceased.</li> <li>2. A death grant is allowed (see tables IV and VI).</li> <li>3. Temporary benefit (6 - 19 months) to widows with no pension rights: HFL 1,766.19 (ECU 820) per month; in addition a "holiday allowance" is paid.</li> </ol>	<ol style="list-style-type: none"> <li>1. Death grant: As a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. 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). Shared-out in the same proportions as the survivor's pension.</li> <li>2. Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person.</li> <li>3. Christmas and Holiday bonus: Amounts equal to those of the pension .</li> </ol>	None.	7. Other benefits

Table: VIII

Survivors

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation:</b>						
<b>1. Taxation of cash benefits</b>	Benefits are fully liable to taxation.	Supplementary pension (ATP): A tax of 40 % is imposed on death grants when they are paid out.  Pensions paid out on a regular basis are subject to taxation (income tax).	In general, the pensions are subject to taxation.  The taxation is partial: See table VI "Invalidity".	In general, the benefits are fully liable to taxation.  Tax reliefs: See table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10 % and then of 20 %.  Supplement for assistance by a third party is not subject to taxation.  Tax relief: See table VI "Invalidity".
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits". Supplements for assistance of a third person: Not applicable.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation:
Benefits are fully liable to taxation (including supplements for adult and child dependents).	Benefits are subject to taxation. Tax reliefs: See table IV "Sickness - cash benefits".	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	In general, benefits are subject to taxation.	Widowed Mother's Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.	1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table VI "Invalidity".	Widowed Mother's Allowances and Widow's Pensions: See table IV "Sickness - cash benefits". Increases in respect of child dependents: Not applicable.	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

## Notes to Table VIII: Survivors

### Note D-1, Germany, *Benefits, 1. Surviving spouse:*

If insured person dies before the age of 60, period between date of death and 55th anniversary is counted full toward the contribution period and a third of the period between 55 and 60 years and increases the pension.

### Note E-1, Spain, *Benefits, 5. Other beneficiaries:*

Minimum pension for beneficiary: PTA 14,490 (ECU 91) per month; for sole beneficiary over 65, PTA 37,350 (ECU 236) per month; for sole beneficiary under 65, PTA 32,635 (ECU 206) per month.  
Annual pension = 14 x monthly pension.

### Note F-1, France, *Benefits, 7. Other benefits:*

2. Death insurance:  
Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) of insured persons who held a position which justified the payment of the minimum contribution amount equal to 60 times the minimum wage (SMIC) in the month or 120 times the minimum wage in the three months prior to the death.  
Possibility of eligibility based on hours worked. Minimum: 1 % of annual earnings, subject to ceiling: FF 1,531,20 (ECU 233). Maximum: 3 times the monthly earnings, subject to ceiling: FF 38,520 (ECU 5,849).

### Note IR-1, Ireland, *Benefits, 7. Other benefits:*

3. A Death Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have:
  - a) 26 contributions paid between 1 October 1970 and the date of death.
  - b) 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. A reduced grant is payable where the annual average is less than 48 weekly contributions, but more than 26 contributions. Benefit rate: Payable in respect of deceased: Child under 5 years: IR£ 20 (ECU 25); child aged 5 - 18 years: IR£ 60 (ECU 76); adult: IR£ 100 (ECU 126).

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## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
<b>1. First law</b>	Employment injuries: Law of 24 December 1903. Occupational diseases: Law of 24 July 1927.	Law of 1898.	Employment injuries: Law of 6 July 1884. Occupational diseases: Law of 12 May 1925.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.	Employment injuries: Employment Injuries Law of 30 January 1900. Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956. Occupational diseases: Decree of 10 January 1947 establishing cover for occupational diseases.	Employment injuries: Law of 9 April 1898. Social Security Code, Book IV. Occupational diseases: Law of 25 October 1919.
<b>2. Basic legislation</b>	Law of 10 April 1971. Laws coordinated by Royal Decree of 3 June 1970.	Law of 8 March 1978, as amended. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date.	Third part of: Social Insurance Code ("Reichsversicherungsgesetz") of 19 July 1911, by Law of 30 April 1963, amended. Decree of 20 June 1968 on occupational diseases, last amended by the decree of 18 December 1992.		Legislative Decree 1/94 of 20 June, in which amended General Law on Social Security is approved. Royal Decree No 2609 of 24 September 1982.	Decree of 31 December 1946, as amended. Law of 30 October 1946.
<b>Field of application</b>	Employment injuries: Workers who are submitted to social security, apprentices and those to whom the Crown has granted status. Occupational diseases: As above (except 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.	All employed and certain self-employed (in fishing and navigation) persons. Trainees at a working place because of their study or vocational training. Children affected with a disease caused by the work of their father or mother.	Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.	Employees and assimilated.	Employees and assimilated.	Persons working in any capacity in any place for one or more employers.



Employment injuries and occupational diseases

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Law of 1897.	<p>Employment injuries: Law of 17 March 1898.</p> <p>Occupational diseases: Law of 13 May 1929.</p>	<p>Employment injuries: Law of 5 April 1902.</p> <p>Occupational diseases: Law of 17 December 1925.</p>	<p>There is no specific insurance against employment injuries and occupational diseases. 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>Employment injuries: Law of 1913.</p> <p>Occupational diseases: Law of 1913.</p>	<p>Employment injuries: Law of 1897.</p>	<p><b>Legislation:</b></p> <p>1. First law</p>
Social Welfare (Consolidation) Act 1993, as amended.	Decree-law (DPR) of 30 June 1965, no. 1124.	Book II of the Social Insurance Code, various times amended.		Law No 2127 of 3 August 1965, various times amended.	<p>Employment injuries and occupational diseases: Social Security Contributions and Benefits Act 1992. Social Security Administration Act 1992.</p>	<p>2. Basic legislation</p>
Employed persons and some trainees.	Workers providing their services for hire to third parties.	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff, self-employed and helping members of his family. 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.	Not applicable.	All employees.	Employed earners.	<p>Field of application</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Risks covered:</b>						
<b>1. Employment injuries</b>	Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.	Accident injury or harmful action occurred during work or as a result of the conditions under which the work is carried out.	Accident injury occurred in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity.	Accident injury occurred because of and during employment.	Any physical injury the employee suffers from in the course or as a consequence of his/her employment and any disease not considered as occupational disease the employee contracts during the execution of his/her professional activity.	Any injury occurred as a result of or in connection with work, regardless of its cause.
<b>2. Travel between home and work</b> <i>(see note)</i>	Covered.	Not covered.	Covered.	Covered.	Covered.	Covered.

Employment injuries and occupational diseases

Table: IX

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Personal injury caused by accident occurred out of and in the course of employment, including diseases caused by such accidents.</p>	<p>Employment injury produced by violent cause at work.</p>	<p>Employment injury occurring as a result or at times of work.</p>	<p>Not applicable.</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 workin or earning capacity.</p>	<p>Personal injury by accident arising out of and in the course of employed earners' employment.</p>
<p>Covered.</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>Covered.</p>	<p>Not applicable.</p>	<p>Such injuries as those occurring:</p> <ul style="list-style-type: none"> <li>- Outside the place of work and working hours, but in the course of duties ordered or authorized by the employer;</li> <li>- 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;</li> <li>- In the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer.</li> </ul>	<p>As a general rule, not covered.</p>
					<p>Risks covered:</p> <ol style="list-style-type: none"> <li>1. Employment injuries</li> <li>2. Travel between home and work (see note)</li> </ol>

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## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Occupational diseases:</b>						
<b>1. Prescribed diseases</b>	1. List of occupational diseases (Royal Decree of 28 March 1969, as amended) and 2. mixed system (see below).	List of recognized occupational diseases.	List of 63 occupational diseases from the Annex no. 1 of the Decree of 20 June 1968 on occupational diseases, last amended by the Decree of 18 December 1992.	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, (tables annexed to Book IV of Social Security Code).
<b>2. Conditions</b>						
<b>a) Enterprises, work</b>	Have been exposed to risk. Risk is presumed to exist when the person works in an enterprise quoted in a list fixed with a Royal Decree.	None.	Restricted to some certain diseases given in the list of occupational diseases.	None.	Only in exceptional cases.	Given in tables; restricted to a certain number of diseases. However, if it is proven that the illness was caused directly by the patient's regular work: An individual expert's report by a committee for the recognition of employment illnesses.
<b>b) Periods of exposure to risk</b>	None.	Circumstances taken into consideration.	No general periods foreseen, circumstances taken into consideration.	None.	None.	No fixed period except for a 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). For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985.</p>	<p>List of 51 occupational diseases for industry and 27 for agriculture. 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>Not applicable.</p>	<p>List of occupational diseases.</p>	<p>Schedule of 66 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.</p>	<p><b>Occupational diseases:</b> 1. Prescribed diseases</p>
<p>Employment in occupations involving exposure to risk as indicated in the Regulations.</p>	<p>None.</p>	<p>Given in the list, mostly in general terms.</p>	<p>Not applicable.</p>	<p>Indicated in the list of occupational diseases.</p>	<p>Occupation involving exposure to specified substances/work processes.</p>	<p>2. Conditions a) Enterprises, work</p>
<p>No prescribed periods, except for occupational deafness (10 years), Tuberculosis (6 weeks) and Pneumoconiosis (2 years).</p>	<p>None, circumstances taken into consideration</p>	<p>None.</p>	<p>Not applicable.</p>	<p>Indicated in the list of occupational diseases.</p>	<p>Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.</p>	<p>b) Periods of exposure to risk</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Occupational diseases:</b>						
<b>2. Conditions</b>						
c) Periods of liability	No statutory periods.	None.	None, circumstances taken into consideration.	None.	None.	Periods given in the tables (between 3 days and 40 years). <i>See note IX-F-1.</i>
d) Time limit for declaration	Can be fixed by decree.	One year; special circumstances excepted.	Immediate notification by doctor or employer.	5 days following the accident.	None.	2 years time-limit.
<b>3. Mixed system</b>						
	Mixed system 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.	Mixed system.	Mixed system.	None.	No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment.	<ol style="list-style-type: none"> <li>1. If it is proven that the illness was essentially and directly caused by the victim's regular work and that it leads to death or a permanent incapacity to work of 66.66 %.</li> <li>2. If the illness is caused directly by the victim's work and is listed in a relevant table, but one or more of the conditions have not been fulfilled, with reference to the period necessary for recognition, the period of exposure or the list of restrictions included in the tables (individual assessment by a committee for the recognition of employment illnesses).</li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Occupational diseases:
<p>Normally one month for grant of presumption of occupational origin. For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.</p>	<p>Periods given in the list (with a minimum of 6 months).</p>	<p>No statutory periods.</p>	<p>Not applicable.</p>	<p>Indicated in the list of occupational diseases.</p>	<p>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. Chronic Bronchitis and Emphysema: 20 years underground for coal miners. Occupational deafness: 5 years. Others: no limit.</p>	<p>2. Conditions c) Periods of liability</p>
<p>None.</p>	<p>3 years (time-limit).</p>	<p>None.</p>	<p>Not applicable.</p>	<p>One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month of application.</p>	<p>None.</p>	<p>d) Time limit for declaration</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>Mixed system.</p>	<p>Mixed system.</p>	<p>Not applicable.</p>	<p>Mixed system.</p>	<p>Diseases which are not included in the list are not covered except when they satisfy the industrial accident definition.</p>	<p>3. Mixed system</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Temporary incapacity:</b>						
<b>Benefits in kind</b>						
a) Free choice of doctor or hospital	Free choice, unless for employment accident, if the enterprise has a recognized, comprehensive medical department.	See Table III "Health care".	In principle: No free choice; the patient must as soon as possible visit the specialist (Durchgangsarzt) appointed by the trade cooperative association. Any subsequent medical treatment is carried out by approved specialists. A doctor who has discovered an occupational disease must notify without delay the medical inspector or competent health service at the work place.	See Table III "Health care".	Free choice of doctor but not of hospital.	Free choice.
<b>b) Payment of costs and contribution by person involved</b>						
	<p>1. Employment accident: If free choice allowed, refund subject to an official scale. If organized department: Free care.</p> <p>2. Occupational disease: According to official rate and specific nomenclature.</p> <p>No participation, unless special cases.</p>	<p>Medical treatment: See Table III "Health care".</p> <p>Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs are completely covered by the injury insurance.</p>	<p>Payment is made from the trade cooperative association from the beginning. If the health insurance pays, although it is not responsible in these cases, 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.</p> <p>No participation by insured person.</p>	<p>Full payment by the competent institution.</p> <p>No participation by insured person.</p>	<p>No fees to be paid by beneficiary. 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.</p> <p>No participation, even for acquisition and replacement of vehicles and prosthesis.</p>	<p>Direct payment by the primary social security fund.</p> <p>No contribution within insurance ceiling. No flat-rate sum for hospitalisation.</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
See Table III "Health care".	See Table III "Health care".	Free choice.	Not applicable.	1. Employment injuries: insurance provides for all forms of care.  2. Occupational diseases: care provided by Health Service.	See Table III "Health care".
Costs of medical care which are not met under the General Medical Health scheme may be paid where such care is considered reasonable and necessary.	See Table III "Health care".	Directly by the insurance association. No contribu- tion of the victim.	Not applicable.	Paid in full by responsible institution.  No contribution of the vic- tim.	See Table III "Health care".
No contribution of the per- son involved: contribution is included in employee's 1.25 % contribution to General Health Service (see Table II "Financing - Sickness and Maternity").					

**Benefits:**

**1. Temporary incapacity:  
Benefits in kind**

a) Free choice of  
doctor or hospital

b) Payment of costs  
and contribution by  
person involved

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>1. Temporary incapacity:</b>						
<b>Benefits in kind</b>						
c) Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.	Unlimited.
<b>2. Temporary incapacity:</b>						
<b>Cash benefits</b>						
a) Waiting period	1. Employment accident: None. 2. Occupational disease: Minimum of 15 days of incapacity.	None.	None.	None.	None.	None.
b) Duration	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	Maximum 6 years (temporary incapacity plus provisional invalidity); thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
Unlimited.	See Table III "Health care".	Unlimited.	Not applicable.	Unlimited.	Unlimited.	1. Temporary incapacity: Benefits in kind c) Duration of benefits
3 days.	3 days from the day after the accident. In practice, the employer indemnifies this period (100 % the day of the accident, 60 % for the following 3 days).	None.	Not applicable.	None.	3 days.	2. Temporary incapacity: Cash benefits a) Waiting period
Maximum of 156 days (Sundays excl.).	Until recovery or permanent condition.	Sickness benefit (cash) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	Whilst victim is undergoing medical treatment or occupational rehabilitation.	Maximum of 168 days (excluding Sundays).	b) Duration

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>2. Temporary incapacity:</b>						
<b>Cash benefits</b>						
<b>c) Amount of the benefit</b>	<p>Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease.</p> <p>Maximum: BFR 909,360 (ECU 22,969). Minimum for minors and apprentices: BFR 181,872 (ECU 4,594); taking into account of wages of adult workers, when minors become of age.</p> <p>Amount:</p> <p>1. Total incapacity: Per calendar day 90 % of basic earnings divided by 365 days.</p> <p>2. Partial incapacity: Benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment.</p>	See Table IV "Sickness - cash benefits".	<p>Basic earnings used for sickness insurance (but up to a special ceiling).</p> <p>Amount: See Table IV "Sickness - cash benefits".</p>	See Table IV "Sickness - cash benefits".	75 % of reference figure.	<p>Basic earnings used for calculation: 1/30th of the previous salary if it was paid monthly. 1/28th of the two previous wages if these were paid weekly or every 2 weeks up to 0.834 % of the annual ceiling.</p> <p>Amount: 60 % of basic earnings for 28 days; (FF 761.41 = ECU 116) thereafter 80 % (FF 1,015.21 = ECU 154). No reduction for hospitalisation.</p>
<b>3. Permanent incapacity:</b>						
<b>a) Minimum level of incapacity giving entitlement to compensation</b>	No minimum level.	15 %.	20 %.	50 %.	See Table VI "Invalidity".	No minimum level.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Injury benefit: IR£ 61.00 (ECU 77) per week. Additional allowances payable for dependants.</p>	<p>As reference, average daily earnings received during the 15 working days prior to cessation of work. Amount: 60 % of basic daily earnings for 90 days; thereafter 75 %.</p>	<p>- For the calculation of cash benefits: Gross salary which the employee would have earned if he had continued to work. - For the calculation of a pension: See below.</p>	<p>Not applicable.</p>	<p>Reference: Wage at the day of accident, not exceeding 80 % of wage above one third of the minimum wage. Amount: 1. Total incapacity: Two thirds of reference wage (one third for first 3 days following accident). 2. Partial incapacity: Two thirds of reference wage (one third during hospitalisation and any period for which cost of medical treatment and maintenance is borne by responsible institution, unless claimant has dependants).</p>	<p>See Table IV "Sickness - cash benefits."</p>
<p>1 %.</p>	<p>11 %. No minimum for silicosis or asbestosis combined with tuberculosis.</p>	<p>No minimum level.</p>	<p>Not applicable.</p>	<p>Indicated in scale of incapacities.</p>	<p>14 %, except for pneumoconiosis, diffuse mesothelioma and byssinosis: 1 %.</p>
					<p><b>Benefits:</b> 2. Temporary incapacity: Cash benefits c) Amount of the benefit  3. Permanent incapacity: a) Minimum level of incapacity giving entitlement to compensation</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
<b>b) Fixing level of incapacity</b>	<p>1. Employment injuries: Agreement between insuring body concerned and person involved. Must be confirmed by the Employment Tribunal or the Fund for Employment Injuries, depending on whether the accident occurred before or after 1.1.88. Appeal possible to labour court.</p> <p>2. Occupational diseases: Administrative notification by Fund for Employment Injuries. Appeals: Labour court.</p>	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 Boards. Assessment	The social security fund, on the advice of the consultant doctor.
<b>c) Possibility of review</b>	<p>Review possible:</p> <p>1. Employment injuries: During 3 years from the date of the agreement between the parties or the final decision.</p> <p>2. Occupational diseases: At any time.</p>	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National 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 the degree of incapacity must be more than 5 %.	On request by the person concerned every 6 months.	Review possible at any time up to minimum retirement age.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of at least one year.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Benefits:
<p>Disablement is assessed by the Department of Social Welfare following medical examination.</p>	<ol style="list-style-type: none"> <li>1. Fixed for injuries on the basis of a table for assessing permanent incapacity;</li> <li>2. For occupational diseases on the basis of opinion of the consultant doctor.</li> </ol>	<p>Assessment by annuities joint committee based on the medical examination of the social security organization.</p>	<p>Not applicable.</p>	<ol style="list-style-type: none"> <li>1. Employment injuries: Labour Tribunal.</li> <li>2. Occupational diseases: National Occupational Diseases Fund or, if the claimant does not agree with its decision, Labour Tribunal.</li> </ol>	<p>Adjudicating medical authorities and medical appeal tribunals.</p>	<p>3. Permanent incapacity:</p> <ol style="list-style-type: none"> <li>b) Fixing level of incapacity</li> </ol>
<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>Not applicable.</p>	<p>Review possible either on initiative of responsible institutions or at request of beneficiary.</p>	<p>Review possible if health condition worsens, or new evidence is submitted.</p>	<p>c) Possibility of review</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity</b>						
d) Basic earnings used for calculating annuity	Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease. Maximum ceiling: BFR 909,360 (ECU 22,969) per year. For minors: Earnings of adults.	Total earnings in year before injury. Maximum: DKR 293,000 (ECU 38,844).	Actual earnings in the 12 months prior to the insurance takes effect. In any case 60 % (persons aged over 18) or 40 % (up to 18) of the reference-amount (1994: DM 47,040 = ECU 24,483). Annual earnings limits between DM 72,000 (ECU 37,474) and DM 132,000 (ECU 68,703). For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 14) of the relevant figure.	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: FF 88,261.19 (ECU 13,402); maximum: FF 706,089.52 (ECU 107,212) per year. Revaluation two times a year. Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum ("E reduced"). If the level of incapacity is less than 10 %, no minimum earnings.
e) Amount or formula	In general: $E \times t$ . Except, since April 1st 1984. For permanent incapacity below 10 %: reduced by half between 0 % and 5 %, and by one quarter between 5 % and 10 %. Examples: "t" = 100 %: 100 %. "t" = 50 %: 50 %. "t" = 20 %: 20 %. "t" = 8 %: 6 %. "t" = 4 %: 2 %.	1. Total incapacity: Pension equal to 80 % of annual earnings of recipient up to an amount of DKR 293,000 (ECU 38,844) per year (80 %: DKR 234,400 = ECU 31,075). This ceiling is readjusted once a year according to the general evolution of salaries. 2. Partial incapacity: pension proportional to the degree of invalidity.	Formula: $E \times t \times 66 \frac{2}{3} \%$ . Examples: "t" = 100 %: 66.7 % of E. "t" = 75 %: 50.0 % of E. "t" = 50 %: 33.3 % of E. "t" = 25 %: 16.7 % of E.	Persons insured until 31.12.92: 60 % of 25 times the assumed wage of the insurance category of the person concerned. Persons insured after 31.12.92: For calculation of the pension: See "Old-age - Benefits". Minimum amount: In any case the amount of the pension cannot be inferior to the pension paid after 20 insurance years. The pension is calculated on the basis of the monthly average of the Gross National Product per capita in 1991 and is reestablished according to the augmentation of the civil servants' pension.	1. Permanent partial incapacity for habitual occupation: 24 times monthly reference wage. 2. Permanent total incapacity for habitual occupation: 55 % of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20 % of reference wage. 3. Permanent total incapacity for work: 100 % of reference wage. 4. Severe disablement: As for preceding category, + 50 %.	Formula: "E" reduced $\times$ "t" reduced. Reduced level = incapacity level reduced by half for the portion under 50 % and increased by half for the portion over 50 %. "t" - higher than 10 %: "t" - 100 %: Rate 100,0 % of E reduced. "t" - 75 %: Rate 62,5 % of E reduced. "t" - 50 %: Rate 25,0 % of E reduced. "t" - 25 %: Rate 12,5 % of E reduced. "t" - lower than 10 %: Compensation in the form of a capital payment; flat-rate amount.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Not applicable; benefits are not based on earnings.</p>	<p>Average earnings in the year prior to cessation of work depending on sector.  <b>Industry:</b>                      Minimum: LIT 17,597,000 (ECU 9,212).                      Maximum: LIT 32,680,000 (ECU 17,108).  <b>Agriculture:</b>                      Fixed amount of LIT 26,562,000 (ECU 13,905).                      Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels:                      "t" between 11 and 64 %: 35 - 98 % of earnings.                      "t" between 65 and 100 %: 100 % of earnings.</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: LFR2.432.172(ECU61.432) per year.</p>	<p>Not applicable.</p>	<ol style="list-style-type: none"> <li>1. Permanent incapacity for work: Pension of 80 % to 100 % of basic salary (1/30 of minimum national salary + 80 % of the value above minimum national salary) depending on composition of the household.</li> <li>2. Permanent incapacity for usual work: Pension between 1/2 and 2/3 of basic remuneration.</li> <li>3. Partial permanent incapacity: Proportional to 2/3 of the reduction of general earnings capacity</li> </ol>	<p>None, not earnings-based.</p>	<p><b>Benefits:</b>                      3. Permanent incapacity                      d) Basic earnings used for calculating annuity</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. IR£ 83.50 (ECU 105) per week when "t" = 90 % to 100 %.</p>	<p>Formula: E reduced x t.  <b>Examples:</b>                      "t" = 100 %: 100.0 % of E.                      "t" = 75 %: 75.0 % of E.                      "t" = 50 %: 50.0 % of E.                      "t" = 25 %: 13.2 % of E.</p>	<p>Formula: E x t x 85,6 %.  <b>Examples:</b>                      "t" = 100 %: 85.6 % of E.                      "t" = 75 %: 64.2 % of E.                      "t" = 50 %: 42.8 % of E.                      "t" = 25 %: 21.4 % of E.</p>	<p>Not applicable.</p>	<ol style="list-style-type: none"> <li>1. Permanent total incapacity for gainful employment: Annuity amounting to 80 % of earnings.</li> <li>2. Permanent total incapacity for usual occupation: Annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation.</li> <li>3. Permanent partial incapacity: Annuity amounting to two thirds of earnings.</li> </ol>	<p>The rate of benefit depends on the degree of disablement ("t").                      See note IX-UK-1.</p>	<p>e) Amount or formula</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity</b>						
<b>f) Supplements</b>						
<b>Supplements for dependants</b>	None.	None.	See Table X "Family benefits".	See Table VI "Invalidity".	See Table VI "Invalidity".	See Table X "Family benefits".
<b>Supplements for care by another person</b>	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 hospitalisation.	None.	Vary according to individual case from DM 526 (ECU 274) to DM 2,100 (ECU 1,093) (West) and from DM 389 (ECU 202) to DM 1,558 (ECU 811) (East) per month.	See Table VI "Invalidity".	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.	40 % of the annuity with a minimum of FF 63,969.84 (ECU 9,713). Supplement is discontinued from the last day of the first month following hospitalisation.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Other Benefits below). Rates (per week): Adult dependant: IR£ 36.60 (ECU 46). Child dependants: IR£ 13.20 (ECU 16.67).</p>	<p><b>5 % supplement for spouse and each dependent child, and combination with any family allowances.</b></p>	<p>10 % supplement for each dependent child if "t" = at least 50 %. Maximum: 100 % of earnings. Age-limit as for family allowances.</p>	<p>Not applicable.</p>	<p>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>None.</p>
<p>Constant attendance allowance for a beneficiary receiving 100 % disablement pension who requires regular attendance. Standard rate: IR£ 33.90 (ECU 43) per week. Reduced rate: IR£ 16.95 (ECU 21) per week. Exceptionally disabled: IR£ 50.85 (ECU 64) per week. Exceptionally severe cases: IR£ 67.80 (ECU 86) per week.</p>	<p><b>In case of permanent total invalidity: Personal assistance allowance of LIT 580,000 (ECU 304) per month.</b></p>	<p>Up to E x 100 %.</p>	<p>Not applicable.</p>	<p>Up to 25 % of pension, subject to ceiling of E = 80 %.</p>	<p>Constant attendance allowance for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £18.70 (ECU24) per week. Normal maximum £37.40 (ECU 48) per week (exceptional rate £ 74.80 = ECU 96). 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 £ 34.50 (ECU 44) a week. Exceptionally severe disablement allowance: See note IX-UK-2.</p>
					<p><b>Benefits:</b> <b>3. Permanent incapacity</b> <b>f) Supplements</b> <b>Supplements for dependants</b></p>
					<p><b>Supplements for care by another person</b></p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity:</b>						
<b>g) Redemption</b>	<p>1. Employment injuries:</p> <p>a) Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 10% incapacity.</p> <p>b) Redemption obligatory for annuities below 10% the revision period of which expired on 01.04.1982.</p> <p>c) Redemption obligatory for annuities for incapacity below 10%, reduced by one quarter or one half, after 1.1.1988.</p> <p>d) 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>e) Redemption no longer possible for annuities of less than 10%, for accidents post 1993 settled either by confirmed agreement or by a judicial decision. Single lump-sum payments have been replaced with a non-indexed life annuity.</p> <p>2. 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. If the level of incapacity is fixed at over 50%, 50% of the pension can be redeemed on request. 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 at the request of the insured person if "t" is less than 30%. If "t" equal or higher than 30% redemption is possible under certain conditions.</p>	<p>None.</p>	<p>Lump-sum payment for permanent partial incapacity (see Table VI). Permanent total incapacity pensions may be commuted to a lump-sum 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 "t" 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 ascertaining of permanent condition.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<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>Not applicable.</p>	<p>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>None.</p>
<p><b>Benefits:</b> 3. Permanent incapacity g) Redemption</p>					

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Permanent incapacity</b>						
h) Accumulation with new earnings	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	See Table VI "Invalidity".	Permanent partial incapacity: Accumulation possible.	Full accumulation possible.
i) Accumulation with other pensions	Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.	If combined with a social pension or social security benefits, these are reduced. If combined with a government pension for civil servants, the invalidity pension is reduced.	See Table VI "Invalidity".	See Table VI "Invalidity".	Permanent total incapacity for habitual occupation: Accumulation possible. Permanent total incapacity for work and severe disablement: No impediment to pursuit activities compatible with the invalid's condition.	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.
<b>4. Other benefits</b>	None.	Handicap allowance for permanent handicap in daily life. For 100 % handicap, allowance is DKR 355,000 (ECU 47,064).	None, in certain cases there is the possibility of supplementary benefits in kind.	None.	Compensation for non-disabling permanent injuries: Compensation paid on a scale reflecting degree of physical impairment. Amount from PTA 36,000 to PTA 672,000 (ECU 227 - ECU 4,237).	None.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Full accumulation permitted.	Accumulation possible with new earnings.	Accumulation possible with new earnings.	Not applicable.	Full accumulation of permanent incapacity pensions with earning from new employment.	Full accumulation, except with Income Support or War Pension in respect of the same condition.	<b>Benefits:</b> <b>3. Permanent incapacity</b> h) Accumulation with new earnings
Full accumulation permitted.	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.	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 favourable the earnings on which injury pension was based.	Not applicable.	See Table VI "Invalidity".	Full accumulation, except with Income Support.	i) Accumulation with other pensions
Several supplements are available in cases of disablement: Sickness benefit in cases of incapacity for work (see Table IV); Unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit.	First aid.	None.	Not applicable.	Christmas bonus: Amount equal to the annuity paid in December. Holiday bonus: Amount equal to the annuity paid in July. Pension supplement for severely disabled persons requiring constant attendance: Up to 25 % of pension.	4. Other benefits	

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Death:</b>						
<b>1. Surviving spouse</b>	<p>Widow or widower: E x 30 %.</p> <p>Divorced or separated: Annuities under special conditions.</p> <p>Cohabits: No benefit.</p> <p>Remarriage after entitlement to benefit: no influence.</p>	<p>Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR293,000 (ECU38,844) during a period of 10 years maximum (same rules for widows and widowers).</p> <p>It is a condition that the survivor was supported by the deceased or that the survivor's situation has otherwise deteriorated because of this decease.</p> <p>A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse.</p>	<p>Widow aged under 45: E x 30 %.</p> <p>Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40 %.</p> <p>If earnings or replacement earnings of widow/er exceed a certain level, the survivor's pension is reduced by 40 % of excess amount (transitory measure).</p>	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 %.	<p>Spouse aged under 55: E reduced x 30 %.</p> <p>Spouse aged over 55 or with at least 50 % incapacity level: E reduced x 50 %.</p>
<b>2. Orphans of the father or of the mother</b>	<p>Each orphan: E x 15 % with maximum of 45 % for group of children.</p> <p>Annuities due until age 18, or until end of entitlement to family benefit, and after 1.7.1987 in case of handicapped orphans: For life (or duration of handicap).</p>	Pension of 10 % of annual earnings of deceased (up to 18 years of age).	<p>Each child to age of 18, or 27 if undergoing vocational training or is handicapped: E x 20 %.</p> <p>In the case of an orphan older than 18, 40 % of income exceeding a set ceiling is taken into account for the calculation of the pension.</p>	See Table VIII "Survivors".	<p>Reference figure calculated according to procedure set out above as in the case of surviving spouse (see Table IX).</p> <p>For percentages and minimum amounts see Table VIII "Survivors".</p>	<p>1 child: E reduced x 15 %,</p> <p>2 children: E reduced x 30 %,</p> <p>3 children: E reduced x 40 %, etc.</p> <p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20).</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Death:
<p>Widow: Pension of IR£ 81.90 (ECU 103) a week.                      Widower: Pension of IR£ 81.90 (ECU 103) a week if incapable of supporting himself by reason of illness or invalidity.                      If widower is not invalidated but was dependant on the deceased spouse, a lump sum of IR£ 4,250 (ECU 5,367) is paid.                      A pension supplement of IR£ 4.80 (ECU 6.06) per week is paid to widow(er) aged 66 or over who is living alone.</p>	<p><b>Widow or widower: 50 % of the annuity. In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.</b></p>	<p>E x 42.8 %.                      With at least 50 % incapacity level:                      E x 53.5 %.</p>	<p>Not applicable.</p>	<p>Until age 65:                      E x 30 %.                      After age 65 or in the event of physical or mental illness:                      E x 40 %.</p>	<p>See Table VIII "Survivors".</p>	<p>1. Surviving spouse</p>
<p>The widow(er)'s pension is increased by IR£ 17.00 (ECU 21) per week for children under 18 years of age (under 21 years if the child is in full-time education).</p>	<p><b>20 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</b></p>	<p>Orphans (up to 18, or 27 if continuing studies or vocational training and with no limit for handicapped children):                      E x 21.4 %.                      Accumulation with family allowances.</p>	<p>Not applicable.</p>	<p>Children under 18 (21 or 24 in the event of further or higher education):                      E x 20 % for one child, 40 % for 2 children, 50 % for 3 children and more.                      No age limit in the event of permanent total incapacity for work.</p>	<p>See Table VIII "Survivors".</p>	<p>2. Orphans of the father or of the mother</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Death:</b>						
<b>3. Orphans of parents</b>	Each orphan: E x 20 %. Max: 60 % for group of children. Annuities due until age 18, or until end of entitlement to family benefit; and since 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).	E x 30 %. In the case of an orphan older than 18, 40 % of income exceeding a ceiling is taken into account.	See Table VIII "Survivors".	Reference figure: See Table IX. Percentages and minimum amounts: See Table VIII.	Each orphan: E reduced x 20 %. Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Accumulation with family benefits possible.
<b>4. Dependent parents and other relatives</b>	Father and mother: E x 20 % each, if there is neither a spouse nor a child entitled to benefits; E 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 circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the upkeep of the dependant. The benefit can be capitalized.	E x 20 % (E x 30 % for a couple). Parents and grandparents, with priority to the parents.	See Table VIII "Survivors".	See Table VIII "Survivors". Reference figure calculated according to procedure set out above.	E reduced x 10 % for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30 %.
<b>5. Maximum for all beneficiaries</b>	E x 75 % with order of priority.	E x 70 %.	E x 80 %, excluding, when applicable, parents and grandparents.	See Table VIII "Survivors".	100 % of reference figure in each case.	E reduced x 85 %.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Death:
<p>IR£ 40.40 (ECU 51) orphans allowance per week for each child.</p>	<p>40 % of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	<p>As above.</p>	<p>Not applicable.</p>	<p>E x 40 %, 80 % or 100 % respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 70 % of victim's earnings.</p>	<p>See Table VIII "Survivors".</p>	<p>3. Orphans of parents</p>
<p>Dependant parents maintained by:</p> <p>1. Unmarried worker: IR£ 81.90 (ECU 103) per week for one parent. IR£ 36.80 (ECU 46) per week for other parent.</p> <p>2. Married worker: IR£ 36.80 (ECU 46) per week for each parent.</p>	<p>20 % of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.</p>	<p>For all dependants of the victim: E x 31.1 %. The sum of E x 21.4 % for certain other persons who fulfil other conditions.</p>	<p>Not applicable.</p>	<p>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.</p>	<p>None.</p>	<p>4. Dependent parents and other relatives</p>
<p>No limit.</p>	<p>E x 100 %</p>	<p>E x 85.6 %</p>	<p>Not applicable.</p>	<p>E x 80 %</p>	<p>No limit.</p>	<p>5. Maximum for all beneficiaries</p>

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Death:</b>						
<b>6. Capital sum on death</b>	<p>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.</p> <p>No redemption possible for occupational diseases.</p> <p>Indemnity for funeral expenses: 30 x average daily earnings, i.e. 30 x E/365 with a minimum corresponding to the minimum guaranteed in sickness and invalidity insurance. Reimbursement of real expenses upon transfer of the victim's body to place of burial.</p>	<p>Lump sum of DKR 92,000 (ECU 12,197) for surviving spouse (or a person cohabiting with the deceased). See: <i>Surviving spouse</i></p>	<p>1/12th of the annual earnings. Minimum DM 400 (ECU 208). Cost of transporting the body to the place of interment is covered.</p>	<p>Funeral allowance (see Table IV "Sickness - cash benefits").</p>	<p>Death grant of PTA 5,000 (ECU 32).</p> <p>Special lump-sum payment equal to 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each orphan entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the orphans); 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.</p>	<p>Refund of funeral expenses limited to 1/24 of the ceiling: FF 6,380 (ECU 969) with deduction of capital sum on death.</p>
<b>Adjustment</b>	<p>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 subject to possible review every year.</p>	<p>Annual adjustment according to change in average wage level.</p>	<p>Adjustment by decree according to rules governing pension insurance.</p>	<p>See Table VII "Old-age".</p>	<p>Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment.</p>	<p>Annual adjustments on July 1st by decree fixing the coefficient of increase.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Funeral grant of IR£ 290 (ECU 366).	Lump sum of LIT2,322,000 (ECU1,216).	1/15th of the annual earnings.	Not applicable.	Funeral expenses grant: 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).	See Table VIII "Survivors".	Death: 6. Capital sum on death
Benefits are normally increased once a year.	Automatic annual adjustments linked to changes in industrial earnings.	<ol style="list-style-type: none"> <li>1. Pensions automatically index linked to price development each time the index varies by 2.5 % in relation to the previous reference date.</li> <li>2. Adjustment of annuities to the wage level at the same time as the adjustment of pensions.</li> </ol>	Not applicable.	Adjustment by government decision.	All long-term and short-term benefits are adjusted by legislation in line with general level of prices.	Adjustment

Table: IX

Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation:</b>						
1. Taxation of cash benefits	Benefits are fully liable to taxation.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation. Redemption, handicap allowances and death grants are not subject to taxation.	Compulsory accident insurance: Benefits are not liable to taxation (regardless of progression). Pensions: Partly liable to taxation. See Table VI "Invalidity".	Benefits are generally fully liable to taxation. Tax relief: See Table IV "Sickness - cash benefits".	Temporary disability: Benefits are fully liable to taxation. Permanent disability: Benefits are not subject to taxation. Exception: Benefits for permanent total incapacity for work.	Benefits are not subject to taxation.
2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable	See Table IV "Sickness - cash benefits".	Disability pensions, widows' pensions and orphans' pensions: See Table IV "Sickness - cash benefits". Redemption, handicap allowances and death benefits (capital sum on death): Not applicable.	Compulsory accident insurance: Not applicable. Pensions: See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	Temporary disability: See Table IV "Sickness - cash benefits". Permanent disability: Not applicable.	Not applicable.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Taxation:
Benefits are fully liable to taxation (including supplements for child and adult dependents).	<p>Benefits for partial or total invalidity are not subject to taxation if they are paid as compensation.</p> <p>Benefits for partial or total invalidity are subject to taxation if they are paid as part of or instead of normal remuneration.</p> <p>Sickness benefit from the INAIL (the national insurance institute for employment injuries) received for temporary inability to work is subject to taxation.</p> <p>Tax relief: See Table IV "Sickness - cash benefits".</p>	Pensions paid during the first 13 weeks following the accident are not liable to taxation. All other benefits are subject to taxation.	Not applicable.	Benefits are not liable to taxation.	<p>Industrial injury disabilities benefits are not liable to taxation.</p> <p>For temporary disability benefits See Table IV "Sickness - cash benefits".</p>	1. Taxation of cash benefits
See Table IV "Sickness - cash benefits".	<p>Benefits for partial or total invalidity paid as part of or instead of remuneration and sickness benefit from the INAIL (the national insurance institute for employment injuries): See Table IV "Sickness - cash benefits".</p> <p>Benefits for partial or total invalidity which are paid as compensation: Not applicable.</p>	<p>Pensions paid during the first 13 weeks following the accident: Not applicable.</p> <p>Other benefits: See Table IV "Sickness - cash benefits".</p>	Not applicable.	See Table VI "Invalidity".	<p>Industrial injury disability benefit: Not applicable.</p> <p>Temporary disability benefit: See Table IV "Sickness - cash benefits".</p>	2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Return to active life:</b>						
<b>1. Rehabilitation, retraining</b>	<p>Possibility of measures for social rehabilitation guaranteed by the French Community, the Flemish Fund for the social integration of the handicapped and, the Office of the Germanophone Community for the handicapped and for special social assistance.</p> <p>Functional rehabilitation is taken care of by the National Institute for Sickness and Invalidity Insurance (INAMI). These measures are not foreseen for the employment injuries and occupational diseases branch.</p>	<p>Rehabilitation: See Table VI "Invalidity".</p> <p>Costs paid by insurance 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 professional 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".	See Table VI "Invalidity". In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund.</p> <p>Vocational retraining in special vocational retraining centres or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased.</p>
<b>2. Preferential employment of handicapped persons</b>	<p>Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the communal Funds. During the rehabilitation period, allowances and supplementary earnings are paid to them by the communal Fund. (These measures are not foreseen for the employment injuries and occupational diseases branch.)</p>	<p>Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question.</p>	<p>Obligation to employ seriously disabled persons in all enterprises with at least 16 employees as a 6 % quota of the staff or to pay DM 200 (ECU 104) per month compulsory compensation for each reserved job that is unfilled.</p>	For certain categories (e.g. the blind).	<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent work force of over 50 people to set a side 2 % of posts for handicapped workers.</p> <p>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>Preferential employment of handicapped persons on staff up to 6 % of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>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.</p>	<p><b>Functional rehabilitation in specialized health establishments and vocational retraining. Convalescence in recognized hospitals or homes is financed by the regions.</b></p>	<p>The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures.</p>	<p>Not applicable.</p>	<p>Possible for beneficiaries aged 50 or less suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses.</p>	<p>Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.</p>
<p>Public authorities reserve up to 3 % of suitable positions for disabled persons.</p>	<p><b>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.</b></p>	<p>Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.</p>	<p>Not applicable.</p>	<p>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.</p>	<p>Duty on employers of 20 people for work force to include 3 per cent registered disabled people. Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.</p>

**Return to active life:**

1. Rehabilitation, retraining
2. Preferential employment of handicapped persons

Table: IX

## Employment injuries and occupational diseases

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Return to active life:</b>						
<b>3. Change of employment</b>						
<b>a) Conditions</b>	As a preventative measure if exposed to the risk of occupational disease, on the advise of the occupational doctor and with the agreement of the employee (who can be assisted by a doctor of his choice), the person is removed from the workplace (employment is not changed).	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 illness arising, existing condition being aggravated or the employee suffering a relapse, the professional association must recommend a change of occupation.  If the change of occupation leads to a reduction in income, the professional association often pays transitional allowances (two thirds of E) at least for 5 years or a lump sum of one year's full annuity.	None.	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.	Obligation to change occupation in consequence of the accident or with regard to prevent a recurrence of the occupational disease.
<b>b) Compensation</b>	In the event of removal from the workplace:  Temporary cessation: Temporary incapacity allowance during this period.  Permanent cessation: Full permanent incapacity allowance for 90 days.	None.	Employment injuries and occupational disease compensation: Transitional allowances of 70 % (80 % if there is at least 1 child or if spouse is unable to work) of the amount usually paid in case of injury.  See Table IV "Sickness - cash benefits".	None.	In certain cases, occupational disease victims 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.	1. Compensation for change of employment (for silicosis) equal to 60 days' wage per year of exposure within a limit of 300 days. No accumulation with new earnings, daily compensations or annuity. 2. According decision of the establishment where the retraining took place, eventually: See note IX-F-2.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Return to active life: 3. Change of employment a) Conditions
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.	Not applicable.	None.	As under "Rehabilitation, retraining" above.	
None.	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.	Not applicable.	None.	As in permanent incapacity.	b) Compensation

**Notes to table IX: Employment injuries and occupational diseases**

***Incidents during the travel between home and work;***

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.).

**Note F-1, France, *Occupational diseases, 2. Conditions, c) Periods of liability:***

For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work (recognised by a regional committee for the "recognition of employment illnesses").

**Note F-2, France, *Return to active life, 3. Change of employment, b) Compensation:***

2. According decision of the establishment where the retraining took place, eventually:
  - a) A grant for end of retraining (between 3 and 8 times the daily wage taken as reference for the daily allowance).
  - b) Loan on trust with regard to industrial, artisanal or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance).

**Note UK-1, United Kingdom, Benefits, 3. Permanent incapacity, e) Amount of formula:**

The rate of benefit depends on the degree of disablement ("t").

"t" = 1 % - 13 %: Nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma:

"t" = 1 % - 10 %: £ 9.32 (ECU 11.92) per week.

"t" = 11 % - 13 %: £ 18.64 (ECU 24) per week.

For all other diseases:

"t"  $\geq$  14 % required for a pension ("t" = 14 % - 19 %: treated as 20 %).

Examples (per week):

"t" = 100 %: £ 93.20 (ECU 119).

"t" = 50 %: £ 46.60 (ECU 60).

"t" = 20 %: £ 18.64 (ECU 24).

Payable from 91st day after date of industrial accident or onset of disease.

**Note UK-2, Benefits, 3. Permanent incapacity, f) Supplements, Supplements for care by another person:**

Exceptionally severe disablement allowance:

£ 37.40 (ECU 48) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 37.40 (ECU 48) and the need for attendance at such rate is likely to be permanent.



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legislation:</b>						
1. First law	Law of 4 August 1930.	Law of 31 March 1950.	Family Allowances Law of 13 November 1954.	Law of 1958.	Law of 18 July 1938.	Law of 11 March 1932.
2. Basic legislation	Coordinated laws (Royal Decree of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on general family allowances, as amended.	Federal Family Allowances Act of 14 April 1964, amended version of 31 January 1994. Social Code, general part, 11 December 1975, most recently amended by the Law of 20 June 1991. Law on the advance payment of maintenance of 23 July 1979, amended version of 19 January 1994. Federal Law on Parental Leave Benefit, 6th December 1985, amended version of 31 January 1994.	Royal Decree no. 20 of 23 December 1959. Presidential Decree 527/1984. Presidential Decree 412/1985.	Legislative Royal Decree 1/94 of 20 June, approved by General Law on Social Security. Royal Decree 356 of 15 March 1991.	Social Security Code, Book V. Decree of 10 December 1946, as amended. Laws of 3 January 1975. Law of 12 July 1977. Law of 17 July 1980.
<b>Family allowances:</b>						
1. First child giving entitlement	1st child.	1st child.	1st child.	1st child.	1st child.	1st and 2nd child. Family allowances from the 2nd child.
2. Age limit	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Girls/boys at home: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	Normal: 18 years.	Normal: 16 years. Prolongation to 21 possible for those registered for occupational training, or available for work as unemployed, and whose income from work or from unemployment insurance or unemployment assistance is lower than DM 400 (ECU 208) per month. Vocational training/further education: <i>See note X-D-1.</i> Handicapped persons: No limit.	Normal: 18 years. Further education: 22 years. Serious infirmity: No limit, if the incapacity has been testified before the age of 18.	Normal: 18 years. Serious infirmity: No limit.	Normal: 18 years. Vocational training: 20 years in case that the income does not exceed 55 % of the interprofessional minimum wage (SMIC). Further education: 20 years. Serious infirmity: 20 years.



Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Legislation:
<p>Law of 1944.</p> <p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law of 17 June 1937, Consolidated Law.</p> <p>Decree of 30 May 1955.</p> <p>Law of 17 October 1961.</p> <p>Law of 13 May 1988, no. 153 (family benefits).</p>	<p>Law of 20 October 1947.</p> <p>Law of 20 June 1977.</p> <p>Law of 19 June 1985.</p>	<p>Law of 23 December 1939.</p> <p>Law of 26 April 1962.</p>	<p>Law of 1942.</p> <p>Decree-Law No 197 of 7 May 1977, as since amended on several occasions.</p>	<p>Act of 15 June 1945.</p> <p>Acts of 5 August 1965 and 7 August 1975, and regulations thereunder.</p> <p>Consolidation Acts 1992.</p>	<p>1. First law</p> <p>2. Basic legislation</p>
<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>1st child.</p>	<p>Family allowances:</p> <p>1. First child giving entitlement</p>
<p>Normal: 16 years.</p> <p>Further education: 18 years.</p> <p>Serious infirmity: 18 years.</p>	<p>Normal: 18 years.</p> <p>Serious infirmity: No limit.</p>	<p>Normal: 18 years.</p> <p>Vocational training/further education: 27 years.</p> <p>Serious infirmity: No limit.</p>	<p>Normal: 17 years.</p> <p>Vocational training/further education: 24 years (only if not entitled to student grants).</p> <p>Girls/boys remaining at home: 24 years.</p> <p>Serious infirmity: 17 years.</p>	<p>Normal: 15 years.</p> <p>Vocational training/further education: 25 years.</p> <p>Serious infirmity: Extension in certain cases up to 3 years.</p>	<p>Normal: 16 years.</p> <p>Continuing non-advanced education: To 19th birthday.</p>	<p>2. Age limit</p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Family allowances:</b>						
<b>3. Monthly amounts</b>	<p>1st child: BFR2,550 (ECU64). 2nd child: BFR4,718 (ECU119). 3rd child and subsequent children: BFR7,044 (ECU178).</p>	<p>General family benefits (børnefamilieydelse): For each child of 0 - 6 years: DKR 2,075 (ECU 275) per quarter = DKR 691.67 (ECU 92) per month. For each child of 7 - 17 years (up to the age of 18): DKR 1,600 (ECU 212) per quarter = DKR 533.34 (ECU 71) per month.</p>	<p>1st child: DM 70 (ECU 36). 2nd child: DM 130 (ECU 68). 3rd child: DM 220 (ECU 115). 4th child and subsequent children: DM 240 (ECU 125).</p>	<p>1 child: DR 1,300 (ECU 4.49). 2 children: DR 4,450 (ECU 15.36). 3 children: DR 9,650 (ECU 33). 4 children: DR 11,000 (ECU 38). For each following child an additional DR 2,500 (ECU 8.63) plus DR 1,000 (ECU 3.45) for third child born after 1st January 1982.</p>	<p>PTA 3,000 (ECU 18.92) per child.</p>	<p>1st child: See "APJE". 2 children: FF 657 (ECU 100). 3 children: FF 1,500 (ECU 228). 4 children: FF 2,342 (ECU 356). 5 children: FF 3,184 (ECU 483). 6 children: FF 4,026 (ECU 611). Each Subsequent children: FF 842 (ECU 128).</p>
<b>4. Supplements which vary with income</b>	No variation with income.	No variation with income.	<p>Progressive reduction to DM 70 (ECU 36) for 2nd child and DM 140 (ECU 73) for each subsequent child, if the annual income of the claimant and his spouse, who does not live permanently separated from claimant exceeds DM 26,600 (ECU 13,845) or DM 19,000 (ECU 9,889) for single parents. Annual ceiling increases DM 9,200 (ECU 4,788) for each child). <i>See note X-D-2.</i></p>	<p>Progressive reduction according to increase in gross family income: If latter exceeds DR 2,400,000 (ECU 8,286) per year, allowances are as follows: 1 child: DR 900 (ECU 3.11). 2 children: DR 2,900 (ECU 10.01). 3 children: DR 5,490 (ECU 18.95). 4 children: DR 7,370 (ECU 25).</p>	<p>No benefit if the family income per year exceeds PTA 1,035,000 (ECU 6,526). This amount increases by 15 % per dependant child up from the 2nd child.</p>	No variation with income.



Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Family allowances:</b>						
<b>5. Supplements which vary with age</b>	<p>Supplements to the monthly amounts varying with age:</p> <ol style="list-style-type: none"> <li>1. Children aged 6 or more: BFR 886 (ECU 22.38).</li> <li>2. Children aged 12 or more: BFR 1,353 (ECU 34).</li> <li>3. Children aged 16 or more:               <ol style="list-style-type: none"> <li>a) Children in 1st order usual levels except handicapped: BFR 1,428 (ECU 36).</li> <li>b) Other children (handicapped included): BFR 1,655 (ECU 42).</li> </ol> </li> </ol>	See monthly amounts.	No variation with age.	No variation with age.	No variation with age.	<p>Supplements varying with age:</p> <p>Children over 10 years: FF 185 (ECU 28).</p> <p>Children over 15 years: FF 329 (ECU 50) except the 1st child in families with less than 3 children.</p>

# Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>No variation with age.</p>	<p>No variation with age.</p>	<p>Children aged 6 and more: LFR 522 (ECU 13.18); children aged 12 and more: LFR 1,566 (ECU 40).</p>	<p>Children up to 5 years: 70 % of basic amount. Children between 12 and 17 years: 130 % of basic amount. Children between 18 and 24 years: 100 % of basic amount. Double amounts are payable for invalid children or students (still mainly supported by applicant) if: a) under 16, not living at home, b) 16 or 17, not living in applicant's nor in an- other adult household, c) 18 to 24, for students, those in occupational training or household tasks and mainly sup- ported by applicant. Triple amounts are payable for children 18 to 24, studying or in occupational training, no longer living in the household and sup- ported for at least 90 % by applicant. If eligible. Invalid youths of 18 or more are entitled to a bene- fit on account of incapacity for work (see Table VI "Invalidity").</p>	<p>No variation with age.</p>	<p>No variation with age.</p>	<p><b>Family allowances:</b> 5. Supplements which vary with age</p>

Table: X

Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Other benefits:</b>						
<b>1. Birth grants</b>	<p>BFR34,545 (ECU873) for first birth;                      BFR25,991 (ECU656) for second and each subsequent birth.                      May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant:                      BFR34,545 (ECU873) per adopted child.</p>	<p>DKR 1,359 (ECU 180) per quarter = DKR453 (ECU60) per month 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.</p>	<p>See "Other allowances" and Table V "Maternity".</p>	<p>See Table V "Maternity".</p>	<p>None.</p>	<p>Allowance for young child (APJE): FF944 (ECU143) 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.</p>
<b>2. Allowance for single parent</b>	<p>None.</p>	<p>The general benefits are supplemented by DKR1,100 (ECU 146) per quarter = DKR 366.67 (ECU 49) per month and per child.                      Moreover, an allowance of DKR 840 (ECU 111) per quarter = DKR 280 (ECU 37) per month and per household.</p>	<p>This Law guarantees a minimum maintenance for children under the age of 12, for a maximum of six years, if maintenance is not paid by the other parent.                      Maintenance benefit is up to a maximum of DM 353 (ECU 184) in the old "Länder", DM 292 (ECU 152) in the new "Länder".</p>	<p>Increase of the family allowances of DR 1,250 (ECU 4.32) for each child if parent is widow/er, invalid or soldier as long as survivor's pension does not exceed a certain amount. This benefit is paid without regard to sex of the single parent.</p>	<p>None.</p>	<p>Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FF3,081 (ECU468) plus FF 1,027 (ECU 156) per child. The allowance is equal to the difference between this amount and the beneficiary's income.                      Allowance of family support: Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. Refer to Table X, Family benefits, special cases, 3.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Other benefits:
<p>IR£ 200 (ECU 253) in case of twins.                      IR£ 300 (ECU 379) in cases of triplets, IR£ 400 (ECU 505) in cases of quadruplets, quintuplets etc.                      See also Table V "Maternity".</p>	<p>See Table V "Maternity".</p>	<p>A birth grant of totally LFR 56,213 (ECU 1,420) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.                      A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").</p>	<p>See Table V "Maternity".</p>	<p>Once-off payment of ESC22,600 (ECU114) per live birth.                      Allowance for nursing mothers: ESC4,100 (ECU 21) per month for first 10 months.</p>	<p>Maternity Payment: £ 100 (ECU 128) from the Social Fund. Available to those in receipt of income-related benefits (Income Support, Family Credit or Disability Working Allowance) for each new baby expected, born or adopted.</p>	<p>1. Birth grants</p>
<p>Lone Parent's Allowance is available as a separate and specific means-tested scheme (see table XII):                      Claimant:                      IR£61.00 (ECU77) max. per week.                      Supplement:                      IR£15.20 (ECU19.19) per week for each child.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>One Parent Benefit:                      1st child: £ 26.65 (ECU 34) per month.</p>	<p>2. Allowance for single parent</p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Other benefits:</b>						
<b>3. Special allowances for handicapped children</b>	<p>Supplementary allowance for handicapped children under the age of 21 with a 66 % disability equal per month and per child to:</p> <p>BFR 11,471 (ECU 290) if the child obtains 0, 1, 2 or 3 points of autonomy;</p> <p>BFR 12,556 (ECU 317) if the child obtains 4, 5 or 6 points of autonomy;</p> <p>BFR 13,423 (ECU 339) if the child obtains 7, 8 or 9 points of autonomy.</p>	None.	None.	<p>Allowance for parent of handicapped child:</p> <p>DR 1,250 (ECU 4.32) per month.</p>	<p>PTA 6,000 (ECU 38) per month for each child under 18 with a disability of at least 33 %.</p> <p>PTA 32,635 (ECU 206) per month for each child over 18 and with a disability of at least 65 %.</p> <p>PTA 48,955 (ECU 309) per month if invalidity is at least 75 % and assistance is required.</p>	<p>Special allowance for persons with a 50 % or more handicap, up to 20 years: FF 657 (ECU 100) per month.</p> <p>Supplement for children with an incapacity degree of 80 % or 50 - 80 % when taken into care by a specialized institution:</p> <p><i>1st category:</i> Impermanent attendance of another person or expenses according to the amount of the supplement: FF 493 (ECU 75);</p> <p><i>2nd category:</i> Constant attendance by another person or expenses according to the amount of the supplement: FF 1,479 (ECU 225);</p> <p><i>3rd category:</i> Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence FF 5,331 (ECU 809). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person.</p>
<b>4. Accommodation allowances and removal grants</b>	None.	None.	<p>A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous.</p>	None.	None.	<p>Accommodation: Benefits for those receiving one of the various forms of family allowances: Elderly, disabled, young workers, young households, beneficiaries of R.M.I. (income support). 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.</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Other benefits:
<p>IR£ 95.30 (ECU 120) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by LIT 14,000,000 (ECU 7,329) per year.</p>	<p>Supplementary allowance of LFR 2,141 (ECU 54) for each child under 18 with an insufficiency or permanent reduction of at least 50 % of physical or mental ability by comparison with that of a child of the same age. Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.</p>	<p>None.</p>	<p>Additional allowance for dependent under 24 of handicapped workers who fulfil certain health conditions. Rates per month: ESC 5,580 (ECU 28) for children up to 14. ESC 8,150 (ECU 41) for children between 14 and 18. ESC 10,880 (ECU 55) for children between 18 and 24. Monthly life allowance for the same persons, older than 24 years: ESC 15,700 (ECU 79). Special education allowance for children, up to the age of 24 years, attending a special training establishment (variable amount). Allowance for third party assistance: ESC 8,800 (ECU 44) per month.</p>	<p>See Table VI "Invalidity" (Attendance Allowance and Mobility Allowance).</p>	<p>3. Special allowances for handicapped children</p>
<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>Housing Benefit - see Table XII.2 "Other specific non-contributory minima".</p>	<p>4. Accommodation allowances and removal grants</p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Other benefits:</b>						
<b>5. Other allowances</b>	None.	Allowance (single benefit) in case of adoption of a foreign child: DKR 31,332 (ECU 4,154).	<p>Education allowance: DM 600 (ECU 312) per month for first 18 months following the child's birth (24 months for children born since 1.1.1993).</p> <p>An annual income ceiling is applicable. This is fixed at DM 100,000 (ECU 52,048) during the first six months for a married couple and at DM 75,000 (ECU 39,036) for other eligible parties. From the seventh month onwards the limit is fixed at DM 29,400 (ECU 15,302) for married couples and at DM 23,700 (ECU 12,335) for other eligible parties.</p> <p>For births from 1.1.1992 onwards this allowance is treated separately from parentage leave. Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.</p>	<p>Benefits for mothers who are not working or who are married to a soldier or to a prisoner.</p> <p>Benefits for Greek emigrants coming back to Greece.</p> <p>Monthly Special allowance for large families:</p> <p>DR 500 (ECU 1.73) for 3rd child.</p> <p>DR 750 (ECU 2.59) for 4th child.</p> <p>DR 1,000 (ECU 3.45) for 5th child.</p>	None.	<p>Allowance at beginning of the school year for children aged 6 - 18: FF 411 (ECU 62); payable in lump sum with means test.</p> <p>Education allowance for parents: Allowance is given to parents interrupting their working activity for educating a child under 3 years and having care of at least 3 children. Total amount: FF 2,929 (ECU 445). Half amount (if one parent re-engages in a part-time job, but only in the last year of the benefit): FF 1,465 (ECU 222).</p> <p>Family benefit with means test: FF 856 (ECU 130) for families having at least 3 children over 3 years.</p> <p>Benefits for assistance:</p> <p>a) Allowances for child care at home: maximum FF 6,000 (ECU 911) per quarter (child with less than 3 years).</p> <p>b) Benefit for families assuming an approved maternal assistant (AFEAMA) if the child is less than 6 years old and social benefits don't exceed FF 6,000 (ECU 911) per quarter.</p> <p>c) AFEAMA cash benefit for baby-sitters of children less than 3 years: FF 530 (ECU 80); for children over 3 years: FF 318 (ECU 48).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Family Income Supplements (FIS): Weekly cash allowances to help families on low pay with children. Combats a situation where they may be worse off in work than out of work. In December 1993 FIS was paid to 9,605 families - average weekly payment of IR£ 39.00 (ECU 49).</p> <p>Main conditions:</p> <p>a) Must be working for at least 20 hours per week (hours worked by a partner can be added);</p> <p>b) Must have at least one qualified child up to age 18 or between 18 and 21 if in full time education;</p> <p>c) Average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents.</p> <p>Calculation of benefit: The amount of FIS payable is 60 % of the difference between the family income and the income limit applicable to that family size.</p>	None.	<p>1. Allowance at the beginning of school, for children over 6 years. Amounts of the allowance per child:</p> <p>a) For a group of one child: between 6 and 11 years: LFR3,655 (ECU92); over 12 years: LFR5,222 (ECU132).</p> <p>b) For a group of two children (amount per child): between 6 and 11 years: LFR6,266 (ECU158); over 12 years: LFR7,833 (ECU198).</p> <p>c) For a group of three or more children (amount per child): between 6 and 11 years: LFR8,904 (ECU225); over 12 years: LFR10,444 (ECU264).</p> <p>2. Education allowance for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed: LFR121,609 (ECU3,072) when educating one child, LFR162,145 (ECU4,096) when educating two children, LFR202,681 (ECU5,119) when educating three children. Allowance: LFR 15,667 (ECU 396). Half the allowance is available in the case of part-time employment.</p>	<p>A quarterly supplementary allowance is paid to families with</p> <p>1 child: HFL 22.61 (ECU 10.49),</p> <p>2 children: HFL 45.22 (ECU 20.98),</p> <p>3 children: HFL 55.64 (ECU 26),</p> <p>4 children: HFL 66.06 (ECU 31),</p> <p>5 children: HFL 76.48 (ECU 35),</p> <p>6 children: HFL 86.90 (ECU 40),</p> <p>7 children: HFL 97.32 (ECU 45),</p> <p>8 children: HFL 107.74 (ECU 50).</p>	<p>Marriage grant: ESC 18,510 (ECU 94) paid once for each insured spouse.</p> <p>Funeral grant: ESC 25,890 (ECU 131) single payment at the death of:</p> <p>a) Children or equivalent dependants conferring entitlement to family allowances even if stillborn.</p> <p>b) Relatives in ascending line (or equivalent dependants) of insured person or his/her dependent spouse (means tested).</p> <p>c) Spouses.</p> <p>d) The insured person (paid to the person who proves to have taken over the funeral expenses).</p>	<p>Family Credit (FC): Non-contributory, income-related benefit for working families with children. Encourages people to stay in work and largely removes the fear of being worse off in work than out of work. In October 1993, FC was in payment to 520,000 families - average weekly payment being over £ 46 (ECU 59). Estimated expenditure in 1993/94 was £ 1,091 million (ECU 1,395 million), met from General Taxation.</p> <p>Main conditions: Must be responsible for at least one child under 16 or under 19 if in full-time non-advanced education. Payable to couples and lone parents. One parent must be employed/self-employed for at least 16 hours a week. Not payable where savings/capital exceed £ 8,000 (ECU 10,230). Calculation of benefit: See note X-UK-1.</p>	<p>Other benefits: 5. Other allowances</p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Special cases:</b>						
<b>1. Unemployed persons</b>	<p>Unemployed persons, for which the unemployment allowance is the main income of the household, are entitled to family benefits from 7th month of unemployment, at the following rates (+ supplements varying with age):</p> <p>1st child: BFR 3,848 (ECU 97), 2nd child: BFR 5,523 (ECU 140), 3rd child and subsequent children: BFR 7,185 (ECU 181).</p>	Normal family benefits.	Normal family benefits.	<p>Normal benefits if 50 days work in preceding year.</p> <p>Normal benefits for persons who receive unemployment benefits for two 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>	Normal family benefits.	Normal family benefits.
<b>2. Pensioners</b>	<p>Pensioners obtain the same benefits to the same conditions as unemployed persons (see Table "Unemployed persons").</p> <p>Pensioners recognised as unfit for work from the 7th month awards or invalids are entitled to family allowances to the following rates (+ supplements varying with age):</p> <p>1st child: BFR 5,343 (ECU 135); 2nd child: BFR 5,523 (ECU 140); 3rd child and subsequent children: BFR 7,185 (ECU 181).</p>	<p>Special allowances of DKR 703 (ECU 93) 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 366.67 (ECU 49) per month per child.</p>	Recipients of pensions are entitled to family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>Normal family benefits.</p>	<p>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.</p>	<p>Normal family benefit.</p>	<p><b>Special cases:</b> 1. Unemployed persons</p>
<p>Recipients of pensions are entitled to family allowances.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>Recipients of pensions are entitled to family allowances.</p>	<p>2. Pensioners</p>

Table: X

## Family Benefits

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Special cases:</b>						
<b>3. Orphans</b>	Orphan's allowances: BFR 9,796 (ECU 247) for each child. Supplement according to age.	Special additional allowance of DKR703 (ECU 93) per month for each motherless or fatherless child. Special allowance for each motherless and fatherless child. Amount is raised to DKR1,406 (ECU 186) per month and child.	Normal family allowances.	See Table VIII "Survivors". Person who has dependant orphans: Increase of DR 1,250 (ECU 4.32) per month.	Normal family allowances.	FF 616 (ECU 94) per month for motherless and fatherless child. FF 462 (ECU 70) per month if child is raised by a single parent. See also: Table X, Family support allowance, other benefits, 2.
<b>Taxation:</b>						
<b>1. Taxation of cash benefits</b>	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation (regardless of progression).	Benefits are generally fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are not subject to taxation.
<b>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</b>	Not applicable.	Not applicable.	Not applicable.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	The amount of tax to be paid is based on dependents' allowance set against tax.

Family Benefits

Table: X

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".</p>	<p>None.</p>	<p>Normal family allowances.</p>	<p>Fatherless or motherless children: Normal allowances. See also Table VIII "Survivors"). Fatherless and motherless children under the general insurance scheme for widows and orphans; also holiday benefits: See Table VIII "Survivors".</p>	<p>Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).</p>	<p>Guardian's Allowance (GA) payable in addition to Child Benefit for orphans, or where one parent is dead and the other's whereabouts are not known or they are serving a long prison sentence. Rate £ 47.66 (ECU 61) a month or £ 42.47 (ECU 54) depending on seniority of child in claimant's family.</p>
<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Benefits are generally fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p>Child benefits, one parent benefits, guardians allowances and "Family Credit" are not taxable.</p>
<p>Not applicable.</p>	<p>Not applicable.</p>	<p>Not applicable.</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>Not applicable.</p>	<p>Not applicable.</p>
<p>Special cases:</p>					
<p>3. Orphans</p>					
<p>Taxation:</p>					
<p>1. Taxation of cash benefits</p>					
<p>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</p>					

## Notes to Table X: Family benefits

### Note D-1, Germany, *Family allowances, 2. Age limit:*

Vocational training/further education: 27 years. No accumulation with income from an apprenticeship or employment of at least DM 750 (ECU 390) per month, or with a study allowance from a business, from public funds or from aid organisations that receive money from the State for this purpose or income replacement benefits of at least DM 610 (ECU 317) per month. Benefits paid as a form of loan are not taken into account.

### Note D-2, Germany, *Family allowances, 4. Supplements which vary with income:*

For the third child and each subsequent child, a supplement of DM 70 (ECU 36) is payable to claimants whose annual income exceeds the tax allowance which is DM 100,000 (ECU 52,048) for those entitled to child benefit and their spouses, provided they do not live constantly apart, and is DM 75,000 (ECU 39,036) for other eligible parties. For the fourth and each subsequent child the tax allowance increases in multiples of DM 9,200 (ECU 4,788).

Supplementary allowance of up to DM 65 (ECU 34) per child monthly in cases where tax deductions for dependant children of DM 4,104 (ECU 2,136) per child are not fully used due to low income.

### Note UK-1, United Kingdom, *Other benefits, 5. Other allowances:*

Calculation of benefit:

Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), and Child Credits for each child (different rates depending upon age). A family with under £ 71.70 (ECU 92) coming in weekly will receive the Maximum Credit. 70 pence (ECU 0.895) is taken off the Maximum Credit for every pound over £ 71.70 (ECU 92). Net income excludes Child Benefit, One Parent Benefit, and £ 15 (ECU 19.18) of any maintenance received from an absent parent.

For example, a family with 2 children aged 12 and 14 with £ 120 (ECU 153) a week coming in would get over £ 47 (ECU 60) a week Family Credit.

A family with 3 children aged 3, 8 and 11 with £ 140 (ECU 179) a week coming in would get over £ 37 (ECU 47) a week Family Credit.



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Existing schemes	Insurance.	Optional insurance.	1. Insurance. 2. Assistance.	Insurance.	1. Insurance. 2. Assistance.	1. Insurance. 2. Assistance.
<b>Legislation:</b>						
1. First law	Decree of 18 February 1924.	Law of 4 April 1907.	Law of 16 July 1927.	Decree-Law of 1954.	Law No 62 of 22 July 1961.	Law of 11 October 1940.
2. Basic legislation	Royal Decree of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial decree concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.01.1992).	Law of 24 March 1970, as amended.	Law of 25 June 1969 (Arbeitsförderungsgesetz), with several amendments.		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: Law No 3 of 31 March 1989. Law No 22 of 30 July 1992.	Agreement of 31 December 1958. Insurance: Art. L. 351-3 to L. 351-8 of Labour Code; Conventions of 24 February 1984, 19 November 1985, 30 November 1987, 6 July 1988, 1 January 1990, and 1 January 1993 and 1 January 1994. Assistance: Art. L. 351-9 and L. 351-10 of Labour Code.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Insurance. 2. Assistance.</p> <p>Law of 1911.</p> <p>Social Welfare Consolidation Act 1993, as amended.</p>	<p>1. Full unemployment: a) Ordinary unemployment benefit. b) Mobility allowance.</p> <p>2. Short time: a) Ordinary income complement. b) Extraordinary income complement. c) Special unemployment benefit</p> <p>1. Total Unemployment: a) Decree-Law No 2,214 of 19 October 1919. Law of 20 May 1988, No. 160. b) Law of 6 August 1975, No. 427. c) Law No. 223 of 23 July 1991.</p> <p>2. Part time unemployment: a) Decree-law No. 869 of 12 August 1947. b) Law No. 223 of 23 July 1991.</p>	<p>Unemployment allowance scheme.</p> <p>Law of 6 August 1921.</p> <p>Amended law of 30 June 1976.</p>	<p>Insurance comprising: 1. General benefits; 2. Extended benefits; 3. Follow-up benefits.</p> <p>Law of 6 November 1986, as amended.</p>	<p>1. Insurance. 2. Assistance.</p> <p>Law of 1975.</p> <p>Decree-law No 79-A/89 of 13 March 1989.</p>	<p>1. Insurance. 2. Non-contributory income Support (described in Table XII).</p> <p>Act of 1911.</p> <p>Social Security Contributions and Benefits Act 1992.</p>	<p>Existing schemes</p> <p>Legislation: 1. First law 2. Basic legislation</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Field of application	<ol style="list-style-type: none"> <li>1. All employees covered by social security.</li> <li>2. Young persons who are unemployed following their training.</li> </ol>	<ol style="list-style-type: none"> <li>1. Wage earners and self-employed persons of 16 - 65 years may be admitted as members to an unemployment fund.</li> <li>2. Young persons having completed vocational training of 18 months at least.</li> <li>3. Conscripts.</li> <li>4. Self-employed workers who practise a profession and their assisting spouse.</li> </ol>	<p>All employees (= industrial and non-industrial staff and workers undergoing vocational training including young handicapped persons).</p>	<ol style="list-style-type: none"> <li>1. Employees who are insured against sickness with a social security institution.</li> <li>2. Youngsters between 20 - 29 years of age who have never worked before.</li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: Employees in sectors of industry and services.</li> <li>2. Assistance: <ol style="list-style-type: none"> <li>a) Unemployed with family responsibilities: <ol style="list-style-type: none"> <li>(i) Over 18 and under 65 who have exhausted their entitlement to contributory benefit;</li> <li>(ii) With no entitlement to allowances but paid contributions for 3 months.</li> </ol> </li> <li>b) Unemployed without family responsibilities: <ol style="list-style-type: none"> <li>(i) Older than 45 years who have exhausted their entitlement to allowances for at least 12 months;</li> <li>(ii) With no entitlement to allowances but paid contributions for 6 months.</li> </ol> </li> <li>c) Other groups: <i>See note XI-E-1.</i></li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: All employees.</li> <li>2. Assistance: Unemployed having exhausted their entitlement to contributory benefits and certain special groups (released prisoners, expatriated, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).</li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Field of application
<p>1. Insurance: With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship.</p> <p>2. Assistance: Persons aged 18 years and over.</p>	<p>1. Total Unemployment:</p> <ul style="list-style-type: none"> <li>a) All employees.</li> <li>b) Workers in the building industry.</li> <li>c) All workers (except in the building trade) who qualify for the extraordinary earnings supplement.</li> </ul> <p>2. Part time unemployment: Exceptional allowance: workers in certain categories and areas who do not fulfil the conditions required for 1.</p>	<p>1. Employed persons.</p> <p>2. Young persons, who are unemployed after their training.</p> <p>3. Self-employed persons who have given up their trade and are in search of paid employment.</p>	<p>All employees under 65.</p>	<p>1. All insured employees.</p> <p>2. Entitled to invalidity pension in case that the benefit has been stopped because of ameliorated health conditions so that the entitled is considered capable to work.</p>	<p>All employed persons except married women who chose before April 1977 not to be insured.</p>	

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Total unemployment:</b>						
<b>1. Main conditions</b>	<ol style="list-style-type: none"> <li>1. To be without work and without earnings;</li> <li>2. To be fit for work;</li> <li>3. Registered for employment.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be unemployed involuntarily;</li> <li>2. To be fit for work;</li> <li>3. To have signed on at the employment office.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be available for work;</li> <li>2. To have personally registered at the employment exchange as unemployed.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be unemployed involuntarily;</li> <li>2. To be fit for work;</li> <li>3. To be registered at an employment exchange and to be at the disposal of the exchange.</li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: <ol style="list-style-type: none"> <li>a) To have lost previous job involuntarily;</li> <li>b) To be able and willing to work;</li> <li>c) To be at the disposal of the employment office;</li> <li>d) To be affiliated to the social security schemes or have equivalent status.</li> <li>e) To have covered required contribution periods.</li> </ol> </li> <li>2. Assistance: <ol style="list-style-type: none"> <li>a) To be registered at an employment office;</li> <li>b) Have exhausted the entitlement to contributory unemployment;</li> <li>c) Have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit;</li> <li>d) Not enjoy income from other sources exceeding the national minimum wage.</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance: <ol style="list-style-type: none"> <li>a) Not to have left previous employment voluntary, without good cause;</li> <li>b) Not to be seasonally unemployed;</li> <li>c) To be looking for work and physically able to work;</li> <li>d) To be registered for work;</li> <li>e) To be less than 60 years of age; nevertheless, if the person at that age cannot prove 151 quarters of insurance for old-age pension (as of 1.1.95 152 quarters; as of 1.1.96 153 quarters), the benefit is maintained until the 151 quarters are reached, or until age 65.</li> </ol> </li> <li>2. Assistance: <p>For the solidarity scheme, in addition:</p> <ol style="list-style-type: none"> <li>a) Long term unemployed: certain conditions of previous activity and of means (special solidarity allowance);</li> <li>b) Special other groups: means test (integration allowance).</li> </ol> </li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Total unemployment:
<ol style="list-style-type: none"> <li>1. To be free from disqualification.</li> <li>2. To be fit for of work.</li> <li>3. To be available for and seeking work.</li> <li>4. To have registered as unemployed.</li> </ol>	<p>The general condition is to have registered at the unemployment agency. For the benefit sub b) it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.</p>	<ol style="list-style-type: none"> <li>1. To be involuntarily unemployed.</li> <li>2. To be fit to work.</li> <li>3. To be available for work.</li> <li>4. To have registered for employment and accept suitable employment offered.</li> </ol>	<ol style="list-style-type: none"> <li>1. To be capable of and available for work.</li> <li>2. To be registered at the employment exchange.</li> <li>3. Not to have refused suitable employment.</li> </ol>	<ol style="list-style-type: none"> <li>1. Insurance:               <ol style="list-style-type: none"> <li>a) To be capable of and available for work;</li> <li>b) To have registered at the employment office;</li> <li>c) Tot to be in receipt of an invalidity or old-age pension.</li> </ol> </li> <li>2. Assistance:               <p>Same conditions as above plus: To have exhausted entitlement to unemployment insurance benefit or not to have completed the qualifying period required for unemployment insurance benefit.</p> </li> </ol>	<ol style="list-style-type: none"> <li>1. To be involuntarily unemployed.</li> <li>2. To be capable of work.</li> <li>3. To be available for work with an employer.</li> <li>4. To be actively searching an employment.</li> <li>5. To have made a claim for Unemployment Benefit.</li> </ol>	<p>1. Main conditions</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Total unemployment:</b>						
<b>2. Qualifying period</b>	Period varies according to the age of the insured person: 312 working days during the previous 18 months, and 624 working days over the previous 36 months.	<ol style="list-style-type: none"> <li>To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years.</li> <li>For insured person entitled to social old-age or invalidity pension: 26 weeks in the last 18 months.</li> <li>1 year of insurance with fund.</li> </ol>	<ol style="list-style-type: none"> <li>Insurance: The unemployed person has to be insured at least 12 months of employment under insurance cover during the last 3 years.</li> <li>Assistance: During the last year at least 150 days of employment under insurance cover or to have received unemployment benefit allowance (follow up unemployment allowance) or to fulfil similar conditions (original unemployment allowance).</li> </ol>	<ol style="list-style-type: none"> <li>At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work during the 2 years preceding job loss.</li> <li>For first time claimants, at least 80 days of work per year during the 2 previous years.</li> </ol>	<ol style="list-style-type: none"> <li>Insurance: Minimum contribution period: Minimum of 12 months in the 6 years immediately preceding the legal status of unemployment. Assistance: in general none with the exception of certain schemes of unemployment assistance in which contribution periods of 3 or 6 months are imposed.</li> </ol>	Insurance: 4 months insurance in last 8 months.
<b>3. Maximum age</b>	65 years for men; 60 years for women.	66 years.	65 years.	65 years and more if working activity is extended.	65 years, where beneficiary has completed qualifying contribution period for entitlement to a minimal retirement pension.	60 years, if the number of contribution quarters necessary for old age pension has been satisfied; in any case an upper limit of 65 years.



# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance:</p> <p>a) Flat-rate benefit:</p> <p style="margin-left: 20px;">(i) 39 weeks' contributions paid;</p> <p style="margin-left: 20px;">(ii) 39 weeks' contributions paid or credited during the contribution year preceding the benefit year (see Table IV).</p> <p>b) Pay-related benefit: Beneficiary must have a right to flat-rate benefit and must have had earnings over IR£ 97.50 (ECU 123) per week in the relevant tax year. Abolished from July 1994 for new claimants only.</p> <p>2. Assistance: No qualifying period; means test.</p> <p style="margin-top: 20px;">66 years.</p>	<p>a) Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p>b) 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.</p> <p>c) At least 12 months of insurance, of which at least 6 months of effective work in a firm.</p> <p style="margin-top: 20px;">None.</p>	<p>At least 26 weeks of employment during the last year.</p> <p style="margin-top: 20px;">65 years.</p>	<p>1. General benefits: At least 26 weeks of paid employment during the last 12 months.</p> <p>2. Extended and follow-up benefits: During the last 5 years at least 3 years in each of which a salary over 52 days was paid.</p> <p style="margin-top: 20px;">65 years.</p>	<p>1. Insurance: At least 540 days of salary-earning employment and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p>2. Assistance: At least 180 days' wage/salary-earning full-time employment in the 12 months preceding commencement of unemployment.</p> <p style="margin-top: 20px;">None.</p>	<p>Flat-rate benefit:</p> <p>1. 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.</p> <p>2. 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 style="margin-top: 20px;">Men: 65 years; Women: 60 years. Can also be paid at pension rate up to age 70 (men) and 65 (women).</p>
					<p><b>Total unemployment:</b></p> <p>2. Qualifying period</p> <p style="margin-top: 20px;">3. Maximum age</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Total unemployment:</b>						
<b>4. Means test</b>	None.	None.	<p>1. Insurance: Income from any part-time work (less than 18 hours per week) reduces entitlement to unemployment benefit. Other income or assets are not taken into account.</p> <p>2. Assistance: State of need.</p>	None.	<p>1. Insurance: None.</p> <p>2. Assistance: Must not enjoy income from any other source exceeding 75 % of the interprofessional minimum wage currently in force.</p>	<p>Assistance: ceiling of monthly income:</p> <p>1. Long term unemployed</p> <p>a) FF5,180.70 (ECU 787) for single persons,</p> <p>b) FF10,361.40 (ECU 1,573) for a couple (on 1 January 1994).</p> <p>2. Other special categories</p> <p>a) FF3,933 (ECU597) for single persons,</p> <p>b) FF7,866 (ECU1,194) for a couple.</p>
<b>5. Waiting period</b>	None.	None.	None.	6 days.	None.	<p>1. Insurance: Not during paid holidays and waiting period of 8 days for payment and waiting period in event of consecutive rupture of work contract having resulted in the payment of a sum exceeding the statutory amount for such compensation. This waiting period is equal to the quotient of half the supralegal compensation amount for the daily reference wage. The waiting period may not exceed 75 days.</p> <p>2. Assistance: Immediate payment.</p>

# Unemployment

Table: XI

	Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance: None.</p> <p>2. Assistance: Insufficient resources.</p>	None.	None.	None.	None.	<p>1. Insurance: None.</p> <p>2. Assistance: Average monthly income not exceeding 80 % of minimum guaranteed wage in the relevant sector.</p>	None.
<p>1. Insurance: a) Flat-rate benefit: 3 days. b) Pay-related benefit: 18 days.</p> <p>2. Assistance: 3 days.</p>	None.	None.	None.	None.	None.	<p>3 days.</p>
						<p><b>Total unemployment:</b> 4. Means test</p> <p>5. Waiting period</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France																																													
<b>Benefits:</b>																																																			
1. Days for which allowance is granted	Working days and unpaid public holidays.	5 days a week.	6 days a week.	25 days per month.	Every day.	Every day.																																													
2. Duration of payment	No limit (except for certain cases of long-term unemployment).	Limited to two periods. An initial one of four years and a second one of three years. An insured person who has received an offer of (vocational) training or employment will always remain entitled to daily allowances until the day when the training or employment starts. For the insured person to an old-age or invalidity pension: Limited to 12 months during 18 months. Transition benefits: A member of an unemployment insurance fund, aged between 55 and 59, who is entitled to unemployment allowances and who has drawn this benefit for at least 12 months during the last 15 months, is entitled to a "transition benefit" (overgangsydelse) of 82 % of the maximum daily allowance. This allowance stops when the insured reaches the age of 60 or if he or she is awarded to an early retirement pension. On a trial basis persons aged 50 - 54 may choose the transition benefit until the end of 1996. Salary of up to DKR27,500 (ECU3,646) per year without reduction of the benefit.	<p>1. Insurance: Proportional to periods of employment and to age:</p> <table border="1"> <thead> <tr> <th>Employment with compulsory contributions .. calendar days</th> <th>Age</th> <th>Duration .. days</th> </tr> </thead> <tbody> <tr><td>360</td><td></td><td>156</td></tr> <tr><td>480</td><td></td><td>208</td></tr> <tr><td>600</td><td></td><td>260</td></tr> <tr><td>720</td><td></td><td>312</td></tr> <tr><td>840</td><td>42.</td><td>364</td></tr> <tr><td>960</td><td>42.</td><td>416</td></tr> <tr><td>1.080</td><td>42.</td><td>468</td></tr> <tr><td>1.200</td><td>44.</td><td>520</td></tr> <tr><td>1.320</td><td>44.</td><td>572</td></tr> <tr><td>1.440</td><td>49.</td><td>624</td></tr> <tr><td>1.560</td><td>49.</td><td>676</td></tr> <tr><td>1.680</td><td>54.</td><td>728</td></tr> <tr><td>1.800</td><td>54.</td><td>780</td></tr> <tr><td>1.920</td><td>54.</td><td>832</td></tr> </tbody> </table> <p>2. Assistance: Unlimited, original unemployment allowance: 312 days.</p>	Employment with compulsory contributions .. calendar days	Age	Duration .. days	360		156	480		208	600		260	720		312	840	42.	364	960	42.	416	1.080	42.	468	1.200	44.	520	1.320	44.	572	1.440	49.	624	1.560	49.	676	1.680	54.	728	1.800	54.	780	1.920	54.	832	Generally proportional to periods of employment: Employment duration 125 days 5 months 150 days 6 months 180 days 8 months 220 days 10 months 250 days 12 months If aged 49 years or more: 210 days 12 months In all cases, 3 additional months at reduced rate: 12 months for 4,050 days of work. 5 months for the newcomers on the job market (youngsters between 20 - 29 years).	<p>1. Insurance: Depending on contribution period over preceding 6 years duration of payment.</p> <p>2. Assistance: Extension in 6 months periods, up to a total of 18 months. Extension for another 6 months, for long-term unemployed aged 45 or more, or after two years of unemployment. Emigrants who are coming back to Spain: 6 months. Unemployed who cannot justify a sufficient contributory period: 6 months, maximum 21 months. Prisoners and anciens claiming invalidity pension: 6 months with possibility of extension. Maximum: 18 months. In the case of workers over 52, extension to age of retirement.</p>	<p>1. Insurance: Duration of payment of the single degressive allowance varies according to length of insurance and to age; minimum: 4 months, maximum: 60 months.</p> <p>2. Assistance: a) Long term unemployed: Benefits given by periods of 6 months, for indefinite time. b) Special groups: maximum 1 year.</p>
Employment with compulsory contributions .. calendar days	Age	Duration .. days																																																	
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# Unemployment



Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom																																		
<p>6 days a week.</p> <p>1. Insurance:</p> <p>a) Flat-rate benefit: Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).</p> <p>b) Pay-related benefit: Limited to 375 days. On expiry of unemployment benefit, unemployment assistance may be paid, subject to a means test.</p> <p>2. Assistance: No limit.</p>	<p>Every day.</p> <p>a) 180 days.</p> <p>b) 90 days with of extension in the event of a recession.</p> <p>c) 36 months with possibility of extension until 48 months for regions in South Italy.</p>	<p>Every day.</p> <p>365 calendar days during a reference period of 24 months. 182 extra calendar days for persons particularly "difficult" to place. For unemployed of 50 years and more prolongation of 12, 9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension.</p>	<p>5 days a week.</p> <p>1. General benefits: 6 months.</p> <p>2. Extended benefits: Depending on age and employment record:</p> <table style="margin-left: 20px;"> <thead> <tr> <th>Employment</th> <th>duration</th> </tr> </thead> <tbody> <tr><td>5to10years</td><td>3 months</td></tr> <tr><td>10to15years</td><td>6 months</td></tr> <tr><td>15to20years</td><td>12 months</td></tr> <tr><td>20to25years</td><td>18 months</td></tr> <tr><td>25to30years</td><td>24 months</td></tr> <tr><td>30to35years</td><td>30 months</td></tr> <tr><td>35to40years</td><td>36 months</td></tr> <tr><td>≥40years</td><td>48 months</td></tr> </tbody> </table> <p>3. Follow-up benefits: 1 year.</p>	Employment	duration	5to10years	3 months	10to15years	6 months	15to20years	12 months	20to25years	18 months	25to30years	24 months	30to35years	30 months	35to40years	36 months	≥40years	48 months	<p>Every day.</p> <p>1. General benefits proportional to age:</p> <table style="margin-left: 20px;"> <tbody> <tr><td>&lt; 25 years</td><td>10 months</td></tr> <tr><td>25/30 years</td><td>12 months</td></tr> <tr><td>30/35 years</td><td>15 months</td></tr> <tr><td>35/40 years</td><td>18 months</td></tr> <tr><td>40/45 years</td><td>21 months</td></tr> <tr><td>45/50 years</td><td>24 months</td></tr> <tr><td>50/55 years</td><td>27 months</td></tr> <tr><td>≥ 55 years</td><td>30 months.</td></tr> </tbody> </table> <p>2. Extended benefits: 50 % of the above mentioned periods.</p>	< 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	30 months.	<p>6 days a week.</p> <p>Benefits:</p> <p>1. Days for which allowance is granted</p> <p>2. Duration of payment</p> <p>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.</p>
Employment	duration																																						
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Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>3. Earnings taken as reference</b>	Average daily earnings.	Calculation usually based on average earnings of preceding 13 weeks or 3 months - new contributions deducted.	Average weekly wage for the last 6 months.	Earnings at the time of job loss.	<p>1. Insurance: Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to inter-professional minimum wage in force at the time when benefit falls due, where they were below that level.</p> <p>2 Assistance: Interprofessional minimum wage.</p>	Earnings on which contributions have been paid for last 12 months (insurance scheme).
<b>4. Earnings ceiling</b>	BFR 2,106.94 (ECU 53) per day.	None.	DM 7,600 (ECU 3,956) per month in the old "Länder" and DM 5,900 (ECU 3,071) in the new "Länder".	See below.	220 % of minimum inter-professional wages.	Insurance scheme: 75 % of former daily salary. 4 times the ceiling of social security. FF 51,360 (ECU 7,798) per month.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Insurance:</p> <p>a) Flat rate benefit: Not applicable.</p> <p>b) Pay-related benefit: Gross taxable earnings in a previous income tax year. Benefit is calculated at 12 % of weekly earnings, subject to earnings ceiling.</p> <p>2. Assistance: The means test takes account of actual income.</p>	<p>Global payment.</p> 	<p>Gross earnings during the 3 months which precede unemployment.</p>	<p>1. General and extended benefits: Daily earnings lost.</p> <p>2. Follow-up benefits: Statutory minimum wage.</p>	<p>1. Insurance: average daily wage for 12 months preceding the 2 months prior to commencement of unemployment.</p> <p>2. Assistance: minimum wage.</p>	<p>Benefit is not payable for any day on which earnings exceed £ 2 (ECU 2.56) nor for any week in which earnings equal or exceed the minimum level of earnings at which contributions become payable (currently £ 57 = ECU 73).</p>	<p>Benefits:</p> <p>3. Earnings taken as reference</p>
<p>1. Insurance: Pay-related benefit: IR£ 220 (ECU 278) per week.</p> <p>2. Assistance: None.</p>	<p>a) LIT 2,700,000 (ECU 1,413). b) None. c) LIT 2,700,000 (ECU 1,413).</p> 	<p>The allowance cannot be superior to two and a half times the social minimum wage or two times the social minimum wage in case that the unemployment exceeds 182 days in a period of 12 months.</p> <p>For the complementary benefit the ceiling is fixed to one and a half times the social minimum wage.</p>	<p>HFL 286.84 (ECU 133) per day (5-day week).</p>	<p>None.</p>	<p>£ 57 (ECU 73) per week but changes annually (see above).</p>	<p>4. Earnings ceiling</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>5. Rate</b>	<p>1. Unemployment benefits: <i>For maximum and minimum allowances see note XI-B-1.</i></p> <p>a) Cohabits with dependents: 60 % of reference earnings.</p> <p>b) Single persons: 60 % in the 1st year of unemployment. 42 % from the second year on.</p> <p>c) Cohabitants without dependants: 55 % in the first year of unemployment; 35 % in the following three months. After 15 months, possibility of lump-sum allowance if certain conditions are fulfilled. <i>See note XI-B-1.</i></p> <p>2. Waiting allowance (based on study record): <i>See note XI-B-1.</i></p> <p>3. Supplement after 1st year of unemployment, to older workers (over 50 years) with at least 20 years of working career: <i>See note XI-B-1.</i></p>	<p>90 % of reference earnings (not more than DKR 2,545 (ECU 337) per week). Maximum rates are fixed for 12 months at a time by each individual fund.</p> <p>Young persons having completed education and without work: DKR 2,085 (ECU 276) (maximum).</p>	<p>1. Insurance:</p> <p>a) Beneficiaries with children: 67 % of net earnings (benefits on a fixed scale).</p> <p>b) Beneficiaries without children: 60 % of net earnings.</p> <p>2. Assistance:</p> <p>a) Beneficiaries with children: 57 % of net earnings (benefits on a fixed scale).</p> <p>b) Beneficiaries without children: 53 % of net earnings.</p>	<p>For manual workers: 40 % of daily wage.</p> <p>For employees: 50 % of monthly wage. Minimum: Two-thirds daily minimum wage (DR 3,288 = ECU 11.35). Maximum (basic amount plus extra for dependants): 70 % of fictitious reference earnings for the appropriate insurance class.</p> <p>After prescribed payment period has expired additional benefit of 50 % of allowance.</p>	<p>1. Insurance:</p> <p>70 % of reference earnings for first 180 days; afterwards 60 %. Maximum: 220 % of interprofessional minimum wage. Minimum: 100 % of the interprofessional minimum wage with two dependent children; 75 % of the interprofessional minimum wage without dependent children.</p> <p>2. Assistance:</p> <p>75 % of interprofessional minimum wage. For long-term unemployed aged 45 or more, special 6-months benefit of 75 % to 125 % of interprofessional minimum wage, according to charges for dependents.</p>	<p>1. Insurance:</p> <p>a) For minimum insurance period between 4 and 6 months: The amount of benefit is calculated, as under (i), less 25 % (general rate).</p> <p>b) For minimum insurance period of at least 6 months:</p> <p>(i) Full rate: 40.4 % of reckonable daily wages + FF 55.29 (ECU 8.40) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 133.76 (ECU 20.31) per day.</p> <p>(ii) Downward sliding scale: The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FF 85.25 (ECU 12.94) per day, FF 118.17 (ECU 17.94) per day for people aged over 52 under certain conditions relating to previous employment.</p> <p>2. Assistance:</p> <p>a) Special benefit for long term unemployed: FF 74.01 (ECU 11.24) per day. FF 106.30 (ECU 16.14) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</p> <p>b) Insertion benefit: FF 43.70 (ECU 6.64) per day.</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Insurance:</p> <p>a) Flat-rate benefit: IR£ 61.00 (ECU 77) per week.</p> <p>b) Pay-related benefit: 12 % of reckonable weekly earnings between IR£ 97.50 (ECU 123) and IR£ 220 (ECU 278). The combined flat-rate and pay-related benefits plus income tax rebate may not exceed 85 % of net weekly earnings before unemployment commenced.</p> <p>2. Assistance:</p> <p>a) Short-term: IR£ 58.90 (ECU 74) per week.</p> <p>b) Long-term: IR£ 61.00 (ECU 77) per week.</p>	<p>a) 30 % of the average pay received during the last 3 months with a monthly ceiling of LIT 1,248,021 (ECU 653) for earnings &lt; LIT 2,700,000 (ECU 1,413) and of LIT 1,500,000 (ECU 785) for earnings ≥ LIT 2,700,000 (ECU 1,413).</p> <p>b) 80 % of previous earnings with a monthly ceiling of LIT 1,122,040 (ECU 587).</p> <p>c) For the first year 100 % of the extraordinary earnings supplement, for the following months 80 %, with the same ceilings as for benefit sub a).</p>	<p>1. 80 % of reference earnings.</p> <p>2. For the unemployed whose wife or companion living with him in cohabitation is 2 1/2 times the social minimum income unemployment benefit is reduced by 50 % of the difference between the spouse's income and the fixed ceiling.</p>	<p>1. General and extended benefits: 70 % of reference earnings.</p> <p>2. Follow-up benefits: 70 % of the statutory minimum wage.</p> <p>3. 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.</p>	<p>1. Insurance: 65 % of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level.</p> <p>2. Assistance: 70 % to 100 % of minimum wage in line with number of dependants.</p>	<p>Benefits:</p> <p>5. Rate</p> <p>£ 45.45 (ECU 58) per week.</p> <p>£ 57.60 (ECU 74) if over pension age.</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits:</b>						
<b>6. Family supplements</b>	None.	None.	General scheme of family allowance (see Table X).	10 % increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70 % of daily wage.	None.	None.
<b>Benefits for older unemployed and early retirement:</b>						
<b>1. Measure</b>	Conventional early retirement pension in case of dismissal.	Early retirement scheme.	<ol style="list-style-type: none"> <li>1. Compulsory retirement of unemployed at age 60 (see Table VII).</li> <li>2. 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. See note XI-D-1.</li> </ol>	None.	<ol style="list-style-type: none"> <li>1. Early retirement (at age 64) on full pension.</li> <li>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 55 at the time of restructuring, who may draw them until they reach 65 years of age.</li> <li>3. Partial retirements as from age 62 subject to a proportional reduction in retirement pension.</li> </ol>	Early retirement from State funds after 57 years (exceptionally 56 years of age).

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Adult dependant: IR£ 36.60 (ECU 46) per week.</p> <p>Each child dependant: IR£ 13.20 (ECU 16.67) per week.</p> <p>Additional payments from the unemployment insurance and the unemployment assistance.</p>	<p><b>Housing supplement.</b></p>	<p>Increase to 85 % of earnings if dependent children.</p>	<p>See Table X "Family benefits".</p>	<p>None.</p>	<p><b>Benefits:</b></p> <p>Dependent adult: £ 28.05 (ECU 36) per week or £ 34.50 (ECU 44) if claimant over pension age. Per dependent child: £ 11.00 (ECU 14.07), only payable if claimant is over pension age. Reduced rate by £ 1.20 (ECU 1.53) in respect of a child for whom the higher rate of child benefit is payable.</p>
<p>Pre-retirement allowance is payable to persons between 55 and 66 years of age.</p>	<p>See Table VII "Old-age".</p>	<p>Pre-retirement benefit permitting enterprises to dismiss structurally redundant workers and to reequilibrate the age structure among the workers within an enterprise. Early retirement measures are also applied in case of night and shift-work. The indemnity is paid by employers and partially reimbursed by the employment fund.</p>	<p>Prolongation of benefits duration but at social minimum rate. Possibly, early retirement pension as part of agreements secured by collective bargaining and according to economic sector.</p>	<p>Early retirement for unemployed persons aged 60. If the unemployed is 55 or older at the time of receipt of benefit, it will be continued until age 60.</p>	<p><b>Benefits for older unemployed and early retirement:</b></p> <p>1. Measure</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits for older unemployed and early retirement:</b>						
<b>2. Conditions</b>	<p>1. General rule: To be aged 58; to be made redundant; to retire from labour market, obligation of substitution by unemployed worker.</p> <p>2. When laid off in enterprise recognised to be in difficulties: to be aged 50. When laid off in enterprise declared to be in a process of reorganization: to be aged between 52 and 55. No replacement obligation.</p>	<p>To be aged between 60 and 67; to be member of unemployment fund for at least 20 years within the last 25 years; to fulfil the conditions for unemployment benefit or to be in receipt of this benefit; to be resident in Denmark; not being pensioned; working activity limited to 200 hours per year.</p>	<p>Unemployed for at least 1 year during the last 18 months or at least 8 employed contribution years in the last 10 years.</p>	<p>None.</p>	<p>Existence of agreement providing for such benefits.</p> <p>1. Worker must meet all conditions for entitlement to a retirement pension except age criterion.</p> <p>2. Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries.</p> <p>3. Conditions depending on age:</p> <p>a) Claimant aged 55 or over:</p> <p>(i) Application submitted by firm to labour administration setting out details of crisis situation.</p> <p>(ii) Declaration of crisis issued by labour administration.</p> <p>b) Claimant aged 62 or over: Need for a reorganization plan.</p>	<p>1. At least 57 years (exceptionally 56 years of age).</p> <p>2. Contributed to social security during 10 years in a capacity as wage earner.</p> <p>3. Provide proof of at least one full year of as member of the enterprise.</p> <p>4. Not to be entitled to an old-age pension for incapacity.</p> <p>5. For unemployed over 60 years: insufficient insurance period.</p>

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer.</p> <p>2. Recipients must not engage in insurable employment.</p>	<p>None.</p>	<p>1. Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, and fulfilling certain conditions related to work record.</p> <p>2. Must not exercise any professional activity other than insignificant or occasional activities.</p>	<p>As for full unemployment and aged at least 57.5 and over when becoming unemployed. Vary according to industrial and professional sector.</p>	<p>1. To have exhausted entitlement to unemployment insurance benefit.</p> <p>2. To have applied for an old-age pension.</p>	<p>None.</p> <p><b>Benefits for older unemployed and early retirement:</b></p> <p>2. Conditions</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Benefits for older unemployed and early retirement:</b>						
<b>3. Rates</b>	A complementary indemnity is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit. The indemnity is paid by the employers.	During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,545 (ECU 337) per week. After 30 months not more than 82 % of the upper limit (DKR 2,086,90 = ECU 277).	See Table VII "Old-age". In case of long service in a firm, the employer is obliged to reimburse benefits received by the unemployed person.	None.	100 % of pension due at normal retirement age. 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. Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.	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.
<b>Partial unemployment:</b>						
<b>1. Definition of partial unemployment</b>	Days or half days during which the execution of the work contract is suspended.	Normally not more than 30 hours per week during month.	Insurance only: Unavoidable short-time working affecting at least one third of staff and at least 10 % of normal working time. In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March), compensation as for short-time working.	None.	Provisions come into play when working day or number of days worked reduced by at least one third from normal working-hour level, providing reduction accompanied by proportional reduction in wages.	Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>IR£ 61.00 (ECU 77) per week (max). Rates vary according to the means of the claimant.</p>	<p>None.</p>	<p>Percentage of previous gross earnings, as follows: 85 % during 1st 12 months, 80 % during 2nd 12 months, 75 % during 3rd 12 months.</p>	<p>See "full employment". Vary according to industrial and professional sector.</p>	<p>See Table VII "Old-age"</p>	<p>None.</p>
<p>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.</p>	<p>a) Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (ordinary additions). b) Earnings supplement because of the sectoral or local economic situation, restructuration or reconversion of the enterprise (extraordinary additions).</p>	<p>Short-time working or two or more days of unemployment in a normal working week.</p>	<p>No special definition.</p>	<p>None.</p>	<p>Any day of unemployment on which a person would normally work.</p>
					<p>Benefits for older unemployed and early retirement:</p>
					<p>3. Rates</p>
					<p>Partial unemployment:</p>
					<p>1. Definition of partial unemployment</p>

Table: XI

## Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Partial unemployment:</b>						
<b>2. Conditions</b>	See 'Total unemployment'.	See 'Total unemployment'.	See 'Total unemployment', and over 10 % reduction of normal working time.	None.	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.	<ol style="list-style-type: none"> <li>1. To have a weekly wage equal or higher to 18 times the minimum wage (SMIC).</li> <li>2. Not being in seasonal unemployment.</li> <li>3. Not being unemployed because of strike.</li> </ol>
<b>3. Compensation</b>	60 % of ceiling of reference wage.	Rate of 80 % for the number of free hours.	Per hour of unemployment rate as for total unemployment (official scale).	None.	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 29 (ECU 4.40) per hour. Reimbursement of employer by state of FF 18 (ECU 3.34) per hour.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
See "Total unemployment" for contribution conditions.	<p>a) Request made by the employer. Authorization by INPS.</p> <p>b) Request made by the employer and Decree of Ministry of Labour.</p>	Employees normally employed by the enterprise at the time of partial unemployment.	See "Total unemployment".	None.	See "Total unemployment".
<p>One fifth of the weekly unemployment benefit rate for each day of unemployment. 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.</p>	<p>a) Ordinary earnings supplement: 80 % of the total remuneration for unworked hours between 24 and 40 hours a week for a maximum period of 12 months. For the second period of 6 months an upper limit is put on the benefit with the same ceiling as for the benefit a) total unemployment.</p> <p>b) Extraordinary earnings supplement: 80 % of total pay for hours not worked, from 0 to 40 hours per week, for a maximum period of 36 months. An upper limit is put on the benefit with the same ceiling as for the benefit a) total unemployment.</p>	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, the second 8 hours is to the employers' charges.	See "Total unemployment".	None.	See "Total unemployment".
					Partial unemployment:
					2. Conditions
					3. Compensation

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Partial unemployment:</b>						
<b>4. Accumulation</b>	<ol style="list-style-type: none"> <li>Benefit from a full early pension: No unemployment benefit.</li> <li>Benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30 % of the maximum unemployment benefit per day for worker with dependent family members.</li> </ol>	<ol style="list-style-type: none"> <li>Pensions: Accumulation permitted but duration of benefits is limited.</li> <li>No accumulation possible with early retirement pension.</li> <li>Sickness cash benefits: No accumulation.</li> <li>Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible.</li> </ol>	<ol style="list-style-type: none"> <li>Pensions: Accumulation dependent on individual circumstances.</li> <li>Sickness allowance: No accumulation.</li> </ol>	None.	<ol style="list-style-type: none"> <li>Insurance: Income from gainful activity: Accumulation is not possible, except with allowances from partial unemployment due to reduction of working time. Persons drawing unemployment assistance benefit may take part-time jobs. Other social security benefits: No accumulation with retirement and invalidity pensions, family related invalidity benefits, additional family supplements and transitorial working incapacity benefits. Accumulation principally possible with widow/er's and orphan's pension, family allowances, death grants and other benefits possible.</li> <li>Assistance: Accumulation is not possible for an income in excess of 75 % of the interprofessional minimum wage.</li> </ol>	<ol style="list-style-type: none"> <li>No accumulation of insurance benefits with solidarity benefits.</li> <li>Insurance: 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.</li> <li>Assistance: 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. For both schemes: possibility of partial accumulation with earnings from reduced activity (conditions of accumulation are different).</li> </ol>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Normally no accumulation with other social insurance benefits.</p>	<p>1. Total unemployment: No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum.</p> <p>2. Partial unemployment: No accumulation with pensions above the minimum pension.</p>	<p>Accumulation not possible in conjunction with other benefits. If income from a gainful professional activity exceeds 10 % of the maximum threshold of the provided compensation, the unemployment benefit is reduced by the amount exceeding the provided ceiling.</p>	<p>Any compensation paid by the employers is deducted. The amount of the supplementary Benefits Act depends on any further income from or in connection with work of the beneficiary and/or eventual partner.</p>	<p>No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.</p>	<p>None.</p>
					<p>Partial unemployment: 4. Accumulation</p>

Table: XI

Unemployment

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Taxation:</b>						
1. Taxation of cash benefits	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".	Benefits are subject to taxation.	Benefits are liable to taxation after deduction of 10 % and then of 20 %.
2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

# Unemployment

Table: XI

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Benefits are fully liable to taxation. (including supplements for adult and child dependants).</p>	<p>Benefits are liable to taxation. Tax relief: See table IV "Sickness - cash benefits".</p>	<p>Benefits are liable to taxation.</p>	<p>Benefits are generally fully liable to taxation.</p>	<p>Benefits are not subject to taxation.</p>	<p><b>Taxation:</b></p> <p>1. Taxation of cash benefits</p> <p>Unemployment benefit is subject to taxation except where the beneficiary defers or cancels his retirement.</p> <p>Income support (see Table XII) is taxable when paid to unemployed persons or strikers.</p>
<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>See table IV "Sickness - cash benefits".</p>	<p>Not applicable.</p>	<p>2. Upper limit of annual income in excess of which tax relief or tax reduction is applicable</p> <p>Income support, or mixed payments of income support and unemployment benefit are taxable up to a ceiling (currently £ 44.65 = ECU 57 per week for a single person; £ 72.20 = ECU 92 per week for a couple), with the excess exempt from tax.</p>

## Notes to Table XI: Unemployment

### Note B-1: Belgium, *Benefits, 5. Rate:*

1. Unemployment benefits:
  - a) Cohabitants with dependants:  
60 % of reference earnings.  
Maximum: BFR 1,264 (ECU 32) per day.  
Minimum: BFR 1,110 (ECU 28) per day.
  - b) Single persons:  
60 % in the 1st year of unemployment.  
Maximum: BFR 1,264 (ECU 32) per day.  
Minimum: BFR 795 (ECU 20.08) per day.  
42 % from the 2nd year onwards.  
Maximum: BFR 885 (ECU 22) per day.  
Minimum: BFR 795 (ECU 20.08) per day.
  - c) Cohabitants without dependants:  
55 % in the 1st year of unemployment.  
Maximum: BFR 1,159 (ECU 29) per day.  
Minimum: BFR 634 (ECU 16.01) per day.  
35 % for the following three months.  
Maximum: BFR 737 (ECU 18.62) per day.  
Minimum: BFR 634 (ECU 16.01) per day.

Lump-sum of BFR 473 (ECU 11.95) per day when 15 months of unemployment are completed, raised to BFR 631 (ECU 15.94) if they are part of a household which has only replacement incomes, as long as the total benefits do not exceed BFR 32,864 (ECU 830) per month. The period of 15 months is extended in relation to former employment on the formula of 3 months per each year of professional activity and/ or wage-earning. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33 %.

2. Waiting allowance (based on study records):
  - a) Cohabitants (household with only replacement incomes):  
Age below 18: BFR 286 (ECU 7.22) per day.  
Age over 18: BFR 460 (ECU 11.62) per day.
  - b) Single persons:  
Age below 18: BFR 309 (ECU 7.80) per day.  
Age 18 - 20: BFR 486 (ECU 12.28) per day.  
Age 21 and over: BFR 627 (ECU 15.84) per day.
  - c) Cohabitants without dependants:  
Age below 18: BFR 270 (ECU 6.82) per day.  
Age over 18: BFR 431 (ECU 10.89) per day.

3. Supplement after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years:
  - a) Cohabitants with dependants:  
+ BFR 132 (ECU 3.33) per day.
  - b) Single persons:  
+ 12.5 % of reference earnings + 18 % of reference earnings if aged 55 or over or if aged at least 52 before 1994 and in receipt of benefit in 1990 (+ 25 % of reference earnings as of 1 December 1994 for the unemployed in this category who fulfil the same conditions).
  - c) Cohabitants without dependants:  
+ BFR 138 (ECU 3.49) per day, or + 7.5 % of reference earnings, or + 15 % of reference earnings if aged at least 52 before 1994 and in receipt of benefit in 1990.

**Note D-1, Germany, *Benefits for older unemployed and early retirement, 1. Measure:***

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 for the legal invalidity and old-age insurance, corresponding to the compulsory contributions for the shown difference under the condition that his working place can be replaced.

**Note E-1: Spain, *Field of application:***

- c) Other groups:
  - (i) Unemployed over age 52 fulfilling all conditions for retirement pension except the age limit;
  - (ii) Returning migrants;
  - (iii) Prisoners - for six months after their release;
  - (iv) Claimants to an invalidity pension whose pension has been suspended because their health condition has improved or who have been recognized as capable for work.





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- XIII Social protection of self-employed: 1. Farmers

Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Designation</b>	Minimum de Moyens d'Existence.	Social Bistand.	Sozialhilfe.	No general scheme exists. See specific allowances below.	"Ingreso mínimo de inserción" or "Renta Mínima".	Revenu Minimum d'Insertion.
<b>Basic legislation</b>	Law of 7 August 1974 instituting the right to minimum means of existence.	Law of 19 June 1974.	Law of 30 June 1961: Bundessozialhilfegesetz.	No general scheme.	Not uniform laws of the 17 Comunidades Autónomas.	Law of 1 January 1988, amended. Law No. 92-722 of 29 July 1992.
<b>Goal</b>	To assure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means.	The amount is given when a person is temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family.	To enable the recipients who are unable to support themselves to enjoy a reasonable standard of living and to place them in a position to live independently of social assistance.	No general scheme.	Combat poverty by means of cash benefits, for the basic needs of living.	To enable those in need to dispose of minimum revenues in order to satisfy essential requirements and to encourage sociological and professional integration of deprived persons.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Designation
Supplementary Welfare Allowance.	<b>Minimo Vitale. Reddito minimo (minimum income)</b>	Revenu Minimum Garanti.	Sociale Bijstand.	No general scheme exists. See specific allowances below.	Income Support.	Basic legislation
First law introduced in 1975. Social Welfare (Consolidation) Act of 1993, as amended.	Is a matter for the regional authorities. The regulations vary according to the regions: most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (such as Toscana, Emilia-Romagna) every community or local sanitary unit, USL) fixes the amount of the "minimum income" by means of individual regulations of social help allowances. The regions which have a specific regulation concerning this subject are Umbria, the Aoste Valley and the autonomous province de Bolzano.	Law of 26 July 1986, amended.	National Assistance Act of 13 June 1963 (Algemene Bijstandswet, ABW), as amended.	No general scheme.	Income Support (General) Regulations, 1987. The Social Security Administration Act 1992.	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.	Allowance which achieves a transfer of public resources in favour of citizens who really have no work and who do not have an income above a certain determined level (in principle, corresponding to a hypothetical subsistence level).	To ensure a decent standard of living to the population and to protect individuals 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 independently meet the necessary costs of living.	No general scheme.	To provide financial help for people who are not in full time work (16 hours or more a week) and whose income from all sources is below a set minimum level.	

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## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Legal qualification</b>	Subjective right, non-discretionary.	Subjective right, non-discretionary.	Subjective right, non-discretionary.	No general scheme.	Subjective right, non-discretionary.	Subjective right, non-discretionary.
<b>Principle</b>	Differential amount.	Differential amount.	Differential amount.	No general scheme.	Differential amount.	Differential amount.
<b>Entitled persons</b>	Individual.	Individual, except when married: couple; children have a personal right.	Individual.	No general scheme.	Isolated people or independent family units.	Individual.
<b>General conditions:</b>						
<b>1. Duration</b>	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.	Generally 12 months; possibility to be extended.	Three months, possibility to be extended for periods of between three months and one year.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>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.</p>	<p>Subjective right, non-discretionary.</p>	<p>Subjective right, non-discretionary.</p>	<p>Subjective right, the government has a legal duty to supply financial assistance.</p>	<p>No general scheme.</p>	<p>Awards are made by Adjudication Officers who interpret regulations.</p>	<p><b>Legal qualification</b></p>
<p>Differential amount.</p>	<p>Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the town councils and the local health organisations (USL).</p>	<p>Differential amount.</p>	<p>Differential amount at uniform national standard rates.</p>	<p>No general scheme.</p>	<p>Differential amount.</p>	<p><b>Principle</b></p>
<p>Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.</p>	<p>All citizens in a situation of need due to a lack of individual economic resources.</p>	<p>Universalist law.</p>	<p>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.</p>	<p>No general scheme.</p>	<p>Allowance received by individual who may claim for a partner and any dependant children in the household.</p>	<p><b>Entitled persons</b></p>
<p>Unlimited.</p>	<p>Limited, with possibility of renewal depending on duration of the situation of need.</p>	<p>Unlimited.</p>	<p>Unlimited.</p>	<p>No general scheme.</p>	<p>Unlimited.</p>	<p><b>General conditions:</b> 1. Duration</p>

Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>General conditions:</b>						
<b>2. Nationality</b>	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons and refugees.	No nationality conditions. Foreigners therefore risk being repatriated as opposed to receiving long-term assistance.	Nationals; citizens of the signatory countries to the Social Security agreement (e.g. all EC Member States), persons granted political asylum; other foreigners (with restrictions). As from 1.11.93, new rules for asylum seekers according to the law on asylum seekers' benefits (AsylbLG).	No general scheme.	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.
<b>3. Residence</b>	Residing effectively in the country.	All persons residing in the country.	Reside in the country; Germans normally residing abroad may, in certain emergency cases, be granted social assistance.	No general scheme.	To have been a resident of the Comunidad Autónoma for a certain period (usually between 3 and 5 years).	Residence in the country.
<b>4. Age</b>	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 conditions relating to age (in practice, however, assistance is seldom given to children under 18 years of age because parents are obliged to support their children).	No age condition; minors can claim on their own right.	No general scheme.	Between 25 and 65 years of age; those under 25 entitled to maintenance or handicapped people.	With effect from 25 years of age; those under 25 who have to support a child, possibly not yet born.
<b>5. Willingness to work</b>	Prove willingness to work, unless impossible for equity or health reasons.	Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.	Must be capable of working.	Must be available for training, integration or employment activities (the person concerned undertakes to participate in social integration activities that he/she defines with the Local Integration Committee C.L.I.).

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Nationals, refugees and stateless persons and all persons legally residing in the country, regardless of nationality.	<b>Nationals, foreign residents and political asylum seekers.</b>	Without regard to nationality.	Nationals, refugees and stateless persons, nationals of all EU member states; all persons legally residing in the country.	No general scheme.	UK Nationals; Nationals of EEA signatory states and countries with which a bilateral agreement with reciprocity clause exists, subject to any entry conditions and habitued residence.	<b>General conditions:</b> 2. Nationality
Residence in the country.	<b>All person resident in the regional or municipal territory (according to the authority who administers the service).</b>	Persons resident 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.	No general scheme.	Actually residing in the country.	3. Residence
Normally paid from 18 years of age.	<b>No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.</b>	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.	No general scheme.	In general, as from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	4. Age
If of working age and healthy, the applicant must be willing to work and be registered for work.	<b>The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organize special professional courses in certain cases.</b>	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.	No general scheme.	Those capable of working must be available for, registered for and actively seeking employment. Certain groups such as lone-parents, pensioners and the disabled are excluded from this rule.	5. Willingness to work

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>General conditions:</b>						
<b>6. Exhaustion of other claims</b>	Assert one's rights, if any, to social allowances to which claim may be laid by virtue of Belgian or foreign legislation. The "minimex" is a residual right.	Obligation to support spouse and children under 18 years of age.	Claims on other social benefits and relating to persons obliged to pay maintenance have to be exhausted. Exceptions: e.g. education benefit ("Erziehungsgeld"), rent allowance (according to the Bundesversorgungsgesetz).	No general scheme.	Not required.	Applicants must vindicate their rights to social benefits and to maintenance payments.
<b>7. Other conditions</b>	The person concerned may be asked to assert his/her rights with regard to persons obliged to pay maintenance. A beneficiary, under the age of 25, must have signed a contract relating to an individual social integration plan within three months of the initial claim, unless this is impossible for health or equity reasons (the contract stipulates the form of progressive integration, the content of the guidance, and details of possible training courses or employment).	No assets. Event which leads to a change in living conditions.	Dependent on income and assets (certain exoneration).	No general scheme.	The beneficiary has to fulfil the conditions stipulated at the time of the awarding of the aid, these are meant to help them escape marginality.	No other conditions.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>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.</p>	<p>Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.</p>	<p>To assert their rights to Social allowances and to alimentary claims.</p>	<p>Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).</p>	<p>No general scheme.</p>	<p>None.</p>	<p><b>General conditions:</b> 6. Exhaustion of other claims</p>
<p>Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.</p>	<p>No other conditions.</p>	<p>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 "Age".</p>	<p>No other conditions.</p>	<p>No general scheme.</p>	<p>Capital, excluding home of applicant and/or partner if any, must be £ 8,000 (ECU 10,230) or below.</p>	<p>7. Other conditions</p>

Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Determination of the minimum</b>	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the guaranteed revenue for old-aged people.	The starting point of the assessment of the guarantee of resources amount is (for parents) 80 % of the maximum unemployment allowance and 50 % of this maximum for persons with no children, as of 1 January 1995 60 %.	Benefits are generally granted depending on circumstances, sometimes at a basic rate which is calculated on the basis of statistics on household expenses of lower-income groups. In addition, there are regular allowances for housing and heating, among others. Supplementary benefits in cases of special need.	No general scheme.	Varies according to the autonomous regions.	By decree.
<b>Level of determination</b>	At the national level.	At the national level.	The rate is set by the "Länder".	No general scheme.	Autonomous Regions (Comunidades Autónomas).	At the national level.
<b>Regional differentiation</b>	No regional differentiation.	No regional differentiation.	The basic rate varies between DM 496 (ECU 258) and DM 521 (ECU 271) according to the Land.	No general scheme.	Important distinction of benefits between PTA 30,000 (ECU 189) and PTA 37,000 (ECU 233), of supplements for family members and of access conditions.	No regional differentiation.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Fixed by Government.	The regulations vary according to the regions.	The reference minima have been fixed through political decision in comparison with the social minimum income and pension minima. These minima are automatically indexed to the evolution of the costs of living.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Assistance Rates Decree of 1974, which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	No general scheme.	Set by Government, taking into account movements in prices.	Determination of the minimum
The level of the basic rate is centrally determined at the national level. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.	Determined by the Regions.	At the national level.	At the national level.	No general scheme.	At the national level.	Level of determination
No regional differentiation.	Considerable regional differentiation: the amount for a single person varies between LIT 450,000 (ECU 236) and LIT 520,000 (ECU 272). Exception: in the Aoste Valley, people living in rented accommodation receive LIT 720,000 (ECU 377). If they are home-owners the benefit amount is equal to LIT 432,000 (ECU 226).	No regional differentiation.	No regional differentiation.	No general scheme.	No regional differentiation.	Regional differentiation

Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Domestic unit for the calculation of resources</b>	The spouses concerned, the person cohabiting 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 unmarried minors living at home, account is also taken of parents' income and assets.	No general scheme.	Family.	The applicant, the spouse or cohabitant and dependants.
<b>Resources taken into account</b>	<p>All resources, of whatever nature or origin whatsoever, including all allocations paid by virtue of Belgian or foreign social regulations.</p> <p>Exceptions: family allowances; the amount, determined by the king, of cadastral income from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); study allowances granted to the interested person for the benefit of himself or his dependant children, donations (in certain cases); the maintenance allowance received for the benefit of minor single children dependent on the concerned person and advances on maintenance payments made for unmarried minors, captivity pensions and war pensions, as well as pensions relating to national orders in the event of a war.</p>	As a rule, all resources, regardless of their nature and origin (some exceptions).	All income, including other social benefits such as, for example, child benefit (exceptions: see "exhaustion of other claims").	No general scheme.	All resources of the family are taken into account.	<p>Resources of any nature, including family allowances: earnings from activities, revenue procured from movable or immovable property, etc.; some special social allowances granted to cope with a specific requirement and not considered as providing resources contributing to the global solvency of the recipient of said allowances; maximum of resources (RMI + monthly resources):</p> <p>Single person: FF 2,298.08 (ECU 349)</p> <p>household: FF 3,447.12 (ECU 523).</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>The household: the applicant and his dependants.</p>	<p>Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.</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>No general scheme.</p>	<p>Family unit.</p>	<p>Domestic unit for the calculation of resources</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 and maternity benefits).</p>	<p>All resources, regardless of their nature and origin. Capital left untouched: HFL 18,000 (ECU 8,353) for families and HFL 9,000 (ECU 4,176) 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 187.32 (ECU 87) is deducted from the allowance to the beneficiary with children living at home and having their own income.</p>	<p>No general scheme.</p>	<p>Most income resources; for every £ 250 (ECU 320), or part of £ 250 (ECU 320), of savings over £ 3,000 (ECU 3,836), a deduction of £ 1 (ECU 1.279) a week is made from the rate otherwise payable.</p>	<p>Resources taken into account</p>

Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Guaranteed minimum: Categories</b>	<ol style="list-style-type: none"> <li>Spouses living under the same roof.</li> <li>Person living alone either with a dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant.</li> <li>Person living alone.</li> <li>Any other person cohabitating with one or more persons, whether parents, relatives or not.</li> </ol>	<ol style="list-style-type: none"> <li>Basic amount for single persons.</li> <li>Basic amount for married couples.</li> <li>Amounts for persons under 23.</li> <li>Housing supplement.</li> </ol>	<ol style="list-style-type: none"> <li>Allowances covering necessary basic support ("Hilfe zum Lebensunterhalt"):               <ol style="list-style-type: none"> <li>Regular benefit payments ("normal amount") in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age).</li> <li>Supplements for certain groups (the elderly; handicapped persons; single parent families, pregnant women etc.)</li> <li>Allowances for housing and heating.</li> <li>Exceptional benefit payments for clothing, large households and other necessities.</li> </ol> </li> <li>Assistance to provide for individual needs in difficult situations (e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties).</li> </ol>	No general scheme.	Families and supplements for each dependant person.	<ol style="list-style-type: none"> <li>Recipient living alone.</li> <li>Increase for the first additional person of the household: 50 %.</li> <li>Increase for extra person over and above the second: 30 %.</li> <li>Increase for extra person from the third excluding the spouse or the partner or cohabitant: 40 %.</li> </ol>
<b>Guaranteed minimum and family allowances</b>	General family allowances are granted in addition to the minimum.	General family allowances are granted in addition to the minimum.	Each member of the family is entitled to claim in his/her own right. Family allowance (Erziehungsgeld) is granted in addition to social assistance benefits.	No general scheme.		Included: the RMI takes dependant children into account.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Guaranteed minimum: Categories
<p>1. Personal rate of Supplementary Welfare Allowance.</p> <p>2. Additional allowances paid in respect of adult or child dependants.</p> <p>3. Supplements paid for special needs and exceptional needs.</p>	<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>	<p>1. Person living alone.</p> <p>2. Second adult.</p> <p>3. Other adults.</p> <p>4. Each child.</p> <p>5. Increase for infirmity.</p>	<p>1. Married or unmarried couples (irrespective of sex): 100 % of the net minimum wage.</p> <p>2. Single-parent families: 90 % of the net minimum wage.</p> <p>3. Single persons aged 23 or older: 70 % of the net minimum wage.</p> <p>4. Single persons sharing accommodation: 60 % of the net minimum wage.</p> <p>5. Young people aged between 18 and 23: lower rates, increasing with age.</p>	<p>No general scheme.</p>	<p>1. Personal allowance: single persons, couples, lone parent, dependant children.</p> <p>2. Plus: premium (family, lone parent, pensioner, disabled).</p> <p>3. Plus: residential allowance - special higher levels of income support for people in residential care and nursing homes.</p>	<p>Guaranteed minimum: Categories</p>
<p>Family allowances (i.e. Child Benefit) are paid separately. However, additional amounts are paid in respect of dependants.</p>	<p>Family benefits and "minimo vitale" benefits are granted independently from one another. The right to family allowance is accorded to people whose income from employment is below a certain level.</p>	<p>Family allowances and maternity benefits are granted in addition to social assistance.</p>	<p>General family allowances are granted in addition to the social assistance. See table X.</p>	<p>No general scheme.</p>	<p>The main family allowances (i.e. Child Benefit and Family Credit) are entirely separate from Income Support. However, Income Support can include a 'family' and a 'lone parent premium'.</p>	<p>Guaranteed minimum and family allowances</p>

Table: XII

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
Examples	<p>1. Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:</p> <p>a) Person living alone: BFR19,709(ECU498).</p> <p>b) Couple with or without children: BFR26,279(ECU664).</p> <p>c) Single parent family: BFR26,279(ECU664).</p> <p>d) Cohabitant: BFR13,140(ECU332).</p> <p>2. Monthly amounts including family allowances:</p> <p>a) Couple with one child (10 years): BFR29,715(ECU751).</p> <p>b) Couple with 2 children (8, 12 years): BFR35,786(ECU904).</p> <p>c) Couple with three children (8-10-12 years): BFR43,716 (ECU1,104).</p> <p>d) Single parent family with one child (10 years): BFR29,715(ECU751).</p> <p>e) Single parent family with 2 children (8, 10 years): BFR35,319(ECU892).</p>	<p>1. Monthly amounts not including housing allowance:</p> <p>a) Persons supporting at least one child: DKR8,852 (ECU1,174) per month.</p> <p>b) Single person: DKR5,546 (ECU735) per month.</p> <p>c) Under 23 years of age:</p> <p>(i) living with parents: DKR 2,080 (ECU 276) per month.</p> <p>(ii) living separately: DKR 4,251 (ECU 564) per month.</p> <p>2. The general family allowances that must be added quarterly are:</p> <p>a) For child 0 - 6 years: DKR 2,075 (ECU 275).</p> <p>b) For child 7 - 18 years: DKR 1,600 (ECU 212).</p>	<p>Average needs within the framework of payments to ensure minimum level of existence (basic amount, exceptional payments, housing and heating allowances) in the old "Länder" (as at 1.7.1994).</p> <p>1. Single person: DM 1,112 (ECU 579)</p> <p>2. Couple without children: DM 1,784 (ECU 929)</p> <p>3. Couple with one child: DM 2,294 (ECU 1,194)</p> <p>4. Couple with 2 children: DM 2,777 (ECU 1,445)</p> <p>5. Couple with three children: DM 3,249 (ECU 1,691)</p> <p>6. Single parent family with one child (below the age of 7): DM 1,848 (ECU 962)</p> <p>7. Single parent family with 2 children (8 and 10 years old): DM 2,423 (ECU 1,261)</p>	No general scheme.	<p>Average amounts of the minimum:</p> <p>1. Single person: PTA 30,000 (ECU 189).</p> <p>2. Couple without children: PTA 30,000 (ECU 189).</p> <p>3. Single parent family: PTA 30,000 (ECU 189).</p> <p>4. Couple with one child: PTA 35,000 (ECU 221).</p> <p>5. Couple with two children: PTA 40,000 (ECU 252).</p> <p>6. Couple with three children: PTA 45,000 (ECU 284).</p>	<p>Amounts including family benefits, but excluding housing allowance:</p> <p>1. Person living alone: FF 2,298.08 (ECU 349).</p> <p>2. Couple without children: FF 3,447.12 (ECU 523).</p> <p>3. Single parent family with 1 child (10 years): FF 3,447.12 (ECU 523).</p> <p>4. Couple with 1 child (10 years): FF 4,136.54 (ECU 628).</p> <p>5. Couple with 2 children (8 and 12 years): FF 4,825.96 (ECU 733).</p> <p>6. Couple with 3 children: FF 4,745.20 (ECU 872).</p>



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Examples
<p>1. Basic minimum allowance (monthly rates):</p> <p>a) Single person: IRE 255.23 (ECU 322).</p> <p>b) Couple without children: IRE 413.83 (ECU 523).</p> <p>c) Couple with one child: IRE 471.03 (ECU 595).</p> <p>d) Couple with 2 children: IRE 528.23 (ECU 667).</p> <p>e) Couple with 3 children: IRE 585.43 (ECU 739).</p> <p>f) Single parent family with one child: IRE 312.43 (ECU 395).</p> <p>g) Single parent family with two children: IRE 369.63 (ECU 467).</p> <p>All child dependants are treated the same (IRE 13.20 = ECU 16.67 per week), regardless of age.</p> <p>2. Examples including family benefits (see Table X):</p> <p>a) Couple with one child: IRE 491.03 (ECU 620).</p> <p>b) Couple with 2 children: IRE 568.23 (ECU 718).</p> <p>c) Couple with 3 children: IRE 650.43 (ECU 821).</p> <p>d) Single parent family with one child: IRE 332.43 (ECU 420).</p> <p>e) Single parent family with two children: IRE 409.63 (ECU 517).</p>	<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 examples only and only apply to levels below and above benefit amounts. Levels set by the regions (no information exists on the amounts paid by the town councils and the local health organisations):</p> <p>1. Persons living alone: LIT 450,000 - LIT 520,000 (ECU 236 - ECU 272).</p> <p>2. 2 persons: LIT 655,000 LIT 1,050,000 (ECU 343 - ECU 550).</p> <p>3. 3 persons: LIT 851,000 LIT 1,350,000 (ECU 446 - ECU 707).</p> <p>4. 4 persons: LIT 1,050,000 LIT 1,650,000 (ECU 550 - ECU 865).</p> <p>5. 5 persons: LIT 1,150,000 LIT 1,770,000 (ECU 602 - ECU 927).</p> <p>In the Aoste Valley and in the self-governed province of Trente, these amounts are supplemented, by allowances for rent, heating and other general costs.</p>	<p>1. Amounts excluding family allowances:</p> <p>a) Person living alone: LFR 29,433 (ECU 743).</p> <p>b) Couple without children: LFR 44,150 (ECU 1,115).</p> <p>c) Couple with 1 child: LFR 48,485 (ECU 1,225).</p> <p>d) Couple with 2 children: LFR 52,820 (ECU 1,334).</p> <p>e) Couple with 3 children: LFR 57,155 (ECU 1,444).</p> <p>f) Single parent family with one child: LFR 33,768 (ECU 853).</p> <p>g) Single parent family with 2 children: LFR 38,104 (ECU 962).</p> <p>2. Amounts including family allowances (depending on number and age of the children, see Table X):</p> <p>a) Couple with one child (10 years): LFR 52,218 (ECU 1,319).</p> <p>b) Couple with 2 children (10 and 12 years): LFR 63,577 (ECU 1,606).</p> <p>c) Couple with 3 children (8-10-12 years): LFR 77,336 (ECU 1,953).</p> <p>d) Single parent family with one child (10 years): LFR 37,501 (ECU 947).</p> <p>e) Single parent family with two children (8 and 10 years): LFR 47,817 (ECU 1,208).</p>	<p>1. Monthly net standard rates (excluding family benefits):</p> <p>a) Single person aged 23 and over, sharing accommodation: HFL 1,055.26 (ECU 490).</p> <p>b) Single person aged 23 and over not sharing accommodation: HFL 1,242.58 (ECU 577).</p> <p>c) Couple (with or without children): HFL 1,775.12 (ECU 824).</p> <p>d) Single parent family: HFL 1,597.61 (ECU 741).</p> <p>2. Amounts of social assistance plus family allowance:</p> <p>a) Single parent family with one child (10 years): HFL 1,730.68 (ECU 803).</p> <p>b) Couple with one child (10 years): HFL 1,908.19 (ECU 885).</p> <p>c) Single parent family with two children (8-10 y.): HFL 1,911.21 (ECU 887).</p> <p>d) Couple with two children (8 and 12 years): HFL 2,135.76 (ECU 991).</p> <p>e) Couple with three children (8-10-12 years): HFL 2,318.66 (ECU 1,076).</p>	<p>No general scheme.</p>	<p>Income Benefit including family allowances, but not the housing allowances, monthly amounts (converted weekly rates):</p> <ol style="list-style-type: none"> <li>1. Single person aged 18-24 years: £ 156.65 (ECU 200).</li> <li>2. Single person aged 25 and over: £ 198.03 (ECU 253).</li> <li>3. Couple without children: £ 310.70 (ECU 397).</li> <li>4. Couple with one child (10 years): £ 422.07 (ECU 540).</li> <li>5. Couple with two children (8 and 12 years): £ 521.73 (ECU 667).</li> <li>6. Couple with three children (9, 13 and 17, all in full time education): £ 640.90 (ECU 820).</li> <li>7. Lone parent aged 18 or over with one child (10 years): £ 331.50 (ECU 424).</li> <li>8. Lone parent aged 18 or over with two children (8 and 10 years): £ 399.32 (ECU 511).</li> </ol>	

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Relations between the amounts</b>	<ol style="list-style-type: none"> <li>1. Single person: 100 %</li> <li>2. 2nd adult of couple: + 33 %</li> <li>3. 1st child (incl. family benefits for average age): + 15 %</li> <li>4. 2nd child (incl. family benefits for average age): + 21 %</li> <li>5. 3rd child (incl. family benefits for average age): + 28 %.</li> </ol>	<ol style="list-style-type: none"> <li>1. Single person: 50 % of maximum unemployment benefit (60 % as of 1.1.1995).</li> <li>2. Couple with joint children: 2 x 80 % of maximum.</li> <li>3. Childless couple: 2 x 60 % of minimum.</li> <li>4. Couple with children from another marriage: 1 x 80 % of maximum + 1 x 60 % of maximum, if the husband and wife have no children. If this is the case: 2 x 80 % of the maximum.</li> </ol>	<p>The basic amount varies according to the age and the beneficiary's position in the household.</p> <ol style="list-style-type: none"> <li>1. 100 % reference amount ("Eckregelsatz") for the head of the household as well as for a person living alone.</li> <li>2. 50 % for child aged under 7.</li> <li>3. 55 % for child aged under 7 who lives with one person who is solely responsible for upbringing.</li> <li>4. 65 % for child aged 7 - 14.</li> <li>5. 90 % for child aged 14 - 18.</li> <li>6. 80 % for adult members of the household.</li> </ol>	No general scheme.	<p>The amounts granted to different members of the household differ between the autonomous regions:</p> <p>10 to 42 % of the basic amount for the 2nd member;</p> <p>7 to 37 % for the 3rd member;</p> <p>4 to 32 % for the 4th member of the family.</p>	<ol style="list-style-type: none"> <li>1. Single person: 100 %</li> <li>2. Couple with no children: + 50 %</li> <li>3. Couple + 1st child: + 30 %</li> <li>4. Couple + 2nd child: + 30 %</li> <li>5. Couple + 3rd child: + 40 %.</li> </ol>
<b>Recovery</b>	<p>When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: from the beneficiary to an amount equal to the amount which should have been taken into account.</p> <p>At the cost of the beneficiary in the event of voluntary omission or material error.</p> <p>Party responsible for accidents or sickness entailing the payment of the Minimex.</p> <p>From certain persons obliged to pay maintenance.</p>	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying of instalments and interest in real estate and in some other cases.</p>	<p>Recovery from recipient is principally excluded. An exception is made for culpable conduct (e.g. if the recipient is guilty of a criminal offence, committed either intentionally or negligently).</p> <p>Recovery is possible in cases where the recipient is under obligation to make maintenance payments (divorced or separated spouses, children, parents).</p>	No general scheme.	Irrecoverable subsidy.	On future earnings, by repayment of the debt, by recovery on inheritance.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<ol style="list-style-type: none"> <li>1. Single person: 100 %.</li> <li>2. 2nd adult of couple: + 62 %</li> <li>3. 1st child (incl. family benefits): + 30 %</li> <li>4. 2nd child (incl. family benefits): + 30 %</li> <li>5. 3rd child (incl. family benefits): + 32 %.</li> </ol>	<p>Different rates between the regions. Relations according to the above mentioned amounts:</p> <ol style="list-style-type: none"> <li>1. Single person: 120 %.</li> <li>2. 2nd adult of couple: + 75 %</li> <li>3. 1st child: + 50 %</li> <li>4. 2nd child: + 20 %</li> <li>5. 3rd child: + 20 %.</li> </ol> <p>These percentages are only approximations and are based on the "minimo vitale" amounts set by the regions. No indication of the amounts paid by the town councils and the local health organisations.</p>	<ol style="list-style-type: none"> <li>1. Single person: 100 %.</li> <li>2. 2nd adult of couple: + 50 %</li> <li>3. 1st child (incl. family benefits for average age): + 28 %</li> <li>4. 2nd child (incl. family benefits for average age): + 28 %</li> <li>5. 3rd child (incl. family benefits for average age): + 28 %.</li> </ol>	<ol style="list-style-type: none"> <li>1. Single person: 100 %.</li> <li>2. 2nd adult of couple: + 68 %</li> <li>3. 1st child (incl. family benefits for average age): + 13 %</li> <li>4. 2nd child (incl. family benefits for average age): + 17 %</li> <li>5. 3rd child (incl. family benefits for average age): + 18 %.</li> </ol>	<p>No general scheme.</p>	<p>Relations according to the above mentioned examples:</p> <ol style="list-style-type: none"> <li>1. Single person: 100 %</li> <li>2. 2nd adult of couple: + 57 %</li> <li>3. 1st child (aged 0 - 10): + 56 %</li> <li>4. 2nd child (aged 11 - 15): + 52 %</li> <li>5. 3rd child (aged 16 - 17): + 60 %.</li> </ol>	<p>Relations between the amounts</p>
<p>When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from benefits subsequently awarded.</p>	<p>Different regulations of the Regions.</p>	<p>If positive change in the fortune of the recipient.</p>	<p>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.</p>	<p>No general scheme.</p>	<p>None.</p>	<p>Recovery</p>

## Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Indexation</b>	<p>Automatic readjustment of 2 % of the allowance occurs when the consumer price index varies by 2 % in relation to the previous pivot index.</p> <p>Moreover, the king can vary the basic amounts.</p>	<p>Adjustment once a year according a fixed percentage for all social allowances and pensions (satsreguleringssprocenten).</p>	<p>Adjustment is reviewed on 1 July for the subsequent six months, and for the first six months of the following year corresponding to the development of the actual, real cost of living. Limited increase for period between 1.7.1994 and 30.6.1996 on grounds of the second law on the accomplishment of cost-cutting, consolidation and growth programme.</p>	<p>No general scheme.</p>	<p>Adjustment generally yearly by decision of the Government of the Comunidad Autónoma.</p>	<p>Adjustment twice a year according to consumer price index.</p>
<b>Measures stimulating social and professional integration</b>	<p>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 degressive amount over the three years. Since 1994:</p> <p>1st year: BFR 6,625 (ECU 167).</p> <p>2nd year: BFR 5,521 (ECU 139)</p> <p>3rd year: BFR 3,312 (ECU 84).</p>	<p>A salary of DKR 2,000 (ECU 265) per month, up to DKR 12,000 (ECU 1,591) in total per year is exempted, if the person has been receiving the allowance for three months.</p>	<p>Work assistance; advisory service. Local employment programmes for beneficiaries of social assistance. A part of the earned income is not taken into account for the calculation of supplementary income payments.</p>	<p>No general scheme.</p>	<p>These measures are part of the Social programmes of the Comunidades to combat poverty and social exclusion, which vary in the different Comunidades Autónomas.</p>	<p>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 exempted, in accordance with a schedule and for a specific period of time.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Adjustment every year in July.</p>	<p>Amounts related to the national pension are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). All the figures mentioned above are provided for information only.</p> <p>Other amounts: adjustment without predetermined conditions.</p>	<p>Automatic adjustment when the consumer price index increases at 2.5 %.</p> <p>Reference: Development of the consumer price index.</p>	<p>Adjustment twice a year, according to the average development of contract-wages.</p>	<p>No general scheme.</p>	<p>Adjustment normally once a year with reference to retail price index less housing costs (Special adjustment for 1994/95 to compensate for introduction of Value Added Tax on domestic fuel).</p>	<p><b>Indexation</b></p>
<p>None.</p>	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	<p>Revenues from employment and legally due alimony are exempted up to one fifth 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>	<p>No general scheme.</p>	<p>£ 5 (ECU 6.39) per week of any earnings is disregarded. A higher disregard of £ 15 (ECU 19.18) per week applies to the earnings of certain groups, for example lone-parents, the sick, disabled and long-term unemployed (at least two years).</p>	<p><b>Measures stimulating social and professional integration</b></p>

Table: XII

Guaranteeing sufficient resources: 1. General non-contributory minimum

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Associated rights:</b>						
<b>1. Health</b>	Free voluntary sickness insurance.	Free health services for all residents (not an associated right).	Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.	Protection in case of sickness.	Benefits in kind from the general regulations of sickness-maternity insurance (general system) and exemptions of patient's cost participation.
<b>2. Housing</b>	None.	Housing supplement is part of the allowance; in cases where accommodation costs exceed a fixed limit. The supplement is not liable to taxation.	Costs for adequate housing and heating are completely covered, flat-rate housing benefit is taken into account.	No general scheme.	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.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	Associated rights:
<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. Persons with an income less than the social pension are exempted from participation in costs. See Table III "Health care".</p>	<p>Membership of sickness insurance.</p>	<p>A beneficiary compulsorily insured under the Health Insurance Act has to pay what is termed the "nominal premium" under the Health Insurance Act and the General Exceptional Medical Expenses Act 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>	<p>No general scheme.</p>	<p>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>	<p>1. Health</p>
<p>No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme, Mortgage Interest relief under the taxation system or local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.</p>	<p>In some regions, particularly for aged persons special housing supplements for total or partial housing cost reduction. Some regions cover electricity or gas bills or take into account costs for unavoidable interior restructuring measures..</p>	<p>None.</p>	<p>In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, beneficiaries paying rent between HFL 335.42 (ECU 156) and HFL 963.75 (ECU 447) 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 335.42 (ECU 156) and HFL 963.75 (ECU 447) per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above HFL 963.75 (ECU 447) per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.</p>	<p>No general scheme.</p>	<p>Income Support can meet mortgage interest payments (to a limit), some residential care and nursing home charges that are not met by Housing Benefit. Reasonable rent costs can be met by Housing Benefit.</p>	<p>2. Housing</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>Number of beneficiaries</b>	62,170 (1st January 1994).	In January 1994, 147,654 persons in Denmark (6.1 % of the population) received cash benefits of social assistance. 27,603 received education assistance or professional training assistance. 43,968 received special aid. 24,134 participated in active-employment measures.	4.03 million persons received in 1992 (old Länder) benefits of social assistance: 3.15 million received maintenance allowances and 1.63 million assistance in special circumstances.  In the five new Länder, 685,047 persons received benefits in 1992: 488,133 maintenance allowance and 240,015 assistance in special circumstances.	No general scheme.	Ca. 21.000 persons (May 1993).	1993: in total 723,380, of which 631,200 in metropolitan France and 92,180 overseas.
<b>Costs</b>	BFR 6,014 million (ECU 152 million) (1993).	Budget for 1993: DKR 12,420 million (ECU 1,647 million).	Old "Länder" 1992: DM 38.12 billion (ECU 19.84 billion); new "Länder" DM 4.48 billion (ECU 2.33 billion).	No general scheme.	Not available.	In 1992, FF 13 billion (ECU 1.974 billion) (cash benefits) plus 7.5 billion (ECU 1.139 billion) for "active" expenses (connected social rights and integration measures).
<b>Financing</b>	50 % State (increased in certain cases) 50 % Public Centres of Social Assistance (CPAS).	50 % State 50 % Local committees of social assistance (municipalities).	75 % local authorities 25 % Länder.	No general scheme.	100 % budget of the Comunidades Autónomas.	State.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Number in receipt of basic payments (31 January 1994):</p> <p>Recipients: 16,500</p> <p>Adult Dependants: 4,400</p> <p>Child Dependants: 15,700</p> <p>Total 36,600</p> <p>Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments):</p> <p>All persons 64,690</p> <p>Adult Dependants 19,230</p> <p>Child Dependants 52,320</p> <p>Total 136,240</p>	<p>Not available.</p>	<p>31.12.1993: 3,652 households.</p>	<p>In 1993, 530,000 persons (yearly average) received social assistance and assistance under the State Group Regulation for Unemployed Workers (RWW), not included persons receiving assistance under the State Group Regulation for self-employed.</p>	<p>No general scheme.</p>	<p>5,710,940 persons (November 1993 - latest actuals).</p>	<p>Number of beneficiaries</p>
<p>IR£ 110,000,000 (ECU 138,908,533) in 1993.</p>		<p>FNS pensions/Guaranteed minimum income (included employers contribution to sickness insurance): LFR 1,357 million (ECU 34.275 million) in 1992.</p>	<p>Not available.</p>	<p>No general scheme.</p>	<p>£ 16,592 million (ECU 21,216 million) (forecast for 1994/95).</p>	<p>Costs</p>
<p>100 % state.</p>	<p>Taxes at the local level.</p>	<p>State. Contribution of local municipalities fixed at a level of 10 % of the supplements of the minimum income.</p>	<p>90 % State 10 % local authorities.</p>	<p>No general scheme.</p>	<p>100 % State.</p>	<p>Financing</p>

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age:</b>						
1. Designation	Guaranteed income for the elderly (Revenu garanti aux personnes âgées), law of 1st April, 1969.	No specific minimum: covered by the "national pension" (see Table VII).	No special scheme, covered by the general minimum.		Non-contributory old-age pension scheme (Pensión de jubilación no contributiva).	Special allowance completed by the supplementary allowance.
2. Principle	To institute a guaranteed minimum income for all elderly persons.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance by 20 % of the relevant rate with regard to special needs of the elderly.		Pension for elderly people without a claim to a contributory pension.	Differential allowances.
3. Eligible groups	Belgians, persons covered by EEC regulation no. 1407/71, stateless persons, refugees, nationals of a country with which Belgium has signed a reciprocal agreement and anyone with a right to a pension deriving from employment or self-employment in Belgium.	No special scheme.	People over 65 receiving maintenance allowance under the social assistance scheme.		Persons over 65 who have no claim to a contributory pension, either because they did not pay contributions or because they were not in the contributory scheme for the minimum period.	Individual.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	I. Old age:
Old Age Non-Contributory Pension.	Social Pension (Pensione sociale). See Table VII "Old age".	No specific minimum. Covered by the general scheme of guaranteed minimum income (revenu minimum garanti), see above.	No specific scheme. Covered by General insurance (AOW): see Table VII "Old age". Special regulations for older unemployed workers, see "Unemployment".	Social old-age pension (Statutory Order 464/80 of 13 October, 1980).	Retirement Pension, Category C (those at pension age at introduction of National Insurance Scheme in 1948) and Category D (Over 80s Pension).	1. Designation
To provide an income for those 66 or over who do not qualify for a contribution-based pension.	See Table VII.	No special scheme.	See Table VII.	To contribute towards sufficient resources. Subjective right.	Non-contributory flat-rate pension.	2. Principle
Persons aged 66 or over who do not qualify for a contributory pension.	See Table VII.	No special scheme.	See Table VII.	Elderly people not entitled to a pension from the contributory system and lacking sufficient resources.	Cat. C: Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men. Cat. D: Men and women aged 80 or over.	3. Eligible groups

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age:</b>						
<b>4. Main conditions of eligibility</b>	Must be aged 60 (women) or 65 (men) or over and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	Beneficiaries of maintenance allowance under the social assistance scheme, aged 65 or more. Means tested: income under ceiling set for social assistance.		Age over 65 and no access to any pension or income higher than the minimum pension amount; legal residence in Spain for at least 10 years between the age of 16 and 65 (two years directly preceding the pension application).	Special allowance: not being entitled to any old-age benefit provided by a compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below a certain ceiling.  Supplementary allowance: being entitled to "special allowance"; resources are below a certain ceiling.
<b>5. Amount payable</b>	BFR 236,522 (ECU 5,974) per year (single rate). BFR 315,359 (ECU 7,965) per year (married couples rate).  Automatic revaluation by 2 % when the consumer price index varies by 2 %.	No special scheme.	Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme.  Basic amount, supplements, exceptional benefit, housing and heating allowances. Monthly average: Single Person or head of family: DM 1,216 (ECU 633). Couple, both over 65: DM 1,971 (ECU 1,026).		PTA 456,890 (ECU 2,881) per year (one eligible person). PTA 776,713 (ECU 4,898) per year (household with 2 eligible persons).  The pension is decreased by the amount of any other income to a 25 % minimum.	Special allowance: FF16,331 (ECU2,480) per year.  Supplementary allowance: Single beneficiary: FF21,992 (ECU3,339) per year. Couple, each: FF18,044 (ECU2,740) per year.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	I. Old age: 4. Main conditions of eligibility
Age 66 or more; means test; resident in Ireland.	See Table VII. Income (not including rents) of less than LIT 4,498,250 (ECU 2,355) if single or LIT 19,082,600 (ECU 9,990) if married.	No special scheme.	See Table VII.	Income not exceeding 30 % (single person) or 50 % (couple) of the minimum wage. Age: 65 years or more.	Category C: Ordinarily resident in Great Britain on 2.11.70, or on the date of claim, and resident in UK for 10 years between 5.7.48 and 1.11.70.  Category D: Must normally live in Great Britain and must have lived in UK for a total of 10 years or more in any continuous period of 20 years after the 60th birthday. Periods of residence in Gibraltar or another Member State of the EC may help to satisfy these conditions. No entitlement to another category of Retirement Pension at an equal or higher rate.	5. Amount payable
1. Up to IR£ 61.00 (ECU 77) per week depending on income. 2. Up to IR£ 36.60 (ECU 46) per week for each adult dependant. 3. IR£ 13.20 (ECU 16.67) per week for child dependants.  There is an extra IR£ 4.70 (ECU 5.94) payable to pensioners over 80 years and a IR£ 4.80 (ECU 6.06) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.	LIT 4,498,250 (ECU 2,355) per year, annual increase.	No special scheme.	See Table VII.	ESC 16,600 (ECU 84).	£ 34.75 (ECU 44) per week (includes £ 0.25 = ECU 0.32 age addition).	5. Amount payable

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age:</b>						
6. Main factors influencing the amount of the allowance	Resources of pensioner and spouse are taken into account.	No special scheme.	Resources of pensioner and spouse or partner in live are taken into account.		Resources of pensioner and spouse are taken into account.	Resources of pensioner and spouse are taken into account.
7. Number of beneficiaries	111,968 (in 1993).	No special scheme.	243,831 in the old "Länder" and 32,138 in the new "Länder" (1992).		146,302 (September 1993).	Special allowance: 83,800 (1993). Supplementary allowance: 1,161,152 (1991).
8. Financing	100 % State.	No special scheme.	75 % Local authorities. 25 % Länder.		100 % State.	Old-age solidarity fund.
<b>II. Invalidity:</b>						
1. Designation	Handicapped persons' allowances: 1. Income replacement allowance (allocation de remplacement de revenus). 2. Integration allowance (allocation d'intégration). 3. Allowance to assist the elderly (allocation pour l'aide aux personnes âgées).	No specific non-contributory minimum, covered by invalidity pension (see Table VI).	No special scheme, covered by general minimum.	Several "programmes" providing for benefits for the handicapped, depending on type of handicap.	Non contributory invalidity pension (Pensión de invalidez no contributiva).	Allowance for handicapped adults (allocation aux adultes handicapés, A.A.H.).

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Means of the pensioner and number of dependants.	<b>Income.</b>	No special scheme.	See Table VII.	Resources of the applicant.	Entitlement to another category of Retirement Pension.	<b>I. Old age:</b> 6. Main factors influencing the amount of the allowance
111,011 (December 1993, including recipients of Blind Pension).	Not available.		Not applicable.	126,261 (1992).	Total C + D 28,500 (September 1993).	7. Number of beneficiaries
100 % State.	100 % State.	No special scheme.	Not applicable.	100 % State.	100 % State.	8. Financing
Disabled Persons Maintenance Allowance.	Pension for disabled people (Pensione per invalidi civili) Pension for blind persons (Pensione per ciechi civili) Pension for deaf-mutes (Pensione per sordomuti) Monthly benefit for partially disabled people (Assegno mensile per invalidi civili parziali) Monthly allowance for disabled people under 18 years (Indennità mensile di frequenza, indennità mensile per invalidi civili minori) Mobility allowance (Indennità di accompagnamento) Special allowance for partially blind people (Indennità speciale per ciechi parziali) Communication allowance for deaf-mutes (Indennità di comunicazione per sordomuti)	No specific minimum: Covered by the general scheme for minimum income (revenu minimum garanti). For seriously handicapped persons who are unable to live without the assistance of a third party, a special allowance is available, which is not income-dependent.	Supplementary Benefits Act (TW).	1. Supplementary Family Allowance (Statutory Order 160/80 of 27 May 1980). 2. Social Invalidity Pension with serious disability supplement (Statutory Order 464/80 of 13 October 1980).	1. Severe Disablement Allowance. 2. Disability Living Allowance. 3. Disability Working Allowance. 4. Attendance Allowance.	<b>II. Invalidity:</b> 1. Designation

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Invalidity:</b>						
<b>2. Principle</b>	Compensatory allowances from the state, by means of which the public authorities want to guarantee a protection to handicapped persons who do not have sufficient income and are not able to work for their living.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of the handicapped.	None.	Pension for invalid persons without a claim to a contributory pension.	Differential allowance.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>To provide income for a disabled person who is unable to work by reason of that disability.</p>	<p>The principal source for economic protection of disabled people is article 38 of the Italian Constitution: "Every citizen who is unable to work and is lacking necessary means to live is entitled to maintenance allowances and social assistance".</p>	<p>No special scheme.</p>	<p>The income of workers receiving benefits under the General Disablement Act (AAW) or the Disablement Insurance Act (WAO) is, where necessary, supplemented up to the social minimum.</p>	<p>To contribute towards sufficient resources. Subjective right.</p>	<p><i>Severe Disablement Allowance:</i> For people who are incapable of work but who have not paid enough contributions to qualify for contributory Invalidity Benefit (see Table VI).  <i>Disability Living Allowance:</i> Non-contributory non-means tested and tax free benefit. It has a care component for people who need help with personal care and a mobility component for people who need help with getting around (see Table VI).  <i>Disability Working Allowance:</i> Supplements the earnings of people whose physical or mental illness or disability disadvantages them in finding employment. It is particularly intended to help people on long-term incapacity benefits who have some limited earning capacity to make the transition into work.  <i>Attendance Allowance:</i> Non means tested and tax free allowance for people over 65 who need care or supervision because of physical or mental disability.</p>

II. Invalidity:  
2. Principle

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Invalidation:</b>						
<b>3. Eligible groups</b>	Any handicapped person who meets the entitlement requirements.	No special scheme.	Persons under 65 unable to work, receiving maintenance allowance under the social assistance scheme.	None.	Persons suffering from permanent disability without claim to a pension of the contributory scheme.	Any handicapped person who meets the entitlement requirements.
<b>4. Main conditions of eligibility</b>	Handicapped persons aged between 21 and 65 (income replacement allowance and integration allowance) or over 65 (allowance to assist the elderly), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	No special scheme.	In receipt of basic social assistance maintenance allowance. General requirements for the scheme: income below social security threshold.	None.	Chronic illness or disability of at least 65 %; age between 18 and 65 years; legal residence in Spain for at least 5 years (two years directly preceding application for benefit); not in receipt of any pension or income higher than the relevant invalidity pension.	Persons aged over 20 who are permanently at least 80 % disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Disabled persons who are unable to work.</p>	<p>Only totally disabled people (100 %), blind persons and deaf-mutes are entitled to pensions; partially disabled people (74-99 %) are entitled to a monthly benefit; disabled persons under 18 years are entitled to a monthly allowance. Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to a mobility allowance. Partially blind persons are entitled to a special allowance, deaf-mutes to a communication allowance.</p>	<p>Seriously handicapped persons, who even after an appropriate medical treatment, training or other re-education measures and in spite of special equipment are not able to live without the assistance or permanent care of others.</p>	<p>All recipients of AAW/WAO benefits in the case of revenue inferior to the social minimum.</p>	<ol style="list-style-type: none"> <li>Supplementary Family Allowance: young people not entitled to family benefits and with insufficient resources.</li> <li>Social Invalidity Pension: Invalids not entitled to pensions from the contributory scheme.</li> </ol>	<p><b>II. Invalidity:</b></p> <ol style="list-style-type: none"> <li>Severe Disablement Allowance: see Table VI "Invalidity", other benefits.</li> <li>Disability Living Allowance: see Table VI "Invalidity", other benefits.</li> <li>Disability Working Allowance: People 16 or over with a mental or physical disability which puts them at a disadvantage in getting a job as defined in regulations. Must be working an average of 16 hours a week or more.</li> <li>Attendance Allowance: See Table VI "Invalidity", other benefits.</li> </ol>
<p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>Pensions and benefits are subject to the limits of individual income, whereas allowances are not related to income criteria. The income ceiling which cannot be exceeded is for 1994: For pensions: LIT 19,136,395 (ECU 10,018). For monthly benefits and monthly allowances for people under 18 years: LIT 4,498,250 (ECU 2,355). Only the individual income is taken into account, not spouse's or family income.</p>	<p>Residence in Luxembourg for a minimum period of 10 years.</p>	<p>Amount of AAW/WAO-benefit together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement. Young persons aged less than 21 who live with their parents are not entitled to supplementary benefits.</p>	<ol style="list-style-type: none"> <li>Supplementary Family Allowance: Young handicapped people up to the age of 18 who are unable to work, actually resident in Portugal and have Portuguese nationality or that of a EC Member State.</li> <li>Social Invalidity Pension: Handicapped and incapable people aged over 18 and unable to work.</li> </ol>	<p>Disability Working Allowance: See note XII-UK-1. For the other allowances: See Table VI "Invalidity".</p>
					<p>3. Eligible groups</p> <p>4. Main conditions of eligibility</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Invalidity:</b>						
<b>5. Amount payable</b>	<p>1. Income replacement allowance:</p> <p>a) beneficiary living with a partner: BFR 157,693 (ECU 3,983)</p> <p>b) single beneficiary: BFR 236,519 (ECU 5,974)</p> <p>c) beneficiary with dependants: BFR 315,362 (ECU 7,965)</p> <p>2. Integration allowance: depending on classification of lack of independence BFR 32,448 (ECU 820), BFR 110,569 (ECU 2,793), BFR 176,675 (ECU 4,463), BFR 257,393 (ECU 6,501)</p> <p>3. Assistance to the elderly allowance: depending on classification of lack of independence BFR 105,841 (ECU 2,673), BFR 128,686 (ECU 3,250), BFR 151,525 (ECU 3,827)</p>	No special scheme.	<p>Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme (basic amount, supplements, exceptional benefit, housing and heating allowances). Monthly average:</p> <p>Single person or head of family: DM 1,216 (ECU 633).</p> <p>Couple, both fulfilling the conditions: DM 1,971 (ECU 1,026).</p>	None.	<p>PTA 456,890 (ECU 2,881) per year for disability of 65 % or more.</p> <p>PTA 685,335 (ECU 4,321) per year for disability of more than 75 % and when constant assistance is required.</p>	FF 3,193.58 (ECU 48) per month.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Weekly amounts:</p> <ol style="list-style-type: none"> <li>1. Disabled person: IR£ 61.00 (ECU 77)</li> <li>2. Adult dependant: IR£ 36.60 (ECU 46)</li> <li>3. Child dependant: IR£ 13.20 (ECU 16.67).</li> </ol>	<p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: LIT 335,325 (ECU 176). Totally blind persons (not in hospitals): LIT 362,615 (ECU 190). Mobility allowance for disabled people: LIT 724,910 (ECU 379). Mobility allowance for totally blind people: LIT 960,200 (503). Special allowance for partially blind persons: LIT 84,325 (ECU 44). Communication allowance for deaf-mutes: LIT 292,300 (ECU 153).</p>	<p>LFR 13,808 (ECU 349) for persons over 18 years.</p>	<p>Supplement to AAW/WAO benefits up to 100 % of the minimum wage for (married or unmarried) couples, 90 % for one-parent-families, and 70 % for single persons aged 23 or more (Minimum wage: HFL2,163.20 = ECU1,004) within the ceiling of 30 % of the minimum wage for couples, 27 % for single parents and 21 % for single persons. Lower rates apply for single persons aged less than 23. Young persons less than 21 who live with their family are not entitled.</p>	<ol style="list-style-type: none"> <li>1. Supplementary Family Allowance: 0 - 14 years: ESC 5,580 (ECU 28) per month. 14 - 18 years: ESC 8,150 (ECU 41) per month plus family allowance ESC 3,300 (ECU 16.68).</li> <li>2. Social Invalidity Pension: ESC 16,600 (ECU 84) per month. ESC 7,850 (ECU 40) (serious disability supplement).</li> </ol>	<ol style="list-style-type: none"> <li>1. Severe Disablement Allowance: £ 34.80 (ECU 44) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 12.15 (ECU 15.54), middle rate (between 40 and 50) £ 7.60 (ECU 9.72), lower rate (between 50 and 60) £ 3.80 (ECU 4.86). See Table VI "Invalidity".</li> <li>2. Disability Living Allowance: Three rates of the care component between £ 12.15 (ECU 15.54) and £ 45.70 (ECU 58) a week. Two rates of the mobility component: £ 12.15 (ECU 15.54) or £ 31.95 (ECU 41) a week (see Table VI "Invalidity").</li> <li>3. Disability Working Allowance: and</li> <li>4. Attendance Allowance: See note XII-UK-2.</li> </ol>	<p><b>II. Invalidity:</b></p> <ol style="list-style-type: none"> <li>5. Amount payable</li> </ol>

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Invalidity:</b>						
<b>6. Main factors influencing the amount of the allowance</b>	Income of the beneficiary and spouse; family situation; medical report.	No special scheme.	Resources of the applicant and his spouse or living partner taken into account.	None.	Degree of invalidity; resources taken into account.	Resources of the applicant and his spouse or living partner taken into account.
<b>7. Number of beneficiaries</b>	183,923 (31.12.1992).	No special scheme.	Not available.	Not available.	91,216 (September 1993).	507,044 (1992).
<b>8. Financing</b>	100 % State.	No special scheme.	75 % local authorities 25 % Länder.	None.	100 % State.	100 % State.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
Means of the applicant.	Individual income.	For fixed amount: not means tested, added to the guaranteed minimum income.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	1. Supplementary Family Allowance: Age. 2. Social Invalidity Pension: Flat-rate amounts.	II. Invalidity: 6. Main factors influencing the amount of the allowance 1. Severe Disablement Allowance: Age when incapacity for work began. 2. Disability Living Allowance: Amount of help needed. 3. Disability Working Allowance: Income-related: Depends on family size and age of any children. 4. Attendance Allowance: Amount of help needed.
29,000 (approx.).	Data for March 28, 1994: Assisted disabled people: 1,231,758 Blind persons: 120,025 Deaf-mutes: 39,551	No data available.	Not available.	1. Supplementary Family Allowance: 1,348 (1992). 2. Social Invalidity Pension: 54,627 (1992).	7. Number of beneficiaries 1. Severe Disablement Allowance: 330,000 (estimated for 1993/94). 2. Disability Living Allowance: 1.25 million (estimated for 1993/94). 3. Disability Working Allowance: Currently just over 3,700. 4. Attendance Allowance: 890,000 (estimated for 1993/94).
100 % State.	100 % State.	100 % State.	100 % State.	100 % State.	100 % State.
					8. Financing

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Unemployment:</b>						
<b>1. Designation</b>	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by benefits listed in law on employment creation measures (Arbeitsförderungsgesetz) (see Table XI "Unemployment") or by the general social assistance scheme (see above).	Unemployment allowance for first-time job seekers and for certain categories of repatriates.	Unemployment assistance (Prestación asistencial por desempleo).	Integration allowance (allocation d'insertion).
<b>2. Principle</b>	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI "Unemployment" (unemployment assistance).	Flat-rate amount.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	III. Unemployment:
Unemployment Assistance (see Table XI).	No specific non-contributory minimum.	No specific minimum, covered by minimum income (revenu minimum garanti).	<ol style="list-style-type: none"> <li>1. Supplementary Benefits Act (TW)</li> <li>2. State Group Regulations for Unemployed Workers (RWW).</li> <li>3. Act on Income Provisions for Older and Partially Disabled Workers (IOAW).</li> </ol>	Allowance for the integration of young people into working life (Law no. 50/88 of 19 April 1988).	No specific non-contributory minimum.	1. Designation
To provide income for those who do not qualify for Unemployment Benefit and do not have sufficient means. See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> <li>1. TW: The income of workers receiving benefits under the Unemployment Insurance Act (WW) is, where necessary, supplemented up to the social minimum.</li> <li>2. RWW: The RWW is based on the National Assistance Act (ABW) and provides for financial assistance for the necessary costs of living when other schemes are not or no longer applicable. Through the RWW, special conditions are set for the payment of social assistance, aimed at enabling the recipient to reach a position in which he can cope with the cost of living without assistance.</li> <li>3. IOAW: The Act provides an income guarantee at the social minimum level to older or partially disabled unemployed workers.</li> </ol>	Protection of young people looking for their first job; subjective right.	No special scheme.	2. Principle

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Unemployment:</b>						
<b>3. Eligible groups</b>	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI "Unemployment" (Social aid for unemployed).	Job-seekers.
<b>4. Main conditions of eligibility</b>	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI "Unemployment".	Certain groups. The allowance is means-tested.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> <li>1. TW: all recipients of WW-benefits whose income is less than the relevant social minimum.</li> <li>2. RWW: unemployed persons who are not or no longer entitled to benefit under any other social security scheme.</li> <li>3. IOAW: unemployed older workers aged 50 to 57.5 years; unemployed older workers aged between 57.5 and 65 years who are not entitled to follow-up benefits under the Unemployment Insurance Act (see Table XI); unemployed partially disabled workers under 65; persons partially handicapped since their youth.</li> </ol>	Young people looking for their first job.	No special scheme.	<p><b>III. Unemployment:</b></p> <p>3. Eligible groups</p>
See Table XI.	No special scheme.	No special scheme.	<ol style="list-style-type: none"> <li>1. TW: Being beneficiary of unemployment insurance (WW) allowances. See also above "invalidity".</li> <li>2. RWW: Being unemployed; being available for work and registration at the local employment exchange; no benefits from other social security schemes; age between 18 and 65; legally resident in the Netherlands. Means tested.</li> <li>3. IOAW: See note XII-NL-1.</li> </ol>	Age between 18 and 25 years. Able and available for work. Registration at the job centre.	No special scheme.	4. Main conditions of eligibility

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Unemployment:</b>						
<b>5. Amount payable</b>	No special scheme.	No special scheme.	No special scheme.	None.	75 % of the legal minimum wage. Special supplement for long-term unemployed aged over 45. See Table XI.	FF43.70 (ECU 6.64) per day.
<b>6. Main factors influencing the amount of the allowance</b>	No special scheme.	No special scheme.	No special scheme.	None.	See Table XI.	Flat-rate amount.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	III. Unemployment:
<p>See Table XI: Short-term rate per week: 1. Unemployed person: IR£ 58.90 (ECU 74) 2. Adult dependant: IR£ 36.60 (ECU 46) 3. Child dependant: IR£ 13.20 (ECU 16.67).</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>1. TW: See above "Invalidity". 2. RWW: Same net standard rates as those under the National Assistance Act (see above). 3. IOAW: HFL 2,359.18 (ECU 1,095) monthly for couples (married and unmarried); HFL 2,148.61 (ECU 997) for single parent families; HFL 1,785.12 (ECU 828) for single persons aged 23 and older. After deduction of tax and social security contributions, the net benefit is equal to 100 % of the net minimum wage for couples, 90 % for single parent families and 70 % for single persons.</p>	<p>ESC 16,600 (ECU 84).</p>	<p>No special scheme.</p>	<p>5. Amount payable</p>
<p>Duration of unemployment, number of dependants, Family income. See Table XI.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>1. TW: See above "Invalidity". 2. RWW: Same regulations as under the National Assistance Act (see above). 3. IOAW: Income from or connected with work of the beneficiary and/or the partner is taken into account.</p>	<p>Financial resources of the applicant; means test.</p>	<p>No special scheme.</p>	<p>6. Main factors influencing the amount of the allowance</p>

Table: XII

## Guaranteeing sufficient resources: 2. Specific non-contributory minima

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Unemployment:</b>						
7. Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	None.	Not available.	15,520 (April 1994).
8. Financing	No special scheme.	No special scheme.	No special scheme.	None.	100 % State.	100 % State and public sector employees.
<b>IV. Single-parent families:</b>						
1. Designation	Advance on the payment due in alimony (law of 8th May, 1989).	No specific non-contributory payment. Covered by family benefits and social assistance.	No special scheme, covered by social security.	Flat-rate allowance for children who are not supported (decree 147/1989).	No specific non-contributory payment. Covered by family benefits and social assistance.	Single parent's allowance (Allocation de parent isolé A.P.I.).
2. Principle	Partial solution to the problem of the non-payment of alimonies for children. Aims to help those affected and to reinstate regular payment. The advance is variable and paid by the Public Centres for Social Assistance (CPAS), which also have the task of recovering the maintenance payment due.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of single parents.	None.	No special scheme.	Differential allowance.
3. Eligible groups	Children entitled to, but not receiving alimony payments. Subjective right.	No special scheme.	Single parents who are receiving maintenance allowance under the social assistance scheme and are bringing up a child under 7 years or at least two children under 16.	None.	No special scheme.	Pregnant woman living alone or person living alone with a dependent child.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
198,491 (average for 1993).	No special scheme.		1. TW: not available. 2. RWW: 310,000 (1992) 3. IOAW: 18,000 (1992)	94 (1992).	No special scheme.	<b>III. Unemployment:</b> 7. Number of beneficiaries
State.	No special scheme.	No special scheme.	1. TW: State 100 % 2. + 3. RWW and IOAW: 90 % State 10 % Local authorities.	State.	No special scheme.	8. Financing
Lone Parent's Allowance.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	No specific non-contributory minimum. Covered by general family benefits and guaranteed minimum income (revenu minimum garanti).	No specific non-contributory minimum.	No specific non-contributory minimum.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	<b>IV. Single-parent families:</b> 1. Designation
To provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	2. Principle
Persons who are bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	3. Eligible groups

	Belgium	Denmark	FR of Germany	Greece	Spain	France
IV. Single-parent families:						
4. Main conditions of eligibility	<p>Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances. Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case.</p> <p>Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not exceed BFR 389,676 (ECU 9,843).</p>	No special scheme.	Income below the ceiling for social security.	None.	No special scheme.	Must be in sole charge of at least one child or in state of pregnancy without other children and with financial resources below certain ceiling.
5. Amount payable	<p>The equivalent of the alimony payment due, but no more than BFR 4,000 (ECU 101) per month. In the event that an instalment of the alimony has been partially paid, the advance will make up the difference between the amount due (to a maximum of BFR 4,000 = ECU 101) and the amount actually received. No advance will be awarded for less than BFR 400 (ECU 10.10) per month.</p>	No special scheme.	<p>Supplement of 40 % or 60 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme.</p> <p>Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.7.1994:</p> <p>Single-parent family with one child under the age of 7: DM 1,848 (ECU 962).</p> <p>Single-parent family with two children aged between 7 and 13: DM 2,423 (ECU 1,261).</p>	None.	No special scheme.	FF 3,081 (ECU 468) per month for a pregnant woman without dependent children, plus FF 1,02 (ECU 156) per dependent child.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>Widowed, separated, deserted or unmarried parent; prisoner's spouse. Means below a certain ceiling.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>IV. Single-parent families: 4. Main conditions of eligibility</p>
<p>Weekly amounts: 1. Lone parent: IR£ 61.00 (ECU 77) 2. Child dependant: IR£ 15.20 (ECU 19.19).</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>5. Amount payable</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>IV. Single-parent families:</b>						
<b>6. Main factors influencing the amount of the allowance</b>	Amount of alimony or maintenance due (between BFR 400 = ECU 10.10 and BFR 4,000 = ECU 101 per month).	No special scheme.	See general conditions for social assistance, above.	None.	No special scheme.	Number of dependent children.
<b>7. Number of beneficiaries</b>	Not available.	No special scheme.	At the end of 1992, 250,048 single-parent families received payments to ensure minimum level of existence. 210,390 of these single-parent families were in the old "Länder".	None.	No special scheme.	136,421 families in 1992.
<b>8. Financing</b>		No special scheme.	75 % local authorities 25 % Länder.	None.	No special scheme.	Social security.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	IV. Single-parent families: 6. Main factors influencing the amount of the allowance
Number of children; amount of income.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	7. Number of beneficiaries
36,653 in 1993.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	8. Financing
State.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	No special scheme.	

	Belgium	Denmark	FR of Germany	Greece	Spain	France
V. Other specific non-contributory minima	<p>1. Guaranteed family benefits, subject to income and age restrictions:</p> <p>a) Children not benefiting under any other scheme:</p> <p>1st child: BFR 3,848 (ECU 97)</p> <p>2nd child: BFR 5,523 (ECU 140)</p> <p>3rd child and further: BFR 7,185 (ECU 181).</p> <p>Age supplement:</p> <p>6 - 12 years: BFR 886 (ECU 22.38)</p> <p>12 - 16 years: BFR 1,353 (ECU 34)</p> <p>16 years and over: BFR 1,655 (ECU 42).</p> <p>b) Children already benefiting under another scheme:</p> <p>1st child: BFR 743 (ECU 18.77)</p> <p>2nd child: BFR 4,718 (ECU 119)</p> <p>3rd and other children: BFR 7,044 (ECU 178)</p> <p>Age supplement (not applicable to single child or the last-born child):</p> <p>6 - 12 years: BFR 886 (ECU 22.38)</p> <p>12 - 16 years: BFR 1,353 (ECU 34)</p> <p>16 years and over or 1st-born of a group: BFR 1,428 (ECU 36)</p> <p>other children: BFR 1,655 (ECU 42).</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p>2. Benefits in the case of industrial accidents or occupational diseases: The annual basic salary of a victim who is still a minor - on which compensation for temporary incapacity to work is calculated - may not be less than BFR 178,302 (ECU 4,504).</p> <p>3. Public Centres for Social Assistance (CPAS): additional benefits possible.</p>	<p>Assistance in particular situations:</p> <p>1. To cover personal expenses (health care, help or education for children, removal to better accommodation).</p> <p>2. For people who have a handicapped child under 18 living at home (payment of a compensatory income and additional expenses).</p> <p>3. For physically or mentally handicapped persons who have their own home (additional expenses).</p> <p>4. Law of 25 April 1990: compensation for loss of income to people who stay at home to look after a terminally ill person at home.</p>	<p>1. Benefits for blind civilians: In most Länder, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the special care they require. The amount of benefit varies in the different Länder. It equals between DM 600 (ECU 312) and DM 1,077 (ECU 561) per month.</p> <p>2. Federal legislation on allowances for a parent who stays at home to look after a young child: (Bundeserziehungsgeldgesetz).</p> <p>3. Federal legislation on grants for further education (Bundesausbildungsförderungsgesetz).</p> <p>4. Law on housing allowances (Wohngeldgesetz).</p>	<p>1. Decree 57/1973: repatriates (flat-rate living allowance).</p> <p>2. Law 1331/1983: people undergoing severe hardship (extraordinary circumstances).</p> <p>3. Law 1331/1984: mothers with no financial support (flat-rate maternity allowance).</p> <p>4. Housing benefit: flat-rate payment.</p> <p>5. Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested).</p> <p>6. Family allowances for Greek emigrants returning to the country.</p> <p>7. OGA family allowances.</p> <p>8. Decree 147/1989: flat-rate allowance for single-parent families.</p> <p>9. Heating allowance for handicapped people.</p>	<p>Family benefits (Prestaciones no contributiva por hijo a cargo), see Table X: Allowance for dependant children (means-tested, exception: handicapped children).</p>	<p>Various special assistance allowances.</p>

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Widows Non-Contributory Pension: Pension to provide support for a widow without children (widows with children would qualify for lone parents allowance instead) who does not qualify for a social insurance widows pension, and who is without sufficient means. Amount: IRE 61.00 (ECU 77) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1993, 18,825 beneficiaries.</p> <p>2. Several special allowances for certain groups or needs:                      Carer's Allowance.                      Deserted Wife's Allowance.                      Prisoners Wife's Allowance.                      Blind Pension.                      Rent/Mortgage Interest Supplements.                      Supplements for Special Needs.                      Exceptional Needs Payments.                      Back to School Clothing and Footwear Allowance.                      etc.</p>	<p>Financial assistance for political refugees (Ministry of the Interior).                      Financial assistance for victims of natural catastrophes (Ministry of the Interior).                      Assistance for students: study grants and allowances.                      "Arrival" grants for immigrants (regions and local authorities).                      Financial assistance to cope with situations of particular hardship (local level).</p>	<p>No other specific non-contributory minima.</p>	<p>IOAZ: Act on income provisions for the older and partially disabled formerly self-employed. Income guarantee benefit paid after termination of business or occupation or as a supplement to a disablement benefit paid under the General Disablement Act (AAW).</p>	<p>1. Widow(er)'s Pension (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30 % of the minimum wage). Amount: 60 % of the social pension. In 1992, 2,286 recipients.</p> <p>2. Orphans Pension (Statutory Decree 160/ 80 of 27 May 1980): Allowance for orphans aged under 18 without claim to a pension under the contributory scheme and without sufficient resources. Amount: Percentage of the social pension according to the number of entitled children. In 1992, 713 recipients.</p>	<p>1. Housing Benefit: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds £ 16,000 (ECU 20,459). Maximum Housing Benefit will meet up to 100 % of a customer's reasonable rent and accommodation related service charges. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: £ 45.70 (ECU 58) pw, couple without children £ 71.70 (ECU 92) pw, couple with two children - one under 11, one 11-15 - £ 120.40 (ECU 154) pw). As a customer's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess.</p> <p>2. Council Tax Benefit: <i>see note XII-UK-3.</i></p> <p>3. Social Fund: a regulated scheme for Maternity Payments (see table X, - Family Benefits), Funeral Payments and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans.</p>	<p>V. Other specific non-contributory minima</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age:</b>						
<b>1. Designation</b>	Minimum Retirement Pension (Pension de retraite minimale), Art. 152 of the law of 8 August 1980 and Art. 33 of the law of 20 February 1981.	The general scheme of the National Pension is not based on contributions. The Supplementary pension scheme (ATP) provides flat-rate allowances. See Table VII "Old-Age".	There is no minimum in the general contributory scheme for old-age pensions.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VII "Old age".	Minimum Supplement..	Minimum contributory.
<b>2. Principle</b>	To ensure that a retirement pension for a complete working life or at least the equivalent of 2/3 of a complete career (men: 45 years, women 40 years) does not fall below a set minimum. See Table VII.	See Table VII.	No special scheme.	See Table VII.	Supplement to pensions up to the amount of the minimum pension (means-tested).	Insurance.
<b>3. Eligible groups</b>	Persons who claim their retirement pension between the age of 60 and 65.	See Table VII.	No special scheme.	See Table VII.	Beneficiaries of contributory pensions under a set minimum, generally PTA 752,372 (ECU 4,744) per year.	Recipients of an old-age pension.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
<p>1. Pro-rata (Mixed Insurance) Pension. 2. Partial Contributory Pension.</p>	<p><b>Minimum pension: Pensione minimale.</b> See Table VII "Old age".</p>	<p>Minimum Pension. See Table VII "Old age".</p>	<p><b>No special minimum in a contributory scheme.</b> See Table VII "Old age".</p>	<p>Minimum pension.</p>	<p><b>Basic Retirement Pension, Category A or Category B.</b> See Table VII.</p>	<p><b>I. Old age:</b> 1. Designation</p>
<p>1. Pro-rata (Mixed Insurance) Pension: Pro-rata pension in case of mixture of insurance at the modified rate of insurance providing cover for Old Age (contributory) and Retirement Pensions. 2. Partial Contributory Pension: for those who have made significant contributions to the social insurance fund but do not qualify for a full Old Age (Contributory) Pension.</p>	<p><b>The old-age pension is brought up to the amount of the minimum pension, conditional on the applicant's means.</b> See Table VII "Old-age".</p>	<p>Minimum pension, guaranteed for an insurance period of between 20 and 40 years.</p>	<p><b>No special scheme.</b></p>	<p>Guarantee of a minimum amount by increasing the pensions from the contributory scheme, by drawing a supplementary social pension by means of the non-contributory scheme, which, however, may not exceed the state old-age pension (ESC 16,600 = ECU 84).</p>	<p><b>Flat-rate contributory benefit.</b> <b>Category A:</b> Derived from own contributions. <b>Category B:</b> From spouse's contributions. See Table VII.</p>	<p>2. Principle</p>
<p>Persons aged 66 or over.</p>	<p>See Table VII.</p>	<p>See Table VII.</p>	<p><b>No special scheme.</b></p>	<p>People whose pension from the contributory scheme is less than ESC 26,200 (ECU 132).</p>	<p>See Table VII.</p>	<p>3. Eligible groups</p>

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age:</b>						
<b>4. Main conditions of eligibility</b>	Complete career (certain periods not taken into account) or at least equal to 2/3 of a complete career.	See Table VII.	No special scheme.	See Table VII.	Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 752,372 (ECU 4,744) per year for a single person, PTA 885,282 (ECU 5,582) with dependant spouse.	Receiving a old-age pension at a rate of 50 %.
<b>5. Amount payable</b>	Single person: BFR 314,153 (ECU 7,935) per year. Household: BFR 392,577 (ECU 9,916) per year.	See Table VII.	No special scheme.	Minimum amount: DR 83,730 (ECU 289) plus supplements for dependants.	Difference between the income and the minimum.	Supplement of the pension up to a minimum amount fixed by decree (FF 36,695.65 = ECU 5,572) per year.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>1. Pro-rata (Mixed Insurance) Pension: Age 66 or over; entered insurance before a certain age; minimum number of paid contributions; having a mixture of full rate and modified rate contributions.</p> <p>2. Partial Contributory Pension: Age 66 or over; having a yearly average number of contributions (between 5 and 19) since entering insurance; minimum number of paid contributions; having entered insurance before a certain age.</p>	<p>See Table VII.</p>	<p>See Table VII.</p>	<p>No special scheme.</p>	<p>To receive a pension under the contributory scheme of less than ESC 26,200 (ECU 132).</p>	<p>See Table VII.</p>
<p>1. Pro-rata (Mixed Insurance) and 2. Partial Contributory Pension: <i>See note XII-IR-1.</i></p> <p>In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>LIT 8,071,500 (ECU 4,225) per year. See Table VII "Old-age".</p>	<p>No old-age pension can amount to less than 90 % of the set reference figure when the insured has paid insurance contributions for at least 40 years; therefore there is a minimum of LFR35,487 (ECU896) per month.</p> <p>If the insured has not reached this stage, but has been insured for at least 20 years, the minimum pension is reduced by 1/40th for each missing year.</p>	<p>No special scheme.</p>	<p>The difference between the minimum amount of pension under the contributory scheme and that of the non-contributory pension. However, this value may not exceed ESC 16,600 (ECU 84).</p>	<p>Standard rate Category A: £ 57.60 (ECU 74). Standard rate Category B: £ 34.50 (ECU 44). See Table VII.</p>

I. Old age:  
4. Main conditions of eligibility

5. Amount payable

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>I. Old age:</b>						
<b>6. Main factors influencing the amount of the allowance</b>	In cases of incomplete career, amount proportional to the length of working life.	See Table VII.	No special scheme.	See Table VII.	Level of income.	The minimum is only paid in full if the claimant is credited with 150 quarters of insurance contributions. Otherwise, it is reduced to a 150th for each quarterly period of insurance credited to the pensioner. Not means-tested.
<b>7. Number of beneficiaries</b>	9,372 (figure for 1993 and limited to salaried workers with a complete career).	Not applicable.	No special scheme.	Not available.	1,181,458 (January 1994).	1,840,106 (1993).
<b>8. Financing</b>	Contributions.	Supplementary Pension: contributions.	No special scheme.		100 % State.	Social security.
<b>II. Survivors:</b>						
<b>1. Designation</b>	Minimum Survivors' Pension: Pension de survie minimum. See Table VIII "Survivors".	No contributory minimum scheme. See Table VIII "Survivors".	No contributory minimum. See Table VIII "Survivors".	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VIII "Survivors".	Minimum Supplement: Complemento por mínimos.	1. Reversion pension (pension de réversion), widow's/widower's invalidity pension, widow's/widower's old-age pension: See Table VIII "Survivors". 2. Widowhood insurance (Assurance veuvage), Law no. 80/546 of 17 July 1980: See Table VIII "Survivors".

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Generally, payment is related to the number of contributions to the social insurance fund.</p>	<p><b>Income.</b></p>	<p>Duration of insurance.</p>	<p>No special scheme.</p>	<p>Amount of the pension under the contributory scheme and the amount of the social pension under the non-contributory state scheme.</p>	<p>Full pension paid with requisite number of qualifying years, i.e. 90 % of working life. Pro-rata pension paid below this, but no pension paid below 25 % of the requisite number. See Table VII.</p>
<p>Position at 31 March 1994: 1. Pro-rata (Mixed Insurance) Pension: 1,385 2. Partial Contributory Pension: 547.</p>	<p>Not available.</p>	<p>No data available.</p>	<p>No special scheme.</p>	<p>402,485 persons (1992).</p>	<p>10,087,900 (September 1993).</p>
<p>Contributions plus state subsidy.</p>		<p>General old-age insurance scheme.</p>	<p>No special scheme.</p>	<p>Budget of the social security system.</p>	<p>Contributions.</p>
<p>Widow's Contributory Pension. From October 1994 existing and new widowers will be eligible for a Survivors Contributory Pension provided that they satisfy the qualifying conditions.</p>	<p><b>Survivor's pension.</b> See Table VIII "Survivors".</p>	<p>Minimum Pension. See Table VIII "Survivors".</p>	<p>No special minimum in a contributory scheme. See Table VIII "Survivors".</p>	<p>Minimum pension.</p>	<p>See Table VIII "Survivors".</p>
					<p><b>I. Old age:</b> 6. Main factors influencing the amount of the allowance</p> <p>7. Number of beneficiaries</p> <p>8. Financing</p> <p><b>II. Survivors:</b> 1. Designation</p>

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Survivors:</b>						
<b>2. Principle</b>	To ensure that the pension of a surviving spouse is not less than a set minimum, if the deceased spouse worked for a period equivalent to at least 2/3 of the complete career.	No special scheme.	No special scheme.	See Table VIII.	To top contributory pensions up to the amount of the minimum pension (means-tested).	See Table VIII.
<b>3. Eligible groups</b>	Surviving spouse must have been married to the deceased for at least 1 year (unless there is a child or the death was the result of an accident or occupational disease); must be aged at least 45 (unless looking after a child or invalid); must have stopped any form of unauthorized work.	No special scheme.	No special scheme.	See Table VIII.	Beneficiaries of a contributory pension below a certain minimum.	See Table VIII.
<b>4. Main conditions of eligibility</b>	The deceased spouse worked for a period equivalent to at least 2/3 of a complete career.	No special scheme.	No special scheme.	See Table VIII.	Pension below the minimum; income below the annual ceiling of PTA 752,372 (ECU 4,744).	See Table VIII.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table VII.	See Table VIII.	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	To contribute to the existence of sufficient resources. Subjective right.	See Table VIII.	<p><b>II. Survivors:</b></p> <p><b>2. Principle</b></p>
See Table VII.	See Table VIII.	See Table VIII.	No special scheme.	Persons whose pension under the contributory scheme is less than the minimum pension.	See Table VIII.	<p><b>3. Eligible groups</b></p>
Widow; satisfying the PRSI contribution; not living with a man as wife. See Table VII.	See Table VIII.	See Table VIII.	No special scheme.	Where pension under the contributory scheme is less than the minimum pension.	See Table VIII.	<p><b>4. Main conditions of eligibility</b></p>

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Survivors:</b>						
<b>5. Amount payable</b>	BFR 308,878 (ECU 7,802) per year.	No special scheme.	No special scheme.	Minimum allowance: DR 75,350 (ECU 260) per month plus supplements for dependents.	Difference between income and the minimum.	See Table VIII "Survivors". 1. Widow(er)'s allowance: FF 2,927 (ECU 444) for the 1st year. FF 1,923 (ECU 292) for the 2nd year. FF 1,464 (ECU 222) for the 3rd year. 2. Reversion pension: Annual minimum of FF16,331 (ECU2,480) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods. 3. Widow(er)'s invalidity or old-age pension: Minimum of FF 16,331 (ECU 2,480), increase if claimant has brought up at least 3 children.
<b>6. Main factors influencing the amount of the allowance</b>	In cases of incomplete career, amount proportional to the length of working life of the deceased spouse. Certain reductions or limitations apply.	None.	No special scheme.	See Table VIII.	Level of income.	See Table VIII.
<b>7. Number of beneficiaries</b>	420 in 1993 (minimum survivor's pension for complete career).	None.	No special scheme.	Not available.	992,680 (January 1994).	Reversion pension: 761,016 in 1993. Widowhood insurance: 14,524 in 1993. Old-age pension for widowers: 9,951 in 1992.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom
<p>Depends on contributions, see Table VIII "Survivors".</p> <p>Minimum: IR£ 64.50 (ECU 81) per week for the widow plus IR£ 17.00 (ECU 21.46) for each child dependant.</p> <p>Plus IR£ 4.80 (ECU 6.06) for widows over 66 and living alone.</p> <p>Plus IR£ 4.70 (ECU 5.94) for widows over 80.</p>	<p>See Table VIII.</p>	<p>The minimum pension for a surviving spouse is fixed at 73 % of the set reference figure where the insured has been covered for at least 40 years; therefore there is a minimum of LFR28,784 (ECU727) per month.</p> <p>If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance the minimum pension is reduced by 1/40th for each missing year. In the event of premature death, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to complete the period.</p>	<p>No special scheme.</p>	<p>The difference between the amount of the pension and ESC 15,720 (ECU 79) = 60 % of the minimum old-age pension.</p>	<p>See Table VIII.</p>
<p>See Table VIII.</p>	<p>See Table VIII.</p>	<p>Length and "density" of membership period.</p>	<p>No special scheme.</p>	<p>Amount of the pension under the contributory scheme.</p>	<p>See Table VIII.</p>
<p>Separate statistics on the minimum payment are not kept. Total number in receipt of Widow's Contributory Pension was 86,371 at December 1993.</p>	<p>Not available.</p>	<p>No figures available.</p>	<p>No special scheme.</p>	<p>Not available.</p>	<p>334,200 (September 1993).</p>
					<p>II. Survivors: 5. Amount payable</p>
					<p>6. Main factors influencing the amount of the allowance</p>
					<p>7. Number of beneficiaries</p>

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>II. Survivors:</b>						
<b>8. Financing</b>	Pension contributions.	None.	No special scheme.	Contributions (three-party financing: Employee, employer, State) for those newly insured, after 31.12. 1992.	100 % State.	Social security.
<b>III. Invalidity:</b>						
<b>1. Designation</b>	Guaranteed minimum of the amount of invalidity allowances: see Table VI "In-invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table VI "Invalidity".	No minimum in the contributory pension scheme.	To guarantee a minimum amount, supplementing pensions from the contributory system.	Minimum Supplement.	Minimum amount.
<b>2. Principle</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.	To top up pensions to the minimum (means-tested).	Minimum as stipulated by decree.
<b>3. Eligible groups</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.	Beneficiary of a contributory pension below a certain minimum.	Beneficiaries of an invalidity pension.
<b>4. Main conditions of eligibility</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.	Receiving a pension below the minimum; income below the annual ceiling of PTA 752,372 (ECU 4,744) per year for a single person or PTA 885,282 (ECU 5,582) with a dependent spouse.	Receiving invalidity pension.



Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
Contribution plus state subsidy.		General old-age insurance scheme.	No special scheme.	Budget of the social security system.	National Insurance Fund.	<b>II. Survivors:</b> <b>8. Financing</b>
Invalidity Pension. See Table VI.	Minimum amount of the Invalidity Allowance. See Table VI.	Minimum Pension.	No special minimum in a contributory scheme. See Table VI.	Minimum pension.	Invalidity Benefit. See Table VI "Invalidity".	<b>III. Invalidity:</b> <b>1. Designation</b>
To provide an income for those who are permanently incapable of work. See Table VI.	See Table VI.	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Guarantee of a minimum amount for pensions from the contributory scheme. Subjective right.	Flat-rate allowance. See Table VI.	<b>2. Principle</b>
See Table VI.	See Table VI.	See Table VI.	No special scheme.	People whose pension under the contributory scheme is less than ESC 26,200 (ECU 132).	See Table VI.	<b>3. Eligible groups</b>
See Table VI.	See Table VI.	See Table VI.	No special scheme.	To receive a pension under the contributory scheme of less than ESC 26,200 (ECU 132).	Payable after 28 weeks on Sickness Benefit (or Statutory Sick Pay). See Table VI.	<b>4. Main conditions of eligibility</b>

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>III. Invalidation:</b>						
<b>5. Amount payable</b>	See Table VI "Invalidity". Daily amounts of the minimum allowance: 1. Minimum for regular worker: a) With dependants: BFR 1,246 (ECU 31) b) Without dependants: Single: BFR 997 (ECU 25); living with a partner: BFR 902 (ECU 22,78) 2. Minimum for a non-regular worker: a) With dependants: BFR 999 (ECU 25); b) Without dependants: BFR 749 (ECU 18,92)	See Table VI.	No special scheme.	Minimum amount dependent on degree of incapacity for work: 50 % - 100 % of the minimum amount of the old-age pension = DR 41,865 - DR 83,730 (ECU 145 - 289) per month. See Table VI "Invalidity".	Difference between income and the minimum.	Minimum amount: FF 16,331 (ECU 2,480) per year.
<b>6. Main factors influencing the amount of the allowance</b>	See Table VI.	See Table VI.	No special scheme.	See Table VI.	Level of income.	Amount of pension inferior to the minimum amount as stipulated by decree. No means-test.
<b>7. Number of beneficiaries</b>	Not available.		No special scheme.	Not available.	430,416 (January 1994).	
<b>8. Financing</b>	Invalidity contributions and State.	No special scheme.	No special scheme.	Contributions (three-party financing: Employee, employer, State) for those newly insured, after 31.12. 1992.	100 % State.	Social security.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table VI.	<p>The allowance is made up to the level of the minimum pension: LIT8,071,500 (ECU4,225) per year. Depending on means. See Table VI.</p>	<p>The minimum invalidity pension is fixed at 90 % of the fixed reference figure when the insured has been covered for at least 40 years; therefore there is a minimum of LFR 35,487 (ECU 896) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance, the minimum pension is reduced by 1/40th for each missing year. In the event of premature invalidity, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to make up the period.</p>	No special scheme.	<p>The difference between the amount of the pension and ESC 26,200 (ECU 132).</p>	<p>Basic rate: £ 57.60 (ECU 74) a week. Supplements for dependants. Addition depending on age when incapacity began. See Table VI.</p>	<p>III. Invalidity: 5. Amount payable</p>
See Table VI.	Income.	<p>Length and "density" of membership period.</p>	No special scheme.	<p>Amount of the pension under the contributory scheme.</p>	See Table VI.	<p>6. Main factors influencing the amount of the allowance</p>
38,894 (1993).	Not available.	<p>General old-age insurance scheme.</p>	No special scheme.	172,569 (1992).	<p>1,611,00 (estimation, 1993/ 94).</p>	<p>7. Number of beneficiaries</p>
<p>Contributions plus State subsidy.</p>		<p>General old-age insurance scheme.</p>	No special scheme.	<p>Budget of the social security system.</p>	<p>National Insurance Fund.</p>	<p>8. Financing</p>

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>IV. Unemployment:</b>						
<b>1. Designation</b>	Different minima of unemployment-insurance allowances, depending on the duration of unemployment and on number of dependants. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	Minimum rate of unemployment insurance allowances. See Table XI.	Minimum allowance.	Solidarity allowance.
<b>2. Principle</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	Minimum benefit from unemployment insurance.	Differential amount which varies according to age.
<b>3. Eligible groups</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	Unemployed who are receiving benefits from unemployment insurance below a certain minimum.	Long-term unemployed.
<b>4. Main conditions of eligibility</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	Entitlement to benefits from unemployment insurance (see Table XI) below a certain minimum; other income not taken into account.	5 years of salaried work during the 10 years preceding the end of the employment contract; revenues must not exceed a certain ceiling; trying to find work.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	IV. Unemployment:
Unemployment Benefit. See Table XI.	No minimum in contributory scheme.	No minimum in contributory scheme..	No special minimum in a contributory scheme. See Table XI.	See Table XI.	Unemployment Benefit: see Table XI.	1. Designation
See Table XI.	No special scheme.	No special scheme.	No special scheme.	See Table XI.	[REDACTED]	2. Principle
See Table XI.	No special scheme.	No special scheme.	No special scheme.	See Table XI.	See Table XI.	3. Eligible groups
See Table XI.	No special scheme.	No special scheme.	No special scheme.	See Table XI.	See Table XI.	4. Main conditions of eligibility

Table: XII

## Guaranteeing sufficient resources: 3. Minima in contributory schemes

	Belgium	Denmark	FR of Germany	Greece	Spain	France
<b>IV. Unemployment:</b>						
<b>5. Amount payable</b>	See Table XI.	No special scheme.	No special scheme.	Minimum allowance: 2/3 of minimum daily wage (DR 3,288 = ECU 11.35).	Benefit is same amount as interprofessional minimum wage (salario mínimo inter- profesional), currently PTA 60,570 (ECU 382) per month, with dependent children; without depen- dent children: 75 % of the said amount.	Daily allowances: FF 74.01 (ECU 11.24) in general. FF 106.30 (ECU 16.14) for claimants aged between 55 and 57.5 years who have worked for 20 years. FF 106.30 (ECU 16.14) for claimants over 57.5 years who have worked for at least 10 years.
<b>6. Main factors influencing the amount of the allowance</b>	See Table XI.	No special scheme.	No special scheme.	See Table XI.	See Table XI.	Age and duration of previ- ous insurance period.
<b>7. Number of beneficiaries</b>	Not available.	No special scheme.	No special scheme.	Not available.	Not available.	398,522 (April 1994).
<b>8. Financing</b>		No special scheme.	No special scheme.		100 % State.	State and public sector em- ployees.

Ireland	Italy	Luxembourg	Netherlands	Portugal	United Kingdom	
See Table XI.	No special scheme.	No special scheme.	No special scheme.	Difference between the amount of unemployment allowance and that of the minimum wage or average pay amount, if less.	See Table XI. Basic rate: £ 44.65 (ECU 57) per week plus supplements for dependants (adult: £ 27.55 = ECU 35, child: £ 10.95 = ECU 14 a week). Child addition only payable if claimant is over pension age.	<b>IV. Unemployment:</b> <b>5. Amount payable</b>
Number of dependants.	No special scheme.	No special scheme.	No special scheme.	Unemployment allowance less than the minimum wage or average pay amount.	Age; number of dependant persons.	<b>6. Main factors influencing the amount of the allowance</b>
75,508 (average for 1993).	No special scheme.		No special scheme.	Not available.	583,838 (November 1993).	<b>7. Number of beneficiaries</b>
Contributions plus State subsidy.	No special scheme.	No special scheme.	No special scheme.	Budget of the social security system.	National Insurance Fund.	<b>8. Financing</b>

## Notes to Table XII: Guaranteeing sufficient resources

### Note IR-1, Ireland, 3. Minima in contributory schemes, I. Old age, 5. Amount payable:

1. Pro-rata (Mixed Insurance):  
Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/ Retirement pensions.  
Dependant children: IR£ 15.20 (ECU 19.19).  
There is an extra IR£ 4.70 (ECU 5.94) payable to pensioners over 80 years and a IR£ 4.80 (ECU 6.06) living alone allowance.
2. Partial Contributory Pension:  
Between IR£ 16.40 and IR£ 49.00 (ECU 20.71 - ECU 62) per week depending on the average number of contributions.  
IR£ 45.20 (ECU 57) per week for an adult dependant under 66 years and IR£ 51.00 (ECU 64) if over 66 years.  
Supplement for children as above.  
There is an extra IR£ 4.70 (ECU 5.94) payable to pensioners over 80 years and a IR£ 4.80 (ECU 6.06) living alone allowance.

### Note NL-1, Netherlands, 2. Specific non-contributory minima, III. Unemployment, 4. Main conditions of eligibility:

3. IOAW:  
Completion of a certain benefit period under the Unemployment Insurance Act. Age. Handicapped: receiving a WAO/ AAW benefit according to a degree of disability of less than 80 %; young handicapped: receiving a partial disability benefit. Means tested.

### Note UK-1, United Kingdom, 2. Specific non-contributory minima, II. Invalidity, 4. Main conditions of eligibility:

Disability Working Allowance:

1. Working 16 hours or more per week.
2. In at least one of the 56 days before the claim, receiving one of the following:  
Invalidity Benefit (IVB), Severe Disablement Allowance (SDA), or a disability premium or higher pensioner premium paid with Income Support, Housing Benefit or Council Tax Benefit.  
Or: be getting Disability Living Allowance or on analogous benefit such as Constant Attendance Allowance in the War Pensions or Industrial Injuries Schemes or have an invalid carriage (trike).
3. Income and capital conditions.



**Note UK-2, United Kingdom, 2. Specific non-contributory minima, II. Invalidation, 5. Amount payable:**

3. Disability Working Allowance:  
Couple or lone parent: £ 63.75 (ECU 82)  
Single person: £ 46.05 (ECU 59)  
Child under 11: £ 11.20 (ECU 14.32)  
Child 11 - 15: £ 18.55 (ECU 23.72)  
Child 16 - 17: £ 23.05 (ECU 29)  
Child 17 - 18: £ 32.20 (ECU 41).  
  
The award is payable for 26 weeks at a time and not usually affected by changes in circumstances.
4. Attendance Allowance: £ 30.55 (ECU 39) or £ 45.70 (ECU 58) (see Table VI).

**Note UK-3, United Kingdom, 2. Specific non-contributory minima, V. Other specific non-contributory minima:**

2. Council Tax Benefit helps people on low incomes meet up to 100 % of their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above, although when the claimant's income exceeds their applicable amount, maximum benefit is reduced by 20 % of the excess.



- I Organization
- II Financing
- III Health care
- IV Sickness - Cash benefits
- V Maternity
- VI Invalidity
- VII Old-age
- VIII Survivors
- IX Employment injuries and occupational diseases
- X Family benefits
- XI Unemployment
- XII Guaranteeing sufficient resources
- XIII Social protection of self-employed: 1. Farmers

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>I. Health - benefits in kind:</b>						
<b>Scheme</b>						
1. Special scheme/ general scheme/ special provisions in general scheme	Special scheme.	General scheme (see table III).	Special scheme within framework of general scheme (health insurance for farmers).	Special scheme for farmers (OGA).	Special scheme for farmers.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).
2. In the case of special scheme: Competence	Self-employed in general.		Self-employed farmer, assisting members of the family and employees as well as salt-water and fresh-water fishermen and beekeepers.	Self-employed farmers and agricultural employees, fishermen and other self-employed persons in regions with less than 5,000 inhabitants and villages with fewer than 2,000 inhabitants - with the exception of those covered by general scheme (IKA or TEVE for self-employed persons) as well as members of religious communities which are active in agriculture field.	Beneficiaries: Workers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.	
<b>Legal basis</b>	Royal order of 30 July 1964.		Second act on health insurance for farmers.	Act 4169/61, article 7.	Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-2 of the Rural Code.
<b>Administration - body responsible</b>	Social insurance funds and insurance companies.		Health insurance company.	OGA.	National Health Office (INSALUD) or the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".		Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.	Compulsory membership.	Compulsory membership.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
General scheme with special provisions for self-employed farmers (see table III).	General scheme (see table III).	General scheme.	Where serious risks are concerned (AWBZ): General scheme.	National scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.
					I. Health - benefits in kind:
					Scheme:
					1. Special scheme/ general scheme/ special provisions in general scheme
					2. In the case of special scheme: Competence
					See table III.
					Legal basis
					National Health Service (NHS).
					Administration - body responsible
			AWBZ covers all residents.	Covers the residents.	All residents.
					Membership (voluntary or compulsory, other membership conditions)

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>I. Health - benefits in kind:</b>						
<b>Legal insurance periods</b>	6 months waiting period.		Waiting period only for voluntary insurance.		None.	
<b>Free cover for members of family</b>	No, additional contributions must be made for members of the family.		Yes.	Yes.	See table III.	Yes, but family helpers excluded.
<b>Benefits:</b>						
<b>1. General</b>				All benefits in state hospitals granted.	Full entitlement only if full contributions been made. Otherwise 3 months.	See general scheme.
<b>2. Out-patient</b>	No.		Yes.	Yes.	Yes.	
<b>3. Dental treatment</b>	No.		Yes.	Yes.	Extraction only (other provisions for employment injuries or occupational diseases).	
<b>4. In-patient</b>	Yes.		Yes.	Yes.	Yes.	
<b>5. Drugs</b>	Yes, in hospital.		Yes.	Yes.	40 % out of pocket payment of the insured. 100 % in cases of employment injuries and occupational diseases.	
<b>6. Medicine</b>			Yes.	Yes.	Yes.	
<b>7. Artificial limb/joint</b>	Yes.		Yes.	Yes.	Yes.	
<b>8. Psychotherapy</b>	Yes.		Yes.	Yes.	Yes.	

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	I. Health - benefits in kind:
[Redacted]	Yes.	[Redacted]	[Redacted]	Yes.	[Redacted]	Legal insurance periods
[Redacted]	See general scheme.	[Redacted]	[Redacted]	See table III.	[Redacted]	Benefits:
[Redacted]		[Redacted]	[Redacted]	See table III.	[Redacted]	1. General
[Redacted]		[Redacted]	[Redacted]	See table III.	[Redacted]	2. Out-patient
[Redacted]		[Redacted]	[Redacted]	See table III.	[Redacted]	3. Dental treatment
[Redacted]		[Redacted]	[Redacted]	See table III.	[Redacted]	4. In-patient
[Redacted]		[Redacted]	[Redacted]	See table III.	[Redacted]	5. Drugs
[Redacted]				See table III.	[Redacted]	6. Medicine
[Redacted]				See table III.	[Redacted]	7. Artificial limb/joint
				See table III.	[Redacted]	8. Psychotherapy

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>I. Health - benefits in kind:</b>						
<b>Benefits:</b>						
9. Other			Industrial and home assistance to enable continuation of work.		Plastic surgery in cases of employment injuries and occupational diseases.	
<b>Financing:</b>						
1. Source of finance (proportion)	62.7 % contributions 30.2 % taxes 7.1 % other.		47.0 % contributions 53.0 % taxes 0.0 % other.		Contributions.	Contributions
2. If applicable, contributions (form of contributions, level of contribution)	Income-related progressive contributions with a minimum contribution. Indivisible total social insurance contribution.		Insurance group according to amount of land yield.		18.75 % on a contribution basis of PTA 70,680 (ECU 446) per month for 1994, flat rate for all common risks, with the exception of financial benefits in case of sickness and maternity.	Contribution (for sickness, invalidity and maternity) related to agricultural income + percentage from occupational income. Minimum contribution. Rate fixed every year.
<b>II. Health - Financial benefits:</b>						
<b>Scheme:</b>						
1. Special scheme/ general scheme/ special provisions in general scheme	Special scheme.	General scheme (see table IV).	For assisting members of the family and for employees see general scheme (see table IV).	No scheme.	Special scheme for farmers.	No scheme.
2. In case of special scheme: Competence	Self-employed in general.				Beneficiaries: Workers enrolled and subject to social contributions, or persons assimilated thereto who choose to be insured for this benefit.	



Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	I. Health - benefits in kind:
Choice of method of income determination.	No scheme.	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of animal and vegetable produce of the farm within the previous contribution year. The concept of the Community's standard gross margin is applied.	General scheme.	General scheme applied without prejudice to special rulings.	<p>See table III.</p> <p>82,5 % General taxation 13,2 % Contributions; 3,5 % Charges; 0,8 % Others.</p>	<p>Benefits:</p> <p>9. Other</p>
No scheme exists, however, supplementary welfare allowance (see table XII).		General scheme with special provisions for farmers: 3 months waiting period. Benefit is paid in proportion to income taken into account for contributions.			<p>General scheme with special provisions. The Class 2 National Insurance. Contributions paid by self-employed persons give access to Sickness Benefits but not Statutory Sick Pay.</p> <p>Special provisions for all self-employed persons covered by general scheme.</p>	<p>Financing:</p> <p>1. Source of finance (proportion)</p> <p>2. If applicable, contributions (form of contributions, level of contribution)</p>
						<p>II. Health - Financial benefits:</p>
						<p>Scheme:</p> <p>1. Special scheme/ general scheme/ special provisions in general scheme</p> <p>2. In case of special scheme: Competence</p>

	Belgium	Denmark	Germany	Greece	Spain	France
<b>II. Health - Financial benefits:</b>						
Legal basis	Royal order of 20 July 1971.				Decree No. 2123/1971 of 23 July, Decree 3772/1972 of 23 December, Royal Decree No. 1976/1982 of 24 July.	
Administration - body responsible	Social insurance funds and insurance companies.				National Social Security Office (INSS).	
Membership (voluntary or compulsory, other membership conditions)	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.			Compulsory membership, although voluntary for those who choose to be insured.	
Legal insurance periods	6 months waiting period for compulsory members, 12 months for voluntary members.				180 days.	
<b>Benefits:</b>						
1. Special conditions	3 months waiting period.				Special waiting period of 14 days after work has been stopped.	
2. Kind of benefit	Regular financial benefits.				Regular benefit.	
3. Amount of benefit	According to number of family members.				75 % of contribution base.	
4. Start	After termination of waiting period.					

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	
		Book I of the Social Insurance Code.		Statutory order 328/93 of 25 September.	See table IV.	<b>II. Health - Financial benefits:</b>
		Health Insurance Fund for farmers.			Benefits Agency.	Legal basis
		Compulsory membership.	Voluntary membership.	Voluntary membership.	National Insurance Contributions are compulsory for all those liable to pay.	Administration - body responsible
						Membership (voluntary or compulsory, other membership conditions)
						Legal insurance periods
		Waiting period from the month of the treatment and for the following three month.			Sickness Benefit as in table IV. No entitled to Statutory Sick Pay.	Benefits:
					Sickness Benefit as in table IV. No entitled to Statutory Sick Pay.	1. Special conditions
					Sickness Benefit as in table IV. No entitled to Statutory Sick Pay.	2. Kind of benefit
		Benefit is calculated with reference to income liable to contributions.			Sickness Benefit as in table IV. No entitled to Statutory Sick Pay.	3. Amount of benefit
					Sickness Benefit as in table IV. No entitled to Statutory Sick Pay.	4. Start

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>II. Health - Financial benefits:</b>						
<b>Benefits:</b>						
5. Length	Maximum 9 months.				12 months, can be extended by 6 month. Maximum 18 months.	
<b>Financing:</b>						
1. Source of finance (proportion)	54.2 % contributions; 36.6 % taxes; 8.6 % other.				Contribution.	
2. If applicable, contributions (form of contributions, level of contribution)	Income-related contributions with a minimum contribution. Indivisible total social insurance contribution.				2.2 % on the basis of PTA 70,680 (ECU 446).	

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
					<p><b>II. Health - Financial benefits:</b></p> <p><b>Benefits:</b></p> <p>5. Length</p> <p>Sickness Benefit as in table IV. No entitled to Statutory Sick Pay.</p> <p><b>Financing:</b></p> <p>1. Source of finance (proportion)</p> <p>National Insurance Fund - current income financing.</p> <p>2. If applicable, contributions (form of contributions, level of contribution)</p>
				<p>Global contribution (voluntary and compulsory schemes) rate 20 %. Rising up to 28 %.</p> <p>Voluntary contribution base between 1 and 12 minimum wages.</p>	<p>Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows:</p> <p>Class 2 contributions are required from self-employed people at a flat rate of £ 5.65 (ECU 7.22) per week.</p> <p>Self-employed people who expect their income to be less than £ 3,200 (ECU 4,092) in the current year can apply to be excepted from paying.</p> <p>Class 4 contributions are required in addition to Class 2 as a percentage (7.3 %) of profits between the lower and upper profit limits (£ 6,490 = ECU 8,299 and £ 22,360 = ECU 28,592 p.a. respectively).</p> <p>Class 4 contributions do not give any additional benefits rights to Class 2: They are intended to share the costs of benefits available to the self-employed in a more equitable way.</p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>III. Maternity - benefits in kind:</b>						
<b>Scheme:</b>						
<b>1. Special scheme/ general scheme/ special provisions in general scheme</b>	Special scheme.	General scheme (see table V).	Special scheme within framework of general scheme (health insurance for farmers).	See "Health - benefits in kind".	Special scheme for farmers.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).
<b>2. In the case of special scheme: Competence</b>	Self-employed in general.		Self-employed farmer, assisting members of family and employees as well as salt-water and fresh-water fishermen and beekeepers.	See "Health - benefits in kind".	Beneficiaries: Workers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.	
<b>Legal basis</b>	Royal order of 30 July 1964.		Second act on health insurance for farmers.	See "Health - benefits in kind".	Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-2 of the Rural Code.
<b>Administration - body responsible</b>	Social insurance funds and insurance companies.		Health insurance company.	See "Health - benefits in kind".	National Health Office (INSALUD) and the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".		Compulsory membership.	Compulsory membership.	Compulsory membership.	Compulsory membership.
<b>Legal insurance periods</b>	6 months waiting period.				None.	
<b>Free cover for members of family</b>	No, additional contributions must be made for members of the family.		Yes.	Yes.	See table V.	Yes.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	III. Maternity - benefits in kind:
General scheme (see table V).	General scheme with special provisions.	General scheme.	General scheme. See "Health - benefits in kind".	National scheme.	General scheme. No special provisions.	Scheme:
		Book I of the Social Insurance Code.			See table V.	1. Special scheme/ general scheme/ special provisions in general scheme
		Health Insurance Fund for farmers.			See table V.	2. In the case of special scheme: Competence
					See table V.	Legal basis
					No special conditions. See table V.	Administration - body responsible
						Membership (voluntary or compulsory, other membership conditions)
						Legal insurance periods
						Free cover for members of family

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>III. Maternity - benefits in kind:</b>						
<b>Benefits</b>	See "Health - benefits in kind".		As for Health, however, no house or industrial assistance.	See "Health - benefits in kind".	Medical and pharmaceutical benefits.	See "Health - benefits in kind".
<b>Financing:</b>						
1. Source of finance (proportion)	62.7 % contributions; 30.2 % taxes; 7.1 % other.		See "Health - benefits in kind".		Contribution included in the flat rate. Contribution indicated under "Health - benefits in kind".	See "Health - benefits in kind".
2. If applicable, contributions (form of contributions, level of contribution)	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.					
<b>IV. Maternity - Financial benefits:</b>						
<b>Scheme:</b>						
1. Special scheme/general scheme/special provisions in general scheme	Special scheme.	General scheme (see table I).	For assisting members of family and for employees see general scheme (table I).	See "Health - benefits in kind".	Special scheme.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).
2. In case of special scheme: Competence	Self-employed in general.			See "Health - benefits in kind".	Beneficiaries: Workers enrolled and subject to social contributions, or persons assimilated thereto who choose to be insured for this benefit.	
<b>Legal basis</b>	Royal decree of 20 July 1971.			Act 1541/85.	Decree No. 2123/1971 of 23 July, decree No. 3772/1972 of 23 December. Royal Decree No. 1976/1982 of 24 July.	Article 1106-2 of the Rural Code.



Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	III. Maternity - benefits in kind: Benefits
No scheme.	General scheme with special provisions.	General scheme.	General scheme.	General scheme applied without prejudice to special rulings.	General scheme for self-employed persons covered by the scheme.	<p><b>Financing:</b></p> <p>1. Source of finance (proportion)</p> <p>2. If applicable, contributions (form of contributions, level of contribution)</p>
	Law of 29 December 1987, No. 546.			Statutory order 328/93 of 25 September.	See table V.	<p><b>IV. Maternity - Financial benefits:</b></p> <p><b>Scheme:</b></p> <p>1. Special scheme/ general scheme/ special provisions in general scheme</p> <p>2. In case of special scheme: Competence</p> <p><b>Legal basis</b></p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>IV. Maternity - Financial benefits:</b>						
<b>Administration - body responsible</b>	Social insurance funds and insurance companies.			OGA.	National Social Security Office (INSS).	Social insurance funds for farmers and GAMEX.
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership. Voluntary membership for assisting spouse.				Voluntary membership.	Compulsory membership.
<b>Legal insurance periods</b>	6 months waiting period for compulsory members, 12 months for voluntary members.				9 months.	
<b>Benefits:</b>						
<b>1. Special conditions</b>					As general scheme (See table IV).	
<b>2. Kind of benefit</b>	Lump sum financial benefit.			Flat rate.	Financial benefit.	Assistance as a replacement for the wife on the farm.
<b>3. Amount of benefit</b>	BFR 33,786 (ECU 853).			DR 50,000 (ECU 173) + DR 20,000 (ECU 69) for delivery in a private clinic.	75 % of the contributory monthly basis.	
<b>4. Start</b>	After delivery.				With the first day of maternity leave.	
<b>5. Length</b>					16 weeks or 18 weeks for multiple birth.	At least 7, maximum 56 days (in special cases 98 days).

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
National Social Welfare Institute (INPS).	Health Insurance Fund for farmers.			Benefits Agency.	<b>IV. Maternity - Financial benefits:</b>
Compulsory membership.	Compulsory membership.	Voluntary membership.		National Insurance Contributions are compulsory for all those liable to pay.	Administration - body responsible
None.					Membership (voluntary or compulsory, other membership conditions)
None.					Legal insurance periods
Daily benefit.				Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	<b>Benefits:</b>
80 % of an agricultural worker's minimum daily wage with long-term contract.				Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	1. Special conditions
2 months before the presumed date of delivery.				Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	2. Kind of benefit
Up to 3 months after delivery.				Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	3. Amount of benefit
				Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	4. Start
					5. Length

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>IV. Maternity - Financial benefits:</b>						
<b>Financing:</b>						
1. Source of finance (proportion)	54.2 % contributions; 36.6 % taxes; 8.6 % other.				Contribution included in the flat rate.	See "Health - benefits in kind".
2. If applicable, contributions (form of contributions, level of contribution)	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.				Contribution indicated under Health - benefits in kind.	
<b>V. Invalidity:</b>						
<b>Scheme:</b>						
1. Special scheme/ general scheme/ special provisions in general scheme	Special scheme. See "Health - benefits in kind".	General scheme (see table VI).	Special scheme (old age allowance for farmers).	See "Health - benefits in kind".	Special scheme for farmers.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).
2. In case of special scheme: Competence	Self-employed in general.		Self-employed farmer, assisting members of the family and as well as salt-water and fresh-water fishermen and beekeepers.	See "Health - benefits in kind".	Beneficiaries: Workers enrolled and subject to social contributions, or persons assimilated thereto.	Head/manager of the farm and in some cases helping family members.
<b>Legal basis</b>	Royal order of 20 July 1971.		Act on old-age allowance for farmers.	Decree 4575/66.	Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December.	Article 1106-3 of the Rural Code.
<b>Administration - body responsible</b>	Social insurance funds and insurance companies.			OGA.	National Social Security Office (INSS)	Social insurance funds for farmers and GAMEX.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	
<p>No scheme. However, see "Health - financial benefits" and Disabled Persons Maintenance Allowance (see table XII).</p>	<p>100 % worker.</p> <p>Flat rate contribution of LIT 18,000 (ECU 9.42), per year modified by Decree of the Minister of Labour in line with the variations of the measure of the benefit.</p> <p>Special scheme, similar to general scheme.</p> <p>Law of 2 August 1990, No. 233.</p> <p>National Social Welfare Institute (INPS), CDCM.</p>	<p>General scheme.</p> <p>Book III of the Social Insurance Code.</p> <p>Pension Insurance Fund for farmers.</p>	<p>General scheme (AAW) and under certain conditions WAO.</p>	<p>Global compulsory contribution scheme rate 18 % (progressive rising up to 23 %).</p> <p>Voluntary contribution base between 1 and 12 minimum wages.</p> <p>General scheme applied without prejudice to special rulings.</p> <p>Statutory order 328/93 of 25 September.</p>	<p>As for "Health care".</p> <p>General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.</p> <p>See table VI.</p> <p>Benefits Agency.</p>	<p><b>IV. Maternity - Financial benefits:</b></p> <p><b>Financing:</b></p> <ol style="list-style-type: none"> <li>1. Source of finance (proportion)</li> <li>2. If applicable, contributions (form of contributions, level of contribution)</li> </ol> <p><b>V. Invalidity:</b></p> <p><b>Scheme:</b></p> <ol style="list-style-type: none"> <li>1. Special scheme/ general scheme/ special provisions in general scheme</li> <li>2. In case of special scheme: Competence</li> </ol> <p><b>Legal basis</b></p> <p><b>Administration - body responsible</b></p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>V. Invalidity:</b>						
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions for self-employed farmer.	Compulsory membership.	Compulsory membership.	Compulsory membership.	Compulsory membership.
<b>Legal insurance periods</b>	6 months waiting period for compulsory members, 12 months for voluntary members.		Waiting period 5 years.	5 years (60 months).	A minimum insurance period is required which varies in relation to the age of the beneficiary at the date when the risk occurs.	Proof of contribution payments 12 months before commencement of invalidity.
<b>Benefits:</b>						
<b>1. Special conditions</b>					Restricted entitlement with regard to general scheme: No supplement of 20 % for total permanent invalidity. Current payment of contributions. Temporary invalidity does not exist.	
<b>2. Kind of benefit</b>	Financial benefits.		Pension.	Flat rate pension.	Pension.	Flat rate pension.
<b>3. Amount of benefit</b>	Dependent on number of family dependants.		According to marital status and period of insurance (up to 15 years uniform contributions).	DR 21,000 (ECU 72) per month.	See table VI.	In case of partial incapacity 3/5 of this contribution. Supplements for those in need of nursing.
<b>4. Start</b>	After termination of health insurance benefit.		After determination of incapacity.		See table VI.	
<b>5. Length</b>	Until old-age pension drawn.		Until age of 65 (if waiting period of 180 months completed).		Unlimited unless suspension because of legal reasons.	Until pension age.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	
	<p>Compulsory membership.</p> <p>5 years of which 3 years within the last 5 years.</p> <p>None.</p> <p>Invalidity allowance and incapacity pension (see table VI).</p> <p>See Old-age.</p> <p>From the month following the application of the party concerned.</p> <p>Unlimited. When the beneficiary reaches pension age, the pension is transformed into old-age pension.</p>	<p>Compulsory membership.</p>	<p>AAW covers all residents. WAO on a voluntary basis.</p>		<p>National Insurance Contributions are compulsory for all those liable to pay.</p> <p>As in table VI, but not access to earnings-related additions to Invalidity Benefit.</p>	<p><b>V. Invalidation:</b></p> <p>Membership (voluntary or compulsory, other membership conditions)</p> <p>Legal insurance periods</p> <p><b>Benefits:</b></p> <p>1. Special conditions</p> <p>2. Kind of benefit</p> <p>3. Amount of benefit</p> <p>4. Start</p> <p>5. Length</p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>V. Invalidation:</b>						
<b>Benefits:</b>						
6. Adjustment	According to the development of cost of living.		On 1 July each year according to general scheme (see table I).		See table VI.	In accordance with general with general scheme.
<b>Financing:</b>						
1. Source of finance (proportion)	54.2 % contributions; 36.6 % taxes; 8.6 % other.		22.5 % contributions; 77.5 % taxes.		Contribution included in the Flat rate. Contribution indicated under "Health - benefits in kind".	See "Health - benefits in kind".
2. If applicable, contributions (form of contributions, level of contribution)	Income-related progressive contributions with a minimum contribution. Indivisible total national insurance contribution.		Flat rate contribution rate with supplementary contribution.			
<b>VI. Provision for old age:</b>						
<b>Scheme:</b>						
1. Special scheme/general scheme/special provisions in general scheme	Special scheme.	General scheme (see table VII).	Special scheme (old-age allowance for farmers).	See "Health - benefits in kind".	Special scheme for farmers (R.E.A.).	Special scheme. Old-age agricultural pension.
2. In case of special scheme: Competence	Self-employed in general.		Self-employed farmer, assisting members of the family, as well as salt-water and fresh-water fishermen and beekeepers.	See "Health - benefits in kind".	Beneficiaries: Workers enrolled and subject to social contributions, or persons assimilated thereto.	
<b>Legal basis</b>	Royal order No. 72 of 10 November 1967.		Act on old-age allowance for farmers.	Act 4169/61.	Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Decree No. 1135/1979 of 4 May.	
<b>Administration - body responsible</b>	Social insurance funds + INASTI + ONP.			OGA.	National Social Security Office (INSS).	Social insurance funds for farmers.



Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	V. Invalidation:
General scheme. However, special provisions for self-employed in general (see table VII).	Adjustment every year to variation to cost of living.	See Health Insurance.	General scheme.	See maternity (cash benefits).	Invalidity Benefit - as for Sickness Benefit.	Benefits:
	See Old-age.				Non-contributory benefits funded from general Government revenue, as described in table II.	6. Adjustment
	Special scheme, very similar to general scheme.	General scheme.		General scheme applied without prejudice to special rulings.		Financing:
						1. Source of finance (proportion)
						2. If applicable, contributions (form of contributions, level of contribution)
						VI. Provision for old age:
					General scheme with special provisions concerning benefits and contributions self-employed persons covered by general scheme.	Scheme:
						1. Special scheme/ general scheme/ special provisions in general scheme
						2. In case of special scheme: Competence
	Law of 2 August 1990, No. 233.	Book III of the Social Insurance Code.		Statutory order 328/93 of 25 September.	See table VII.	Legal basis
	National Social Welfare Institute (INPS), CDCM.	Pension Insurance Fund for farmers.			Benefits Agency.	Administration - body responsible

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VI. Provision for old age:</b>						
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership.		Compulsory membership.	Compulsory membership.	Compulsory membership.	Compulsory membership.
<b>Legal insurance periods</b>	Waiting period of 3 months.		Waiting period of 15 years.	Waiting period of 300 months.	15 years.	1 year.
<b>Benefits:</b>						
<b>1. Special conditions</b>					See table VII.	Full basic pension is paid after 150 quarters of professional activity. It will be reduced accordingly if for cases of less than 150 quarters of employment.
<b>2. General age limit</b>	Men: 65 years. Women: 60 years.		Men and women: 65 years.	65 years.	65 years.	60 years.
<b>3. Early age limit</b>	Men: 60 years.		Widows: 60 years.		Non-existent.	
<b>4. Kind of benefit</b>	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985.		Pension.		See table VII.	Fixed rate basic pension, income-related supplementary pension.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	VI. Provision for old age:
	Compulsory membership.	Compulsory membership.			National Insurance Contributions are compulsory for all those liable to pay.	Membership (voluntary or compulsory, other membership conditions)
	20 years.	Up to a maximum total of 15 years for the periods of professional activity and assimilated insurance periods prior to the introduction of the system.				Legal insurance periods
66 years.	Men: 65 years. Women: 60 years.				Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	Benefits: 1. Special conditions
No.	Not existent.					2. General age limit
Old Age Contributory Pension.	Old-age pension.					3. Early age limit
						4. Kind of benefit

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VI. Provision for old age:</b>						
<b>Benefits:</b>						
<b>5. Amount of benefit</b>			According to marital status and period of insurance (up to 15 years uniform contributions).		See table VII.	Fixed rate: See general scheme in table VII. Contributory pension: Since 1992, heads/managers of farms and their spouses can share their pension rights.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
<p>2 % x n x R.</p> <p>n = number of contribution years (max. 40):</p> <p>R = R<sub>10</sub> = for those having 15 or more occupational years on 31 December 1992: Average income liable to contributions of the last 10 years with ceiling.</p> <p>R = R = for those having less than 15 occupational years on 31 December 1992: average income liable to contributions of a variable period between the last 10 years and the whole working life with ceiling.</p> <p>R = R<sub>1</sub> = for those just having entered employment after 31. December 1992: Average income liable to contributions of the whole period of working life with ceiling.</p> <p>R<sub>10</sub>, R and R<sub>1</sub> are conventional incomes, related to 4 values and adjusted in the line with the consumer price index and raised by 1 % for each year worked. For 1994 the last value amounts to LIT21,282,768 (ECU 11,142).</p>			<p>VI. Provision for old age:</p> <p>Benefits:</p> <p>5. Amount of benefit</p>		

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VI. Provision for old age:</b>						
<b>Benefits:</b>						
6. Adjustment	According to development of cost of living.		On 1 July each year according to general scheme (see table VII).		See table VII.	In accordance with the general scheme.
<b>Financing:</b>						
1. Source of finance (proportion)	63.8 % contributions; 33.8 % taxes; 2.4 % other.		See "Invalidity".		Contributions	
2. If applicable, contributions (form of contributions, level of contribution)	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.		See "Invalidity".		Contribution included in the flat rate. Contribution indicated under "Health - benefits" in kind".	Contribution in relation to income. Minimum contribution. Rates fixed every year.
<b>VII. Provisions for survivors:</b>						
<b>Scheme:</b>						
1. Special scheme/general scheme/special provisions in general scheme	Special scheme.	General scheme (see table VIII).	Special scheme (old-age allowance for farmers).	See "Health - benefits in kind".	Special scheme for farmers (R.E.A.).	Special scheme. Assurance old-age agricultural.
2. In case of special scheme: Competence	Self-employed in general.		Self-employed farmer, assisting members of the family, as well as salt-water and fresh-water fishermen and beekeepers.	See "Health - benefits in kind".		
<b>Legal basis</b>	Royal order No. 72 of 10 November 1967.		Act on old-age allowance for farmers.	Acts 4169/61 and 1140/81.	Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Royal Decree No. 1135/79 of 4 May.	

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	
<p>General scheme, however, special provisions for self-employed in general (see table VIII).</p>	<p>Adjustment every year on the basis of variations of the cost of living.</p> <p>100 % worker.</p> <p>13 % of conventional income related to 4 income values from a minimum of LIT 10,641,384 (ECU 5,571) to a maximum of LIT 21,282,768 (ECU 11,142).</p> <p>Special scheme, very similar to the general scheme.</p> <p>Law of 2 August 1990, No. 233.</p>	<p>See Health Insurance.</p> <p>General scheme.</p> <p>Book III of the Social Insurance Code.</p>	<p>General scheme.</p>	<p>See "Maternity - Cash benefits".</p> <p>General scheme applied without prejudice to special rulings.</p> <p>Statutory order 328/93 of 25 September.</p>	<p>Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.</p> <p>General scheme with special concerning benefits and contributions for self-employed persons covered by the scheme.</p> <p>As table VIII.</p>	<p><b>VI. Provision for old age:</b></p> <p><b>Benefits:</b></p> <p>6. Adjustment</p> <p><b>Financing:</b></p> <p>1. Source of finance (proportion)</p> <p>2. If applicable, contributions (form of contribution)</p> <p><b>VII. Provisions for survivors:</b></p> <p><b>Scheme:</b></p> <p>1. Special scheme/ general scheme/ special provisions in general scheme</p> <p>2. In case of special scheme: Competence</p> <p><b>Legal basis</b></p>

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## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VII. Provisions for survivors:</b>						
<b>Administration - body responsible</b>	Social insurance funds + INASTI + ONP.			OGA.	National Social Security Office (INSS).	
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership.		Compulsory membership.	Compulsory membership.	Compulsory membership of the deceased.	Compulsory membership.
<b>Legal insurance periods</b>	Waiting period of 3 months.		5 years.	Waiting period of 36 months.	500 days during the last 5 years before the risk occurred.	
<b>Benefits:</b>						
<b>1. Special conditions</b>					See general scheme.	Entitlement of deceased to old-age pension, age of survivor at least 55.
<b>2. Kind of benefit</b>	Contribution-related widow's/widower's pension.		Widow's/widower's pension, orphan's pension.	Fixed rate for widows.	Help in case of death. Pension. Orphan's pension. Benefits to the members of the family.	Pension of survivor in relation to the pension of the deceased.



Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	VII. Provisions for survivors: Administration - body responsible
National Social Welfare Institute (INPS), CDCM.	Pension Insurance Fund for farmers.				Benefits Agency.	Membership (voluntary or compulsory, other membership conditions)
Compulsory membership.	Compulsory membership.				National Insurance Contributions are compulsory for all those liable to pay.	Legal insurance periods
5 years, with a least 3 years during the last 5 years.						Benefits: 1. Special conditions
None.						2. Kind of benefit
Pension for widower/widow and orphans.						

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VII. Provisions for survivors:</b>						
<b>Benefits:</b>						
3. Amount of benefit	80 % of old-age pension. In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.		According to the insurance period of the deceased person (up to 15 years uniform contributions). For orphans who have one surviving parent $\frac{1}{4}$ , for orphans with no surviving parents $\frac{1}{2}$ of the base amount a single person would be entitled to.	DR 21,000 (ECU 72) per month.	See table VIII.	Flat rate pension of the deceased + 50 % of the contribution-related pension (in case the widower/widow does not have their own pensions respectively).
4. Length	Lifelong.		Until remarriage.		Unlimited unless suspension on the grounds of legal reasons.	
5. Adjustment	According to development of cost of living.		On 1 July each year according to general scheme (see table VIII).		See table VIII.	In accordance with general scheme.
<b>Financing:</b>						
1. Source of finance (proportion)	63.8 % contributions; 33.8 % taxes; 2.4 % other.		See Invalidity.		Contributions of the deceased.	See Old-age.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
	<p>Spouse: 60 % of the invalidity/old-age pension of the insured/pensioner.</p> <p>Orphans: In conjunction with surviving spouse's pension: 20 % of the invalidity/old-age pension of the insured/pensioner. If the surviving spouse does not have a pension: 40 % (30 % from 3 children onwards) of the invalidity/old-age pension of the insured/pensioner for each orphan.</p> <p>Parents, brothers/sisters: 15 % of the invalidity/old-age pension of the insured/pensioner if there are no other survivors.</p> <p>Spouses: All their life if spouse does not remarry.</p> <p>Orphans: Until 18 or 21 if student, or 26 if university student, unlimited if invalid.</p> <p>Parent, brothers/sisters: All their life.</p> <p>Adjustment every year on the basis of the variations of the cost of living.</p> <p>See "Old-age".</p>	See Health Insurance.		See "Maternity - Cash benefits".	<p><b>VII. Provisions for survivors:</b></p> <p><b>Benefits:</b></p> <p>Basic widows benefits as in table VIII. No access to any earnings-related additions.</p> <p>3. Amount of benefit</p> <p>4. Length</p> <p>5. Adjustment</p> <p><b>Financing:</b></p> <p>1. Source of finance (proportion)</p> <p>As for "Sickness - Cash Benefits".</p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VII. Provisions for survivors:</b>						
<b>Financing:</b>						
2. If applicable, contributions (form of contributions, level of contribution)	Income-related contributions with a minimum contribution. Indivisible total national insurance contribution.		See "Invalidity".			
<b>VIII. Employment injuries and occupational diseases:</b>						
<b>Scheme:</b>						
1. Special scheme/ general scheme/ special provisions in general scheme	No scheme.	General scheme (see table IX).	General scheme (see table IX).	See "Health - benefits in kind".		Special scheme A.A.E.X.A., subdivided according to a compulsory basic scheme and additional voluntary scheme.
2. In the case of special scheme: Competence				See "Health - benefits in kind".		All family members working on the farm free of charge.
<b>Legal basis</b>				Act 1287/82.		Act 66-950.
<b>Administration - body responsible</b>			Agricultural accident insurance companies.	OGA.		Private insurance companies.
<b>Membership (voluntary or compulsory, other membership conditions)</b>				Compulsory membership.		Compulsory membership.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
<p>No scheme. But see table XII.</p>	<p>General scheme. See table IX.</p>	<p>Special scheme.</p> <p>Exclusively self-employed farmers and their helpers.</p> <p>Book II Part II of the Social Insurance Code.</p> <p>Insurance Association against accidents at work, agricultural section.</p> <p>Compulsory membership.</p>	<p>No scheme.</p>	<p>General scheme applied for occupational diseases, without prejudice to special rulings.</p> <p>Employment injuries, contracts with insurance companies.</p> <p>Statutory order 328/93 of 25 September.</p> <p>Voluntary membership.</p>	<p><b>VII. Provisions for survivors:</b></p> <p><b>Financing</b></p> <p>2. If applicable, contributions (form of contributions, level of contribution)</p> <p><b>VIII. Employment injuries and occupational diseases:</b></p> <p><b>Scheme:</b></p> <p>1. Special scheme/ general scheme/ special provisions in general scheme</p> <p>2. In the case of special scheme: Competence</p> <p><b>Legal basis</b></p> <p><b>Administration - body responsible</b></p> <p><b>Membership (voluntary or compulsory, other membership conditions)</b></p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>VIII. Employment injuries and occupational diseases:</b>						
<b>Legal insurance periods</b>						
<b>Benefits:</b>						
<b>1. Kind of benefit</b>						
<b>2. Amount of benefit</b>			By non-compliance with general scheme, a lump sum will be paid. The amount depends on a degree of incapacity. The benefits will be reassessed every 4 years and will cease when retirement age is reached.	Fixed rate of DR 21,000 (ECU 72) per month.		All benefits in kind to 100 %. Flat rate invalidity pensions (total or partial).
<b>Financing:</b>						
<b>1. Source of finance (proportion)</b>			51.81 % contributions; 37.48 % taxes; 10.71 % other.			Insurance premium.
<b>2. If applicable, contributions (form of contributions, level of contribution)</b>			Contributions according to amount of land and yield.			
<b>IX. Family benefits:</b>						
<b>Scheme:</b>						
<b>1. Special scheme/general scheme special provisions in general scheme</b>	Special scheme.	General scheme (see table X).	General scheme (see table X).	See "Health care".		General scheme (see table X).

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
<p>General scheme (see Table X).</p>	<p>100 % worker.</p> <p>Flat rate contribution of LIT 500,000 (ECU 262) per year reduced to LIT 295,000 (ECU 154) for mountainous regions.</p> <p>General scheme with special provisions.</p>	<p>According to seriousness and consequences of injury.</p> <p>Premium and public fund.</p> <p>According to contribution group.</p> <p>General scheme.</p>	<p>General scheme.</p>	<p>For occupational diseases see "Sickness - Cash benefits".</p> <p>General scheme applied without prejudice to special rulings.</p>	<p><b>VIII. Employment injuries and occupational diseases:</b></p> <p>Legal insurance periods</p> <p>Benefits:</p> <ol style="list-style-type: none"> <li>1. Kind of benefit</li> <li>2. Amount of benefit</li> </ol> <p>Financing:</p> <ol style="list-style-type: none"> <li>1. Source of finance (proportion)</li> <li>2. If applicable, contributions (form of contributions, level of contribution)</li> </ol> <p><b>IX. Family benefits:</b></p> <p>Scheme:</p> <ol style="list-style-type: none"> <li>1. Special scheme/ general scheme special provisions in general scheme</li> </ol>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>IX. Family benefits:</b>						
<b>Scheme:</b>						
2. In the case of special scheme: Competence	Self-employed in general.			See "Health - benefits in kind".		
<b>Legal basis</b>	Act of 29 March 1976.			Act 4169/61.		
<b>Administration - body responsible</b>	Social insurance funds.					Social insurance funds for farmers.
<b>Membership (voluntary or compulsory, other membership conditions)</b>	Compulsory membership.			Compulsory membership.		Compulsory membership.
<b>Legal insurance periods</b>	Waiting period of months.					
<b>Benefits:</b>						
1. Kind of benefit	Regular, flat rate benefits as well as one-off lump sum benefits for birth.			Monthly (fixed rate) lump sum.		See general scheme.
2. Amount of benefit	Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.			DR 750 (ECU 2.59) for couples under 65, who do not draw any pension. Otherwise DR 1,500 (ECU 5.18).		



Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom
	<p>Law of 14 July 1967, No. 585, Law of 25 March 1983, No. 79.</p> <p>National Social Welfare Institute (INPS).</p> <p>Compulsory membership.</p> <p>None.</p> <p>Active: Family allowances. Pensioners: Family allowances and supplements.</p> <p>Family allowances: LIT 20,000 (ECU 10.47) per month for each dependent member of the household of the insured. Supplements: Modulation in the inverse function of the family income and in direct function of the number of the family members.</p>			<p>Statutory order 328/93 of 25 September.</p>	<p><b>IX. Family benefits:</b> <b>Scheme:</b> 2. In the case of special scheme: Competence</p> <p><b>Legal basis</b></p> <p><b>Administration - body responsible</b></p> <p><b>Membership (voluntary or compulsory, other membership conditions)</b></p> <p><b>Legal insurance periods</b></p> <p><b>Benefits:</b> 1. Kind of benefit</p> <p>2. Amount of benefit</p>

Table: XIII

## Social protection of self-employed: 1. Farmers

	Belgium	Denmark	Germany	Greece	Spain	France
<b>IX. Family benefits:</b>						
<b>Benefits:</b>						
3. Length	Normal: Until age of 18. During training: Until age of 21. For students: Until age of 25. For handicapped persons: Unlimited.					
<b>Financing:</b>						
1. Source of finance (proportion)	66.8 % contributions; 33.2 % taxes; 0.0 % other.					
2. If applicable, contributions (form of contributions, level of contribution)	Income-related contributions with a minimum contribution.					Contribution in relation to income from work. Rates fixed every year.

Ireland	Italy	Luxemburg	Netherlands	Portugal	United Kingdom	IX. Family benefits: Benefits: 3. Length
For children: Normally 18, 21 if students, or 26 if uni- versity students, unlimited if invalid.	[Redacted]	[Redacted]	[Redacted]	See "Sickness - Cash Bene- fits".	[Redacted]	Financing: 1. Source of finance (proportion)  2. If applicable, contributions (form of contributions, level of contribution)



# APPENDIX



## Rates of Exchange, Purchase Power Parities and Price Level Index

July 1994

		Rate of exchange 1.7.1994	Purchase Power Parity July 1994	Price Level Index
Currency		1 ECU = national currency	1 Unit = national currency	EUR 12 = 100
Belgium	BFR	39.591000	43.941180	111.0
Denmark	DKR	7.542940	10.581690	140.3
Germany	DM	1.921310	2.396620 (*)	124.7
Greece	GRD	289.662000	233.058800	80.5
Spain	PTA	158.592000	136.807800	86.3
France	FF	6.585890	7.270054	110.4
Ireland	IR£	0.791888	0.741795	93.7
Italy	ITL	1910.210000	1705.342000	89.3
Luxembourg	LFR	39.591000	42.635650	107.7
Netherlands	HFL	2.154990	2.372832	110.1
Portugal	ESC	197.871000	141.585800	71.6
United Kingdom	UK£	0.782038	0.693529	88.7

(\*) Information only for West-Germany (Old Länder) incl. Berlin-West.  
Source: Official Journal of the European Community, EUROSTAT





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**Dansk**

administrationonkostninger  
alder  
alderspension, folkepension  
alderspension, folkepension  
arbejdsløshed  
anvendelsesområde  
arbejder  
arbejdsgiver  
arbejdsulykke, arbejds-skade  
ægtefælle  
barn/børn  
barselsorlov  
behandling  
berettiget  
betingelser (for at modtage en ydelse)  
bidrag  
bopæl  
briller  
bruttoindtægt  
dagpenge  
død  
efterlevende, efterladte  
enke/enkemand  
erhvervsgren  
erhvervsudygtighed  
erhvervsygd-  
dom  
faglig uddannelse  
familieydelse  
fikseret beløb  
finansiering  
fødsel  
førtidspension  
førtidspension, invalidepension  
forældreløs  
fordeling  
forebyggelse  
forsikring  
forsikringsperiode  
forsikringspræmie

**Français**

frais d'administration  
vieillesse  
pension de retraite  
pension de vieillesse  
chômage  
champ d'application  
ouvrier  
employeur  
accident du travail  
conjoint  
enfant  
congé de maternité  
traitement  
ayant droit  
condition d'octroi  
cotisation  
résidence  
lunettes  
salaire brut  
prestations en espèces  
décès  
survivant  
veuf/veuve  
branche professionnelle  
incapacité de travail  
maladie professionnelle  
formation professionnelle  
prestations familiales  
forfaitaire  
financement  
accouchement  
pension anticipée  
pension d'invalidité  
orphelin  
répartition  
prévention  
assurance  
durée d'affiliation  
prime d'assurance

**English**

administrative costs  
old-age  
old-age pension  
retirement pension  
unemployment  
field of application  
worker  
employer  
employment injury  
spouse  
child  
maternity leave  
treatment  
beneficiary, eligible  
qualifying condition  
contributions  
residence  
spectacles  
gross earnings  
cash benefits  
death  
survivor  
widow(er)  
occupational sector  
incapacity for work  
occupational disease  
vocational training  
family benefits  
flat-rate  
financing  
confinement  
anticipatory pension  
invalidity pension  
orphan  
current income financing  
prevention  
insurance  
period of insurance  
insurance premiums

**Deutsch**

Verwaltungskosten  
Alter  
Altersrente  
Altersruhegeld  
Arbeitslosigkeit  
Anwendungsbereich  
Arbeiter  
Arbeitgeber  
Arbeitsunfall  
Ehepartner  
Kind  
Mutterschaftsurlaub  
Behandlung  
anspruchsberechtigt  
Anspruchsvoraussetzung  
Beiträge  
Wohnsitz  
Brillen  
Bruttoverdienst  
Geldleistungen  
Tod  
Hinterbliebene(r)  
Witwe(r)  
Berufszweig  
Arbeitsunfähigkeit  
Berufskrankheit  
Berufsausbildung  
Familienbeihilfen  
pauschal  
Finanzierung  
Entbindung  
vorgezogene Rente  
Invalidenrente  
Waise  
Umlageverfahren  
Vorbeugung  
Versicherung  
Versicherungszeit  
Versicherungsprämie

**Dansk**

frivillig  
funktionær  
garanteret minimumsindkomst  
handicap  
helbred  
hjælp, bistand  
høreapparat  
hustru  
indkomst, indtægt  
indtægtsbestemt  
invalidepension  
invaliditet  
invaliditet  
invaliditet  
invaliditet på grund af arbejdsskade  
jordemoder  
kapitalisering  
karenstid  
kontantydelse  
kur  
læge  
lægemiddel, medicin  
lægemiddel, medicin  
  
lægevalg  
loft  
  
lønmottager  
medhjælpende ægtefælle  
minimalløn  
minimumsbidrag  
moderskab  
modtagere, berettigede  
naturalydelse  
nyt ægteskab  
obligatorisk, tvungen  
ophold på sygehus  
patientens egenandel  
(af udgifter til sygebehandling)

**Français**

volontaire  
employé  
garantie de ressources  
handicap  
santé  
assistance  
audio-prothèse  
épouse  
revenu  
sous condition de ressources  
pension d'invalidité  
incapacité  
invalidité  
invalidité (générale)  
invalidité (professionnelle)  
sage-femme  
capitalisation  
délai de carence  
prestations en espèces  
cure  
médecin  
médicament  
produit pharmaceutique  
  
choix du médecin  
plafond  
plafond d'affiliation  
salaire  
conjoint aidant  
salaire minimum  
cotisation minimum  
maternité  
bénéficiaire  
prestations en nature  
remariage  
obligatoire  
hospitalisation  
participation  
aux frais médicaux

**English**

voluntary  
salaried employee  
guaranteed minimum income  
disability  
health  
assistance  
hearing-aid  
spouse  
earnings  
means tested  
invalidity pension  
incapacity  
invalidity  
general invalidity  
occupational disability  
midwife  
capital cover  
waiting period  
cash benefits  
courses of treatment  
doctor  
medicament, medicine, drug  
pharmaceutical product,  
drug, medicament  
choice of doctor  
ceiling  
membership ceiling  
employee  
spouse helping  
minimum wage  
minimum contributions  
maternity  
beneficiary  
benefits in kind  
remarriage  
compulsory  
hospitalization  
patient's contribution

**Deutsch**

freiwillig  
Angestellter  
garantierte Mindestsicherung  
Behinderung  
Gesundheit  
Fürsorge, Hilfe  
Hörgerät  
Ehefrau  
Einkommen  
bedarfsabhängig  
Invalidenrente  
Arbeitsunfähigkeit  
Invalidität  
Erwerbsunfähigkeit  
Berufsunfähigkeit  
Hebamme  
Kapitaldeckung  
Karenztage  
Geldleistungen  
Kur  
Arzt  
Arzneimittel  
Arzneimittel  
  
Arztwahl  
Bemessungsgrenze  
Versicherungspflichtgrenze  
Arbeitnehmer  
mithelfende Ehefrau  
Mindestlohn  
Mindestbeiträge  
Mutterschaft  
Berechtigter, Empfänger  
Sachleistungen  
Wiederheirat  
Pflicht-  
Krankenhauspflege  
Selbstbeteiligung  
des Patienten

**Dansk**

pensionist  
 pensionsalder  
 person, der forsørges

regulering  
 ret til ydelser, berettigelse  
 selvstændigt erhvervsdrivende  
 skat/skatter  
 social beskyttelse  
 spædbarn  
 stat  
 statstilskud

størrelse af ydelser  
 svagelighed  
 sygdom  
 sygehjælp  
 sygehus, hospital  
 tandbehandling  
 tilladelse  
 tillæg  
 tillægs-, supplerende  
 tillægspension  
 tvungent/obligatorisk medlemskab  
 udgifter  
 ugentlig  
 varighed af ydelser  
 vederlag, løn, betaling  
 ventetid  
 voksen  
 ydelse  
 ydelser

**Français**

pensionné  
 âge légal de la retraite  
 personnes à charge

ajustement  
 droit aux prestations  
 indépendant  
 impôt  
 protection sociale  
 nourrisson  
 Etat  
 intervention de l'Etat

montant des prestations  
 infirmité  
 maladie  
 soins de santé  
 hôpital  
 soins dentaires  
 agrément  
 majoration  
 complémentaire  
 pension complémentaire  
 affiliation obligatoire  
 dépenses  
 hebdomadaire  
 durée des prestations  
 rémunération  
 condition de stage  
 adulte  
 allocation  
 prestations

**English**

pensioner  
 retirement age  
 dependent

adjustment  
 entitlement  
 self-employed  
 taxes  
 social protection  
 baby  
 state  
 state subsidy,  
 exchequer supplement  
 amount of the benefits  
 infirmity  
 sickness  
 health care  
 hospital  
 dental treatment  
 approval  
 supplement  
 additional  
 supplementary pension  
 compulsory membership  
 expenditures  
 weekly  
 duration of benefits  
 payment  
 qualifying period  
 adult  
 grant, allowance  
 benefits

**Deutsch**

Rentner  
 Altersgrenze  
 unterhaltsberechtigter

Angehöriger  
 Anpassung  
 Anspruchsberechtigung  
 Selbständiger  
 Steuern  
 Soziale Sicherheit  
 Säugling  
 Staat  
 Staatszuschuß

Höhe der Leistungen  
 Behinderung  
 Krankheit  
 Sachleistungen bei Krankheit  
 Krankenhaus  
 Zahnbehandlung  
 Zulassung  
 Zulage  
 zusätzlich  
 zusätzliche Rente  
 Pflichtmitgliedschaft  
 Aufwendungen  
 wöchentlich  
 Dauer der Leistungen  
 Bezahlung  
 Wartezeit  
 erwachsen  
 Beihilfe, Leistung  
 Leistungen

**English**

additional  
adjustment  
administrative costs  
adult  
amount of the benefits  
anticipatory pension  
approval  
assistance  
baby  
beneficiary  
beneficiary, eligible  
benefits  
benefits in kind  
capital cover  
cash benefits  
ceiling  
child(ren)  
choice of doctor  
compulsory  
compulsory membership  
confinement  
contributions  
courses of treatment  
current income financing  
death  
dental treatment  
dependent

disability  
doctor  
duration of benefits  
earnings  
employee  
employer  
employment injury  
entitlement  
expenditures  
family benefits

**Français**

complémentaire  
ajustement  
frais d'administration  
adulte  
montant des prestations  
pension anticipée  
agrément  
assistance  
nourrisson  
bénéficiaire  
ayant droit  
prestations  
prestations en nature  
capitalisation  
prestations en espèces  
plafond  
enfant(s)  
choix du médecin  
obligatoire  
affiliation obligatoire  
accouchement  
cotisation  
cure  
répartition  
décès  
soins dentaires  
personnes à charge

handicap  
médecin  
durée des prestations  
revenu  
salaire  
employeur  
accident du travail  
droit aux prestations  
dépenses  
prestations familiales

**Deutsch**

zusätzlich  
Anpassung  
Verwaltungskosten  
erwachsen  
Höhe der Leistungen  
vorgezogene Rente  
Zulassung  
Fürsorge, Hilfe  
Säugling  
Berechtigter, Empfänger  
anspruchsberechtigt  
Leistungen  
Sachleistungen  
Kapitaldeckung  
Geldleistungen  
Bemessungsgrenze  
Kind(er)  
Arztwahl  
Pflicht-  
Pflichtmitgliedschaft  
Entbindung  
Beiträge  
Kur  
Umlageverfahren  
Tod  
Zahnbehandlung  
unterhaltsberechtigter  
Angehöriger  
Behinderung  
Arzt  
Dauer der Leistungen  
Einkommen  
Arbeitnehmer  
Arbeitgeber  
Arbeitsunfall  
Anspruchsberechtigung  
Aufwendungen  
Familienbeihilfen

**Dansk**

tillægs-, supplerende  
regulering  
administrationsomkostninger  
voksen  
størrelse af ydelser  
førtidspension  
tilladelse  
hjælp, bistand  
spædbarn  
modtagere, berettigede  
berettiget  
ydelser  
naturalydelser  
kapitalisering  
dagpenge, kontantydelse  
loft  
barn/børn  
lægevalg  
obligatorisk, tvungen  
tvungent/obligatorisk medlemskab  
fødsel  
bidrag  
kur  
fordeling  
død  
tandbehandling  
person, der forsørges  
  
handicap  
læge  
varighed af ydelser  
indkomst, indtægt  
lønmodtager  
arbejdsgiver  
arbejdsulykke, arbejdsskade  
ret til ydelser, berettigelse  
udgifter  
familieydelser

<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Dansk</b>
field of application	champ d'application	Anwendungsbereich	anvendelsesområde
financing	financement	Finanzierung	finansiering
flat-rate	forfaitaire	pauschal	fikseret beløb
general invalidity	invalidité (générale)	Erwerbsunfähigkeit	invaliditet
grant, allowance	allocation	Beihilfe, Leistung	ydelse
gross earnings	salaires brut	Bruttoverdienst	bruttoindtægt
guaranteed minimum income	garantie de ressources	garantierte Mindestsicherung	garanteret minimumsindkomst
health	santé	Gesundheit	helbred
health care	soins de santé	Sachleistungen bei Krankheit	sygehjælp
hearing-aid	audio-prothèse	Hörgerät	høreapparat
hospital	hôpital	Krankenhaus	sygehus, hospital
hospitalization	hospitalisation	Krankenhauspflege	ophold på sygehus
incapacity	incapacité	Arbeitsunfähigkeit	invaliditet
incapacity for work	incapacité de travail	Arbeitsunfähigkeit	erhvervsudygtighed
infirmity	infirmité	Behinderung	svagelighed
insurance	assurance	Versicherung	forsikring
insurance premiums	prime d'assurance	Versicherungsprämie	forsikringspræmie
invalidity	invalidité	Invalidität	invaliditet
invalidity pension	pension d'invalidité	Invalidenrente	førtidspension, invalidepension
maternity	maternité	Mutterschaft	moderskab
maternity leave	congé de maternité	Mutterschaftsurlaub	barselsorlov
means tested	sous condition de ressources	bedarfsabhängig	indtægtsbestemt
membership ceiling	plafond d'affiliation	Versicherungspflichtgrenze	loft
minimum contributions	cotisation minimum	Mindestbeiträge	minimumsbidrag
minimum wage	salaires minimum	Mindestlohn	minimallön
occupational disability	invalidité (professionnelle)	Berufsunfähigkeit	invaliditet på grund af arbejdsskade
occupational disease	maladie professionnelle	Berufskrankheit	erhvervssygdom
occupational sector	branche professionnelle	Berufszweig	erhvervsgren
old-age	vieillesse	Alter	alder
old-age pension	pension de retraite	Altersrente	alderspension, folkepension
orphan	orphelin	Waise	forældreløs
patient's contribution	participation aux frais médicaux	Selbstbeteiligung des Patient	patientens egenandel (af udgifter til sygebehandling)
payment	rémunération	Bezahlung	vederlag, løn, betaling
pensioner	pensionné	Rentner	pensionist
period of insurance	durée d'affiliation	Versicherungszeit	forsikringsperiode
pharmaceutical product, drug, medicament	produit pharmaceutique	Arzneimittel	lægemiddel, medicin
prevention	prévention	Vorbeugung	forebyggelse



**English**

qualifying condition  
 qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
 sickness  
 social protection  
 spectacles  
 spouse  
 spouse  
 spouse helping  
 state  
 state subsidy, exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period  
 weekly  
 widow(er)  
 medicament, medicine, drug  
 worker

**Français**

condition d'octroi  
 condition de stage  
 remariage  
 résidence  
 âge légal de la retraite  
 pension de vieillesse  
 employé  
 indépendant  
 maladie  
 protection sociale  
 lunettes  
 épouse  
 conjoint  
 conjoint aidant  
 Etat  
 intervention de l'Etat  
 majoration  
 pension complémentaire  
 survivant  
 impôt  
 traitement  
 chômage  
 formation professionnelle  
 volontaire  
 délai de carence  
 hebdomadaire  
 veuf/veuve  
 médicament  
 ouvrier

**Deutsch**

Anspruchsvoraussetzung  
 Wartezeit  
 Wiederheirat  
 Wohnsitz  
 Altersgrenze  
 Altersruhegeld  
 Angestellter  
 Selbständige  
 Krankheit  
 Soziale Sicherheit  
 Brillen  
 Ehefrau  
 Ehepartner  
 mithelfende Ehefrau  
 Staat  
 Staatszuschuß  
 Zulage  
 zusätzliche Rente  
 Hinterbliebene(r)  
 Steuern  
 Behandlung  
 Arbeitslosigkeit  
 Berufsausbildung  
 freiwillig  
 Karenztage  
 wöchentlich  
 Witwe(r)  
 Arzneimittel  
 Arbeiter

**Dansk**

betingelser (for at modtage en ydelse)  
 ventetid  
 nyt ægteskab  
 bopæl  
 pensionsalder  
 alderspension, folkepension  
 funktionær  
 selvstændigt erhvervsdrivende  
 sygdom  
 social beskyttelse  
 briller  
 hustru  
 ægtefælle  
 medhjælpende ægtefælle  
 stat  
 statstilskud  
 tillæg  
 tillægspension  
 de efterlevende, efterladte  
 skat/skatter  
 behandling  
 arbejdsløshed  
 faglig uddannelse  
 frivillig  
 karenstid  
 ugentlig  
 enke/enkemand  
 lægemiddel, medicin  
 arbejder

## Ελληνικά

άδεια μητρότητας  
ακουστικό βαρηκοΐας  
αναπηρία  
ανεργία  
ανικανότητα λόγω ασθενείας  
ανικανότητα  
ανικανότητα προς εργασία  
ασθένεια  
ασφαλιστική περίοδος  
ασφάλιση  
ασφάλιστρο  
αυτοτελώς απασχολούμενος  
βιοποριστική ανικανότητα  
βρέφος  
γήρας  
γιατρός  
γυαλιά  
δαπάνες  
διαμονή μόνιμη (προθωρινή διαμονή)  
διάρκεια των παροχών  
διανεμητική διαδικασία  
δικαιούχος  
δικαιούχος  
δικαιώμα για παροχές  
διοικητικά έξοδα  
εβδομαδιαία  
εγγυημένη ελάχιστη ασφάλεια  
ειδική ανάγκη  
εισφορά (-ες)  
εισόδημα  
ελάχιστη εισφορά (-ες)  
έλεγχος εισοδήματος  
ενήλικος  
επαγγελματική ανικανότητα  
επαγγελματική κατάρτιση  
επαγγελματικός κλάδος  
επαγγελματική νόσος

## Français

congé de maternité  
audio-prothèse  
invalidité  
chômage  
infirmité  
incapacité  
incapacité de travail  
maladie  
durée d'affiliation  
assurance  
prime d'assurance  
indépendant  
invalidité (générale)  
nourrisson  
Vieillesse  
médecin  
lunettes  
dépenses  
résidence  
durée des prestations  
répartition  
bénéficiaire  
ayant droit  
droit aux prestations  
frais d'administration  
hebdomadaire  
garantie de ressources  
handicap  
cotisation  
revenu  
cotisation minimum  
sous condition de ressources  
adulte  
invalidité (professionnelle)  
formation professionnelle  
branche professionnelle  
maladie professionnelle

## English

maternity leave  
hearing-aid  
invalidity  
unemployment  
infirmary  
incapacity  
incapacity for work  
sickness  
period of insurance  
insurance  
insurance premiums  
self-employed  
general invalidity  
baby  
old-age  
doctor  
spectacles  
expenditures  
residence  
duration of benefits  
current income financing  
beneficiary  
beneficiary, eligible  
entitlement  
administrative costs  
weekly  
guaranteed minimum income  
disability  
contributions  
earnings  
minimum contributions  
means tested  
adult  
occupational disability  
vocational training  
occupational sector  
occupational disease

## Deutsch

Mutterschaftsurlaub  
Hörgerät  
Invalidität  
Arbeitslosigkeit  
Behinderung  
Unfähigkeit  
Arbeitsunfähigkeit  
Krankheit  
Versicherungszeit  
Versicherung  
Versicherungsprämie  
Selbständige  
Erwerbsunfähigkeit  
Säugling  
Alter  
Arzt  
Brillen  
Aufwendungen  
Wohnsitz (Aufenthalt)  
Dauer der Leistungen  
Umlageverfahren  
Berechtigter, Empfänger  
anspruchsberechtigt  
Anspruchsberechtigung  
Verwaltungskosten  
wöchentlich  
garantierte Mindestsicherung  
Behinderung  
Beitrag, Beiträge  
Einkommen  
Mindestbeitrag, Mindestbeiträge  
bedarfsabhängig  
erwachsen  
Berufsunfähigkeit  
Berufsausbildung  
Berufszweig  
Berufskrankheit

## Ελληνικά

επιζώντες  
επιλογή γιατρού  
εργαζόμενος, μισθωτός εργαζόμενος  
εργάτης  
εργατικό ατύχημα  
εργοδότης  
εφάπαξ (παροχή)  
ημέρες αποχής (απουσίας),  
χρόνος αναμονής  
θάνατος  
θεραπεία, θεραπευτική αγωγή  
θεραπεία  
ιδιωτικός υπάλληλος  
καθαρός μισθός, καθαρές αποδοχές  
κατώτατος μισθός  
κεφαλαιοποίηση  
κράτος  
κρατική επιχορήγηση

κοινωνική προστασία  
μαία  
μητρότητα  
μισθός αναζωογόνησης  
μικτός μισθός, μικτές αποδοχές  
μισθός, αποδοχές  
νεος γάμος  
νοσηλεία, νοσοκομειακή περίθαλψη  
νοσοκομείο  
οδοντιατρική περίθαλψη  
οικογενειακά βοηθήματα  
οικογένεια με έναν γονέα  
όριο ηλικίας συνταξιοδότησης  
όριο υποχρεωτικής ασφάλισης  
ορφανός  
παιδί  
παροχές  
παροχές σε είδος  
παροχές σε είδος σε περίπτωση ασθένειας

## Français

survivant  
choix du médecin  
salarié  
ouvrier  
accident du travail  
employeur  
forfaitaire  
  
délai de carence  
décès  
cure  
traitement  
employé  
salaire net  
salaire minimum  
capitalisation  
Etat  
intervention de l'Etat

protection sociale  
sage-femme  
maternité  
salaire de référence  
salaire brut  
salaire  
remariage  
hospitalisation  
hôpital  
soins dentaires  
prestations familiales  
parent isolé  
âge légal de la retraite  
plafond d'affiliation  
orphelin  
enfant  
prestations  
prestations en nature  
soins de santé

## English

survivor  
choice of doctor  
employee  
worker  
employment injury  
employer  
flat-rate  
  
waiting period  
death  
courses of treatment  
treatment  
salaried employee  
net earnings  
minimum wage  
capital  
state  
state subsidy,  
exchequer supplement  
social protection  
midwife  
maternity  
earnings taken as reference  
gross earnings  
earnings  
remarriage  
hospitalization  
hospital  
dental treatment  
family benefits  
single parent  
retirement age  
membership ceiling  
orphan  
child  
benefits  
benefits in kind  
health care

## Deutsch

Hinterbliebene(r)  
Arztwahl  
Arbeitnehmer  
Arbeiter  
Arbeitsunfall  
Arbeitgeber  
pauschal  
  
Karenztage  
Tod  
Kur  
Behandlung  
Angestellter  
Nettoverdienst  
Mindestlohn  
Kapitaldeckung  
Staat  
Staatszuschuß  
  
Soziale Sicherheit  
Hebamme  
Mutterschaft  
Bezugslohn  
Bruttoverdienst  
Verdienst  
Wiederheirat  
Stationäre Behandlung, Krankenhauspflege  
Krankenhaus  
Zahnbehandlung  
Familienbeihilfen  
Familie mit einem Elternteil  
Altersgrenze  
Versicherungspflichtgrenze  
Waise  
Kind  
Leistungen  
Sachleistungen  
Sachleistungen bei Krankheit

## Ελληνικά

παροχές σε χρήμα  
παροχή  
πεδίο εφαρμογής  
πλαφόν (ανώτατο όριο)  
πληρωμή  
προαιρετικά  
πρόληψη  
πρόνοια  
προσαρμογή  
προσαύξηση  
προστατευόμενα μέλη, μέλος ατομείας  
προυποθέσεις χορήγησης  
πρόωρη σύνταξη, προσύνταξη  
σύζυγος  
σύζυγος(η)  
συμμετοχή στις ιατρικές δαπάνες

συμμετέχουσα σύζυγος,  
σύμβονδοῦδα εὐξίνος  
συμπληρωματικά  
συμπληρωματική σύνταξη  
συναίνεση, συγκατάθεση  
σύνταξη γήρατος  
σύνταξη αποχώρησης  
σύνταξη αναπηρίας  
συνταξιούχος  
τοκετός  
υγεία  
υποχρεωτική υπαγωγή/ασφάλιση  
(στην ασφάλιση)  
υποχρεωτικός  
ὑψος παροχῶν  
φαρμακευτικόν προϊόν

φάρμακο  
φοροί  
χήρα/χήρος  
χρηματοδότηση  
χρόνος αναμονής

## Français

prestations en espèces  
allocation  
champ d'application  
plafond  
rémunération  
volontaire  
prévention  
assistance  
ajustement  
majoration  
personnes à charge  
condition d'octroi  
pension anticipée  
conjoint  
épouse  
participation aux  
frais médicaux

conjoint aidant  
complémentaire  
pension complémentaire  
agrément  
pension de retraite  
pension de vieillesse  
pension d'invalidité  
pensionné  
accouchement  
santé

affiliation obligatoire  
obligatoire  
montant des prestations  
produit pharmaceutique

médicament  
impôt  
veuf/veuve  
financement  
condition de stage

## English

cash benefits  
grant, allowance  
field of application  
ceiling  
payment  
voluntary  
prevention  
assistance  
adjustment  
supplement  
dependent  
qualifying condition  
early pension  
spouse  
spouse  
patient's contribution

spouse helping  
additional  
supplementary pension  
approval  
old-age pension  
retirement pension  
invalidity pension  
pensioner  
confinement  
health

compulsory membership  
compulsory  
amount of the benefits  
pharmaceutical product,  
drug, medicament  
medicament, medicine, drug  
taxes  
widow(er)  
financing  
qualifying period

## Deutsch

Geldleistungen  
Leistung  
Anwendungsbereich  
Bemessungsgrenze  
Bezahlung, Zahlung  
freiwillig  
Vorbeugung  
Fürsorge, (soziale) Hilfe, Sozialhilfe, Vorsorge  
Anpassung  
Zulage  
unterhaltsberechtigter (Familien-)Angehöriger  
Anspruchsvoraussetzung  
vorgezogene Rente, vorzeitige/flexible Altersrente  
Ehepartner  
Ehefrau  
Selbstbeteiligung  
des Patienten

mithelfende Ehefrau  
zusätzlich  
zusätzliche Rente  
Zulassung  
Altersrente  
Altersruhegeld  
Invalidenrente  
Rentner  
Entbindung  
Gesundheit

Pflichtmitgliedschaft  
Pflicht-  
Höhe der Leistungen  
Arzneimittel

Arzneimittel, Medikament  
Steuern  
Witwe(r)  
Finanzierung  
Wartezeit

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital  
 cash benefits  
 cash benefits  
 ceiling  
 child  
 choice of doctor  
 compulsory  
 compulsory membership  
  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent  
  
 disability  
 doctor  
 duration of benefits  
 early pension  
  
 earnings  
 earnings  
 earnings taken as reference  
 employec

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaire  
 ayant droit  
 prestations  
 prestations en nature  
 capitalisation  
 prestations en espèces  
 prestations en espèces  
 plafond  
 enfant  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge  
  
 handicap  
 médecin  
 durée des prestations  
 pension anticipée  
  
 revenu  
 salaire  
 salaire de référence  
 salarié

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, (soziale) Hilfe, Vorsorge,  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt  
 Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Geldleistungen  
 Bemessungsgrenze  
 Kind  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft,  
 -versicherung  
 Entbindung  
 Beitrag, Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigte (Familien-)  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorzeitige/flexible Altersrente,  
 vorgezogene Rente  
 Einkommen  
 Verdienst  
 Bezugslohn  
 Arbeitnehmer

**Ελληνικά**

συμπληρωματικά  
 προσαρμογή  
 διοικητικά έξοδα  
 ενήλικος  
 ύψος παροχών  
 συναίνεση, συγκατάθεση  
 πρόνοια  
 βρέφος  
 δικαιούχος  
 δικαιούχος  
 παροχές  
 παροχές σε είδος  
 κεφαλαιοποίηση  
 εισόδημα  
 παροχές σε χρήμα  
 πλαφόν (ανώτατο όριο)  
 παιδί  
 επιλογή γιατρού  
 υποχρεωτικός  
 υποχρεωτική υπαγωγή/ασφάλιση  
 (στην ασφάλιση)  
 τοκετός  
 εισφορά (-ες)  
 θεραπεία, θεραπευτική αγωγή  
 διανεμητική διαδικασία  
 θάνατος  
 οδοντιατρική περίθαλψη  
 προστατευόμενα μέλη, μέλος ατομείας  
  
 ειδική ανάγκη  
 γιατρός  
 διάρκεια των παροχών  
 πρόωρη σύνταξη, προσύνταξη  
  
 εισόδημα  
 μισθός, αποδοχές  
 μεδός αναφοράς  
 εργαζόμενος, μισθωτός εργαζόμενος

**English**

employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits  
 field of application  
 financing  
 flat-rate  
 general invalidity  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 net earnings  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan

**Français**

employeur  
 accident du travail  
 droit aux prestations  
 dépenses  
 prestations familiales  
 champ d'application  
 financement  
 forfaitaire  
 invalidité (générale)  
 salaire brut  
 garantie de ressources  
 santé  
 soins de santé  
 audio-prothèse  
 hôpital  
 hospitalisation  
 incapacité  
 incapacité de travail  
 infirmité  
 assurance  
 prime d'assurance  
 invalidité  
 pension d'invalidité  
 maternité  
 congé de maternité  
 sous condition de ressources  
 médicament  
 plafond d'affiliation  
 sage-femme  
 cotisation minimum  
 salaire minimum  
 salaire net  
 invalidité (professionnelle)  
 maladie professionnelle  
 branche professionnelle  
 vieillesse  
 pension de retraite  
 orphelin

**Deutsch**

Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen  
 Familienbeihilfen  
 Anwendungsbereich  
 Finanzierung  
 pauschal  
 Erwerbsunfähigkeit  
 Bruttoverdienst  
 garantierte Mindestsicherung  
 Gesundheit  
 Sachleistungen bei Krankheit  
 Hörgerät  
 Krankenhaus  
 Krankenhauspflege, stat. Behandlung  
 Unfähigkeit  
 Arbeitsunfähigkeit  
 Behinderung  
 Versicherung  
 Versicherungsprämie  
 Invalidität  
 Invalidenrente  
 Mutterschaft  
 Mutterschaftsurlaub  
 bedarfsabhängig  
 Arzneimittel, Medikament  
 Versicherungspflichtgrenze  
 Hebamme  
 Mindestbeitrag, Mindestbeiträge  
 Mindestlohn  
 Nettoverdienst  
 Berufsunfähigkeit  
 Berufskrankheit  
 Berufszweig  
 Alter  
 Altersrente  
 Waise

**Ελληνικά**

εργοδότης  
 εργατικό ατύχημα  
 δικαίωμα για παροχές  
 δαπάνες  
 οικογενειακά βοηθήματα  
 πεδίο εφαρμογής  
 χρηματοδότηση  
 εφάπαξ (παροχή)  
 βιοποριστική ικανότητα  
 μικτός μισθός, μικτές αποδοχές  
 εγγυημένο ελάχιστο ασφάλεια  
 υγεία  
 παροχές σε είδος σε περίπτωση ασθένειας  
 ακουστικό βαρηκοΐας  
 νοσοκομείο  
 νοσηλεία, νοσοκομειακή περίθαλψη  
 ανικανότητα  
 ανικανότητα προς εργασία  
 ανικανότητα λόγω ασθένειας  
 ασφάλιση  
 ασφάλιστρο  
 αναπηρία  
 σύνταξη αναπηρίας  
 μητρότητα  
 άδεια μητρότητας  
 έλεγχος εισοδήματος  
 φάρμακο  
 όριο υποχρεωτικής ασφάλισης  
 μάλιστα  
 ελάχιστη εισφορά (-ες)  
 κατώτατος μισθός  
 καθαρός μισθός, καθαρές αποδοχές  
 επαγγελματική ανικανότητα  
 επαγγελματική νόσος  
 επαγγελματικός κλάδος  
 γήρας  
 σύνταξη γήρατος  
 ορφανός

**English**

patient's contribution

payment

pensioner

period of insurance

pharmaceutical product,

drug, medicament

prevention

qualifying condition

qualifying period

remarriage

residence

retirement age

retirement pension

salaried employee

self-employed

sickness

single parent

social protection

spectacles

spouse

spouse

spouse helping

state

state subsidy,

exchequer supplement

supplement

supplementary pension

survivor

taxes

treatment

unemployment

vocational training

voluntary

waiting period

weekly

widow(er)

worker

**Français**

participation aux

frais médicaux

rémunération

pensionné

durée d'affiliation

produit pharmaceutique

prévention

condition d'octroi

condition de stage

remariage

résidence

âge légal de la retraite

pension de vieillesse

employé

indépendant

maladie

parent isolé

protection sociale

lunettes

conjoint

épouse

conjoint aidant

Etat

intervention de l'Etat

majoration

pension complémentaire

survivant

impôt

traitement

chômage

formation professionnelle

volontaire

délai de carence

hebdomadaire

veuf/veuve

ouvrier

**Deutsch**

Selbstbeteiligung des Patienten

Bezahlung, Zahlung

Rentner

Versicherungszeit

Arzneimittel

Vorbeugung

Anspruchsvoraussetzung

Wartezeit

Wiederheirat

Wohnsitz, Aufenthalt

Altersgrenze

Altersruhegeld

Angestellter

Selbständige

Krankheit

Familie mit einem Elternteil

Soziale Sicherheit

Brillen

Ehepartner

Ehefrau

mithelfende Ehefrau

Staat

Staatszuschuß

Zulage

zusätzliche Rente

Hinterbliebene(r)

Steuern

Behandlung

Arbeitslosigkeit

Berufsausbildung

freiwillig

Karenztag

wöchentlich

Witwe(r)

Arbeiter

**Ελληνικά**

συμμετοχή στις ιατρικές δαπάνες

πληρωμή

συνταξιούχος

ασφαλιστική περίοδος

φαρμακευτικόν προϊόν

πρόληψη

προυποθέσεις χορήγησης

χρονος αναμονής

νέος γάμος

διαμονή μόνιμη (προθωρινή διαμονή)

όριο ηλικίας συνταξιοδότησης

σύνταξη αποχώρησης

ιδιωτικός υπάλληλος

αυτοτελώς απασχολούμενος

ασθένεια

οικογένεια με ένοιν γονεά

κοινωνική προστασία

γυαλιά

σύζυγος

σύζυγος(η)

συμμετέχουσα σύζυγος,

κράτος

κρατική επιχορήγηση

προσαύξηση

συμπληρωματική σύνταξη

επιζώντες

φόροι

θεραπεία

ανεργία

επαγγελματική κατάρτιση

προαιρετικά

ημέρες αποχής (απουσίας),

συμβονδουδα ευξνγος

εβδομαδιαία

χήρα/χήρος

εργάτης

**Español**

accidente de trabajo  
 actualización, revalorización  
 adulto  
 afiliación obligatoria (alta)  
 aportación del Estado  
  
 asignación económica  
 asistencia  
 asistencia sanitaria  
 autorización, aprobación  
 beneficiarios  
 campo de aplicación  
 cantidad a tanto alzado  
 capitalización  
 comadrona  
 complementario  
 complemento  
 condiciones de acceso al derecho  
 cónyuge  
 cónyuge  
 cónyuge colaborador  
 cotización  
 cotización mínima  
 cuantía de las prestaciones  
 derecho a las prestaciones  
 descanso por maternidad  
 desempleo  
 duración de las prestaciones  
 edad legal de jubilación  
 elección de médico  
 empresario  
 enfermedad  
 enfermedad profesional  
 Estado  
 financiación  
 formación profesional  
 gafas  
 gastos  
 gastos de administración

**Français**

accident du travail  
 ajustement  
 adulte  
 affiliation obligatoire  
 intervention de l'Etat  
  
 allocation  
 assistance  
 soins de santé  
 agrément  
 bénéficiaire  
 champ d'application  
 forfaitaire  
 capitalisation  
 sage-femme  
 complémentaire  
 majoration  
 condition d'octroi  
 conjoint  
 épouse  
 conjoint aidant  
 cotisation  
 cotisation minimum  
 montant des prestations  
 droit aux prestations  
 congé de maternité  
 chômage  
 durée des prestations  
 âge légal de la retraite  
 choix du médecin  
 employeur  
 maladie  
 maladie professionnelle  
 Etat  
 financement  
 formation professionnelle  
 lunettes  
 dépenses  
 frais d'administration

**English**

employment injury  
 adjustment  
 adult  
 compulsory membership  
 state subsidy,  
 exchequer supplement  
 grant, allowance  
 assistance  
 health care  
 approval  
 beneficiary  
 field of application  
 flat-rate  
 capital cover  
 midwife  
 additional  
 supplement  
 qualifying condition  
 spouse  
 spouse  
 spouse helping  
 contributions  
 minimum contributions  
 amount of the benefits  
 entitlement  
 maternity leave  
 unemployment  
 duration of benefits  
 retirement age  
 choice of doctor  
 employer  
 sickness  
 occupational disease  
 state  
 financing  
 vocational training  
 spectacles  
 expenditures  
 administrative costs

**Deutsch**

Arbeitsunfall  
 Anpassung  
 erwachsen  
 Pflichtmitgliedschaft  
 Staatszuschuß  
  
 Beihilfe, Leistung  
 Fürsorge, Hilfe  
 Sachleistungen bei Krankheit  
 Zulassung  
 Berechtigter, Empfänger  
 Anwendungsbereich  
 pauschal  
 Kapitaldeckung  
 Hebamme  
 zusätzlich  
 Zulage  
 Anspruchsvoraussetzung  
 Ehepartner  
 Ehefrau  
 mithelfende Ehefrau  
 Beiträge  
 Mindestbeiträge  
 Höhe der Leistungen  
 Anspruchsberechtigung  
 Mutterschaftsurlaub  
 Arbeitslosigkeit  
 Dauer der Leistungen  
 Altersgrenze  
 Arztwahl  
 Arbeitgeber  
 Krankheit  
 Berufskrankheit  
 Staat  
 Finanzierung  
 Berufsausbildung  
 Brillen  
 Aufwendungen  
 Verwaltungskosten



**Español**

hijo(s)  
hospital  
hospitalización  
huérfano  
impuestos  
incapacidad  
incapacidad laboral  
ingresos  
invalidez  
invalidez (general)  
invalidez (profesional)  
lactante  
maternidad  
medicamento  
médico  
minusvalía  
muerte  
nuevas nupcias  
obligatorio  
participación en los gastos médicos

parto  
pensión anticipada  
pensión complementaria  
pensión de invalidez  
pensión de jubilación  
pensión de jubilación  
pensionista  
período de espera  
período de seguro  
período mínimo de cotización  
persona a cargo

prestación  
prestaciones económicas  
prestaciones en especie  
prestaciones familiares  
prevención

**Français**

enfant(s)  
hôpital  
hospitalisation  
orphelin  
impôt  
incapacité  
incapacité de travail  
revenu  
invalidité  
invalidité (générale)  
invalidité (professionnelle)  
nourrisson  
maternité  
médicament  
médecin  
handicap  
décès  
remariage  
obligatoire  
participation  
aux frais médicaux  
accouchement  
pension anticipée  
pension complémentaire  
pension d'invalidité  
pension de retraite  
pension de vieillesse  
pensionné  
délai de carence  
durée d'affiliation  
condition de stage  
personnes à charge

prestations  
prestations en espèces  
prestations en nature  
prestations familiales  
prévention

**English**

child(ren)  
hospital  
hospitalization  
orphan  
taxes  
incapacity  
incapacity for work  
earnings  
invalidity  
general invalidity  
occupational disability  
baby  
maternity  
medicament, medicine, drug  
doctor  
disability  
death  
remarriage  
compulsory  
patient's contribution

confinement  
early pension  
supplementary pension  
invalidity pension  
old-age pension  
retirement pension  
pensioner  
waiting period  
period of insurance  
qualifying period  
dependent

benefits  
cash benefits  
benefits in kind  
family benefits  
prevention

**Deutsch**

Kind(er)  
Krankenhaus  
Krankenhauspflege  
Waise  
Steuern  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Einkommen  
Invalidität  
Erwerbsunfähigkeit  
Berufsunfähigkeit  
Säugling  
Mutterschaft  
Arzneimittel  
Arzt  
Behinderung  
Tod  
Wiederheirat  
Pflicht-  
Selbstbeteiligung  
des Patienten  
Entbindung  
vorgezogene Rente  
zusätzliche Rente  
Invalidenrente  
Altersrente  
Altersruhegeld  
Rentner  
Karenztage  
Versicherungszeit  
Wartezeit  
unterhaltsberechtigte  
Angehörige  
Leistungen  
Geldleistungen  
Sachleistungen  
Familienbeihilfen  
Vorbeugung

**Español**

primas de seguro  
 producto farmacéutico  
  
 protección social  
 prótesis auditiva  
 reducción anatómica o funcional  
 remuneración, pago  
 reparto  
 residencia  
 salario bruto  
 salario mínimo  
 salario mínimo de integración  
 salud  
 sector profesional  
 seguro  
 semanal  
 sometido a examen de rentas  
 supervivientes  
 titular  
 tope máximo  
 tope máximo de cotización  
 trabajador  
 trabajador por cuenta ajena  
 trabajador por cuenta propia  
 tratamiento  
 trabajador  
 tratamiento  
 tratamiento odontológico  
 vejez  
 viudo/viuda  
 voluntario

**Français**

prime d'assurance  
 produit pharmaceutique  
  
 protection sociale  
 audio-prothèse  
 infirmité  
 rémunération  
 répartition  
 résidence  
 salaire brut  
 salaire minimum  
 garantie de ressources  
 santé  
 branche professionnelle  
 assurance  
 hebdomadaire  
 sous condition de ressources  
 survivant  
 ayant droit  
 plafond  
 plafond d'affiliation  
 salarié  
 employé  
 indépendant  
 cure  
 ouvrier  
 traitement  
 soins dentaires  
 vieillesse  
 veuf/veuve  
 volontaire

**English**

insurance premiums  
 pharmaceutical product,  
 drug, medicament  
 social protection  
 hearing-aid  
 infirmity  
 payment  
 current income financing  
 residence  
 gross earnings  
 minimum wage  
 guaranteed minimum income  
 health  
 occupational sector  
 insurance  
 weekly  
 means tested  
 survivor  
 beneficiary, eligible  
 ceiling  
 membership ceiling  
 employee  
 salaried employee  
 self-employed  
 courses of treatment  
 worker  
 treatment  
 dental treatment  
 old-age  
 widow(er)  
 voluntary

**Deutsch**

Versicherungsprämie  
 Arzneimittel  
  
 Soziale Sicherheit  
 Hörgerät  
 Behinderung  
 Bezahlung  
 Umlageverfahren  
 Wohnsitz  
 Bruttoverdienst  
 Mindestlohn  
 garantierte Mindestsicherung  
 Gesundheit  
 Berufszweig  
 Versicherung  
 wöchentlich  
 bedarfsabhängig  
 Hinterbliebene(r)  
 anspruchsberechtigt  
 Bemessungsgrenze  
 Versicherungspflichtgrenze  
 Arbeitnehmer  
 Angestellter  
 Selbständige  
 Kur  
 Arbeiter  
 Behandlung  
 Zahnbehandlung  
 Alter  
 Witwe(r)  
 freiwillig

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 ceiling  
 child(ren)  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent

disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaire  
 ayant droit  
 prestations  
 prestations en nature  
 capitalisation  
 prestations en espèces  
 plafond  
 enfant(s)  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge

handicap  
 médecin  
 durée des prestations  
 pension anticipée  
 revenu  
 salarié  
 employeur  
 accident du travail  
 droit aux prestations  
 dépenses  
 prestations familiales

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, Hilfe  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt  
 Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Bemessungsgrenze  
 Kind(er)  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft  
 Entbindung  
 Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigzte  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorgezogene Rente  
 Einkommen  
 Arbeitnehmer  
 Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen  
 Familienbeihilfen

**Español**

complementario  
 actualización, revalorización  
 gastos de administración  
 adulto  
 cuantía de las prestaciones  
 autorización, aprobación  
 asistencia  
 lactante  
 beneficiarios  
 titular  
 prestación  
 prestaciones en especie  
 capitalización  
 prestaciones económicas  
 tope máximo  
 hijo(s)  
 elección de médico  
 obligatorio  
 afiliación obligatoria (alta)  
 parto  
 cotización  
 tratamiento  
 reparto  
 muerte  
 tratamiento odontológico  
 persona a cargo

minusvalía  
 médico  
 duración de las prestaciones  
 pensión anticipada  
 ingresos  
 trabajador  
 empresario  
 accidente de trabajo  
 derecho a las prestaciones  
 gastos  
 prestaciones familiares

**English**

field of application  
 financing  
 flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
 patient's contribution  
  
 payment  
 pensioner  
 period of insurance

**Français**

champ d'application  
 financement  
 forfaitaire  
 invalidité (générale)  
 allocation  
 salaire brut  
 garantie de ressources  
 santé  
 soins de santé  
 audio-prothèse  
 hôpital  
 hospitalisation  
 incapacité  
 incapacité de travail  
 infirmité  
 assurance  
 prime d'assurance  
 invalidité  
 pension d'invalidité  
 maternité  
 congé de maternité  
 sous condition de ressources  
 médicament  
 plafond d'affiliation  
 sage-femme  
 cotisation minimum  
 salaire minimum  
 invalidité (professionnelle)  
 maladie professionnelle  
 branche professionnelle  
 vieillesse  
 pension de retraite  
 orphelin  
 participation  
 aux frais médicaux  
 rémunération  
 pensionné  
 durée d'affiliation

**Deutsch**

Anwendungsbereich  
 Finanzierung  
 pauschal  
 Erwerbsunfähigkeit  
 Beihilfe, Leistung  
 Bruttoverdienst  
 garantierte Mindestsicherung  
 Gesundheit  
 Sachleistungen bei Krankheit  
 Hörgerät  
 Krankenhaus  
 Krankenhauspflege  
 Arbeitsunfähigkeit  
 Arbeitsunfähigkeit  
 Behinderung  
 Versicherung  
 Versicherungsprämie  
 Invalidität  
 Invalidenrente  
 Mutterschaft  
 Mutterschaftsurlaub  
 bedarfsabhängig  
 Arzneimittel  
 Versicherungspflichtgrenze  
 Hebamme  
 Mindestbeiträge  
 Mindestlohn  
 Berufsunfähigkeit  
 Berufskrankheit  
 Berufszweig  
 Alter  
 Altersrente  
 Waise  
 Selbstbeteiligung  
 des Patienten  
 Bezahlung  
 Rentner  
 Versicherungszeit

**Español**

campo de aplicación  
 financiación  
 cantidad a tanto alzado  
 invalidez (general)  
 asignación económica  
 salario bruto  
 salario mínimo de integración  
 salud  
 asistencia sanitaria  
 prótesis auditiva  
 hospital  
 hospitalización  
 incapacidad  
 incapacidad laboral  
 reducción anatómica o funcional  
 seguro  
 primas de seguro  
 invalidez  
 pensión de invalidez  
 maternidad  
 descanso por maternidad  
 sometido a examen de rentas  
 medicamento  
 tope máximo de cotización  
 comadrona  
 cotización mínima  
 salario mínimo  
 invalidez (profesional)  
 enfermedad profesional  
 sector profesional  
 vejez  
 pensión de jubilación  
 huérfano  
 participación en los gastos médicos  
  
 remuneración, pago  
 pensionista  
 período de seguro

<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Español</b>
pharmaceutical product, drug, medicament	produit pharmaceutique	Arzneimittel	producto farmacéutico
prevention	prévention	Vorbeugung	prevención
qualifying condition	condition d'octroi	Anspruchsvoraussetzung	condiciones de acceso al derecho
qualifying period	condition de stage	Wartezeit	período mínimo de cotización
remarriage	remariage	Wiederheirat	nuevas nupcias
residence	résidence	Wohnsitz	residencia
retirement age	âge légal de la retraite	Altersgrenze	edad legal de jubilación
retirement pension	pension de vieillesse	Altersruhegeld	pensión de jubilación
salaried employee	employé	Angestellter	trabajador por cuenta ajena
self-employed	indépendant	Selbständige	trabajador por cuenta propia
sickness	maladie	Krankheit	enfermedad
social protection	protection sociale	Soziale Sicherheit	protección social
spectacles	lunettes	Brillen	gafas
spouse	conjoint	Ehepartner	cónyuge
spouse	épouse	Ehefrau	cónyuge
spouse helping	conjoint aidant	mithelfende Ehefrau	cónyuge colaborador
state	Etat	Staat	Estado
state subsidy, exchequer supplement	intervention de l'Etat	Staatszuschuß	aportación del Estado
supplement	majoration	Zulage	complemento
supplementary pension	pension complémentaire	zusätzliche Rente	pensión complementaria
survivor	survivant	Hinterbliebene(r)	supervivientes
taxes	impôt	Steuern	impuestos
treatment	traitement	Behandlung	tratamiento
unemployment	chômage	Arbeitslosigkeit	desempleo
vocational training	formation professionnelle	Berufsausbildung	formación profesional
voluntary	volontaire	freiwillig	voluntario
waiting period	délai de carence	Karenztage	período de espera
weekly	hebdomadaire	wöchentlich	semanal
widow(er)	veuf/veuve	Witwe(r)	viudo/viuda
worker	ouvrier	Arbeiter	trabajador

**Italiano**

a condizione di reddito  
 accordo  
 adulto  
 ammontare delle prestazioni  
 assegno  
 assistenza  
 assistenza sanitaria  
 assicurazione  
 aventi diritto  
 bambino  
 beneficiario  
 campo di applicazione  
 capitalizzazione  
 complementare  
 congedo di maternità  
 coniuge  
 coniuge coadiuvante  
 contribuzione  
 contribuzione minima  
 cura  
 cure dentarie  
 datore di lavoro  
 dipendente  
 diritto a prestazione  
 disoccupazione  
 durata delle prestazioni  
 età pensionabile  
 figlio  
 finanziamento  
 forfettario  
 formazione professionale  
 gravidanza  
 handicap  
 imposta  
 in caso di nuovo matrimonio  
 incapacità  
 incapacità di lavoro  
 indennità pecuniarie  
 infermità

**Français**

sous condition de ressources  
 agrément  
 adulte  
 montant des prestations  
 allocation  
 assistance  
 soins de santé  
 assurance  
 ayant droit  
 nourrisson  
 bénéficiaire  
 champ d'application  
 capitalisation  
 complémentaire  
 congé de maternité  
 conjoint  
 conjoint aidant  
 cotisation  
 cotisation minimum  
 cure  
 soins dentaires  
 employeur  
 salarié  
 droit aux prestations  
 chômage  
 durée des prestations  
 âge légal de la retraite  
 enfant  
 financement  
 forfaitaire  
 formation professionnelle  
 accouchement  
 handicap  
 impôt  
 remariage  
 incapacité  
 incapacité de travail  
 prestations en espèces  
 infirmité

**English**

means tested  
 approval  
 adult  
 amount of the benefits  
 grant, allowance  
 assistance  
 health care  
 insurance  
 beneficiary, eligible  
 baby  
 beneficiary  
 field of application  
 capital cover  
 additional  
 maternity leave  
 spouse  
 spouse helping  
 contributions  
 minimum contributions  
 courses of treatment  
 dental treatment  
 employer  
 employee  
 entitlement  
 unemployment  
 duration of benefits  
 retirement age  
 child  
 financing  
 flat-rate  
 vocational training  
 confinement  
 disability  
 taxes  
 remarriage  
 incapacity  
 incapacity for work  
 cash benefits  
 infirmity

**Deutsch**

bedarfsabhängig  
 Zulassung  
 erwachsen  
 Höhe der Leistungen  
 Beihilfe, Leistung  
 Fürsorge, Hilfe  
 Sachleistungen bei Krankheit  
 Versicherung  
 anspruchsberechtigt  
 Säugling  
 Berechtigter, Empfänger  
 Anwendungsbereich  
 Kapitaldeckung  
 zusätzlich  
 Mutterschaftsurlaub  
 Ehepartner  
 mithelfende Ehefrau  
 Beiträge  
 Mindestbeiträge  
 Kur  
 Zahnbehandlung  
 Arbeitgeber  
 Arbeitnehmer  
 Anspruchsberechtigung  
 Arbeitslosigkeit  
 Dauer der Leistungen  
 Altersgrenze  
 Kind  
 Finanzierung  
 pauschal  
 Berufsausbildung  
 Entbindung  
 Behinderung  
 Steuern  
 Wiederheirat  
 Arbeitsunfähigkeit  
 Arbeitsunfähigkeit  
 Geldleistungen  
 Behinderung

**Italiano**

infortunio sul lavoro  
 intervento/  
 partecipazione dello Stato  
 invalidità  
 invalidità (generale)  
 invalidità (professionale)  
 iscrizione obbligatoria  
 lavoratori autonomi e liberi professionisti  
 limite massimo/tetto  
 maggiorazione/supplemento  
 malattia  
 malattia professionale  
 maternità  
 medico  
 medicina  
 moglie  
 morte  
 obbligatorio  
 occhiali  
 operaio  
 orfano  
 ospedale  
 ospedalizzazione  
 ostetrica  
 partecipazione alle spese  
 per cure mediche  
 partecipazione dello Stato

pensionato  
 pensione anticipata  
 pensione complementare  
 pensione di anzianità  
 pensione di invalidità  
 pensione di vecchiaia  
 periodo assicurativo  
 periodo necessario per l'acquisizione  
 del diritto  
 persona a carico

**Français**

accident du travail  
 intervention de l'Etat  
  
 invalidité  
 invalidité (générale)  
 invalidité (professionnelle)  
 affiliation obligatoire  
 indépendant  
 plafond d'affiliation  
 majoration  
 maladie  
 maladie professionnelle  
 maternité  
 médecin  
 médicament  
 épouse  
 décès  
 obligatoire  
 lunettes  
 ouvrier  
 orphelin  
 hôpital  
 hospitalisation  
 sage-femme  
 participation aux  
 frais médicaux  
 intervention de l'Etat

pensionné  
 pension anticipée  
 pension complémentaire  
 pension de retraite  
 pension d'invalidité  
 pension de vieillesse  
 durée d'affiliation  
 délai de carence

personne à charge

**English**

employment injury  
 state subsidy,  
 exchequer supplement  
 invalidity  
 general invalidity  
 occupational disability  
 compulsory membership  
 self-employed  
 membership ceiling  
 supplement  
 sickness  
 occupational disease  
 maternity  
 doctor  
 medicament, medicine, drug  
 spouse  
 death  
 compulsory  
 spectacles  
 worker  
 orphan  
 hospital  
 hospitalization  
 midwife  
 patient's contribution

state subsidy,  
 exchequer supplement  
 pensioner  
 early pension  
 supplementary pension  
 old-age pension  
 invalidity pension  
 retirement pension  
 period of insurance  
 waiting period

dependent

**Deutsch**

Arbeitsunfall  
 Staatszuschuß  
  
 Invalidität  
 Erwerbsunfähigkeit  
 Berufsunfähigkeit  
 Pflichtmitgliedschaft  
 Selbständige  
 Versicherungspflichtgrenze  
 Zulage  
 Krankheit  
 Berufskrankheit  
 Mutterschaft  
 Arzt  
 Arzneimittel  
 Ehefrau  
 Tod  
 Pflicht-  
 Brillen  
 Arbeiter  
 Waise  
 Krankenhaus  
 Krankenhauspflege  
 Hebamme  
 Selbstbeteiligung  
 des Patienten  
 Staatszuschuß

Rentner  
 vorgezogene Rente  
 zusätzliche Rente  
 Altersrente  
 Invalidenrente  
 Altersruhegeld  
 Versicherungszeit  
 Karentzage

unterhaltsberechtigte  
Angehörige

**Italiano**

premio di assicurazione  
prestazione  
prevenzione  
prestazione in denaro  
prestazioni familiari  
prestazioni in natura  
prodotto farmaceutico

protesi-auricolare  
protezione sociale  
ramo o settore di attività  
reddito  
reddito minimo/garanzia di risorse  
remunerazione  
requisito  
requisito minimo di iscrizione  
residenza  
retribuzione di riferimento  
retribuzione lorda  
retribuzione minima  
retribuzione netta  
ripartizione  
rivalutazione  
(in caso di aggiustamento di salario)  
salariato/dipendente  
salute  
scelta del medico  
settimanale  
spese  
spese di amministrazione  
Stato  
superstiti  
tetto  
trattamento  
vecchiaia  
vedovo/a  
volontario

**Français**

prime d'assurance  
prestations  
prévention  
prestations en espèces  
prestations familiales  
prestations en nature  
produit pharmaceutique

audio-prothèse  
protection sociale  
branche professionnelle  
revenu  
garantie de ressources  
rémunération  
condition d'octroi  
condition de stage  
résidence  
salaire de référence  
salaire brut  
salaire minimum  
salaire net  
répartition  
ajustement

employé  
santé  
choix du médecin  
hebdomadaire  
dépenses  
frais d'administration  
Etat  
survivant  
plafond  
traitement  
vieillesse  
veuf/veuve  
volontaire

**English**

insurance premiums  
benefits  
prevention  
cash benefits  
family benefits  
benefits in kind  
pharmaceutical product,  
drug, medicament  
hearing-aid  
social protection  
occupational sector  
earnings  
guaranteed minimum income  
payment  
qualifying condition  
qualifying period  
residence  
earnings taken as reference  
gross earnings  
minimum wage  
net earnings  
current income financing  
adjustment

salaried employee  
health  
choice of doctor  
weekly  
expenditures  
administrative costs  
state  
survivor  
ceiling  
treatment  
old-age  
widow(er)  
voluntary

**Deutsch**

Versicherungsprämie  
Leistungen  
Vorbeugung  
Geldleistungen  
Familienbeihilfen  
Sachleistungen  
Arzneimittel

Hörgerät  
Soziale Sicherheit  
Berufszweig  
Einkommen  
garantierte Mindestsicherung  
Bezahlung  
Anspruchsvoraussetzung  
Wartezeit  
Wohnsitz  
Bezugslohn  
Bruttoverdienst  
Mindestlohn  
Nettoverdienst  
Umlageverfahren  
Anpassung

Angestellter  
Gesundheit  
Arztwahl  
wöchentlich  
Aufwendungen  
Verwaltungskosten  
Staat  
Hinterbliebene(r)  
Bemessungsgrenze  
Behandlung  
Alter  
Witwe(r)  
freiwillig



<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Italiano</b>
additional adjustment	complémentaire ajustement	zusätzlich Anpassung	complementare rivalutazione (in caso di aggiustamento di salario)
administrative costs	frais d'administration	Verwaltungskosten	spese di amministrazione
adult	adulte	erwachsen	adulto
amount of the benefits	montant des prestations	Höhe der Leistungen	ammontare delle prestazioni
approval	agrément	Zulassung	accordo
assistance	assistance	Fürsorge, Hilfe	assistenza
baby	nourrisson	Säugling	bambino
beneficiary	bénéficiaire	Berechtigter, Empfänger	beneficiario
beneficiary, eligible	ayant droit	anspruchsberechtigt	aventi diritto
benefits	prestations	Leistungen	prestazione
benefits in kind	prestations en nature	Sachleistungen	prestazioni in natura
capital cover	capitalisation	Kapitaldeckung	capitalizzazione
cash benefits	prestations en espèces	Geldleistungen	indennità pecuniarie, prestazione in denaro
ceiling	plafond	Bemessungsgrenze	tetto
child	enfant	Kind	figlio
choice of doctor	choix du médecin	Arztwahl	scelta del medico
compulsory	obligatoire	Pflicht-	obbligatorio
compulsory membership	affiliation obligatoire	Pflichtmitgliedschaft	iscrizione obbligatoria
confinement	accouchement	Entbindung	gravidanza
contributions	cotisation	Beiträge	contribuzione
courses of treatment	cure	Kur	cura
current income financing	répartition	Umlageverfahren	ripartizione
death	décès	Tod	morte
dental treatment	soins dentaires	Zahnbehandlung	cure dentarie
dependent	personne à charge	unterhaltsberechtigzte Angehörige	persona a carico
disability	handicap	Behinderung	handicap
doctor	médecin	Arzt	medico
duration of benefits	durée des prestations	Dauer der Leistungen	durata delle prestazione
early pension	pension anticipée	vorgezogene Rente	pensione anticipata
earnings	revenu	Einkommen	reddito
earnings taken as reference	salaire de référence	Bezugslohn	retribuzione di riferimento
employee	salarié	Arbeitnehmer	dipendente
employer	employeur	Arbeitgeber	datore di lavoro
employment injury	accident du travail	Arbeitsunfall	infortunio sul lavoro
entitlement	droit aux prestations	Anspruchsberechtigung	diritto a prestazione

**English**

expenditures  
 family benefits  
 field of application  
 financing  
 flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 net earnings  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
 patient's contribution  
  
 payment

**Français**

dépenses  
 prestations familiales  
 champ d'application  
 financement  
 forfaitaire  
 invalidité (générale)  
 allocation  
 salaire brut  
 garantie de ressources  
 santé  
 soins de santé  
 audio-prothèse  
 hôpital  
 hospitalisation  
 incapacité  
 incapacité de travail  
 infirmité  
 assurance  
 prime d'assurance  
 invalidité  
 pension d'invalidité  
 maternité  
 congé de maternité  
 sous condition de ressources  
 médicament  
 plafond d'affiliation  
 sage-femme  
 cotisation minimum  
 salaire minimum  
 salaire net  
 invalidité (professionnelle)  
 maladie professionnelle  
 branche professionnelle  
 vieillesse  
 pension de retraite  
 orphelin  
 participation aux  
 frais médicaux  
 rémunération

**Deutsch**

Aufwendungen  
 Familienbeihilfen  
 Anwendungsbereich  
 Finanzierung  
 pauschal  
 Erwerbsunfähigkeit  
 Beihilfe, Leistung  
 Bruttoverdienst  
 garantierte Mindestsicherung  
 Gesundheit  
 Sachleistungen bei Krankheit  
 Hörgerät  
 Krankenhaus  
 Krankenhauspflege  
 Arbeitsunfähigkeit  
 Arbeitsunfähigkeit  
 Behinderung  
 Versicherung  
 Versicherungsprämie  
 Invalidität  
 Invalidenrente  
 Mutterschaft  
 Mutterschaftsurlaub  
 bedarfsabhängig  
 Arzneimittel  
 Versicherungspflichtgrenze  
 Hebamme  
 Mindestbeiträge  
 Mindestlohn  
 Nettoverdienst  
 Berufsunfähigkeit  
 Berufskrankheit  
 Berufszweig  
 Alter  
 Altersrente  
 Waise  
 Selbstbeteiligung  
 des Patienten  
 Bezahlung

**Italiano**

spese  
 prestazioni familiari  
 campo di applicazione  
 finanziamento  
 forfettario  
 invalidità (generale)  
 assegno  
 retribuzione lorda  
 reddito minimo/garanzia di risorse  
 salute  
 assistenza sanitaria  
 protesi-auricolare  
 ospedale  
 ospedalizzazione  
 incapacità  
 incapacità di lavoro  
 infermità  
 assicurazione  
 premio di assicurazione  
 invalidità  
 pensione di invalidità  
 maternità  
 congedo di maternità  
 a condizione di reddito  
 medicina  
 limite massimo/tetto  
 ostetrica  
 contribuzione minima  
 retribuzione minima  
 retribuzione netta  
 invalidità (professionale)  
 malattia professionale  
 ramo o settore di attività  
 vecchiaia  
 pensione di anzianità  
 orfano  
 partecipazione alle spese  
 per cure mediche  
 remunerazione

**English**

pensioner  
 period of insurance  
 pharmaceutical product,  
 drug, medicament  
 prevention  
 qualifying condition  
 qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
 sickness  
 social protection  
 spectacles  
 spouse  
 spouse  
 spouse helping  
 state  
 state subsidy,  
 exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period

weekly  
 widow(er)  
 worker

**Français**

pensionné  
 durée d'affiliation  
 produit pharmaceutique

prévention  
 condition d'octroi  
 condition de stage  
 remariage  
 résidence  
 âge légal de la retraite  
 pension de vieillesse  
 employé  
 indépendant  
 maladie  
 protection sociale  
 lunettes  
 conjoint  
 épouse  
 conjoint aidant  
 Etat  
 intervention de l'Etat

majoration  
 pension complémentaire  
 survivant  
 impôt  
 traitement  
 chômage  
 formation professionnelle  
 volontaire  
 délai de carence

hebdomadaire  
 veuf/veuve  
 ouvrier

**Deutsch**

Rentner  
 Versicherungszeit  
 Arzneimittel

Vorbeugung  
 Anspruchsvoraussetzung  
 Wartezeit  
 Wiederheirat  
 Wohnsitz  
 Altersgrenze  
 Altersruhegeld  
 Angestellter  
 Selbständige  
 Krankheit  
 Soziale Sicherheit  
 Brillen  
 Ehepartner  
 Ehefrau  
 mithelfende Ehefrau  
 Staat  
 Staatszuschuß

Zulage  
 zusätzliche Rente  
 Hinterbliebene(r)  
 Steuern  
 Behandlung  
 Arbeitslosigkeit  
 Berufsausbildung  
 freiwillig  
 Karenztage

wöchentlich  
 Witwe(r)  
 Arbeiter

**Italiano**

pensionato  
 periodo assicurativo  
 prodotto farmaceutico

prevenzione  
 requisito  
 requisito minimo di iscrizione  
 in caso di nuovo matrimonio  
 residenza  
 età pensionabile  
 pensione di vecchiaia  
 salariato/dipendente  
 lavoratori autonomi e liberi professionisti  
 malattia  
 protezione sociale  
 occhiali  
 coniuge  
 moglie  
 coniuge coadiuvante  
 Stato  
 intervento/  
 partecipazione dello Stato  
 maggiorazione/supplemento  
 pensione complementare  
 superstiti  
 imposta  
 trattamento  
 disoccupazione  
 formazione professionale  
 volontario  
 periodo necessario per l'acquisizione  
 del diritto  
 settimanale  
 vedovo/a  
 operaio

**Nederlands**

aanpassing  
aanvullend  
aanvullend pensioen  
alleenstaande ouder/éénouder-gezin  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
arbeidsongeschiktheid  
arbeidsongeval  
arts  
bedrijfssector  
behandeling  
belasting  
beloning  
beroepsopleiding  
beroepsziekte  
bevalling  
bijstand  
brillen  
bruto loon  
duur van de prestaties  
echtgen(o)t(e)  
echtgenote  
eigen bijdrage  
in medische kosten  
financiering  
gebrek  
gehoorapparaat  
genees- en verbandmiddelen

gepensioneerde  
gerechtigde  
gewaarborgd minimum inkomen  
gezinsbijslagen  
gezondheid  
handicap  
hertrouwen  
hoogte van de uitkeringen  
inkomen

**Français**

ajustement  
complémentaire  
pension complémentaire  
parent isolé  
incapacité  
incapacité de travail  
invalidité (générale)  
invalidité (professionnelle)  
accident du travail  
médecin  
branche professionnelle  
traitement  
impôt  
rémunération  
formation professionnelle  
maladie professionnelle  
accouchement  
assistance  
lunettes  
salaire brut  
durée des prestations  
conjoint  
épouse  
participation  
aux frais médicaux  
financement  
infirmité  
audio-prothèse  
produit pharmaceutique

pensionné  
ayant droit  
garantie de ressources  
prestations familiales  
santé  
handicap  
remariage  
montant des prestations  
revenu

**English**

adjustment  
additional  
supplementary pension  
single parent  
incapacity  
incapacity for work  
general invalidity  
occupational disability  
employment injury  
doctor  
occupational sector  
treatment  
taxes  
payment  
vocational training  
occupational disease  
confinement  
assistance  
spectacles  
gross earnings  
duration of benefits  
spouse  
spouse  
patient's contribution

financing  
infirmity  
hearing-aid  
pharmaceutical product,  
drug, medicament  
pensioner  
beneficiary, eligible  
guaranteed minimum income  
family benefits  
health  
disability  
remarriage  
amount of the benefits  
earnings

**Deutsch**

Anpassung  
zusätzlich  
zusätzliche Rente  
Familie mit einem Elternteil  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Erwerbsunfähigkeit  
Berufsunfähigkeit  
Arbeitsunfall  
Arzt  
Berufszweig  
Behandlung  
Steuern  
Bezahlung  
Berufsausbildung  
Berufskrankheit  
Entbindung  
Fürsorge, Hilfe  
Brillen  
Bruttoverdienst  
Dauer der Leistungen  
Ehepartner  
Ehefrau  
Selbstbeteiligung  
des Patienten  
Finanzierung  
Behinderung  
Hörgerät  
Arzneimittel

Rentner  
anspruchsberechtigt  
garantierte Mindestsicherung  
Familienbeihilfen  
Gesundheit  
Behinderung  
Wiederheirat  
Höhe der Leistungen  
Einkommen

**Nederlands**

inkomensafhankelijk  
 invaliditeit  
 invaliditeitspensioen  
 kapitaaldekking  
 keuze van arts  
 kind  
 kuur  
 medicijnen  
 medische zorg  
 meewerkende echtgenote  
 minimumloon  
 minimumpremie  
 moederschap  
 moederschapsverlof  
 nagelaten betrekking  
 netto loon  
 omslagstelsel  
 ouderdom  
 ouderdomspensioen  
 ouderdomspensioen  
 overheidsbijdrage

overlijden  
 plafond  
 premie  
 prestaties  
 preventie  
 recht op prestaties  
 rechthebbende  
 referentieperiode  
 referentie loon  
 sociale zekerheid  
 Staat  
 tandheelkundige behandeling  
 te laste komende  
 gezinsleden  
 toelating  
 toepassingsgebied  
 toeslag

**Français**

sous condition de ressources  
 invalidité  
 pension d'invalidité  
 capitalisation  
 choix du médecin  
 enfant  
 cure  
 médicament  
 soins de santé  
 conjoint aidant  
 salaire minimum  
 cotisation minimum  
 maternité  
 congé de maternité  
 survivant  
 salaire net  
 répartition  
 vieillesse  
 pension de retraite  
 pension de vieillesse  
 intervention de l'Etat

décès  
 plafond  
 cotisation  
 prestations  
 prévention  
 droit aux prestations  
 bénéficiaire  
 condition de stage  
 salaire de référence  
 protection sociale  
 Etat  
 soins dentaires  
 personnes à charge

agrément  
 champ d'application  
 majoration

**English**

means tested  
 invalidity  
 invalidity pension  
 capital cover  
 choice of doctor  
 child  
 courses of treatment  
 medicament, medicine, drug  
 health care  
 spouse helping  
 minimum wage  
 minimum contributions  
 maternity  
 maternity leave  
 survivor  
 net earnings  
 current income financing  
 old-age  
 old-age pension  
 retirement pension  
 state subsidy,  
 exchequer supplement  
 death  
 ceiling  
 contributions  
 benefits  
 prevention  
 entitlement  
 beneficiary  
 qualifying period  
 earnings taken as reference  
 social protection  
 state  
 dental treatment  
 dependent

approval  
 field of application  
 supplement

**Deutsch**

bedarfsabhängig  
 Invalidität  
 Invalidenrente  
 Kapitaldeckung  
 Arztwahl  
 Kind  
 Kur  
 Arzneimittel  
 Sachleistungen bei Krankheit  
 mithelfende Ehefrau  
 Mindestlohn  
 Mindestbeiträge  
 Mutterschaft  
 Mutterschaftsurlaub  
 Hinterbliebene(r)  
 Nettoverdienst  
 Umlageverfahren  
 Alter  
 Altersrente  
 Altersruhegeld  
 Staatszuschuß

Tod  
 Bemessungsgrenze  
 Beiträge  
 Leistungen  
 Vorbeugung  
 Anspruchsberechtigung  
 Berechtigter, Empfänger  
 Wartezeit  
 Bezugslohn  
 Soziale Sicherheit  
 Staat  
 Zahnbehandlung  
 unterhaltsberechtigter  
 Angehörige  
 Zulassung  
 Anwendungsbereich  
 Zulage

**Nederlands**

uitgaven  
uitkering  
uitkeringen  
uitvoeringskosten  
vast bedrag  
verloskundige  
verplicht  
verplicht lidmaatschap  
verstrekkingen  
vervroegde pensionering  
verzekering  
verzekeringsgrens  
verzekeringspremie  
verzekeringstijdvak  
volwassen  
voorwaarden voor het recht  
vrijwillig  
wachtdagen  
weduwe/weduwenaar  
wees  
wekelijks  
werkgever  
wekloosheid  
werknemer  
werknemer  
werknemer  
wettelijke pensioenleeftijd  
woonplaats  
zelfstandige  
ziekenhuis  
ziekenhuisopname  
ziekte  
zuigeling

**Français**

dépenses  
allocation  
prestations en espèces  
frais d'administration  
forfaitaire  
sage-femme  
obligatoire  
affiliation obligatoire  
prestations en nature  
pension anticipée  
assurance  
plafond d'affiliation  
prime d'assurance  
durée d'affiliation  
adulte  
condition d'octroi  
volontaire  
délai de carence  
veuf/veuve  
orphelin  
hebdomadaire  
employeur  
chômeur  
employé  
ouvrier  
salarie  
âge légal de la retraite  
résidence  
indépendant  
hôpital  
hospitalisation  
maladie  
nourrisson

**English**

expenditures  
grant, allowance  
cash benefits  
administrative costs  
flat-rate  
midwife  
compulsory  
compulsory membership  
benefits in kind  
early pension  
insurance  
membership ceiling  
insurance premiums  
period of insurance  
adult  
qualifying condition  
voluntary  
waiting period  
widow(er)  
orphan  
weekly  
employer  
unemployment  
salaried employee  
worker  
employee  
retirement age  
residence  
self-employed  
hospital  
hospitalization  
sickness  
baby

**Deutsch**

Aufwendungen  
Beihilfe, Leistung  
Geldleistungen  
Verwaltungskosten  
pauschal  
Hebamme  
Pflicht-  
Pflichtmitgliedschaft  
Sachleistungen  
vorgezogene Rente  
Versicherung  
Versicherungspflichtgrenze  
Versicherungsprämie  
Versicherungszeit  
erwachsen  
Anspruchsvoraussetzung  
freiwillig  
Karenztage  
Witwe(r)  
Waise  
wöchentlich  
Arbeitgeber  
Arbeitslosigkeit  
Angestellter  
Arbeiter  
Arbeitnehmer  
Altersgrenze  
Wohnsitz  
Selbständige  
Krankenhaus  
Krankenhauspflege  
Krankheit  
Säugling

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible  
 benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 ceiling  
 child  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent  
  
 disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 earnings taken as reference  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures  
 family benefits

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaire  
 ayant droit  
 prestations  
 prestations en nature  
 capitalisation  
 prestations en espèces  
 plafond  
 enfant  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge  
  
 handicap  
 médecin  
 durée des prestations  
 pension anticipée  
 revenu  
 salaire de référence  
 salarié  
 employeur  
 accident du travail  
 droit aux prestations  
 dépenses  
 prestations familiales

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, Hilfe  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt  
 Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Bemessungsgrenze  
 Kind  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft  
 Entbindung  
 Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigter  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorgezogene Rente  
 Einkommen  
 Bezugslohn  
 Arbeitnehmer  
 Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen  
 Familienbeihilfen

**Nederlands**

aanvullend  
 aanpassing  
 uitvoeringskosten  
 volwassen  
 hoogte van de uitkeringen  
 toelating  
 bijstand  
 zuigeling  
 rechthebbende  
 gerechtigde  
 prestaties  
 verstrekkingen  
 kapitaaldekking  
 uitkeringen  
 plafond  
 kind  
 keuze van arts  
 verplicht  
 verplicht lidmaatschap  
 bevalling  
 premie  
 kuur  
 omslagstelsel  
 overlijden  
 tandheelkundige behandeling  
 te laste komende  
 gezinsleden  
 handicap  
 arts  
 duur van de prestaties  
 vervroegde pensionering  
 inkomen  
 referentie loon  
 werknemer  
 werkgever  
 arbeidsongeval  
 recht op prestaties  
 uitgaven  
 gezinsbijslagen

<b>English</b>	<b>Français</b>	<b>Deutsch</b>	<b>Nederlands</b>
field of application	champ d'application	Anwendungsbereich	toepassingsgebied
financing	financement	Finanzierung	financiering
flat-rate	forfaitaire	pauschal	vast bedrag
general invalidity	invalidité (générale)	Erwerbsunfähigkeit	arbeidsongeschiktheid
grant, allowance	allocation	Beihilfe, Leistung	uitkering
gross earnings	salaire brut	Bruttoverdienst	bruto loon
guaranteed minimum income	garantie de ressources	garantierte Mindestsicherung	gewaarborgd minimum inkomen
health	santé	Gesundheit	gezondheid
health care	soins de santé	Sachleistungen bei Krankheit	medische zorg
hearing-aid	audio-prothèse	Hörgerät	gehoorapparaat
hospital	hôpital	Krankenhaus	ziekenhuis
hospitalization	hospitalisation	Krankenhauspflege	ziekenhuisopname
incapacity	incapacité	Arbeitsunfähigkeit	arbeidsongeschiktheid
incapacity for work	incapacité de travail	Arbeitsunfähigkeit	arbeidsongeschiktheid
infirmity	infirmité	Behinderung	gebrek
insurance	assurance	Versicherung	verzekering
insurance premiums	prime d'assurance	Versicherungsprämie	verzekeringspremie
invalidity	invalidité	Invalidität	invaliditeit
invalidity pension	pension d'invalidité	Invalidenrente	invaliditeitspensioen
maternity	maternité	Mutterschaft	moederschap
maternity leave	congé de maternité	Mutterschaftsurlaub	moederschapsverlof
means tested	sous condition de ressources	bedarfsabhängig	inkomensafhankelijk
medicament, medicine, drug	médicament	Arzneimittel	medicijnen
membership ceiling	plafond d'affiliation	Versicherungspflichtgrenze	verzekeringsgrens
midwife	sage-femme	Hebamme	verloskundige
minimum contributions	cotisation minimum	Mindestbeiträge	minimumpremie
minimum wage	salaire minimum	Mindestlohn	minimumloon
net earnings	salaire net	Nettoverdienst	netto loon
occupational disability	invalidité (professionnelle)	Berufsunfähigkeit	arbeidsongeschiktheid
occupational disease	maladie professionnelle	Berufskrankheit	beroepsziekte
occupational sector	branche professionnelle	Berufszeit	bedrijfssector
old-age	vieillesse	Alter	ouderdom
old-age pension	pension de retraite	Altersrente	ouderdomspensioen
orphan	orphelin	Waise	wees
patient's contribution	participation	Selbstbeteiligung	eigen bijdrage
	aux frais médicaux	des Patienten	in medische kosten
payment	rémunération	Bezahlung	beloning
pensioner	pensionné	Rentner	gepensioneerde
period of insurance	durée d'affiliation	Versicherungszeit	verzekeringstijdvak



**English**

pharmaceutical product,  
drug, medicament  
prevention  
qualifying condition  
qualifying period  
remarriage  
residence  
retirement age  
retirement pension  
salaried employee  
self-employed  
sickness  
single parent  
social protection  
spectacles  
spouse  
spouse  
spouse helping  
state  
state subsidy,  
exchequer supplement  
supplement  
supplementary pension  
survivor  
taxes  
treatment  
unemployment  
vocational training  
voluntary  
waiting period  
weekly  
widow(er)  
worker

**Français**

produit pharmaceutique  
  
prévention  
condition d'octroi  
condition de stage  
remariage  
résidence  
âge légal de la retraite  
pension de vieillesse  
employé  
indépendant  
maladie  
parent isolé  
protection sociale  
lunettes  
conjoint  
épouse  
conjoint aidant  
Etat  
intervention de l'Etat  
  
majoration  
pension complémentaire  
survivant  
impôt  
traitement  
chômage  
formation professionnelle  
volontaire  
délai de carence  
hebdomadaire  
veuf/veuve  
ouvrier

**Deutsch**

Arzneimittel  
  
Vorbeugung  
Anspruchsvoraussetzung  
Wartezeit  
Wiederheirat  
Wohnsitz  
Altersgrenze  
Altersruhegeld  
Angestellter  
Selbständige  
Krankheit  
Familie mit einem Elternteil  
Soziale Sicherheit  
Brillen  
Ehepartner  
Ehefrau  
mithelfende Ehefrau  
Staat  
Staatszuschuß  
  
Zulage  
zusätzliche Rente  
Hinterbliebene(r)  
Steuern  
Behandlung  
Arbeitslosigkeit  
Berufsausbildung  
freiwillig  
Karenztage  
wöchentlich  
Witwe(r)  
Arbeiter

**Nederlands**

genees- en verbandmiddelen  
  
preventie  
voorwaarden voor het recht  
referteperiode  
hertrouwen  
woonplaats  
wettelijke pensioenleeftijd  
ouderdomspensioen  
werknemer  
zelfstandige  
ziekte  
alleenstaande ouder/éénouder-gezin  
sociale zekerheid  
brillen  
echtgen(o)t(e)  
echtgenote  
meewerkende echtgenote  
Staat  
overheidsbijdrage  
  
toeslag  
aanvullend pensioen  
nagelaten betrekking  
belasting  
behandeling  
werkloosheid  
beroepsopleiding  
vrijwillig  
wachtdagen  
wekelijks  
weduwe/weduwnaar  
worker

**Português**

acidente de trabalho  
actividade profissional  
assistência médica e medicamentosa  
adulto  
ajustamento  
alimentação, aleitação  
âmbito, campo de aplicação  
assistência  
autorização, acordo  
capitalização  
complementar  
condições de atribuição  
cônjuge  
cônjuge colaborador  
contribuição  
contribuição mínima  
cuidados dentários  
cura  
custos de administração  
deficiência  
dependente do beneficiário  
que confere direito a prestação  
descendentes  
desemprego  
despesas  
destinatários das prestações  
direito às prestações  
doença  
doença  
doença profissional  
duração das prestações  
empregado  
empregador, patrão  
escolha de médico  
esposa  
Estado  
financiamento  
fixo  
formação profissional

**Français**

accident du travail  
branche professionnelle  
soins de santé  
adulte  
ajustement  
nourrisson  
champ d'application  
assistance  
agrément  
capitalisation  
complémentaire  
condition d'octroi  
conjoint  
conjoint aidant  
cotisation  
cotisation minimum  
soins dentaires  
cure  
frais d'administration  
handicap  
ayant droit  
  
enfant(s)  
chômage  
dépenses  
bénéficiaire  
droit aux prestations  
infirmité  
maladie  
maladie professionnelle  
durée des prestations  
employé  
employeur  
choix du médecin  
épouse  
Etat  
financement  
forfaitaire  
formation professionnelle

**English**

employment injury  
occupational sector  
health care  
adult  
adjustment  
baby  
field of application  
assistance  
approval  
capital cover  
additional  
qualifying condition  
spouse  
spouse helping  
contributions  
minimum contributions  
dental treatment  
courses of treatment  
administrative costs  
disability  
beneficiary, eligible  
  
child(ren)  
unemployment  
expenditures  
beneficiary  
entitlement  
infirmary  
sickness  
occupational disease  
duration of benefits  
salaried employee  
employer  
choice of doctor  
spouse  
state  
financing  
flat-rate  
vocational training

**Deutsch**

Arbeitsunfall  
Berufszweig  
Sachleistungen bei Krankheit  
erwachsen  
Anpassung  
Säugling  
Anwendungsbereich  
Fürsorge, Hilfe  
Zulassung  
Kapitaldeckung  
zusätzlich  
Anspruchsvoraussetzung  
Ehepartner  
mithelfende Ehefrau  
Beiträge  
Mindestbeiträge  
Zahnbehandlung  
Kur  
Verwaltungskosten  
Behinderung  
anspruchsberechtigt  
  
Kind(er)  
Arbeitslosigkeit  
Aufwendungen  
Berechtigter, Empfänger  
Anspruchsberechtigung  
Behinderung  
Krankheit  
Berufskrankheit  
Dauer der Leistungen  
Angestellter  
Arbeitgeber  
Arztwahl  
Ehefrau  
Staat  
Finanzierung  
pauschal  
Berufsausbildung

**Português**

garantia de recursos  
hospital  
hospitalização  
idade legal de reforma  
imposto  
incapacidade  
incapacidade para o trabalho  
independente  
intervenção do Estado

invalidez  
invalidez para a profissão  
invalidez total e absoluta  
licença por maternidade  
limite de remuneração para vinculação  
limite máximo  
majoração  
maternidade  
médico  
medicamentos  
monoparental  
montante das prestações  
morte  
nascimento  
novo casamento  
obrigatório  
óculos  
orção  
parteira  
participação nos custos médicos

pensão antecipada  
pensão complementar  
pensão de invalidez  
pensão de reforma  
pensão de velhice  
pensionista  
período de espera  
período de vinculação

**Français**

garantie de ressources  
hôpital  
hospitalisation  
âge légal de la retraite  
impôt  
incapacité  
incapacité de travail  
indépendant  
intervention de l'Etat

invalidité  
invalidité (professionnelle)  
invalidité (générale)  
congé de maternité  
plafond d'affiliation  
plafond  
majoration  
maternité  
médecin  
médicament  
parent isolé  
montant des prestations  
décès  
accouchement  
remariage  
obligatoire  
lunettes  
orphelin  
sage-femme  
participation  
aux frais médicaux  
pension anticipée  
pension complémentaire  
pension d'invalidité  
pension de retraite  
pension de vieillesse  
pensionné  
délai de carence  
durée d'affiliation

**English**

guaranteed minimum income  
hospital  
hospitalization  
retirement age  
taxes  
incapacity  
incapacity for work  
self-employed  
state subsidy,  
exchequer supplement  
invalidity  
occupational disability  
general invalidity  
maternity leave  
membership ceiling  
ceiling  
supplement  
maternity  
doctor  
medicament, medicine, drug  
single parent  
amount of the benefits  
death  
confinement  
remarriage  
compulsory  
spectacles  
orphan  
midwife  
patient's contribution  
  
early pension  
supplementary pension  
invalidity pension  
old-age pension  
retirement pension  
pensioner  
waiting period  
period of insurance

**Deutsch**

garantierte Mindestsicherung  
Krankenhaus  
Krankenhauspflege  
Altersgrenze  
Steuern  
Arbeitsunfähigkeit  
Arbeitsunfähigkeit  
Selbständigc  
Staatszuschuß  
  
Invalidität  
Berufsunfähigkeit  
Erwerbsunfähigkeit  
Mutterschaftsurlaub  
Versicherungspflichtgrenze  
Bemessungsgrenze  
Zulage  
Mutterschaft  
Arzt  
Arzneimittel  
Familie mit einem Elternteil  
Höhe der Leistungen  
Tod  
Entbindung  
Wiederheirat  
Pflicht-  
Brillen  
Waise  
Hebamme  
Selbstbeteiligung  
des Patienten  
vorgezogene Rente  
zusätzliche Rente  
Invalidenrente  
Altersrente  
Altersruhegeld  
Rentner  
Karenztage  
Versicherungszeit

**Português**

pessoas a cargo

prazo de garantia

prémio de seguro

prestação

prestação

prevenção

prestações em espécie

prestações familiares

prestações pecuniárias

produto farmacêutico

protecção social

prótese auditiva

remuneração, salário

rendimento

repartição

residência

salário de referência

salário ilíquido

salário líquido

salário mínimo

saúde

seguro

semanal

sob condição de recurso

sobrevivos

trabalhador manual

trabalhador por conta de outrém

tratamento

velhice

vinculação obrigatória

viuvo/a

voluntário

**Français**

personnes à charge

condition de stage

prime d'assurance

allocation

prestations

prévention

prestations en nature

prestations familiales

prestations en espèces

produit pharmaceutique

protection sociale

audio-prothèse

rémunération

revenu

répartition

résidence

salaire de référence

salaire brut

salaire net

salaire minimum

santé

assurance

hebdomadaire

sous condition de ressources

survivant

ouvrier

salarié

traitement

vieillesse

affiliation obligatoire

veuf/veuve

volontaire

**English**

dependent

qualifying period

insurance premiums

grant, allowance

benefits

prevention

benefits in kind

family benefits

cash benefits

pharmaceutical product,

drug, medicament

social protection

hearing-aid

payment

earnings

current income financing

residence

earnings taken as reference

gross earnings

net earnings

minimum wage

health

insurance

weekly

means tested

survivor

worker

employee

treatment

old-age

compulsory membership

widow(er)

voluntary

**Deutsch**

unterhaltsberechtigzte

Angehörige

Wartezeit

Versicherungsprämie

Beihilfe, Leistung

Leistungen

Vorbeugung

Sachleistungen

Familienbeihilfen

Geldleistungen

Arzneimittel

Soziale Sicherheit

Hörgerät

Bezahlung

Einkommen

Umlageverfahren

Wohnsitz

Bezugslohn

Bruttoverdienst

Nettoverdienst

Mindestlohn

Gesundheit

Versicherung

wöchentlich

bedarfsabhängig

Hinterbliebene(r)

Arbeiter

Arbeitnehmer

Behandlung

Alter

Pflichtmitgliedschaft

Witwe(r)

freiwillig

**English**

additional  
 adjustment  
 administrative costs  
 adult  
 amount of the benefits  
 approval  
 assistance  
 baby  
 beneficiary  
 beneficiary, eligible

benefits  
 benefits in kind  
 capital cover  
 cash benefits  
 ceiling  
 child(ren)  
 choice of doctor  
 compulsory  
 compulsory membership  
 confinement  
 contributions  
 courses of treatment  
 current income financing  
 death  
 dental treatment  
 dependent

disability  
 doctor  
 duration of benefits  
 early pension  
 earnings  
 earnings taken as reference  
 employee  
 employer  
 employment injury  
 entitlement  
 expenditures

**Français**

complémentaire  
 ajustement  
 frais d'administration  
 adulte  
 montant des prestations  
 agrément  
 assistance  
 nourrisson  
 bénéficiaire  
 ayant droit

prestations  
 prestations en nature  
 capitalisation  
 prestations en espèces  
 plafond  
 enfant(s)  
 choix du médecin  
 obligatoire  
 affiliation obligatoire  
 accouchement  
 cotisation  
 cure  
 répartition  
 décès  
 soins dentaires  
 personnes à charge

handicap  
 médecin  
 durée des prestations  
 pension anticipée  
 revenu  
 salaire de référence  
 salarié  
 employeur  
 accident du travail  
 droit aux prestations  
 dépenses

**Deutsch**

zusätzlich  
 Anpassung  
 Verwaltungskosten  
 erwachsen  
 Höhe der Leistungen  
 Zulassung  
 Fürsorge, Hilfe  
 Säugling  
 Berechtigter, Empfänger  
 anspruchsberechtigt

Leistungen  
 Sachleistungen  
 Kapitaldeckung  
 Geldleistungen  
 Bemessungsgrenze  
 Kind(er)  
 Arztwahl  
 Pflicht-  
 Pflichtmitgliedschaft  
 Entbindung  
 Beiträge  
 Kur  
 Umlageverfahren  
 Tod  
 Zahnbehandlung  
 unterhaltsberechtigzte  
 Angehörige  
 Behinderung  
 Arzt  
 Dauer der Leistungen  
 vorgezogene Rente  
 Einkommen  
 Bezugslohn  
 Arbeitnehmer  
 Arbeitgeber  
 Arbeitsunfall  
 Anspruchsberechtigung  
 Aufwendungen

**Português**

complementar  
 ajustamento  
 custos de administração  
 adulto  
 montante das prestações  
 autorização, acordo  
 assistência  
 alimentação, aleitação  
 destinatários das prestações  
 dependente do beneficiário  
 que confere direito a prestação

prestação  
 prestações em espécie  
 capitalização  
 prestações pecuniárias  
 limite máximo  
 descendentes  
 escolha de médico  
 obrigatório  
 vinculação obrigatória  
 nascimento  
 contribuição  
 cura  
 repartição  
 morte  
 cuidados dentários  
 pessoas a cargo

deficiência  
 médico  
 duração das prestações  
 pensão antecipada  
 rendimento  
 salário de referência  
 trabalhador por conta de outrem  
 empregador, patrão  
 acidente de trabalho  
 direito às prestações  
 despesas

**English**

family benefits  
 field of application  
 financing  
 flat-rate  
 general invalidity  
 grant, allowance  
 gross earnings  
 guaranteed minimum income  
 health  
 health care  
 hearing-aid  
 hospital  
 hospitalization  
 incapacity  
 incapacity for work  
 infirmity  
 insurance  
 insurance premiums  
 invalidity  
 invalidity pension  
 maternity  
 maternity leave  
 means tested  
 medicament, medicine, drug  
 membership ceiling  
 midwife  
 minimum contributions  
 minimum wage  
 net earnings  
 occupational disability  
 occupational disease  
 occupational sector  
 old-age  
 old-age pension  
 orphan  
 patient's contribution  
  
 payment  
 pensioner

**Français**

prestations familiales  
 champ d'application  
 financement  
 forfaitaire  
 invalidité (générale)  
 allocation  
 salaire brut  
 garantie de ressources  
 santé  
 soins de santé  
 audio-prothèse  
 hôpital  
 hospitalisation  
 incapacité  
 incapacité de travail  
 infirmité  
 assurance  
 prime d'assurance  
 invalidité  
 pension d'invalidité  
 maternité  
 congé de maternité  
 sous condition de ressources  
 médicament  
 plafond d'affiliation  
 sage-femme  
 cotisation minimum  
 salaire minimum  
 salaire net  
 invalidité (professionnelle)  
 maladie professionnelle  
 branche professionnelle  
 vieillesse  
 pension de retraite  
 orphelin  
 participation  
 aux frais médicaux  
 rémunération  
 pensionné

**Deutsch**

Familienbeihilfen  
 Anwendungsbereich  
 Finanzierung  
 pauschal  
 Erwerbsunfähigkeit  
 Beihilfe, Leistung  
 Bruttoverdienst  
 garantierte Mindestsicherung  
 Gesundheit  
 Sachleistungen bei Krankheit  
 Hörgerät  
 Krankenhaus  
 Krankenhauspflege  
 Arbeitsunfähigkeit  
 Arbeitsunfähigkeit  
 Behinderung  
 Versicherung  
 Versicherungsprämie  
 Invalidität  
 Invalidenrente  
 Mutterschaft  
 Mutterschaftsurlaub  
 bedarfsabhängig  
 Arzneimittel  
 Versicherungspflichtgrenze  
 Hebamme  
 Mindestbeiträge  
 Mindestlohn  
 Nettoverdienst  
 Berufsunfähigkeit  
 Berufskrankheit  
 Berufszweig  
 Alter  
 Altersrente  
 Waise  
 Selbstbeteiligung  
 des Patienten  
 Bezahlung  
 Rentner

**Português**

prestações familiares  
 âmbito, campo de aplicação  
 financiamento  
 fixo  
 invalidez total e absoluta  
 prestação  
 salário ilícido  
 garantia de recursos  
 saúde  
 assistência médica e medicamentosa  
 prótese auditiva  
 hospital  
 hospitalização  
 incapacidade  
 incapacidade para o trabalho  
 doença  
 seguro  
 prémio de seguro  
 invalidez  
 pensão de invalidez  
 maternidade  
 licença por maternidade  
 sob condição de recurso  
 medicamentos  
 limite de remuneração para vinculação  
 parteira  
 contribuição mínima  
 salário mínimo  
 salário líquido  
 invalidez para a profissão  
 doença profissional  
 actividade profissional  
 velhice  
 pensão de reforma  
 orfão  
 participação nos custos médicos  
  
 remuneração, salário  
 pensionista

**English**

period of insurance  
 pharmaceutical product,  
 drug, medicament  
 prevention  
 qualifying condition  
 qualifying period  
 remarriage  
 residence  
 retirement age  
 retirement pension  
 salaried employee  
 self-employed  
 sickness  
 single parent  
 social protection  
 spectacles  
 spouse  
 spouse  
 spouse helping  
 state  
 state subsidy, exchequer supplement  
 supplement  
 supplementary pension  
 survivor  
 taxes  
 treatment  
 unemployment  
 vocational training  
 voluntary  
 waiting period  
 weekly  
 widow(er)  
 worker

**Français**

durée d'affiliation  
 produit pharmaceutique  
 prévention  
 condition d'octroi  
 condition de stage  
 remariage  
 résidence  
 âge légal de la retraite  
 pension de vieillesse  
 employé  
 indépendant  
 maladie  
 parent isolé  
 protection sociale  
 lunettes  
 conjoint  
 épouse  
 conjoint aidant  
 Etat  
 intervention de l'Etat  
 majoration  
 pension complémentaire  
 survivant  
 impôt  
 traitement  
 chômage  
 formation professionnelle  
 volontaire  
 délai de carence  
 hebdomadaire  
 veuf/veuve  
 ouvrier

**Deutsch**

Versicherungszeit  
 Arzneimittel  
 Vorbeugung  
 Anspruchsvoraussetzung  
 Wartezeit  
 Wiederheirat  
 Wohnsitz  
 Altersgrenze  
 Altersruhegeld  
 Angestellter  
 Selbständige  
 Krankheit  
 Familie mit einem Elternteil  
 Soziale Sicherheit  
 Brillen  
 Ehepartner  
 Ehefrau  
 mithelfende Ehefrau  
 Staat  
 Staatszuschuß  
 Zulage  
 zusätzliche Rente  
 Hinterbliebene(r)  
 Steuern  
 Behandlung  
 Arbeitslosigkeit  
 Berufsausbildung  
 freiwillig  
 Karenztage  
 wöchentlich  
 Witwe(r)  
 Arbeiter

**Português**

período de vinculação  
 produto farmaceutico  
 prevenção  
 condições de atribuição  
 prazo de garantia  
 novo casamento  
 residência  
 idade legal de reforma  
 pensão de velhice  
 empregado  
 independente  
 doença  
 monoparental  
 protecção social  
 óculos  
 cônjuge  
 esposa  
 cônjuge colaborador  
 Estado  
 intervenção do Estado  
 majoração  
 pensão complementar  
 sobreviventes  
 imposto  
 tratamento  
 desemprego  
 formação profissional  
 voluntário  
 período de espera  
 semanal  
 viuvo/a  
 trabalhador manual





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